

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.205.002	1.204.133	(97.170)	(870)	(209.976)	-14,85%	93.071	8,38%	1.422.021	84,68%	(217.889)
2	Tabungan	4.778.169	5.505.119	5.507.375	5.487.017	387.504	(20.357)	(18.102)	-0,33%	708.848	14,84%	5.182.062	105,88%	304.955
3	Deposito	1.667.902	1.627.216	1.598.201	1.598.116	(70.429)	(84)	(29.100)	-1,79%	(69.786)	-4,18%	1.695.532	94,25%	(97.416)
	Total	7.557.133	8.546.444	8.310.577	8.289.266	219.905	(21.311)	(257.178)	-3,01%	732.133	9,69%	8.299.616	99,88%	(10.350)
	CASA	5.889.231	6.919.228	6.712.377	6.691.150	290.334	(21.227)	(228.078)	-3,30%	801.919	13,62%	6.604.083	101,32%	87.066
	(%) CASA	77,93%	80,96%	80,77%	80,72%									
	FDR	79,28%	79,23%	82,28%	82,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.276	362.274		(2)	(3.494)	-0,96%	57.897	19,02%	399.069	90,78%	(36.795)
2	Giro ISE	93.275	88.775	93.861	92.988		(874)	4.213	4,75%	(287)	-0,31%	150.822	61,65%	(57.834)
3	Tabungan ISE	174.173	229.504	237.581	238.452		872	8.948	3,90%	64.279	36,91%	187.112	127,44%	51.340
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	947.801	2.302	1.400	-902	174.663	-21,487	123.193	22,887	901.947	105,08%	45.854
	Linkage	583.855	720.364	715.279	-	-	-	172.022	-5,085	131.424	5,085	617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	232.522	2.302	1.400	-902	2.641	-16,402	-8.230	17.802	284.676	81,68%	(52.154)
	• Local Champion	177.655	182.232	168.903	2.050	-	-2.050	5.250	-13,329	-8.752	13.329	190.795	88,53%	(21.893)
	• Value Chain	63.098	66.692	63.619	252	1.400	1.148	-2.610	-3.073	522	4,473	93.880	67,77%	(30.261)
2	MBG	1.025.144	1.051.900	1.065.372	33.642	45.126	11.484	1.690	13.472	40.228	31.654	1.139.485	93,50%	(74.112)
	KUR	965.396	993.508	1.006.839	32.982	43.485	10.503	2.886	13.331	41.443	30.154	1.074.013	93,75%	(67.174)
3	PWG	255.819	538.581	571.279	80.528	90.357	9.829	30.241	32.698	315.460	57.659	601.092	95,04%	(29.813)
	Cilem	149.863	366.173	393.465	37.200	46.950	9.749	19.595	27.292	243.602	19.657	432.657	90,94%	(39.192)
	Gadai	105.956	172.408	177.814	43.328	43.408	80	10.646	5.406	71.858	38.002	168.435	105,57%	9.379
4	CFG	3.885.901	4.211.869	4.253.472	90.882	119.184	28.302	23.924	41.603	367.570	77.581	4.354.361	97,68%	(100.889)
	CF 1	838.535	900.893	911.844	12.160	25.324	13.164	4.556	10.952	73.309	14.372	919.422	99,18%	(7.578)
	Total Griya	595.912	600.711	606.934	2.626	11.791	9.165	0	6.223	11.021	5.568	636.591	95,34%	(29.658)
	• Total Non Program	435.065	452.228	458.854	2.468	11.152	8.684	-4.115	6.625	23.789	4.527	453.034	101,28%	5.819
	• Program	160.848	148.482	148.080	158	639	481	-1.118	-402	-12.768	1.041	183.557	80,67%	(35.477)
	Oto	242.622	300.182	304.911	9.534	13.533	3.999	4.556	4.729	62.288	8.804	282.830	107,81%	22.080
	CF 2	3.047.367	3.310.976	3.341.627	78.722	93.860	15.138	19.368	30.651	294.261	63.209	3.434.939	97,28%	(93.312)
	Mitraguna & Others	2.497.673	2.750.501	2.780.002	70.201	86.597	16.396	20.016	29.501	282.329	57.096	2.845.615	97,69%	(65.613)
	Pensiun	549.694	560.475	561.625	8.521	7.263	-1.258	-648	1.150	11.931	6.112	589.324	95,30%	(27.699)
	Total Pembiayaan	5.991.472	6.771.638	6.837.924	207.354	256.067	48.713	230.518	66.287	846.452	189.780	6.996.885	97,73%	(158.961)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi						MtD (1-26 Nov'25)	% Relatif		MtD	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25					31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	23.579	0,16%	0,02%	2,49%	23.430	22.288	23.391						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	1.291	188	149	17.079	0,54%	0,06%	7,35%	16.930	15.788	16.891						
	Value Chain	-	-	-	6.500	0,00%	0,00%	3,85%	6.500	6.500	6.500						
2	MBG	11.476	19.334	19.334	63.744	1,12%	1,84%	5,98%	44.410	52.268	44.410						
	KUR	9.838	15.519	15.519	55.831	1,02%	1,56%	5,55%	40.312	45.993	40.312						
	Non KUR	1.638	3.815	3.815	7.913	2,74%	6,53%	13.52%	6.530	14.444	5.30						
3	PWG	124	4	4	38.798	0,05%	0,00%	6,79%	38.794	38.674	38.794						
	Cilem	118	-	-	32.889	0,08%	0,00%	8,36%	32.889	32.771	32.889						
	Gadai	7	4	4	5.909	0,01%	0,00%	3,32%	5.905	5.902	5.905						
4	CFG	59.411	72.096	65.976	141.223	1,53%	1,57%	3,32%	75.247	81.812	69.127						
	CF 1	35.165	39.232	37.416	80.374	4,19%	4,15%	8,81%	42.958	45.209	41.142						
	Total Griya	29.490	30.424	28.365	48.869	4,95%	4,72%	8,05%	20.504	19.379	18.445						
	Oto	5.675	8.808	9.051	31.505	2,34%	3,02%	10,33%	22.454	25.830	22.697						
	CF 2	24.246	32.864	28.560	60.849	0,80%	0,86%	1,82%	32.290	36.603	27.985						
	Mitraguna & Others	22.605	29.933	26.523	55.758	0,91%	0,96%	2,01%	29.235	33.153	25.825						
	Pensiun	1.642	2.931	2.037	5.092	0,30%	0,36%	0,91%	3.055	3.450	2.160						
	Total Pembiayaan	72.302	91.622	85.462	267.344	1,21%	1,26%	3,91%	181.881	195.042	175.722	1.24%	68,30%	-2,7%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi						MtD (1-26 Nov'25)	% Relatif		MtD	Net (UG) & DG			Target Dec'25		
31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap						

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	15.881	15.883	(582)	2	2.098	15,22%	6.906	76,93%	22.506	70,57%	(6.623)
2	Tabungan	318.561	344.246	361.709	360.608	(2.287)	(1.101)	16.361	4,75%	42.047	13,20%	339.786	106,13%	20.822
3	Deposito	104.995	106.389	106.282	106.317	(1.163)	35	(73)	-0,07%	1.322	1,26%	105.764	100,52%	552
	Total	432.533	464.421	483.871	482.807	(4.032)	(1.064)	18.387	3,96%	50.275	11,62%	468.057	103,15%	14.751
	CASA	327.538	358.031	377.590	376.491	(2.869)	(1.099)	18.460	5,16%	48.953	14,95%	362.292	103,92%	14.198
	(%) CASA	75,73%	77,09%	78,04%	77,98%									
	FDR	79,97%	81,04%	77,59%	77,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-23 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.382	13.866	(516)	(463)	-3,23%	3.560	34,54%	-	0,00%	13.866
2	Giro ISE	2.678	2.163	2.125	2.528	402	365	16,89%	(150)	-5,61%	-	0,00%	2.528
3	Tabungan ISE	7.628	9.166	9.257	8.338	(919)	(828)	-9,04%	710	9,31%	-	0,00%	8.338
4	Deposito ISE	-	3.000	3.000	3.000	0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000
5	CIF ISE	166	174	174	174	0	0	0,00%	8	4,82%	-	0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	18.657	-	-	0	-139	-1.137	-4.519	1.137	31.035	60,12%	(12.378)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	18.657	-	-	0	-139	-1.137	-4.519	1.137	27.536	67,75%	(8.879)
	• Local Champion	13.476	11.751	11.632	-	-	0	-121	-1.18	-1.844	118	14.852	78,32%	(3.220)
	• Value Chain	9.700	8.043	7.025	-	-	-	-18	-1.018	-2.675	1.018	12.685	55,38%	(5.660)
2	MBG	32.111	33.279	33.896	1.110	1.500	390	-9	617	1.784	883	37.112	91,33%	(3.216)
	KUR	29.277	30.950	31.422	1.110	1.300	190	170	472	2.145	828	34.170	91,96%	(2.748)
	Non KUR	2.834	2.329	2.474	-	200	200	-178	144	-361	56	2.942	84,09%	(468)
3	PWG	33.786	48.657	50.680	6.631	6.996	366	1.519	2.023	16.894	4.973	40.601	124,82%	10.079
	Cilem	19.457	29.181	29.485	2.003	2.089	86	255	304	10.028	1.785	22.471	131,21%	7.014
	Gadai	14.329	19.476	21.195	4.628	4.907	279	1.264	1.719	6.866	3.188	18.130	116,91%	3.065
4	CFG	256.811	274.638	272.194	6.523	5.791	-731	-800	-2.444	15.383	8.235	271.098	100,40%	1.096
	CF 1	12.729	15.398	15.630	158	565	408	178	232	2.902	334	14.486	107,90%	1.144
	Total Griya	2.031	4.248	4.373	158	158	0	0	126	2.342	32	2.489	175,71%	1.884
	• Total Non Program	2.031	4.080	4.206	-	158	158	-33	126	2.175	31	2.489	169,00%	1.717
	• Program	-	168	167	158	-	-158	168	-1	167	1	0	0,00%	167
	Oto	10.697	11.151	11.257	-	408	408	178	106	559	302	11.997	93,83%	(740)
	CF 2	244.083	259.239	256.564	6.365	5.226	-1.139	-978	-2.675	12.481	7.901	256.612	99,98%	(48)
	Mitraguna & Others	223.458	235.936	233.677	5.851	5.226	-625	-1.295	-2.259	10.219	7.485	234.706	99,56%	(1.029)
	Pensiun	20.624	23.303	22.887	514	-	-514	317	-417	2.262	417	21.906	104,48%	981
	Total Pembiayaan	345.884	376.367	375.427	14.263	14.288	24	571	-940	29.542	15.227	379.846	98,84%	(4.419)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	20	18	7.912	0,00%	0,09%	42,41%	7.894	7.912	7.892	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	20	18	1.412	0,00%	0,09%	7,57%	1.394	1.412	1.392	-	-	-				
	Value Chain	-	-	-	6.500	0,00%	0,00%	55,88%	6.500	6.500	6.500	-	-	-				
2	MBG	230	887	1.638	2.062	0,71%	4,92%	6,08%	425	1.833	1.176	-	-	-				
	KUR	230	808	1.439	1.600	0,78%	4,65%	5,09%	161	1.371	793	-	-	-				
	Non KUR	-	79	199	462	0,00%	8,53%	18,68%	263	462	383	-	-	-				
3	PWG	-	-	4	4.470	0,00%	0,01%	8,82%	4.466	4.470	4.470	-	-	-				
	Cilem	-	-	-	3.663	0,00%	0,00%	12,42%	3.663	3.663	3.663	-	-	-				
	Gadai	-	-	4	807	0,00%	0,02%	3,81%	803	807	807	-	-	-				
4	CFG	1.832	1.731	1.012	2.465	0,71%	0,37%	0,91%	1.452	633	734	-	-	-				
	CF 1	169	232	59	1.182	1,33%	0,38%	7,57%	1.123	1.013	951	-	-	-				
	Total Griya	-	18	-	-	0,00%	0,00%	0,00%	-	(33)	(18)	-	-	-				
	Oto	-	136	214	59	1.182	1,28%	0,53%	10,50%	1.123	1.046	968	-	-	-			
	CF 2	1.662	1.499	953	1.282	0,68%	0,37%	0,50%	329	(380)	(217)	-	-	-				
	Mitraguna & Others	1.662	1.274	953	915	0,74%	0,40%	0,39%	(39)	(747)	(359)	-	-	-				
	Pensiun	-	225	-	-	0,00%	0,00%	1,61%	367	367	142	-	-	-				
	Total Pembiayaan	941	3.683	3.903	4.155	0,27%	1,04%	1,11%	251	3.214	472	0,40%	63,73%	-0,7%				

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.487	2.446	999	(41)	(1.152)	-32,01%	960	64,59%	8.643	28,30%	(6.197)
2	Tabungan	231.208	252.124	250.613	249.562	9.602	(1.050)	(2.562)	-1,02%	18.354	7,94%	249.114	100,18%	448
3	Deposito	90.995	77.625	76.755	76.755	(442)	0	(869)	-1,12%	(14.239)	-15,65%	91.892	83,53%	(15.137)
	Total	323.689	333.347	329.855	328.764	10.160	(1.091)	(4.583)	-1,37%	5.075	1,57%	349.650	94,03%	(20.886)
	CASA	232.695	255.722	253.100	252.008	10.602	(1.091)	(3.714)	-1,45%	19.314	8,30%	257.758	97,77%	(5.749)
	(%) CASA	71,89%	76,71%	76,73%	76,65%									
	FDR	38,52%	40,66%	42,21%	42,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-23 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	9.890	9.946	56	657	7,08%	2.184	28,14%	-	0,00%	9.946
2	Giro ISE	590	1.189	675	692	17	(496)	-41,77%	102	17,23%	-	0,00%	692
3	Tabungan ISE	7.171	8.100	9.215	9.254	39	1.154	14,25%	2.083	29,04%	-	0,00%	9.254
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85	0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.778	1.300	950	-350	253	69	-6.587	881	42.922	69,38%	(13.145)
	KUR	33.975	26.732	26.729	1.000	800	-200	11	-3	-7.246	803	40.290	66,34%	(13.561)
	Non KUR	2.390	2.977	3.049	300	150	-150	242	72	659	78	2.632	115,82%	416
3	PWG	10.065	21.247	24.126	3.961	4.488	527	2.110	2.879	14.061	1.610	26.292	91,76%	(2.166)
	Cilem	6.212	14.127	15.765	1.659	2.269	611	1.314	1.638	9.553	632	17.310	91,07%	(1.545)
	Gadai	3.854	7.120	8.361	2.303	2.219	-84	796	1.241	4.508	978	8.982	93,09%	(621)
4	CFG	78.172	84.597	85.319	1.348	2.326	978	-23	722	7.146	1.605	93.884	90,88%	(8.565)
	CF 1	15.674	21.488	21.534	948	678	-270	443	46	5.860	632	17.607	122,30%	3.927
	Total Griya	3.604	3.894	3.853	-	-	0	0	-42	249	42	4.107	93,81%	(254)
4	• Total Non Program	3.604	3.894	3.853	-	-	0	0	-42	249	42	4.107	93,81%	(254)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	17.681	948	678	-270	443	88	5.611	591	13.500	130,97%	4.181
	CF 2	62.498	63.109	63.784	400	1.648	1.248	-466	676	1.286	972	76.277	83,62%	(12.493)
	Mitraguna & Others	54.964	55.724	56.041	350	1.150	800	-291	317	1.077	833	67.334	83,23%	(11.293)
	Pensiun	7.534	7.385	7.743	50	498	448	-175	359	210	139	8.943	86,59%	(1.199)
	Total Pembiayaan	124.679	135.553	139.222	6.609	7.764	1.155	2.340	3.670	14.544	4.095	163.174	85,32%	(23.952)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-	-	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	0	-	-	-	-	-	-	
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	0	-	-	-	-	-	-	
2	MBG	1.062	2.283	2.018	2.973	2.92%	6,79%	9,98%	955	1.910	690	1.062	2.283	2.018	2.283	2.018	
	KUR	1.062	2.082	1.533	2.360	3,13%	5,73%	8,83%	827	1.298	278	1.062	2.082	1.533	2.082	1.533	
	Non KUR	-	201	485	612	0,00%	16,29%	20,09%	127	612	412	-	-	-	-	-	-
3	PWG	-	-	-	-	1.050	0,00%	0,00%	435	1.050	1.050	-	-	-	-	-	-
	Cilem	-	-	-	-	1.028	0,00%	0,00%	6,52%	1.028	1.028	-	-	-	-	-	-
	Gadai	-	-	-	-	22	0,00%	0,00%	22	22	22	-	-	-	-	-	-
4	CFG	113	554	499	1.919	0,14%	0,59%	2,25%	1.420	1.807	1.365	113	554	499	1.919	1.365	
	CF 1	113	272	293	996	0,72%	1,36%	4,62%	703	883	724	113	272	293	996	724	
	Total Griya	-	52	43	54	0,00%	1,10%	1,40%	11	54	2	-	-	-	-	-	-
	Oto	-	113	220	250	0,93%	1,42%	5,33%	692	829	721	113	220	250	692	721	
	CF 2	-	282	207	924	0,00%	0,33%	1,45%	717	924	642	282	207	924	717	924	
	Mitraguna & Others	-	282	207	924	0,00%	0,37%	1,65%	717	924	642	282	207	924	717	924	
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-	-	-	-	-	-	
	Total Pembiayaan	1.434	1.420	1.962	2.210	1,15%	1,45%	1,59%	248	776	789	2,79%	-75,92%	1,2%	2,79%	-75,92%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	27.883	28.076	1.491	193	2.179	8,42%	4.185	17,52%	35.529	79,02%	(7.453)
2	Tabungan	197.564	215.010	221.076	220.811	3.190	(264)	5.802	2,70%	23.247	11,77%	212.134	104,09%	8.677
3	Deposito	16.291	17.393	17.657	17.608	(1.607)	(50)	215	1,24%	1.316	8,08%	17.162	102,60%	446
	Total	237.746	258.299	266.616	266.495	3.073	(121)	8.196	3,17%	28.748	12,09%	264.824	100,63%	1.671
	CASA	221.455	240.906	248.959	248.887	4.680	(71)	7.981	3,31%	27.432	12,39%	247.662	100,49%	1.225
	(%) CASA	93,15%	93,27%	93,38%	93,39%									
	FDR	68,74%	65,22%	64,64%	64,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	45.356	46.480	1.124	2.646	6,04%	15.667	50,84%	-	0,00%	46.480	
2	Giro ISE	20.367	24.404	26.489	26.341	(148)	1.937	7,94%	5.974	29,33%	-	0,00%	26.341	
3	Tabungan ISE	10.446	19.430	18.868	20.139	1.272	709	3,65%	9.693	92,79%	-	0,00%	20.139	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	195	221	221	221	0	0	0,00%	26	13,33%	-	0,00%	221	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	• Local Champion	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.809	650	1.825	1.175	-776	510	-5.373	1.315	52.347	85,60%	(7.538)
	KUR	46.016	40.498	41.063	650	1.825	1.175	-694	565	-4.953	1.260	47.898	85,73%	(6.835)
	Non KUR	4.166	3.801	3.746	-	-	0	-83	-55	-420	55	4.449	84,20%	(703)
3	PWG	5.806	13.714	15.286	1.579	2.751	1.172	104	1.573	9.480	1.179	23.846	64,10%	(8.560)
	Cilem	4.026	10.294	11.722	589	2.042	1.453	-10	1.428	7.696	614	16.566	70,76%	(4.844)
	Gadai	1.780	3.419	3.564	990	709	281	115	145	1.784	565	7.281	48,95%	(3.716)
4	CFG	106.465	109.661	111.476	2.617	3.218	601	965	1.814	5.011	1.404	117.867	94,58%	(6.391)
	CF 1	51.093	50.574	51.054	1.164	1.153	-11	291	480	-39	673	52.529	97,19%	(1.475)
	Total Griya	39.118	38.098	38.132	550	379	-171	0	34	-986	345	39.521	96,49%	(1.389)
4	• Total Non Program	38.883	37.871	37.905	550	379	-171	35	34	-978	345	39.253	96,57%	(1.348)
	• Program	235	227	227	-	-	0	-1	-1	-8	1	268	84,60%	(41)
	Oto	11.975	12.476	12.922	614	774	160	291	447	947	327	13.009	99,34%	(86)
	CF 2	55.372	59.088	60.422	1.453	2.065	612	673	1.334	5.049	731	65.337	92,48%	(4.916)
	Mitraguna & Others	53.214	55.550	56.911	1.020	2.065	1.045	270	1.361	3.697	704	62.160	91,56%	(5.249)
	Pensiun	2.158	3.537	3.511	433	-	-433	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	172.346	4.846	7.794	2.948	230	3.884	8.917	3.910	195.035	88,37%	(22.690)

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	26-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	1.207	2.234	2.989	3.261	2,41%	6,75%	7,28%	272	2.054	1.027			
	KUR	992	1.476	2.147	2.465	2,15%	5,30%	6,00%	318	1.474	989			
	Non KUR	216	758	842	796	5,18%	22,15%	21,24%	(46)	580	38			
3	PWG	-	-	-	-	1.790	0,00%	0,00%	11,71%	1.790	1.790			
	Cilem	-	-	-	-	1.329	0,00%	0,00%	11,34%	1.329	1.329			
	Gadai	-	-	-	-	461	0,00%	0,00%	12,92%	461	461			
4	CFG	1.664	4.473	3.583	6.342	1,56%	3,27%	5,69%	2.759	4.679	1.869			
	CF 1	1.143	2.927	3.357	5.833	2,24%	6,64%	11,42%	2.476	4.690	2.906			
	Total Griya	959	2.602	2.936	4.974	2,45%	7,71%	13,04%	2.038	4.015	2.372			
	Oto	185	325	421	859	1,54%	3,38%	6,65%	438	675	534			
	CF 2	521	1.547	226	510	0,94%	0,38%	0,84%	283	(11)	(1.037)			
	Mitraguna & Others	521	1.547	226	510	0,98%	0,41%	0,90%	283	(11)	(1.037)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	3.052	3.656	3.541	2,20%	2,17%	2,05%	(115)	(48)	489	2,95%	-43,64%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	235.786	237.820	255.299	19.513			3.33	3.48	3.49	0,01
2	Contribution Margin	10.322	13.411	10.039	(283)	2,7%		2.364	2.166	2.256	(108)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	39.367	37.637	11.189	(1.731)	1.004	2,74%	15.509	70,09%	38.023	98,98%	(387)
2	Tabungan	184.167	209.712	205.966	204.819	9.425	(1.147)	(4.893)	-2,33%	20.652	11,21%	207.489	98,71%	(2.670)
3	Deposito	54.206	45.633	44.933	44.933	(4.260)	0	(700)	-1,53%	(9.274)	-17,11%	54.846	81,93%	(9.913)
	Total	260.500	291.977	290.266	287.389	16.355	(2.878)	(4.589)	-1,57%	26.888	10,32%	300.358	95,68%	(12.970)
	CASA	206.294	246.345	245.334	242.456	20.615	(2.878)	(3.889)	-1,58%	36.162	17,53%	245.512	98,76%	(3.056)
	(%) CASA	79,19%	84,37%	84,52%	84,37%									
	FDR	138,97%	141,26%	143,36%	144,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	7.531	7.530		(1)	(1.278)	-14,51%	(971)	-11,42%	-	0,00%	7.530
2	Giro ISE	2.572	2.040	738	927		190	(1.112)	-54,53%	(1.645)	-63,94%	-	0,00%	927
3	Tabungan ISE	5.928	6.769	6.793	6.602		(191)	(166)	-2,46%	674	11,37%	-	0,00%	6.602
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	132	159	159	159		0	0	0,00%	27	20,45%	-	0,00%	159

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	14.858	-	-	0	-250	-977	-6.829	977	30.016	49,50%	(15.157)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	14.858	-	-	0	-250	-977	-6.829	977	26.324	56,44%	(11.465)
	• Local Champion	15.491	11.700	11.585	-	-	0	-250	-115	-3.906	115	16.943	68,38%	(5.358)
	• Value Chain	6.197	4.136	3.273	-	-	-	0	-862	-2.923	862	9.381	34,89%	(6.108)
2	MBG	56.291	49.937	49.217	600	800	200	-1.259	-720	-7.074	1.520	57.818	85,12%	(8.601)
	KUR	53.330	47.520	46.856	600	800	200	-1.164	-664	-6.474	1.464	54.632	85,77%	(7.776)
	Non KUR	2.961	2.416	2.361	-	-	0	-95	-56	-601	56	3.186	74,09%	(825)
3	PWG	18.519	33.535	35.329	6.695	7.367	671	1.672	1.794	16.810	5.573	34.982	100,99%	347
	Cilem	7.342	16.788	18.024	2.414	2.543	130	1.194	1.236	10.682	1.307	20.867	86,37%	(2.843)
	Gadai	11.177	16.747	17.305	4.282	4.824	542	478	558	6.128	4.266	14.115	122,60%	3.190
4	CFG	265.530	313.132	316.731	7.833	8.447	614	7.402	3.599	51.201	4.848	296.169	106,94%	20.562
	CF 1	155.192	153.591	153.810	1.000	1.751	751	1.655	219	-1.381	1.532	175.968	87,41%	(22.158)
	Total Griya	146.765	137.680	137.772	-	1.198	1.198	0	93	-8.993	1.105	166.519	82,74%	(28.746)
4	• Total Non Program	29.135	30.941	31.807	-	1.198	1.198	-	-	-	332	32.280	98,53%	(473)
	• Program	117.630	106.738	105.965	-	-	0	-1.010	-773	-11.665	773	134.238	78,94%	(28.273)
	Oto	8.426	15.911	16.038	1.000	553	-447	1.655	127	7.612	426	9.450	169,72%	6.589
	CF 2	110.338	159.541	162.921	6.833	6.696	-137	5.746	3.380	52.583	3.316	120.201	135,54%	42.720
	Mitraguna & Others	99.558	147.696	151.072	6.603	6.596	-7	5.730	3.376	51.514	3.220	108.412	139,35%	42.660
	Pensiun	10.780	11.845	11.849	230	100	-130	16	4	1.068	96	11.789	100,51%	60
	Total Pembiayaan	362.027	412.438	416.135	15.129	16.614	1.485	7.565	3.697	54.108	12.917	418.985	99,32%	(2.849)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (UG) & DG	Run Off Dec'25	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25			MtD	YtD	MtM		
1	SME	-	-	-	1.240	1.240	1.240	0,00%	0,00%	8,34%		
	Linkage	-	-	-	-	0	-	0	0	-		
	Local Champion	-	-	-	1.240	1.240	1.240	0,00%	0,00%	8,34%		
	Value Chain	-	-	-	-	0	-	0	0	-		
2	MBG	781	2.060	1.665	4.278	2.613	2.613	3.497	3.497	2.218		
	KUR	645	1.815	1.319	3.723	2.404	2.404	3.078	3.078	1.908		
	Non KUR	137	245	346	555	210	210	419	419	311		
3	PWG	-	-	-	1.882	1.882	1.882	0,00%	0,00%	5,33%		
	Cilem	-	-	-	1.633	1.633	1.633	0,00%	0,00%	9,06%		
	Gadai	-	-	-	249	249	249	0,00%	0,00%	249		
4	CFG	18.567	18.075	17.721	25.036	7.315	7.315	6.468	6.468	6.961		
	CF 1	18.567	16.819	16.551	22.932	6.381	6.381	4.365	4.365	6.113		
	Total Griya	18.403	16.440	16.112	21.808	5.696	5.696	3.405	3.405	5.368		
	Oto	164	379	439	1.124	685	685	960	960	745		
	CF 2	-	1.256	1.170	2.104	934	934	2.104	2.104	847		
	Mitraguna & Others	-	1.072	984	2.104	1.119	1.119	2.104	2.104	1.031		
	Pensiun	-	184	186	-	(186)	(186)	-	-	(184)		
	Total Pembiayaan	5.957	13.315	13.170	14.526	1.655	3.191	8.568	1.211	0,66%	81,01%	-2,8%

Asset & Contribution Margin

No.	Neraca	Posisi			
		Oct-24	Dec-24	Oct-25	Growth (YoY)
1	Asset (Retail) T	380.203	400.234	427.134	46.931
2	Contribution Margin	16.067	19.581	15.341	(726)

PHR & Payroll

Kinerja	Posisi		
	Oct-24	Sep-25	Oct-25
PHR	2,79	3,08	3,11
CIF Payroll	1.508	1.472	1.519

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	48.211	48.421	6.069	210	(3.124)	-6,06%	31.811	191,52%	28.863	167,76%	19.558
2	Tabungan	236.060	261.490	269.538	269.067	1.654	(470)	7.577	2,90%	33.007	13,98%	257.992	104,29%	11.075
3	Deposito	132.723	128.999	108.570	108.570	(2.769)	0	(20.429)	-15,84%	(24.153)	-18,20%	133.832	81,12%	(25.263)
	Total	385.393	442.035	426.318	426.058	4.953	(260)	(15.977)	-3,61%	40.665	10,55%	420.687	101,28%	5.371
	CASA	252.670	313.035	317.748	317.488	7.723	(260)	4.453	1,42%	64.818	25,65%	286.855	110,68%	30.633
	(%) CASA	65,56%	70,82%	74,53%	74,52%									
	FDR	115,76%	125,82%	131,22%	131,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-23 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	41.493	41.529	36	(10.933)	-20,84%	(13)	-0,03%	-	0,00%	41.529
2	Giro ISE	8.627	8.734	11.209	11.026	(183)	2.292	26,24%	2.399	27,81%	-	0,00%	11.026
3	Tabungan ISE	5.900	14.152	17.365	17.583	218	3.430	24,24%	11.683	198,01%	-	0,00%	17.583
4	Deposito ISE	27.015	29.575	12.920	12.920	0	(16.655)	-56,31%	(14.095)	-52,17%	-	0,00%	12.920
5	CIF ISE	181	211	211	211	0	0	0,00%	30	16,57%	-	0,00%	211

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	254.935	-	-	0	85.148	-3.260	70.540	3.260	191.222	133,32%	63.713
	Linkage	161.832	240.200	238.869	-	-	-	87.708	-1.332	77.037	1.332	164.906	144,85%	73.963
	Non-Linkage	22.563	17.995	16.066	-	-	0	2.559	-1.928	-6.497	1.928	26.316	61,05%	(10.250)
	• Local Champion	13.053	13.825	13.484	-	-	0	-322	-341	431	341	14.262	94,55%	(778)
	• Value Chain	9.510	4.169	2.583	-	-	-	-2.237	-1.587	-6.928	1.587	12.055	21,42%	(9.472)
2	MBG	15.807	20.460	20.435	900	555	-345	461	-25	4.628	580	21.559	94,79%	(1.123)
	KUR	15.684	19.746	19.726	900	555	-345	264	-20	4.042	575	21.276	92,72%	(1.550)
	Non KUR	123	715	709	-	-	0	198	-6	587	6	283	250,83%	426
3	PWG	19.902	32.755	34.208	5.128	6.177	1.049	1.389	1.453	14.306	4.723	35.985	95,06%	(1.777)
	Cilem	10.166	18.541	20.546	2.701	3.071	369	1.349	2.005	10.380	1.066	21.740	94,51%	(1.194)
	Gadai	9.737	14.214	13.663	2.426	3.106	680	40	-551	3.926	3.657	14.245	95,91%	(582)
4	CFG	226.020	244.752	249.826	5.588	9.859	4.271	1.703	5.074	23.806	4.785	250.409	99,77%	(583)
	CF 1	15.856	23.020	24.203	652	1.600	948	529	1.183	8.347	417	18.857	128,35%	5.346
	Total Griya	12.125	18.638	20.044	-	1.600	1.600	0	1.406	7.918	194	12.907	155,30%	7.137
1	• Total Non Program	12.125	18.638	20.044	-	1.600	1.600	907	1.406	7.918	194	12.907	155,30%	7.137
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.159	652	-	-652	529	-223	428	223	5.950	69,90%	(1.791)
	CF 2	210.163	221.732	225.623	4.936	8.259	3.323	1.174	3.891	15.460	4.368	231.552	97,44%	(5.929)
	Mitraguna & Others	179.175	185.964	189.419	4.923	7.531	2.608	1.766	3.455	10.244	4.076	198.377	95,48%	(8.958)
	Pensiun	30.988	35.768	36.204	13	728	715	-592	436	5.215	292	33.176	109,13%	3.028
	Total Pembiayaan	446.124	556.162	559.405	11.616	16.591	4.975	88.702	3.242	113.281	13.348	499.175	112,07%	60.230

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	417	254	61	1.938	2.64%	0,30%	9,49%	1.878	1.522	1.684						
	KUR	294	254	61	1.735	1,87%	0,31%	8,79%	1.674	1.441	1.480						
	Non KUR	123	-	-	204	100,00%	0,00%	28,72%	204	81	204						
3	PWG	-	-	-	-	2.279	0,00%	0,00%	6,66%	2.279	2.279	2.279					
	Cilem	-	-	-	-	1.617	0,00%	0,00%	7,87%	1.617	1.617	1.617					
	Gadai	-	-	-	-	662	0,00%	0,00%	4,85%	662	662	662					
4	CFG	3.141	2.689	4.421	6.034	1,39%	1,81%	2,42%	1.613	2.892	3.345						
	CF 1	52	41	143	569	0,33%	0,62%	2,35%	426	517	527						
	Total Griya	52	41	40	148	0,43%	0,22%	0,74%	108	96	107						
	Oto	-	-	102	421	0,00%	2,34%	10,11%	318	421	421						
	CF 2	3.089	2.648	4.278	5.465	1,47%	1,93%	2,42%	1.187	2.376	2.817						
	Mitraguna & Others	2.920	2.648	3.836	5.026	1,63%	2,06%	2,65%	1.190	2.106	2.378						
	Pensiun	-	-	443	439	0,55%	1,24%	2,24%	(299)	1.443	(588)						
	Total Pembiayaan	4.675	5.136	4.752	4.451	1,05%	0,85%	0,80%	(300)	(224)	(685)	1,06%	-32,99%	0,3%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	438.247	453.809	476.008	37.761	
2	Contribution Margin	17.558	22.485	20.243	2.685	-15,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	496.942	497.978	(189.493)	1.036	(4.304)	-0,86%	(130.992)	-20,83%	710.323	70,11%	(212.345)
2	Tabungan	522.123	612.606	609.305	608.242	78.303	(1.063)	(4.365)	-0,71%	86.118	16,49%	554.516	109,69%	53.725
3	Deposito	264.012	230.344	231.827	231.828	(13.229)	1	1.484	0,64%	(32.184)	-12,19%	264.620	87,61%	(32.792)
	Total	1.415.106	1.345.232	1.338.074	1.338.048	(124.419)	(27)	(7.184)	-0,53%	(77.059)	-5,45%	1.529.459	87,49%	(191.411)
	CASA	1.151.094	1.114.888	1.106.247	1.106.220	(111.190)	(28)	(8.668)	-0,78%	(44.874)	-3,90%	1.264.839	87,46%	(158.619)
	(%) CASA	81,34%	82,88%	82,67%	82,67%									
	FDR	55,59%	68,66%	68,18%	68,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	48.080	47.446		(634)	(2.067)	-4,17%	7.838	19,79%	-	0,00%	47.446
2	Giro ISE	24.819	26.480	27.174	26.257		(918)	(223)	-0,84%	1.437	5,79%	-	0,00%	26.257
3	Tabungan ISE	14.728	20.972	18.844	19.128		284	(1.844)	-8,79%	4.400	29,88%	-	0,00%	19.128
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%	-	0,00%	2.061
5	CIF ISE	155	175	175	175		0	0	0,00%	20	12,90%	-	0,00%	175

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	571.030	1.752	190	-1.562	90.687	-15.463	77.893	15.653	524.148	108,94%	46.883
	Linkage	388.874	450.575	447.158	-	-	-	84.653	-3.417	58.284	3.417	401.901	111,26%	45.256
	Non-Linkage	104.263	135.918	123.872	1.752	190	-1.562	6.034	-12.046	19.609	12.236	122.246	101,33%	1.626
	• Local Champion	71.739	90.083	78.670	1.500	-	-1.500	6.354	-11.413	6.931	11.413	76.862	102,35%	1.809
	• Value Chain	32.524	45.835	45.202	252	190	(62)	-320	-633	12.678	823	45.385	99,60%	(182)
2	MBG	11.179	17.002	17.154	1.250	600	-650	766	152	5.975	448	15.758	108,86%	1.396
	KUR	10.795	16.732	16.890	1.250	600	-650	773	158	6.095	442	15.252	110,74%	1.638
	Non KUR	384	270	264	-	-	0	-7	-7	-120	7	505	52,23%	(241)
3	PWG	42.303	69.807	71.529	12.640	11.359	-1.280	5.374	1.722	29.226	9.638	64.428	111,02%	7.100
	Cilem	16.301	31.198	32.887	3.893	3.383	-511	1.799	1.689	16.585	1.694	36.881	89,17%	(3.994)
	Gadai	26.001	38.609	38.642	8.746	7.977	-770	3.575	33	12.641	7.943	27.547	140,27%	11.095
4	CFG	239.992	250.295	252.601	4.723	7.734	3.012	-1.767	2.306	12.609	5.428	267.745	94,34%	(15.144)
	CF 1	49.326	55.954	56.726	1.511	1.728	218	-242	772	7.399	956	52.741	107,56%	3.985
	Total Griya	38.490	43.621	44.614	1.291	1.450	159	0	992	6.124	458	39.379	113,29%	5.234
1	• Total Non Program	38.490	43.621	44.614	1.291	1.450	159	250	992	6.124	458	39.379	113,29%	5.234
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.112	219	278	59	-242	-220	1.276	499	13.362	90,65%	(1.249)
	CF 2	190.665	194.341	195.875	3.212	6.006	2.794	-1.526	1.534	5.210	4.472	215.005	91,10%	(19.129)
	Mitraguna & Others	156.155	162.005	163.583	3.049	5.598	2.549	-1.703	1.579	7.428	4.019	178.005	91,90%	(14.422)
	Pensiun	34.510	32.337	32.292	163	408	245	178	-45	-2.218	453	36.999	87,28%	(4.707)
	Total Pembiayaan	786.611	923.597	912.314	20.364	19.884	-481	95.059	-11.283	125.703	31.167	872.079	104,61%	40.235

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	9.759	0,00%	0,00%	1,71%	9.759	9.759	9.759	-	-	-
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	9.759	0,00%	0,00%	7,88%	9.759	9.759	9.759	-	-	-
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	-	-	-	-	55	0,00%	0,00%	0,32%	55	55	55	-	-	-
	KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Non KUR	-	-	-	-	55	0,00%	0,00%	20,92%	55	55	55	-	-	-
3	PWG	-	-	-	-	4.439	0,00%	0,00%	6,21%	4.439	4.439	4.439	-	-	-
	Cilem	-	-	-	-	3.000	0,00%	0,00%	9,12%	3.000	3.000	3.000	-	-	-
	Gadai	-	-	-	-	1.439	0,00%	0,00%	3,72%	1.439	1.439	1.439	-	-	-
4	CFG	1.445	2.548	3.699	3.704	0,62%	0,62%	0,62%	1,51%	1.13	2.366	1.263	-	-	-
	CF 1	161	732	2.349	1.062	0,33%	0,33%	0,33%	1,87%	(1.287)	901	330	-	-	-
	Total Griya	152	572	2.195	641	0,39%	0,39%	0,39%	1,44%	(1.553)	490	69	-	-	-
	Oto	9	160	154	420	0,08%	0,08%	1,25%	3,47%	266	411	260	-	-	-
	CF 2	1.284	1.816	1.350	2.750	0,67%	0,67%	0,67%	1,40%	1.400	1.465	934	-	-	-
	Mitraguna & Others	1.284	1.448	979	1.941	0,82%	0,82%	0,60%	1,19%	961	656	492	-	-	-
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	0,00%	(28)	-	-	-	-	-
	Total Pembiayaan	4.879	4.149	3.338	3.704	0,62%	0,36%	0,41%	1.47%	366	(1.176)	(445)	0,12%	70,77%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	26.421	26.603	(9.448)	182	(1.859)	-6,53%	(1.540)	-5,47%	39.098	68,04%	(12.494)
2	Tabungan	312.220	335.697	350.309	348.265	573	(2.044)	12.568	3,74%	36.045	11,54%	334.511	104,11%	13.754
3	Deposito	88.440	68.089	71.863	71.863	(2.247)	0	3.774	5,54%	(16.577)	-18,74%	89.381	80,40%	(17.518)
	Total	428.803	432.249	448.593	446.731	(11.123)	(1.862)	14.483	3,35%	17.928	4,18%	462.990	96,49%	(16.258)
	CASA	340.363	364.159	376.730	374.868	(8.875)	(1.862)	10.709	2,94%	34.505	10,14%	373.609	100,34%	1.259
	(%) CASA	79,38%	84,25%	83,98%	83,91%									
	FDR	84,89%	91,40%	89,81%	90,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	45.578	46.011		434	2.332	5,34%	5.730	14,23%	-	0,00%	46.011
2	Giro ISE	7.566	4.370	5.180	5.361		181	991	22,68%	(2.205)	-29,14%		0,00%	5.361
3	Tabungan ISE	32.715	39.309	40.398	40.650		252	1.341	3,41%	7.935	24,25%		0,00%	40.650
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%		0,00%	207

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.105	-	-	0	-815	-847	-5.864	847	73.583	70,81%	(21.478)
	Linkage	31.740	28.625	28.330	-	-	-	-297	-296	-3.410	296	38.430	73,72%	(10.101)
	Non-Linkage	26.229	24.327	23.775	-	-	0	-517	-552	-2.454	552	35.153	67,63%	(11.378)
	• Local Champion	25.361	21.619	21.083	-	-	0	-502	-536	-4.279	536	27.992	75,32%	(6.910)
	• Value Chain	867	2.708	2.692	-	-	-	-15	-15	1.825	15	7.160	37,60%	(4.468)
2	MBG	34.002	30.083	31.074	700	1.800	1.100	-596	991	-2.928	809	35.710	87,02%	(4.636)
	KUR	32.921	28.859	29.867	700	1.800	1.100	-571	1.008	-3.054	792	34.485	86,61%	(4.618)
	Non KUR	1.081	1.224	1.207	-	-	0	-24	-17	126	17	1.225	98,47%	(19)
3	PWG	9.475	21.262	22.747	3.712	3.545	-167	1.878	1.485	13.272	2.060	29.851	76,20%	(7.104)
	Cilem	5.148	13.382	13.940	1.553	1.175	-378	1.083	558	8.792	617	19.940	69,91%	(6.000)
	Gadai	4.327	7.880	8.807	2.158	2.369	211	927	4.480	1.443	1.443	9.911	88,86%	(1.104)
4	CFG	262.577	290.785	296.947	4.462	10.182	5.719	1.832	6.162	34.370	4.019	286.430	103,67%	10.517
	CF 1	159.367	166.652	169.898	338	5.283	4.944	-174	3.246	10.531	2.037	162.301	104,68%	7.596
	Total Griya	139.426	143.053	146.447	-	4.813	4.813	0	3.394	7.022	1.418	140.190	104,46%	6.257
1	• Total Non Program	139.426	143.053	146.447	-	4.813	4.813	-2.889	3.394	7.022	1.418	140.190	104,46%	6.257
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.450	338	470	132	-174	-149	3.509	619	22.111	106,06%	1.339
	CF 2	103.210	124.133	127.049	4.124	4.899	775	2.007	2.917	23.839	1.982	124.128	102,35%	2.921
	Mitraguna & Others	99.172	118.844	121.754	4.124	4.849	725	2.034	2.910	22.582	1.939	117.952	103,22%	3.803
	Pensiun	4.038	5.289	5.295	-	50	50	-27	6	1.257	44	6.177	85,72%	(882)
	Total Pembiayaan	364.023	395.082	402.872	8.874	15.527	6.653	2.300	7.791	38.849	7.736	425.574	94,67%	(22.702)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	-	-	0	0,00%	0,00%	0,00%	-	-	-	(30)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	30	-	-	0	0,00%	0,00%	0,00%	-	-	-	(30)			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	872	1.641	1.419	1.004	1	2.57%	4.72%	3.23%	(415)	132	(637)				
	KUR	703	1.487	1.263	1.004	1	2.14%	4.38%	3.36%	(259)	300	(483)				
	Non KUR	169	154	156	-	1	15,61%	12,75%	0,00%	(156)	(169)	(154)				
3	PWG	-	-	-	-	1	1.483	0,00%	0,00%	0,00%	0,00%	0,00%	1.483	1.483	1.483	
	Cilem	-	-	-	-	1	958	0,00%	0,00%	0,00%	0,00%	0,00%	958	958	958	
	Gadai	-	-	-	-	1	525	0,00%	0,00%	0,00%	0,00%	0,00%	525	525	525	
4	CFG	4.689	3.445	2.895	10.387	1	1.79%	1.00%	1.00%	1.483	1.483	1.483	7.492	5.698	6.942	
	CF 1	4.583	2.690	2.084	7.339	1	2.88%	2.88%	2.88%	1.483	1.483	1.483	5.255	2.756	4.649	
	Total Griya	3.651	1.566	1.079	3.980	1	2.62%	0,75%	0,75%	2.901	329	2.414				
	Oto	932	1.124	1.004	3.359	1	4.67%	4.26%	4.26%	2.355	2.427	2.235				
	CF 2	106	755	812	3.048	1	0,10%	0,65%	0,65%	2.236	2.942	2.293				
	Mitraguna & Others	106	755	812	3.048	1	0,11%	0,68%	0,68%	2.236	2.942	2.293				
	Pensiun	-	-	-	-	1	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	3.318	8.754	7.533	7.778	1	0,91%	1,91%	1,91%	244	4.459	(976)	0,00%	100,00%	-1,9%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	153	153	0	0,00%	0,29%	0,29%	-	153	29				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	-	124	153	153	0	0,00%	0,63%	0,							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	96	96	21	0	27	39,96%	(122)	-55,88%	5.816	1,65%	(5.720)
2	Tabungan	144.169	164.349	166.749	166.038	1.752	(71)	1.689	1,03%	21.869	15,17%	156.198	106,30%	9.840
3	Deposito	10.918	21.051	22.146	22.146	909	0	1.095	5,20%	11.228	102,84%	11.620	190,58%	10.525
	Total	155.304	185.469	188.991	188.280	2.683	(71)	2.811	1,52%	32.975	21,23%	173.634	108,43%	14.645
	CASA	144.386	164.418	166.845	166.134	1.774	(71)	1.716	1,04%	21.747	15,06%	162.014	102,54%	4.120
	(%) CASA	92,97%	88,65%	88,28%	88,24%									
	FDR	134,72%	123,06%	122,20%	122,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.706	1.661		(45)	145	9,59%	401	31,80%	-	0,00%	1.661
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%	-	0,00%	0
3	Tabungan ISE	1.260	1.516	1.706	1.661		(45)	145	9,59%	401	31,83%	-	0,00%	1.661
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%	-	0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	• Local Champion	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	60.332	1.350	2.600	1.250	-418	743	5.419	1.857	61.295	98,43%	(963)
	KUR	53.824	58.285	59.053	1.350	2.600	1.250	-385	769	5.229	1.831	59.797	98,76%	(744)
	Non KUR	1.089	1.304	1.279	-	-	0	-32	-26	190	26	1.498	85,35%	(219)
3	PWG	2.063	7.845	8.405	431	932	501	79	560	6.341	372	10.922	76,95%	(2.518)
	Cilem	2.063	7.845	8.405	431	932	501	79	560	6.341	372	10.922	76,95%	(2.518)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.367	3.681	2.962	-720	1.534	1.413	10.370	1.549	161.312	99,41%	(944)
	CF 1	15.162	18.407	18.547	811	557	-255	980	140	3.385	417	16.602	111,72%	1.945
	Total Griya	4.320	3.786	3.750	-	-	0	0	-36	-570	36	4.736	79,17%	(987)
	• Total Non Program	3.984	3.473	3.439	-	-	0	-43	-34	-545	34	4.353	79,01%	(914)
	• Program	336	312	310	-	-	0	-2	-2	-26	2	383	80,95%	(73)
	Oto	10.841	14.622	14.797	811	557	-255	980	176	3.956	381	11.866	124,71%	2.932
	CF 2	134.836	140.548	141.820	2.870	2.405	-465	554	1.273	6.984	1.132	144.710	98,00%	(2.889)
	Mitraguna & Others	130.780	136.767	138.059	2.870	2.405	-465	728	1.292	7.279	1.113	139.644	98,87%	(1.585)
	Pensiun	4.056	3.781	3.761	-	-	0	-175	-20	-295	20	5.065	74,25%	(1.304)
	Total Pembiayaan	209.233	228.246	230.953	5.462	6.493	1.031	1.181	2.707	21.720	3.786	235.787	97,95%	(4.834)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	604	0,00%	0,00%	32,68%	604	604	604						
	Linkage	-	-	-	-	604	0,00%	0,00%	32,68%	604	604	604						
	Local Champion	-	-	-	-	604	0,00%	0,00%	32,68%	604	604	604						
	Value Chain	-	-	-	-	604	0,00%	0,00%	32,68%	604	604	604						
2	MBG	-	53	113	2.730	0,00%	0,19%	4,52%	2.617	2.730	2.676							
	KUR	-	-	113	2.560	0,00%	0,19%	4,34%	2.448	2.560	2.560							
	Non KUR	-	53	-	169	0,00%	0,00%	13,24%	169	169	116							
3	PWG	-	-	-	490	0,00%	0,00%	5,83%	490	490	490							
	Cilem	-	-	-	490	0,00%	0,00%	5,83%	490	490	490							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	1.077	2.605	2.173	3.230	0,72%	1,37%	2,01%	1.057	2.153	625							
	CF 1	278	426	376	1.350	1,83%	2,04%	7,28%	974	1.072	924							
	Total Griya	278	253	109	354	6,43%	2,87%	9,43%	245	76	101							
	Oto	-	173	267	996	0,00%	1,83%	6,73%	729	996	823							
	CF 2	799	2.179	1.797	1.880	0,59%	1,28%	1,33%	83	1.081	(299)							
	Mitraguna & Others	799	2.179	1.797	1.880	0,51%	1,31%	1,36%	83	1.081	(299)							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	954	1.822	2.126	2.461	0,46%	0,93%	1,07%	335	1.507	639	0,14%	86,78%	-0,9%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	750	0,00%	40,39%	40,57%	-	750	-	-	-			
	Linkage	-	-	-	-	750	0,00%	40,39%	40,57%	-	750	-	-	-			
	Non-Linkage	-	-	-	-	750	0,00%	40,39%	40,57%	-	750	-	-	-			
	Value Chain	-	-	-	-	750	0,00%	40,39%	40,57%	-	750	-	-	-			
2	MBG	144	8	58	56</td												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.086	2.084	(8)	(1)	(139)	-6,27%	1.846	776,61%	5.704	36,54%	(3.620)
2	Tabungan	85.480	97.428	100.646	100.695	3.265	49	3.267	3,35%	15.215	17,80%	95.843	105,06%	4.852
3	Deposito	55.765	41.842	40.692	40.692	(49)	0	(1.149)	-2,75%	(15.072)	-27,03%	56.657	71,82%	(15.965)
	Total	141.483	141.493	143.424	143.472	3.207	48	1.978	1,40%	1.989	1,41%	158.204	90,69%	(14.732)
	CASA	85.718	99.652	102.731	102.779	3.256	48	3.127	3,14%	17.061	19,90%	101.547	101,21%	1.232
	(%) CASA	60,59%	70,43%	71,63%	71,64%									
	FDR	57,51%	63,37%	64,05%	64,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.276	2.276		0	(99)	-4,17%	1.939	575,42%	-	0,00%	2.276
2	Giro ISE	44	2.016	1.831	1.831		0	(185)	-9,20%	1.787	4017,21%		0,00%	1.831
3	Tabungan ISE	293	359	445	445		0	86	24,03%	153	52,27%		0,00%	445
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	98	98	98		0	0	0,00%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.190	25.982	650	870	220	-30	-207	-2.608	1.077	29.195	89,00%	(3.213)
	KUR	28.019	25.654	25.457	650	870	220	-14	-196	-2.561	1.066	28.469	89,42%	(3.012)
	Non KUR	572	536	525	-	-	0	-16	-11	-47	11	726	72,30%	(201)
3	PWG	2.056	6.594	7.382	361	1.090	729	257	789	5.326	302	8.284	89,12%	(901)
	Cilem	2.056	6.594	7.382	361	1.090	729	257	789	5.326	302	8.284	89,12%	(901)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	58.496	1.438	2.400	962	842	1.609	7.770	791	59.828	97,77%	(1.332)
	CF 1	3.683	6.276	6.436	-	242	242	-153	160	2.753	82	4.803	134,01%	1.633
	Total Griya	695	353	348	-	0	0	-5	-347	5		987	35,25%	(639)
	• Total Non Program	695	353	348	-	0	0	-5	-347	5		987	35,25%	(639)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	6.088	-	242	242	-153	165	3.101	77	3.816	159,55%	2.272
	CF 2	47.042	50.610	52.059	1.438	2.158	720	995	1.449	5.017	709	55.025	94,61%	(2.966)
	Mitraguna & Others	38.019	40.795	42.312	1.438	2.158	720	1.067	1.517	4.293	641	45.186	93,64%	(2.874)
	Pensiun	9.023	9.815	9.748	-	0	-72	-67	725	67		9.839	99,07%	(92)
	Total Pembiayaan	81.372	89.670	91.860	2.449	4.360	1.911	1.069	2.190	10.488	2.170	97.307	94,40%	(5.447)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	574	300	215	2.247	2.01%	0,82%	8.65%	2.032	1.673	1.946						
	KUR	574	300	215	2.247	2.05%	0,84%	8.83%	2.032	1.673	1.946						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	541	0,00%	0,00%	7,33%	541	541	541					
	Cilem	-	-	-	-	541	0,00%	0,00%	7,33%	541	541	541					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	234	933	583	2.816	0,46%	1,03%	4,81%	2.232	2.581	1.882						
	CF 1	134	320	301	2.316	3,65%	4,79%	35,98%	2.015	2.181	1.996						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	134	320	301	2.316	4,50%	5,08%	38,03%	2.015	2.181	1.996						
	CF 2	100	613	283	500	0,21%	0,56%	0,96%	217	400	(113)						
	Mitraguna & Others	-	201	203	422	0,00%	0,50%	1,00%	219	422	221						
	Pensiun	100	412	80	78	1,10%	0,81%	0,80%	(2)	(22)	(334)						
	Total Pembiayaan	315	742	771	665	0,39%	0,86%	0,72%	(106)	350	(77)	0,04%	94,77%	-0,7%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	41.617	41.646	1.972	28	(5.479)	-11,63%	21.473	106,44%	27.208	153,06%	14.437
2	Tabungan	135.101	153.880	158.418	156.586	8.266	(1.833)	2.706	1,76%	21.484	15,90%	147.092	106,45%	9.494
3	Deposito	28.599	26.589	26.358	26.416	384	58	(173)	-0,65%	(2.183)	-7,63%	29.253	90,30%	(2.837)
	Total	183.873	227.593	226.393	224.647	10.622	(1.746)	(2.946)	-1,29%	40.774	22,18%	203.553	110,36%	21.095
	CASA	155.274	201.005	200.035	198.231	10.238	(1.804)	(2.774)	-1,38%	42.957	27,67%	174.300	113,73%	23.932
	(%) CASA	84,45%	88,32%	88,36%	88,24%									
	FDR	85,47%	88,46%	90,01%	90,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-23 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.442	14.339	(103)	88	0,62%	5.670	65,41%	-	0,00%	14.339
2	Giro ISE	6.094	191	229	229	0	38	19,83%	(5.865)	-96,24%	-	0,00%	229
3	Tabungan ISE	2.575	12.260	12.413	12.310	(103)	50	0,41%	9.735	378,06%	-	0,00%	12.310
4	Deposito ISE	-	1.800	1.800	1.800	0	0	0,00%	1.800	#DIV/0!	-	0,00%	1.800
5	CIF ISE	121	141	141	141	0	0	0,00%	20	16,53%	-	0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	37.137	1.350	1.975	625	273	915	7.248	1.060	34.712	106,99%	2.425
	KUR	29.147	35.310	36.255	1.350	1.975	625	310	945	7.107	1.030	33.704	107,57%	2.551
	Non KUR	742	913	883	-	-	0	-38	-30	141	30	1.009	87,51%	(126)
3	PWG	5.787	18.975	20.612	2.670	2.708	38	1.201	1.637	14.825	1.071	22.274	92,54%	(1.662)
	Cilem	4.662	15.117	16.777	1.573	2.211	638	1.328	1.660	12.115	551	17.028	98,53%	(251)
	Gadai	1.126	3.858	3.835	1.097	497	-600	-127	-23	2.710	520	5.246	73,10%	(1.411)
4	CFG	121.436	146.124	146.035	3.388	2.742	-646	3.459	-90	24.599	2.832	132.134	110,52%	13.901
	CF 1	20.925	20.500	21.407	-	1.150	1.150	-188	906	481	244	22.241	96,25%	(835)
	Total Griya	15.996	15.201	16.286	-	1.150	1.150	0	1.084	290	66	16.338	99,68%	(53)
	• Total Non Program	15.996	15.201	16.125	-	990	990	-75	924	130	66	0	0,00%	160
	• Program	-	-	160	-	160	160	0	160	160	-	5.903	86,75%	(782)
	Oto	4.930	5.299	5.121	-	-	0	-188	-178	191	178	109.892	113,41%	14.736
	CF 2	100.511	125.624	124.628	3.388	1.592	-1.796	3.647	-996	24.118	2.588	72.328	114,29%	10.338
	Mitraguna & Others	63.905	83.472	82.666	2.898	1.500	-1.398	3.336	-806	18.761	2.306	37.565	111,71%	4.398
	Pensiun	36.606	42.152	41.963	490	92	-398	311	-190	5.357	282			
	Total Pembiayaan	157.150	201.322	203.784	7.408	7.425	17	4.933	2.462	46.634	4.963	189.158	107,73%	14.626

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	179	179	32	624	0,60%	0,09%	1.68%	592	445	445							
	KUR	179	124	32	624	0,61%	0,09%	1.72%	592	445	500							
	Non KUR	-	55	-	-	0	0,00%	0	0,00%	-	-	(55)						
3	PWG	74	-	-	-	1.566	1,27%	0,00%	7,60%	1.566	1.492	1.566						
	Cilem	74	-	-	-	1.469	1,58%	0,00%	8,76%	1.469	1.395	1.469						
	Gadai	-	-	-	-	97	0,00%	0,00%	2,53%	97	97	97						
4	CFG	1.115	2.206	812	6.207	0,92%	0,56%	4,25%	5.395	5.092	4.001							
	CF 1	120	73	-	-	2.858	0,57%	0,00%	13,35%	2.858	2.738	2.785						
	Total Griya	-	-	-	-	2.556	0,00%	0,00%	15,70%	2.556	2.556	2.556						
	Oto	120	73	-	-	301	2,43%	0,00%	5,89%	301	181	228						
	CF 2	995	2.132	812	3.349	0,99%	0,65%	2,69%	2.537	2.354	1.216							
	Mitraguna & Others	254	1.562	492	3.080	0,40%	0,59%	3,73%	2.588	2.826	1.518							
	Pensiun	740	275	274	273	0,02%	0,76%	0,64%	(1)	273	(1)	(1)						
	Total Pembiayaan	35	1.476	1.827	1.542	0,02%	0,91%	0,76%	(285)	1.507	66	0,06%	92,27%	-0,7%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	35	143	281	211	0,12%	0,78%	0,57%	(70)	176	67					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	181	168	8	(13)	31	22,26%	(293)	-63,59%	5.769	2,91%	(5.601)
2	Tabungan	104.069	106.823	106.421	106.300	1.148	(122)	(523)	-0,49%	2.231	2,14%	114.310	92,99%	(8.011)
3	Deposito	24.703	24.802	24.629	24.629	145	0	(173)	-0,70%	(74)	-0,30%	25.533	96,46%	(904)
	Total	129.233	131.762	131.231	131.097	1.301	(135)	(665)	-0,50%	1.864	1,44%	145.612	90,03%	(14.515)
	CASA	104.530	106.960	106.602	106.468	1.156	(135)	(492)	-0,46%	1.938	1,85%	120.079	88,66%	(13.612)
	(%) CASA	80,88%	81,18%	81,23%	81,21%									
	FDR	125,49%	144,26%	145,95%	146,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.228	2.154		(74)	(352)	-14,05%	(1.879)	-46,59%	-	0,00%	2.154
2	Giro ISE	415	71	202	207		5	136	191,80%	(209)	-50,19%		0,00%	207
3	Tabungan ISE	3.618	2.435	2.026	1.947		(78)	(488)	-20,04%	(1.671)	-46,18%		0,00%	1.947
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	146	146	146		0	0	0,00%	27	22,69%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.322	22.500	640	850	210	-200	178	-394	672	25.007	89,97%	(2.507)
	KUR	22.067	21.177	21.389	560	850	290	-345	212	-678	638	24.038	88,98%	(2.650)
	Non KUR	827	1.144	1.111	80	-	(80)	145	-33	284	33	969	114,69%	142
3	PWG	1.733	7.305	7.401	454	471	16	17	96	5.668	375	11.387	64,99%	(3.987)
	Cilem	1.733	7.305	7.401	454	471	16	17	96	5.668	375	11.387	64,99%	(3.987)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	161.637	5.889	5.307	-582	2.230	1.180	24.086	4.127	159.690	101,22%	1.947
	CF 1	5.904	8.366	7.812	187	-	-187	375	-555	1.907	555	8.628	90,54%	(816)
	Total Griya	1.926	1.730	1.713	-	0	0	-18	-213	18	-	2.635	64,98%	(923)
4	• Total Non Program	1.926	1.730	1.713	-	0	0	-18	-213	18	-	2.635	64,98%	(923)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.099	187	-	-187	375	-537	2.121	537	5.993	101,78%	107
	CF 2	131.647	152.090	153.825	5.702	5.307	-395	1.855	1.735	22.178	3.572	151.062	101,83%	2.763
	Mitraguna & Others	65.693	84.995	86.594	5.547	4.182	-1.365	3.295	1.599	20.901	2.583	83.123	104,18%	3.471
	Pensiun	65.954	67.095	67.231	-	155	1.125	970	-1.440	136	989	67.939	98,96%	(708)
	Total Pembiayaan	162.178	190.083	191.538	6.983	6.628	-355	2.047	1.455	29.359	5.173	196.085	97,68%	(4.547)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	640	514	469	2.535	2.80%	2,10%	11,27%	2.066	1.895	2.022				
	KUR	508	460	469	2.367	2,30%	2,22%	11,07%	1.898	1.859	1.907				
	Non KUR	132	54	-	168	15,90%	0,00%	0,00%	15,15%	168	37	115			
3	PWG	-	-	-	522	0,00%	0,00%	0,00%	7,05%	522	522	522			
	Cilem	-	-	-	522	0,00%	0,00%	0,00%	7,05%	522	522	522			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.035	272	-	953	0,75%	0,00%	0,00%	0,59%	953	(82)	681			
	CF 1	-	-	-	215	0,00%	0,00%	0,00%	2,75%	215	215	215			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	215	0,00%	0,00%	0,00%	3,52%	215	215	215			
	CF 2	1.035	272	-	738	0,79%	0,00%	0,00%	0,48%	738	(296)	466			
	Mitraguna & Others	403	-	-	-	0,61%	0,00%	0,00%	-	(403)	-	-			
	Pensiun	632	272	-	738	0,96%	0,00%	0,00%	1,10%	738	107	466			
	Total Pembiayaan	306	314	477	557	0,19%	0,25%	0,29%	80	251	243	0,85%	-193,51%	0,6%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	306	276	440	520	1,34%	1,97%	2,31%	80	214	244				
	KUR	52	180	292	381	0,23%	1,38%	1,78%	88	329	200				
	Non KUR	254	96	147	139	30,69%	12,87%	12,52%	(8)	(115)	43				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-</td										

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	20.936	20.966	30	526	2,57%	19.100	1023,67%	-	0,00%	20.966
2	Giro ISE	28	33	33	33	0	0	1,16%	5	16,40%		0,00%	33
3	Tabungan ISE	1.837	18.807	19.303	19.332	30	525	2,79%	17.495	952,16%		0,00%	19.332
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	78	78	78	0	0	0,00%	38	95,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.154	-	-	0	-41	-15	-501	15	1.656	69,72%	(501)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.154	-	-	0	-41	-15	-501	15	1.656	69,72%	(501)
	• Local Champion	1.656	1.169	1.154	-	-	0	-41	-15	-501	15	1.656	69,72%	(501)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.253	2.450	2.151	-299	220	51	2.445	2.100	64.246	93,78%	(3.993)
	KUR	55.256	56.946	56.856	2.450	1.900	-550	344	-90	1.600	1.990	61.291	92,77%	(4.434)
	Non KUR	2.553	3.256	3.397	-	251	251	124	141	844	110	2.956	114,92%	441
3	PWG	4.560	21.203	21.630	2.247	1.687	-560	1.569	427	17.070	1.260	17.879	120,98%	3.751
	Cilem	4.560	21.203	21.630	2.247	1.687	-560	1.569	427	17.070	1.260	17.879	120,98%	3.751
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	99.300	2.897	2.772	-125	1.985	1.461	18.438	1.312	93.189	106,56%	6.111
	CF 1	35.630	44.241	45.180	212	1.641	1.429	-124	939	9.550	703	37.878	119,28%	7.302
	Total Griya	16.876	22.071	22.028	-	158	158	0	-43	5.152	201	18.078	121,85%	3.950
	• Total Non Program	11.817	17.375	17.210	-	-	0	-415	-165	5.393	165	12.305	139,86%	4.905
	• Program	5.059	4.695	4.818	-	158	158	-40	122	-241	36	5.773	83,45%	(955)
	Oto	18.754	22.170	23.152	212	1.484	1.271	-124	982	4.398	502	19.800	116,93%	3.352
	CF 2	45.232	53.598	54.120	2.685	1.131	-1.554	2.109	522	8.888	609	55.311	97,85%	(1.191)
	Mitraguna & Others	44.353	52.413	52.957	2.409	1.131	-1.278	1.854	544	8.604	587	53.401	99,17%	(444)
	Pensiun	880	1.185	1.163	276	-	-276	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	182.337	7.595	6.610	-984	3.733	1.924	37.451	4.686	176.970	103,03%	5.367

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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	-	74	669	0,48%	0,12%	1,11%	595	391	669			
	KUR	271	-	74	574	0,49%	0,13%	1,01%	500	303	574			
	Non KUR	8	-	-	95	0,30%	0,00%	2,81%	95	88	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.745	1.998	1.992	1,72%	2,04%	2,01%	(5)	604	247			
	CF 1	693	742	1.003	997	1,94%	2,27%	2,21%	(5)	305	255			
	Total Griya	592	631	622	621	3,51%	2,82%	2,82%	(1)	30	(9)			
	Oto	101	112	381	376	0,54%	1,72%	1,62%	(4)	275	264			
	CF 2	696	1.003	995	995	1,54%	1,86%	1,84%	(0)	299	(8)			
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,88%	(0)	299	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.662	1,15%	1,15%	1,46%	590	995	916	0,04%	97,33%	-1,4%

Asset & contribution Margin

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

PRK & Payton

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	285	286	64	1	(49)	-14,69%	253	772,05%	7.711	3,71%	(7.425)
2	Tabungan	95.230	94.353	95.304	94.689	(4.503)	(616)	336	0,36%	(541)	-0,57%	105.081	90,11%	(10.392)
3	Deposito	25.200	24.085	24.086	24.086	(648)	0	1	0,00%	(1.114)	-4,42%	26.127	92,19%	(2.041)
	Total	120.463	118.773	119.675	119.061	(5.087)	(615)	287	0,24%	(1.402)	-1,16%	138.918	85,71%	(19.857)
	CASA	95.263	94.689	95.589	94.975	(4.439)	(615)	286	0,30%	(288)	-0,30%	112.792	84,20%	(17.817)
	(%) CASA	79,08%	79,72%	79,87%	79,77%									
	FDR	167,21%	175,24%	174,21%	175,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.744	1.866		122	318	20,51%	850	83,62%	-	0,00%	1.866
2	Giro ISE	1	45	11	24		13	(20)	-45,20%	24	4692,75%		0,00%	24
3	Tabungan ISE	1.016	1.504	1.733	1.842		109	338	22,46%	826	81,31%		0,00%	1.842
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	58.418	60.898	60.707	1.821	1.440	-381	-239	-191	2.289	1.631	59.109	102,70%	1.597	
	KUR	53.406	57.154	57.104	1.821	1.440	-381	-146	-50	3.698	1.490	53.926	105,89%	3.178	
	Non KUR	5.013	3.744	3.603	-	-	0	-92	-141	-1.410	141	5.183	69,51%	(1.581)	
3	PWG	7.973	12.469	13.036	916	1.260	344	107	566	5.063	693	16.407	79,45%	(3.372)	
	Cilem	7.973	12.469	13.036	916	1.260	344	107	566	5.063	693	16.407	79,45%	(3.372)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	135.040	134.768	134.747	825	2.524	1.698	-2.928	-21	-293	2.545	162.470	82,94%	(27.723)	
	CF 1	25.995	30.348	30.331	385	469	83	23	-17	4.336	485	29.370	103,27%	961	
	Total Griya	13.277	16.005	15.975	-	115	115	0	-30	2.698	145	14.156	112,85%	1.819	
4	• Total Non Program	13.277	16.005	15.975	-	115	115	-149	-30	2.698	145		0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	15.213	94,36%	(857)	
	Oto	12.718	14.342	14.356	385	354	-32	23	13	1.638	340		133.100	78,45%	(28.684)
	CF 2	109.045	104.421	104.416	440	2.055	1.615	-2.952	-5	-4.629	2.060	119.849	78,32%	(25.980)	
	Mitraguna & Others	98.253	93.901	93.869	240	1.965	1.725	-3.105	-32	-4.384	1.997		13.252	79,59%	(2.705)
	Pensiun	10.792	10.520	10.547	200	90	-110	154	27	-245	63				
	Total Pembiayaan	201.431	208.136	208.489	3.562	5.223	1.661	-3.060	354	7.058	4.869	237.987	87,61%	(29.497)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	1.180	1.618	1.713	5.189	2.02%	2.81%	8.55%	3.476	4.009	3.571						
	KUR	896	1.153	1.281	4.216	1.68%	2.24%	7.38%	2.934	3.320	3.063						
	Non KUR	284	465	431	973	5.67%	11.52%	27.01%	542	689	508						
3	PWG	-	-	-	-	581	0,00%	0,00%	4,46%	581	581	581					
	Cilem	-	-	-	-	581	0,00%	0,00%	4,46%	581	581	581					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
4	CFG	795	1.639	2.264	5.709	0,59%	1,68%	4,24%	3.445	4.914	4.070						
	CF 1	92	107	224	2.230	0,35%	0,74%	7.35%	2.006	2.139	2.124						
	Total Griya	-	-	-	-	288	0,00%	0,00%	1.80%	288	288	288					
	Oto	92	107	224	1.942	0,72%	1,56%	13.53%	1.718	1.851	1.835						
	CF 2	704	1.532	2.040	3.479	0,65%	1,95%	3.33%	1.439	2.775	1.947						
	Mitraguna & Others	704	1.532	2.040	3.337	0,72%	1,27%	3.55%	1.297	2.633	1.804						
	Pensiun	-	-	-	-	142	0,00%	0,00%	1.35%	142	142	142					
	Total Pembiayaan	1.975	3.256	3.976	11.479	0,98%	1,91%	5,51%	7.502	9.504	8.222	0,88%	84,05%	-4,6%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25		MtD	YtD	MtM	%	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	695	764	686	785	1,19%	1,13%	1,29%	100	90	22						
	KUR	639	605	528	628	1,20%	0,92%	1,10%	100	(11)	23						
	Non KUR	56	159	158	158	1,12%	4,21%	4,37%	-	102	(1)</						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	99	100	272	1	(428)	-81,12%	(1.076)	-91,52%	5.025	1,98%	(4.925)
2	Tabungan	91.378	107.649	108.530	107.530	1.819	(1.000)	(119)	-0,11%	16.152	17,68%	99.264	108,33%	8.266
3	Deposito	20.885	16.970	16.981	16.981	(128)	0	11	0,07%	(3.904)	-18,69%	21.629	78,51%	(4.648)
	Total	113.438	125.146	125.610	124.610	1.964	(1.000)	(536)	-0,43%	11.172	9,85%	125.918	98,96%	(1.307)
	CASA	92.553	108.176	108.629	107.630	2.092	(1.000)	(547)	-0,51%	15.077	16,29%	104.289	103,20%	3.341
(%) CASA		81,59%	86,44%	86,48%	86,37%									
FDR		111,58%	121,41%	122,88%	123,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.580	1.578		(2)	(50)	-3,07%	165	11,65%	-	0,00%	1.578
2	Giro ISE	4	140	100	81		(20)	(60)	-42,56%	76	1755,29%		0,00%	81
3	Tabungan ISE	1.409	1.488	1.480	1.498		17	10	0,65%	88	6,28%		0,00%	1.498
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	0	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
• Local Champion	55	-	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.470	2.475	2.955	480	781	1.249	4.282	1.706	67.018	93,21%	(4.549)
	KUR	54.166	56.888	58.232	2.475	2.955	480	910	1.343	4.065	1.612	62.682	92,90%	(4.450)
	Non KUR	4.022	4.333	4.238	-	-	0	-129	-95	216	95	4.337	97,74%	(98)
3	PWG	2.382	10.305	11.262	1.249	1.308	59	897	957	8.879	351	10.963	102,72%	299
	Cilem	2.382	10.305	11.262	1.249	1.308	59	897	957	8.879	351	10.963	102,72%	299
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	80.623	1.255	1.157	-98	1.572	211	14.680	946	74.165	108,71%	6.459
	CF 1	8.522	7.991	7.765	185	91	-94	-69	-226	-757	317	9.534	81,45%	(1.769)
	Total Griya	5.933	5.700	5.451	185	-	-185	0	-250	-483	250	6.197	87,96%	(746)
4	• Total Non Program	5.933	5.700	5.451	-	-	0	0	-250	-483	250	6.197	87,96%	(746)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.315	-	91	91	-69	24	-274	67	3.337	69,36%	(1.022)
	CF 2	57.421	72.421	72.858	1.070	1.066	-4	1.641	437	15.437	629	64.631	112,73%	8.227
	Mitraguna & Others	56.582	71.055	71.340	1.070	906	-164	1.649	284	14.757	622	63.055	113,14%	8.285
	Pensiun	838	1.366	1.518	-	160	160	-8	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	154.355	4.979	5.420	441	3.250	2.416	27.786	3.004	152.201	101,41%	2.153

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	130	560	553	4.004	0,22%	0,90%	6,41%	3.452	3.875	3.444				
	KUR	123	305	175	3.310	0,23%	0,31%	5,68%	3.135	3.187	3.005				
	Non KUR	6	255	377	694	0,16%	8,71%	16,38%	317	688	439				
3	PWG	-	-	-	1.049	0,00%	0,00%	9,31%	1.049	1.049	1.049				
	Cilem	-	-	-	1.049	0,00%	0,00%	9,31%	1.049	1.049	1.049				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	635	186	656	0,68%	0,23%	0,81%	471	209	22				
	CF 1	217	533	-	565	2,55%	0,00%	7,28%	565	348	32				
	Total Griya	-	533	-	481	0,00%	0,00%	8,82%	481	481	(52)				
	Oto	217	-	-	84	8,39%	0,00%	3,63%	84	(133)	84				
	CF 2	230	101	186	91	0,40%	0,26%	0,13%	(94)	(139)	(10)				
	Mitraguna & Others	230	101	186	91	0,41%	0,26%	0,13%	(94)	(139)	(10)				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	577	1.195	738	5.709	0,46%	0,49%	3,70%	4.971	5.132	4.515	1,31%	64,66%	-2,4%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	47	114	114	176	0,08%	0,19%	0,28%	62	130	62				
	KUR	-	36	36	99	0,00%	0,06%	0,17%	62	99	62				
	Non KUR	47	78	78	78	1,16%	1,79%	1,83%	-	31	(0)				
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%	-	-				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.494	4.490	263	(5)	950	26,84%	2.612	139,10%	4.551	98,64%	(62)
2	Tabungan	48.550	62.403	58.539	58.276	3.671	(263)	(4.128)	-6,61%	9.725	20,03%	56.302	103,51%	1.974
3	Deposito	7.602	13.430	13.290	13.290	(120)	0	(140)	-1,04%	5.688	74,83%	8.529	155,83%	4.762
	Total	58.030	79.373	76.323	76.056	3.814	(268)	(3.318)	-4,18%	18.025	31,06%	69.382	109,62%	6.673
	CASA	50.428	65.943	63.033	62.765	3.934	(268)	(3.178)	-4,82%	12.337	24,46%	60.853	103,14%	1.912
	(%) CASA	86,90%	83,08%	82,59%	82,53%									
	FDR	148,42%	125,88%	131,48%	131,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	620	652	32	141	27,61%	194	42,38%	-	0,00%	652	
2	Giro ISE	360	411	481	480	(1)	69	16,83%	121	33,54%	-	0,00%	480	
3	Tabungan ISE	99	100	139	172	33	72	71,86%	74	74,65%	-	0,00%	172	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	26	34	34	34	0	0	0,00%	8	30,77%	-	0,00%	34	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.670	49.548	1.680	1.270	-410	641	-122	4.511	1.392	53.035	93,43%	(3.486)
	KUR	43.986	48.092	48.006	1.580	1.270	-310	580	-86	4.020	1.356	51.611	93,02%	(3.605)
	Non KUR	1.052	1.578	1.542	100	-	-100	60	-36	491	36	1.424	108,32%	119
3	PWG	3.221	9.211	9.857	955	946	-8	688	646	6.636	300	9.152	107,70%	705
	Cilem	3.221	9.211	9.857	955	946	-8	688	646	6.636	300	9.152	107,70%	705
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	40.944	829	921	93	690	-93	3.073	1.015	44.519	91,97%	(3.575)
	CF 1	26.387	25.220	25.241	479	886	408	-13	21	-1.147	865	27.205	92,78%	(1.964)
	Total Griya	5.331	5.249	5.191	-	-	0	0	-58	-140	58	5.544	93,63%	(353)
4	• Total Non Program	5.331	4.918	4.861	-	-	0	-58	-57	-469	57	5.544	87,69%	(682)
	• Program	-	330	329	-	-	0	-2	-1	329	1	0	0,00%	329
	Oto	21.057	19.971	20.050	479	886	408	-13	79	-1.007	807	21.662	92,56%	(1.611)
	CF 2	11.484	15.817	15.703	350	35	-315	703	-114	4.219	149	17.313	90,70%	(1.610)
	Mitraguna & Others	8.469	10.930	10.840	-	35	35	375	-89	2.371	124	13.702	79,11%	(2.862)
	Pensiun	3.015	4.888	4.863	350	-	-350	327	-25	1.848	25	3.611	134,67%	1.252
	Total Pembiayaan	86.130	99.919	100.350	3.463	3.138	-326	2.019	431	14.220	2.706	106.706	94,04%	(6.356)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	409	293	285	1.148	0,91%	0,57%	2,32%	863	739	855				
	KUR	384	293	285	1.148	0,87%	0,59%	2,39%	863	764	855				
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	-	(25)				
3	PWG	6	-	-	-	0,18%	0,00%	0,00%	493%	486	480	486			
	Cilem	6	-	-	-	0,18%	0,00%	0,00%	493%	486	480	486			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.220	2.133	2.516	4.611	3,22%	6,13%	11,26%	2.095	3.391	2.478				
	CF 1	985	1.070	980	2.765	3,73%	3,88%	10,95%	1.785	1.780	1.695				
	Total Griya	-	63	62	194	0,00%	1,18%	3,74%	132	194	131				
	Oto	985	1.007	917	2.571	4,68%	4,59%	12,82%	1.654	1.586	1.564				
	CF 2	235	1.063	1.537	1.846	2,05%	9,71%	11,75%	309	1.611	783				
	Mitraguna & Others	235	799	1.176	1.846	2,78%	10,76%	17,03%	670	1.611	1.047				
	Pensiun	-	264	361	-	0,00%	7,38%	0,00%	(361)	-	(264)				
	Total Pembiayaan	662	938	900	1.150	0,77%	0,90%	1,15%	250	488	212	3,49%	-204,68%	2,3%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	82.688	88.011	101.076	18.388	
2	Contribution Margin	1.473	2.311	2.651	1.178	-80,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,92	3,55	3,60	0,05	0,67
CIF Payroll	239	188	222	34	(17)

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-23 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.985	4.976	(9)	39	0,79%	488	10,88%	-	0,00%	4.976
2	Giro ISE	733	748	870	871	0	122	16,37%	137	18,72%		0,00%	871
3	Tabungan ISE	3.754	4.189	4.114	4.105	(9)	(83)	-1,99%	351	9,35%		0,00%	4.105
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111	0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.600	-	-	0	-56	-44	-1.642	44	3.242	49,36%	(1.642)
	Linkage	1.406	963	923	-	-	-	-41	-41	-483	41	1.406	65,63%	(483)
	Non-Linkage	1.836	681	677	-	-	0	-15	-4	-1.159	4	1.836	36,90%	(1.159)
	• Local Champion	1.836	681	677	-	-	0	-15	-4	-1.159	4	1.836	36,90%	(1.159)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	2	MBG	72.473	72.234	74.275	2.251	4.045	1.794	73	2.042	1.802	2.003	73.952	100,44%
	KUR	67.505	67.969	70.115	2.251	4.045	1.794	201	2.146	2.610	1.899	68.808	101,90%	1.306
	Non KUR	4.969	4.265	4.161	-	-	0	-128	-104	-808	104	5.144	80,89%	(983)
3	PWG	12.827	25.789	27.573	4.761	4.663	-98	1.040	1.783	14.746	2.880	30.742	89,69%	(3.170)
	Cilem	7.700	17.570	18.531	1.839	1.992	154	736	961	10.832	1.031	21.371	86,71%	(2.839)
	Gadai	5.127	8.219	9.041	2.922	2.671	-251	304	822	3.914	1.849	9.371	96,48%	(330)
4	CFG	152.377	162.097	165.611	5.125	7.848	2.723	1.627	3.514	13.233	4.334	175.490	94,37%	(9.880)
	CF 1	49.433	44.315	44.358	102	515	413	-46	42	-5.075	472	55.718	79,61%	(11.360)
	Total Griya	45.444	38.769	38.740	-	321	321	0	-28	-6.704	349	49.984	77,51%	(11.243)
	• Total Non Program	21.636	16.200	15.966	-	-	0	-1.885	-234	-5.670	234	22.814	69,98%	(6.848)
1	• Program	23.808	22.568	22.774	-	321	321	-274	206	-1.034	115	27.169	83,82%	(4.395)
	Oto	3.989	5.547	5.618	102	194	92	-46	71	1.629	123	5.734	97,96%	(117)
	CF 2	102.945	117.781	121.253	5.023	7.333	2.310	1.672	3.472	18.308	3.861	119.772	101,24%	1.481
	Mitraguna & Others	90.697	103.649	106.474	5.023	6.511	1.488	1.760	2.825	15.777	3.686	105.804	100,63%	671
	Pensiun	12.248	14.132	14.778	-	822	822	-87	646	2.531	176	13.969	105,80%	810
Total Pembiayaan		240.919	261.764	269.059	12.136	16.556	4.419	2.684	7.295	28.140	9.261	283.427	94,93%	(14.367)

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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	368	55	52	52	11,36%	3,16%	3,25%	-	(316)	(3)				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,67%	-	(316)	(3)				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	194	314	362	358	0,27%	0,50%	0,48%	(4)	164	44				
	KUR	3	222	275	275	0,00%	0,40%	0,39%	-	271	53				
	Non KUR	191	92	87	83	3,84%	2,05%	2,00%	(4)	(108)	(9)				
	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 1	4.795	5.057	3.063	4.322	3,15%	1,89%	2,61%	1.259	(473)	(735)				
4	CF 1	2.642	3.279	1.534	1.928	5,34%	3,46%	4,35%	394	(713)	(1.350)				
	Total Griya	2.642	3.279	1.534	1.928	5,81%	3,96%	4,98%	394	(713)	(1.350)				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	2.153	1.778	1.528	2.393	2,09%	1,30%	1,97%	865	241	615				
5	Mitraguna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	1,97%	865	(53)	615				
	Pensiun	-	294	294	294	0,00%	0,11%	1,99%	-	294	-				
	Total Pembiayaan	5.357	5.426	3.477	4.732	2,22%	1,33%	1,76%	1.255	(625)	(694)	2,29%	-30,44%	0,5%	
	Aset & Contribution Margin								DPU & Drawall						

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.433	8.442	(1.543)	8	(2)	-0,02%	(5.904)	-41,15%	23.539	35,86%	(15.097)
2	Tabungan	145.625	420.167	296.674	296.126	224.839	(548)	(124.041)	-29,52%	150.500	103,35%	161.588	183,26%	134.537
3	Deposito	70.189	66.097	67.934	67.934	(20.386)	0	1.837	2,78%	(2.254)	-3,21%	71.125	95,51%	(3.191)
	Total	230.159	494.707	373.041	372.501	202.911	(540)	(122.206)	-24,70%	142.342	61,85%	256.252	145,37%	116.249
	CASA	159.970	428.610	305.107	304.567	223.297	(540)	(124.043)	-28,94%	144.597	90,39%	185.127	164,52%	119.440
	(%) CASA	69,50%	86,64%	81,79%	81,76%									
	FDR	49,05%	25,46%	34,62%	34,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	11.746	11.914	168	(892)	-6,96%	(730)	-5,77%	-	0,00%	11.914	
2	Giro ISE	2.499	1.709	1.747	1.747	0	38	2,24%	(751)	-30,08%	-	0,00%	1.747	
3	Tabungan ISE	9.095	10.047	8.949	9.117	168	(930)	-9,26%	22	0,24%	-	0,00%	9.117	
4	Deposito ISE	1.050	1.050	1.050	1.050	0	0	0,00%	0	0,00%	-	0,00%	1.050	
5	CIF ISE	89	114	114	114	0	0	0,00%	25	28,09%	-	0,00%	114	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.239	-	-	0	-439	-282	-5.009	282	21.257	66,99%	(7.018)
	KUR	17.796	13.144	12.865	-	-	0	-433	-280	-4.932	280	19.713	65,26%	(6.848)
	Non KUR	1.452	1.377	1.375	-	-	0	-6	-2	-77	2	1.544	89,02%	(169)
3	PWG	5.178	13.671	14.788	2.688	2.838	150	1.707	1.117	9.610	1.720	22.093	66,94%	(7.305)
	Cilem	3.578	9.897	10.968	1.440	1.628	188	1.123	1.070	7.389	558	15.061	72,82%	(4.093)
	Gadai	1.600	3.774	3.821	1.249	1.210	39	584	47	2.220	1.163	7.032	54,33%	(3.212)
4	CFG	88.436	97.737	100.116	1.480	3.668	2.187	1.409	2.380	11.680	1.288	112.870	88,70%	(12.754)
	CF 1	19.579	25.688	27.055	547	1.706	1.158	240	1.367	7.476	339	22.651	119,45%	4.405
	Total Griya	14.822	14.966	14.842	-	-	0	0	-125	19	125	15.677	94,67%	(836)
	• Total Non Program	14.371	14.544	14.421	-	-	0	241	-123	50	123	15.162	95,11%	(741)
	• Program	451	423	421	-	-	0	-3	-2	-31	2	515	81,66%	(94)
	Oto	4.757	10.722	12.213	547	1.706	1.158	240	1.491	7.456	214	6.973	175,15%	5.240
	CF 2	68.857	72.048	73.061	933	1.962	1.029	1.169	1.013	4.204	949	90.220	80,98%	(17.158)
	Mitraguna & Others	68.359	70.944	71.963	700	1.962	1.262	942	1.019	3.604	943	87.538	82,21%	(15.575)
	Pensiun	498	1.105	1.099	233	-	-233	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	129.144	4.168	6.505	2.337	2.677	3.216	16.244	3.290	156.258	82,65%	(27.114)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	789	514	786	6,58%	3,54%	5,52%	271	(481)	(3)				
	KUR	1.267	789	514	786	7,12%	3,91%	6,11%	271	(481)	(3)				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	1.165	0,00%	0,00%	0,00%	7,88%	1.165	1.165	1.165		
	Cilem	-	-	-	-	972	0,00%	0,00%	0,00%	8,86%	972	972	972		
	Gadai	-	-	-	-	193	0,00%	0,00%	0,00%	5,06%	193	193	193		
4	CFG	1.470	1.419	1.446	1.030	1,66%	1,48%	3,43%	1.986	1.963	2.013				
	CF 1	117	626	649	1.897	0,60%	2,53%	7,01%	1.248	1.780	1.272				
	Total Griya	-	232	460	1.123	0,00%	0,00%	0,00%	664	1.123	891				
	Oto	117	393	189	774	2,46%	1,77%	6,34%	585	657	381				
	CF 2	1.353	794	797	1.535	1,96%	1,11%	2,10%	738	182	741				
	Mitraguna & Others	1.353	794	797	1.535	1,98%	1,12%	2,13%	738	182	741				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.382	11.252	10.951	9,80%	8,94%	8,48%	(302)	(114)	(431)	1,40%	83,43%	-7,1%	

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,12	3,45	3,52	0,07	0,40
CIF Payroll	1.090	722	702	(20)	(388)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	7.634	7.659	779	25	420	5,80%	(7.893)	-50,75%	27.974	27,38%	(20.315)
2	Tabungan	146.646	155.279	177.259	176.446	10.278	(813)	21.167	13,63%	29.800	20,32%	160.366	110,03%	16.080
3	Deposito	29.176	27.653	28.916	28.918	43	1	1.265	4,57%	(258)	-0,88%	30.350	95,28%	(1.433)
	Total	191.374	190.171	213.810	213.022	11.100	(787)	22.851	12,02%	21.648	11,31%	218.690	97,41%	(5.668)
	CASA	162.198	162.518	184.893	184.105	11.057	(788)	21.586	13,28%	21.906	13,51%	188.340	97,75%	(4.235)
	(%) CASA	84,75%	85,46%	86,48%	86,43%									
	FDR	87,12%	105,44%	95,55%	95,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.548	10.754	10.286		(468)	1.738	20,33%	(3.817)	-27,07%	-	0,00%	10.286
2	Giro ISE	4.458	3.516	4.479	4.082		(398)	565	16,08%	(376)	-8,44%	-	0,00%	4.082
3	Tabungan ISE	9.645	5.032	6.275	6.204		(71)	1.173	23,31%	(3.441)	-35,67%	-	0,00%	6.204
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	107	107	107		0	0	0,00%	7	7,00%	-	0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	16.150	19.292	19.995	1.000	1.075	75	522	703	3.846	372	22.027	90,77%	(2.032)
	KUR	14.812	18.197	18.932	1.000	1.075	75	555	735	4.120	340	20.506	92,32%	(1.574)
	Non KUR	1.337	1.095	1.063	-	-	0	-33	-32	-274	32	1.522	69,88%	(458)
3	PWG	15.238	31.852	32.830	6.160	6.670	509	2.328	979	17.592	5.691	31.893	102,94%	937
	Cilem	3.814	13.153	14.397	1.825	2.022	198	1.117	1.244	10.582	779	17.213	83,64%	(2.816)
	Gadai	11.423	18.698	18.433	4.336	4.647	312	1.211	-265	7.010	4.912	14.680	125,57%	3.753
4	CFG	135.343	149.379	151.471	3.536	4.415	879	3.539	2.092	16.128	2.323	160.306	94,49%	(8.835)
	CF 1	16.023	19.533	20.380	573	1.355	782	283	847	4.357	508	19.094	106,74%	1.286
	Total Griya	9.034	11.740	12.084	-	450	450	0	344	3.050	106	9.834	122,88%	2.250
4	• Total Non Program	9.034	11.740	12.084	-	450	450	1.150	344	3.050	106	-	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	9.260	89,59%	(964)
	Oto	6.989	7.793	8.296	573	905	332	283	503	1.307	402	141.212	92,83%	(10.121)
	CF 2	119.320	129.846	131.091	2.963	3.060	97	3.256	1.245	11.771	1.815	124.440	94,68%	(6.621)
	Mitraguna & Others	104.787	116.468	117.819	2.763	3.060	297	3.460	1.351	13.032	1.709	16.772	79,13%	(3.500)
	Pensiun	14.533	13.378	13.272	200	-	-200	-204	-106	-1.261	106	-	-	-
	Total Pembiayaan	166.730	200.523	204.296	10.697	12.160	1.463	6.388	3.774	37.566	8.386	214.227	95,36%	(9.930)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	46	460	441	1.842	1.029	2,29%	9,21%	1.401	1.796	1.383	-	-	-	-	
	KUR	-	460	441	1.592	0,00%	2,43%	8,41%	1.150	1.592	1.132	-	-	-	-	
	Non KUR	46	-	-	251	3,44%	0,00%	23,58%	251	205	251	-	-	-	-	
3	PWG	-	-	-	2.877	0,00%	0,00%	8,76%	2.877	2.877	2.877	-	-	-	-	
	Cilem	-	-	-	2.581	0,00%	0,00%	17,93%	2.581	2.581	2.581	-	-	-	-	
	Gadai	-	-	-	296	0,00%	0,00%	1,60%	296	296	296	-	-	-	-	
4	CFG	993	406	854	2.446	0,73%	0,57%	1,61%	1.592	1.453	2.040	-	-	-	-	
	CF 1	153	406	637	1.338	0,95%	3,26%	6,57%	701	1.185	932	-	-	-	-	
	Total Griya	15	339	341	638	0,16%	2,90%	5,28%	297	623	299	-	-	-	-	
	Oto	138	67	297	701	1,98%	3,81%	8,45%	404	563	633	-	-	-	-	
	CF 2	840	-	216	1.107	0,70%	0,17%	0,84%	891	267	1.107	-	-	-	-	
	Mitraguna & Others	840	-	216	522	0,80%	0,19%	0,44%	306	(318)	522	-	-	-	-	
	Pensiun	-	-	-	585	0,00%	4,41%	585	585	585	585	-	-	-	-	
	Total Pembiayaan	2.417	2.964	2.631	2.629	1,45%	1,31%	1,29%	(3)	211	(336)	1,44%	-11,78%	0,2%	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	261	481	480	479	1,61%	2,49%	2,40%	(1)	218	(2)	-	-	-	-	
	KUR	204	182	182	182	1,38%	1,00%	0,96%	-	(22)	(0)	-	-	-	-	
	Non KUR	57	298													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	9.068	9.201	642	133	(85)	-0,91%	514	5,92%	21.655	42,49%	(12.454)
2	Tabungan	252.421	256.666	268.427	266.803	(5.161)	(1.623)	10.137	3,95%	14.383	5,70%	270.553	98,61%	(3.749)
3	Deposito	76.726	62.391	63.177	63.178	(10.114)	1	787	1,26%	(13.548)	-17,66%	78.055	80,94%	(14.878)
	Total	337.834	328.342	340.671	339.182	(14.632)	(1.489)	10.840	3,30%	1.348	0,40%	370.263	91,61%	(31.081)
	CASA	261.108	265.952	277.495	276.004	(4.518)	(1.490)	10.053	3,78%	14.897	5,71%	292.208	94,45%	(16.204)
	(%) CASA	77,29%	81,00%	81,46%	81,37%									
	FDR	106,55%	114,80%	112,41%	112,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.448	12.608	14.521	14.613	92	2.005	15,90%	6.165	72,98%	-	0,00%	14.613
2	Giro ISE	1.077	1.162	1.285	1.267	(18)	104	8,98%	190	17,61%	-	0,00%	1.267
3	Tabungan ISE	7.371	11.446	13.237	13.347	110	1.901	16,61%	5.976	81,07%	-	0,00%	13.347
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	163	189	189	189	0	0	0,00%	26	15,95%	-	0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	27.003	450	1.210	760	275	397	-6.404	813	41.107	65,69%	(14.103)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	27.003	450	1.210	760	275	397	-6.400	813	37.670	71,68%	(10.667)
	• Local Champion	29.104	25.708	25.043	450	-	-450	275	-665	-4.061	665	30.454	82,23%	(5.411)
	• Value Chain	4.299	898	1.960	-	1.210	1.210	0	1.062	-2.339	148	7.216	27,16%	(5.256)
2	MBG	23.844	26.866	27.647	850	1.800	950	441	781	3.803	1.019	28.156	98,19%	(509)
	KUR	21.881	24.944	25.839	850	1.800	950	572	895	3.958	905	26.074	99,10%	(235)
	Non KUR	1.963	1.922	1.808	-	-	0	-131	-114	-155	114	2.083	86,82%	(274)
3	PWG	18.313	36.508	38.339	6.989	8.811	1.821	1.708	1.831	20.026	6.979	33.743	113,62%	4.596
	Cilem	9.363	19.245	20.882	1.912	2.794	882	771	1.636	11.519	1.158	21.307	98,00%	(425)
	Gadai	8.950	17.263	17.458	5.077	6.017	939	937	195	8.507	5.822	12.436	140,38%	5.021
4	CFG	284.398	286.972	289.961	3.811	6.815	3.003	-1.641	2.989	5.563	3.826	293.929	98,65%	(3.968)
	CF 1	38.670	35.236	35.312	752	447	-306	141	76	-3.358	370	39.842	88,63%	(4.531)
	Total Griya	32.928	29.492	29.273	442	-	-442	0	-219	-3.655	219	33.233	88,08%	(3.960)
4	• Total Non Program	32.928	29.492	29.273	442	-	-442	-648	-219	-3.655	219	33.233	88,08%	(3.960)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	6.038	310	447	136	141	295	296	152	6.609	91,37%	(571)
	CF 2	245.728	251.736	254.649	3.059	6.368	3.309	-1.782	2.913	8.921	3.455	254.086	100,22%	563
	Mitraguna & Others	226.104	233.173	236.170	2.692	6.032	3.340	-2.660	2.997	10.066	3.035	233.608	101,10%	2.562
	Pensiun	19.624	18.563	18.479	367	336	-31	878	-84	-1.145	420	20.479	90,23%	(2.000)
	Total Pembiayaan	5.148	8.892	3.663	17.841	1.43%	0,97%	4.66%	14.179	12.693	8.949	0,89%	80,90%	-3,8%

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25				%	Penc.	Gap
1	SME	-	90	85	3.150	0,00%	0,32%	11,67%	3.065	3.150	3.060	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	90	85	3.150	0,00%	0,32%	11,67%	3.065	3.150	3.060	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	314	167	221	1.154	1.32%	0,82%	4,18%	934	840	988	-	-	-	
	KUR	205	122	138	1.109	0,94%	0,55%	4,29%	971	904	987	-	-	-	
	Non KUR	109	45	83	46	5,56%	4,33%	2,52%	(38)	(64)	1	-	-	-	
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
4	CFG	4.834	8.636	3.357	11.109	1.70%	1.17%	3,83%	7.752	6.276	2.474	-	-	-	
	CF 1	1.936	3.537	302	2.128	5,01%	0,86%	6,03%	1.826	191	(1.409)	-	-	-	
	Total Griya	1.859	3.167	92	1.226	5,65%	0,31%	4,19%	1.133	(633)	(1.941)	-	-	-	
	Oto	77	370	209	902	1,35%	3,64%	14,94%	693	825	532	-	-	-	
	CF 2	2.897	5.099	3.056	8.982	1.18%	1.21%	3,53%	5.926	6.084	3.883	-	-	-	
	Mitraguna & Others	2.897	5.099	3.056	8.982	0,65%	1,31%	3,80%	5.926	6.084	3.883	-	-	-	
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-	-	-	-	
	Total Pembiayaan	2.880	12.832	10.553	10.701	0,80%	2,80%	2,79%	148	7.822	(2.131)	2,99%	-6,83%	0,2%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	7.437	6.653	672	(785)	(48)	-0,72%	(951)	-12,51%	20.152	33,01%	(13.499)
2	Tabungan	169.083	165.994	171.014	170.783	(2.296)	(231)	4.789	2,88%	1.699	1,01%	184.507	92,56%	(13.724)
3	Deposito	159.534	163.489	162.238	162.238	(4.793)	0	(1.250)	-0,76%	2.705	1,70%	161.298	100,58%	941
	Total	336.221	336.184	340.689	339.674	(6.417)	(1.016)	3.490	1,04%	3.453	1,03%	365.957	92,82%	(26.283)
	CASA	176.687	172.695	178.451	177.435	(1.624)	(1.016)	4.740	2,74%	748	0,42%	204.659	86,70%	(27.224)
	(%) CASA	52,55%	51,37%	52,38%	52,24%									
	FDR	59,93%	63,66%	64,53%	64,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	10.013	9.767	(246)	1.314	15,55%	(1.406)	-12,59%		-	0,00%	9.767
2	Giro ISE	2.226	2.662	2.056	1.997	(59)	(665)	-24,97%	(229)	-10,28%			0,00%	1.997
3	Tabungan ISE	8.944	5.787	7.953	7.766	(187)	1.979	34,19%	(1.178)	-13,17%			0,00%	7.766
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%			0,00%	3
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%			0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	40.703	42.189	43.892	1.600	2.815	1.215	991	1.704	3.189	1.111	47.802	91,82%	(3.910)
	KUR	38.741	40.577	42.327	1.600	2.815	1.215	1.044	1.750	3.587	1.065	45.587	92,85%	(3.260)
	Non KUR	1.963	1.612	1.565	-	-	0	-53	47	-398	47	2.215	70,65%	(650)
3	PWG	8.703	17.233	17.689	1.968	2.205	237	638	456	8.986	1.749	28.179	62,77%	(10.490)
	Cilem	6.698	12.816	13.401	1.059	1.499	440	303	585	6.703	914	19.460	68,87%	(6.058)
	Gadai	2.005	4.417	4.288	909	706	203	334	-130	2.282	836	8.719	49,18%	(4.431)
4	CFG	152.101	154.591	158.251	2.898	5.425	2.527	9	3.660	6.150	1.765	178.761	88,53%	(20.510)
	CF 1	24.823	20.454	20.798	-	675	675	-538	345	-4.024	330	28.103	74,01%	(7.304)
	Total Griya	16.607	12.539	12.417	-	-	0	0	-122	-4.190	122	17.461	71,11%	(5.044)
4	• Total Non Program	16.607	12.539	12.417	-	-	0	0	-125	-4.190	122	17.461	71,11%	(5.044)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	7.915	8.381	-	675	675	-538	467	165	209	10.641	78,76%	(2.260)
	CF 2	127.278	134.138	137.453	2.898	4.750	1.852	547	3.315	10.175	1.435	150.659	91,23%	(13.206)
	Mitraguna & Others	115.000	120.110	123.205	2.036	4.370	2.334	-38	3.096	8.205	1.274	135.990	90,60%	(12.784)
	Pensiun	12.278	14.028	14.248	-	862	380	-482	585	220	160	14.669	97,13%	(421)
	Total Pembiayaan	201.507	214.013	219.833	6.466	10.445	3.979	1.638	5.819	18.326	4.626	254.742	86,30%	(34.910)

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	26-Dec-25				31-Dec-24	30-Nov-25	26-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	377	866	654	2.685	0,93%	1,55%	6,12%	2.031	2.308	1.819	2.215	70,65%	(650)	
	KUR	327	833	622	2.295	0,84%	1,53%	5,42%	1.673	1.968	1.462	2.215	70,65%	(650)	
	Non KUR	50	34	32	390	2,53%	2,01%	24,92%	358	340	356	2.215	70,65%	(650)	
3	PWG	-	-	-	-	1.145	0,00%	0,00%	6,47%	1.145	1.145	1.145	2.215	70,65%	(650)
	Cilem	-	-	-	-	761	0,00%	0,00%	5,68%	761	761	761	2.215	70,65%	(650)
	Gadai	-	-	-	-	384	0,00%	0,00%	8,95%	384	384	384	2.215	70,65%	(650)
4	CFG	2.744	3.268	2.491	5.533	1,02%	1,80%	1,61%	3.043	2.789	2.265	2.215	70,65%	(650)	
	CF 1	932	577	547	1.703	3,75%	2,68%	8,19%	1.156	771	1.126	2.215	70,65%	(650)	
	Total Griya	594	-	-	451	3,58%	0,00%	3,64%	451	(143)	451	2.215	70,65%	(650)	
	Oto	337	577	547	1.251	4,11%	6,91%	14,93%	704	914	675	2.215	70,65%	(650)	
	CF 2	1.812	2.691	1.943	3.830	1,42%	1,45%	2,79%	1.887	2.018	1.139	2.215	70,65%	(650)	
	Mitraguna & Others	1.812	2.691	1.943	3.327	1,58%	1,62%	2,70%	1.384	1.515	636	2.215	70,65%	(650)	
	Pensiun	-	-	-	-	503	0,00%	0,00%	3,53%	503	503	503	2.215	70,65%	(650)
	Total Pembiayaan	3.121	4.134	3.145	9.363	1,01%	1,65%	1,75%	310	1.797	97	2.62%	38,40%	-1,6%	

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	26-Dec-25				31-Dec-24	30-Nov-25	26-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	499	395	500	584	1,23%	1,19%	1,33%	84	84	189	2.215	70,65%	(650)
	KUR	125	265	370	454	0,32%	0,91%	1,07%	84	328	189</			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.037	2.041	272	4	(522)	-20,37%	(11.145)	-84,52%	20.088	10,16%	(18.047)
2	Tabungan	147.923	149.529	152.452	152.006	10.877	(445)	2.478	1,66%	4.084	2,76%	159.714	95,17%	(7.707)
3	Deposito	54.920	80.181	79.490	79.491	(2.429)	1	(690)	-0,86%	24.571	44,74%	56.101	141,69%	23.390
	Total	216.028	232.273	233.979	233.538	8.720	(440)	1.266	0,54%	17.510	8,11%	235.903	99,00%	(2.364)
	CASA	161.108	152.091	154.488	154.047	11.149	(441)	1.956	1,29%	(7.061)	-4,38%	179.802	85,68%	(25.755)
	(%) CASA	74,58%	65,48%	66,03%	65,96%									
	FDR	99,10%	97,25%	97,13%	97,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.237	3.253		16	862	36,05%	664	25,63%	-	0,00%	3.253
2	Giro ISE	59	57	19	20		1	(38)	-65,65%	(39)	-66,45%		0,00%	20
3	Tabungan ISE	2.531	2.334	3.218	3.234		16	900	38,55%	703	27,77%		0,00%	3.234
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	115	115	115		0	0	0,00%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.781	50.177	2.250	1.950	-300	612	397	4.443	1.553	51.039	98,31%	(861)
	KUR	43.301	47.907	48.297	2.250	1.870	-380	674	391	4.997	1.479	48.404	99,78%	(107)
	Non KUR	2.433	1.874	1.880	-	80	80	-62	6	-553	74	2.634	71,37%	(754)
3	PWG	2.160	7.107	7.920	484	1.132	648	238	813	5.760	319	9.538	83,03%	(1.619)
	Cilem	2.160	7.107	7.920	484	1.132	648	238	813	5.760	319	9.538	83,03%	(1.619)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.162	3.620	4.736	1.116	-1.580	165	2.970	4.571	173.605	97,44%	(4.443)
	CF 1	15.140	17.633	17.623	127	426	299	126	-10	2.483	436	16.052	109,79%	1.571
	Total Griya	1.118	992	980	-	-	0	0	-12	-138	12	1.356	72,30%	(376)
	• Total Non Program	1.118	992	980	-	-	0	0	-12	-138	12	1.356	72,30%	(376)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.642	127	426	299	126	2	2.621	424	14.696	113,24%	1.946
	CF 2	151.051	151.364	151.539	3.493	4.310	817	-1.706	175	488	4.135	157.553	96,18%	(6.014)
	Mitraguna & Others	120.364	119.927	120.367	2.480	4.310	1.830	-2.058	440	3	3.870	126.201	95,38%	(5.834)
	Pensiun	30.687	31.437	31.172	1.013	-	-1.013	352	-265	485	265	31.352	99,42%	(180)
	Total Pembiayaan	214.086	225.884	227.259	6.354	7.818	1.464	-730	1.375	13.173	6.443	234.182	97,04%	(6.923)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	330	635	554	2.058	0,72%	0,72%	1,11%	4,10%	1.504	1.729	1.423					
	KUR	190	611	529	1.941	0,44%	0,44%	1,10%	4,02%	1.412	1.751	1.330					
	Non KUR	139	24	25	117	0,52%	0,52%	1,31%	6,23%	93	(22)	93					
3	PWG	3	-	-	-	0,14%	0,14%	0,00%	6,77%	536	533	536					
	Cilem	3	-	-	-	0,14%	0,14%	0,00%	6,77%	536	533	536					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
4	CFG	1.389	1.421	1.580	4.329	0,84%	0,84%	0,93%	2,56%	2.748	2.939	2.907					
	CF 1	197	679	766	2.258	1,30%	1,30%	4,34%	12,81%	1.492	2.061	1.579					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Oto	113	249	113	266	0,81%	0,81%	0,68%	1,60%	153	153	153	16				
	CF 2	1.246	1.917	1.915	1.915	0,83%	0,83%	1,27%	1,26%	-	669	(1)					
	Mitraguna & Others	1.125	1.917	1.915	1.915	0,93%	0,93%	1,60%	1,59%	-	790	(1)					
	Pensiun	121	-	-	-	0,06%	0,06%	0,00%	-	(121)	-	-					
	Total Pembiayaan	1.868	2.351	2.219	2.407	0,87%	0,98%	0,98%	1,06%	188	539	56	0,00%	100,00%	-1,1%		

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	58	46	(7)	(13)	16	53,50%	(20)	-30,88%	2.674	1,71%	(2.628)
2	Tabungan	73.366	68.269	70.501	70.564	92	63	2.295	3,36%	(2.802)	-3,82%	79.971	88,24%	(9.407)
3	Deposito	13.172	14.189	14.046	14.046	531	0	(143)	-1,01%	874	6,64%	14.379	97,69%	(333)
	Total	86.605	82.488	84.605	84.656	615	51	2.168	2,63%	(1.949)	-2,25%	97.024	87,25%	(12.368)
	CASA	73.432	68.299	70.559	70.610	84	51	2.311	3,38%	(2.823)	-3,84%	82.645	85,44%	(12.035)
	(%) CASA	84,79%	82,80%	83,40%	83,41%									
	FDR	98,27%	110,98%	109,46%	109,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	374	375		1	(20)	-4,97%	26	7,39%	-	0,00%	375
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	395	374	375		1	(20)	-4,97%	26	7,39%	-	0,00%	375
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%	-	0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.550	673	1.083	410	367	774	5.839	308	5.032	150,03%	2.518
	Cilem	1.711	6.775	7.550	673	1.083	410	367	774	5.839	308	5.032	150,03%	2.518
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	85.042	1.520	1.327	-193	-246	291	1.675	1.036	91.686	92,75%	(6.644)
	CF 1	269	448	443	-	-	0	-3	-4	175	4	1.292	34,31%	(849)
	Total Griya	269	251	249	-	-	0	0	-2	-20	2	535	46,56%	(286)
	• Total Non Program	269	251	249	-	-	0	0	-2	-20	2	535	46,56%	(286)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	194	-	-	0	-3	-3	194	3	757	25,65%	(563)
	CF 2	83.098	84.303	84.598	1.520	1.327	-193	-243	296	1.501	1.031	90.394	93,59%	(5.796)
	Mitraguna & Others	38.271	38.205	38.216	790	735	-55	-672	10	-55	725	44.821	85,26%	(6.605)
	Pensiun	44.827	46.098	46.383	730	592	-138	429	285	1.556	307	45.573	101,78%	810
	Total Pembiayaan	85.106	91.544	92.610	2.193	2.410	217	121	1.066	7.503	1.344	96.747	95,72%	(4.138)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-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	-	-	-	-	550	0,00%	0,00%	7,28%	550	550	550	550				
	Cilem	-	-	-	-	550	0,00%	0,00%	7,28%	550	550	550	550				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	-	389	387	470	0,00%	0,00%	0,46%	0,55%	83	470	81					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	CF 2	-	229	229	224	0,00%	0,00%	0,27%	0,26%	(4)	224	(5)					
	Mitraguna & Others	-	229	229	224	0,00%	0,00%	0,60%	0,59%	(4)	224	(5)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-127,68%	0,3%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	85.205	89.188	94.350	94.350	9.145		PHR	2.72	2.77	2.97
2	Contribution Margin	3.278	4.188	4.359	4.359	1.081	-33,0%	CIF Payroll	757	594	667

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	23.459	23.480	26	21	856	3,78%	12.465	113,16%	17.115	137,19%	6.364
2	Tabungan	115.074	111.762	118.744	118.145	3.958	(599)	6.383	5,71%	3.071	2,67%	124.578	94,84%	(6.433)
3	Deposito	23.779	24.785	24.696	24.696	69	0	(90)	-0,36%	917	3,85%	24.677	100,08%	19
	Total	149.869	159.171	166.899	166.321	4.053	(578)	7.150	4,49%	16.452	10,98%	166.371	99,97%	(49)
	CASA	126.089	134.386	142.203	141.625	3.984	(578)	7.239	5,39%	15.536	12,32%	141.693	99,95%	(68)
	(%) CASA	84,13%	84,43%	85,20%	85,15%									
	FDR	105,52%	113,31%	108,77%	109,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	7.092	7.124	32	902	14,49%	(248)	-3,36%		-	0,00%	7.124
2	Giro ISE	1.170	279	906	951	45	672	240,77%	(219)	-18,73%			0,00%	951
3	Tabungan ISE	2.302	1.843	2.086	2.073	(13)	230	12,46%	(229)	-9,95%			0,00%	2.073
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%			0,00%	4.100
5	CIF ISE	69	80	80	80	0	0	0,00%	11	15,94%			0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.410	100	-	-100	51	-48	679	48	731	192,92%	679
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.410	100	-	-100	51	-48	679	48	731	192,92%	679
	• Local Champion	731	554	526	100	-	-100	70	-28	-205	28	731	71,97%	(205)
	• Value Chain	-	904	884	-	-	-	-19	-19	884	19	0	0,00%	884
2	MBG	14.454	21.062	21.216	805	675	-130	425	153	6.761	522	19.012	111,59%	2.204
	KUR	11.979	19.003	19.203	805	675	-130	496	200	7.224	475	16.423	116,93%	2.780
	Non KUR	2.475	2.059	2.013	-	-	0	0	-71	-47	47	2.589	77,75%	(576)
3	PWG	2.088	8.579	10.004	406	1.791	1.385	126	1.424	7.916	366	9.948	100,56%	56
	Cilem	1.902	8.366	9.763	398	1.738	1.339	150	1.397	7.861	341	9.762	100,01%	1
	Gadai	186	213	241	8	53	46	-24	28	55	25	186	129,51%	55
4	CFG	140.874	149.252	148.913	2.853	3.263	410	-564	-339	8.039	3.602	153.851	96,79%	(4.938)
	CF 1	3.720	5.449	5.581	-	246	246	-22	131	1.860	115	5.317	104,96%	264
	Total Griya	422	1.164	1.158	-	-	0	0	-5	736	5	838	138,19%	320
	• Total Non Program	422	1.164	1.158	-	-	0	0	-5	736	5	838	138,19%	320
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.422	-	246	246	-22	136	1.124	109	4.479	98,74%	(56)
	CF 2	137.153	143.803	143.332	2.853	3.017	164	-542	-470	6.179	3.487	148.534	96,50%	(5.202)
	Mitraguna & Others	95.850	99.959	99.113	1.660	1.975	315	-1.303	-846	3.264	2.821	106.067	93,44%	(6.953)
	Pensiun	41.304	43.844	44.219	1.193	1.042	-151	761	375	2.915	667	42.468	104,12%	1.752
	Total Pembiayaan	158.147	180.352	181.542	4.164	5.729	1.565	38	1.191	23.396	4.538	183.542	98,91%	(1.999)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25				%	Penc.	Gap
1	SME	-	48	47	47	47	0,00%	3,20%	3,31%	-	47	(1)			
	Linkage	-	-	-	-	47	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	47	0,00%	3,20%	3,31%	-	47	(1)			
	Value Chain	-	-	-	-	47	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	1.272	1.272	0,16%	0,00%	6,00%	1.272	1.249	1.272			
	KUR	24	-	-	973	973	0,20%	0,00%	5,07%	973	949	973			
	Non KUR	-	-	-	299	299	0,00%	0,00%	14,87%	299	299	299			
3	PWG	-	-	-	660	660	0,00%	0,00%	6,60%	660	660	660			
	Cilem	-	-	-	660	660	0,00%	0,00%	6,76%	660	660	660			
	Gadai	-	-	-	-	660	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	2.282	2.282	0,45%	1,13%	1,53%	599	1.646	820			
	CF 1	195	110	334	652	652	5,25%	6,13%	11,69%	318	457	542			
	Total Griya	-	-	-	-	652	5,92%	7,79%	14,75%	318	457	542			
	Oto	195	110	334	652	652	5,92%	7,79%	14,75%	-	-	-			
	CF 2	441	1.352	1.348	1.630	1.630	0,32%	0,94%	1,14%	281	1.189	278			
	Mitraguna & Others	441	1.183	1.348	1.630	1.630	0,46%	0,33%	1,35%	281	1.189	447			
	Pensiun	-	169	-	-	169	0,00%	0,00%	0,00%	-	-	-	(169)		
	Total Pembiayaan	537	258	257	257	257	0,34%	0,14%	0,14%	(280)	(1)	1,10%	-680,86%	1,0%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	191.076	162.108	185.571	(5.505)			PHR	2,70	3,39	3,42
2	Contribution Margin	8.280	10.133	7.726	(554)	6,7%		CIF Payroll	2.226	1.039	1.063

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	4.140	3.855	(1.908)	(285)	(2.650)	-40,74%	(2.935)	-43,22%	14.374	26,82%	(10.519)
2	Tabungan	175.767	198.253	207.340	206.947	4.592	(393)	8.694	4,39%	31.180	17,74%	191.167	108,25%	15.781
3	Deposito	41.842	50.886	52.623	52.623	(773)	0	1.736	3,41%	10.781	25,76%	42.458	123,94%	10.164
	Total	224.399	255.644	264.104	263.425	1.911	(678)	7.781	3,04%	39.026	17,39%	247.999	106,22%	15.426
	CASA	182.557	204.758	211.481	210.802	2.684	(678)	6.045	2,95%	28.245	15,47%	205.541	102,56%	5.261
	(%) CASA	81,35%	80,09%	80,07%	80,02%									
	FDR	108,91%	102,51%	100,56%	100,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.760	5.818	58	(375)	-6,06%	1.735	42,50%	-	0,00%	5.818	
2	Giro ISE	1.486	3.178	2.523	2.512	(10)	(665)	-20,94%	1.026	69,05%	-	0,00%	2.512	
3	Tabungan ISE	2.597	3.016	3.237	3.306	68	290	9,62%	709	27,31%	-	0,00%	3.306	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	138	158	158	158	0	0	0,00%	20	14,49%	-	0,00%	158	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.353	-	-	0	-110	-65	759	65	1.595	147,57%	759
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.353	-	-	0	-110	-65	759	65	1.595	147,57%	759
	• Local Champion	1.595	2.418	2.353	-	-	0	-110	-65	759	65	1.595	147,57%	759
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	98.128	1.650	4.785	3.135	-1.166	1.452	395	3.333	103.342	94,95%	(5.214)
	KUR	92.544	90.757	92.333	1.650	4.785	3.135	-934	1.576	-211	3.209	97.667	94,54%	(5.333)
	Non KUR	5.189	5.919	5.795	-	-	0	-232	-125	606	125	5.676	102,10%	119
3	PWG	10.721	22.181	23.838	3.728	3.108	-620	1.305	1.656	13.117	1.452	32.125	74,20%	(8.287)
	Cilem	6.388	13.681	14.677	1.531	1.612	81	943	996	8.289	616	21.573	68,04%	(6.895)
	Gadai	4.333	8.500	9.161	2.197	1.496	-701	362	660	4.827	836	10.553	86,81%	(1.392)
4	CFG	134.342	140.777	141.251	4.906	4.098	-808	1.543	474	6.909	3.624	156.757	90,11%	(15.506)
	CF 1	27.563	25.063	24.653	-	-	0	-271	-410	-2.910	410	32.202	76,56%	(7.549)
	Total Griya	18.820	16.452	16.287	-	-	0	0	-165	-2.534	165	21.615	75,35%	(5.328)
1	• Total Non Program	5.808	4.898	4.840	-	-	0	-59	-58	-968	58	6.766	71,54%	(1.926)
	• Program	13.012	11.553	11.447	-	-	0	-124	-107	-1.566	107	14.849	77,09%	(3.403)
	Oto	8.743	8.611	8.366	-	-	0	-271	-245	-377	245	10.587	79,02%	(2.221)
	CF 2	106.779	115.714	116.598	4.906	4.098	-808	1.813	884	9.819	3.214	124.556	93,61%	(7.957)
	Mitraguna & Others	66.464	74.478	75.127	4.238	3.358	-880	1.897	650	8.663	2.708	82.423	91,15%	(7.295)
	Pensiun	40.315	41.236	41.471	668	740	72	-84	235	1.156	505	42.133	98,43%	(662)
	Total Pembiayaan	244.391	262.053	265.571	10.284	11.991	1.707	1.571	3.518	21.179	8.473	293.820	90,39%	(28.249)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25		%	Penc.	Gap	
1	SME	83	-	-	682	● 5,19%	● 0,00%	● 28,97%	682	599	682			
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Local Champion	83	-	-	682	● 5,19%	● 0,00%	● 28,97%	682	599	682			
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
2	MBG	931	946	780	7.259	● 0,95%	● 0,81%	● 7,40%	6.479	6.328	6.313			
	KUR	830	846	683	6.620	● 0,90%	● 0,75%	● 7,17%	5.938	5.791	5.775			
	Non KUR	101	100	97	638	● 1,95%	● 1,64%	● 11,01%	541	537	539			
3	PWG	7	-	-	1.730	● 0,06%	● 0,00%	● 7,26%	1.730	1.723	1.730			
	Cilem	-	-	-	1.396	● 0,00%	● 0,00%	● 9,51%	1.396	1.396	1.396			
	Gadai	7	-	-	334	● 0,15%	● 0,00%	● 3,64%	334	327	334			
4	CFG	949	1.067	1.430	6.194	● 0,71%	● 1,02%	● 4,38%	4.764	5.245	5.127			
	CF 1	949	1.067	983	3.434	● 3,44%	● 3,92%	● 13,93%	2.451	2.485	2.368			
	Total Griya	745	834	757	2.605	● 3,96%	● 4,60%	● 15,99%	1.848	1.860	1.771			
	Oto	204	232	226	829	● 2,34%	● 2,63%	● 9,91%	603	625	597			
	CF 2	-	-	446	2.759	● 0,00%	● 0,39%	● 2,37%	2.313	2.759	2.759			
	Mitraguna & Others	-	-	446	2.589	● 0,00%	● 0,60%	● 3,45%	2.142	2.589	2.589			
	Pensiun	-	-	-	171	● 0,00%	● 0,00%	● 0,41%	171	171	171			
	Total Pembiayaan	1.942	2.888	2.704	3.521	● 0,79%	● 1,03%	● 1,33%	816	1.579	632	3,68%	-177,82%	2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25		%	Penc.	Gap
1	SME	71	-	-	-	● 4,46%	● 0,00%	● 0,00%	-	(71)	-		
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-		
	Non-Linkage	71	-	-	-	● 4,46%	● 0,00%	● 0,00%	-	(71)	-		
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-		
2	MBG	1.078	1.006	836	1.130	● 1,10%	● 0,87%	● 1,15%	293	52	124		
	KUR	744	631	547	760	● 0,80%	● 0,60%	● 0,82%	214	16	130		
	Non KUR	334</											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.155	2.156	261	0	(677)	-23,90%	(1.482)	-40,74%	9.639	22,36%	(7.483)
2	Tabungan	133.319	154.882	152.403	152.205	2.042	(198)	(2.677)	-1,73%	18.886	14,17%	144.556	105,29%	7.649
3	Deposito	34.970	33.332	33.600	33.600	560	0	268	0,81%	(1.370)	-3,92%	36.234	92,73%	(2.634)
	Total	171.926	191.046	188.158	187.961	2.862	(197)	(3.086)	-1,62%	16.035	9,33%	190.428	98,70%	(2.468)
	CASA	136.957	157.715	154.558	154.361	2.302	(197)	(3.354)	-2,13%	17.404	12,71%	154.194	100,11%	166
	(%) CASA	79,66%	82,55%	82,14%	82,12%									
	FDR	77,08%	67,13%	68,32%	68,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.198	2.258		60	(43)	-1,89%	224	10,99%	-	0,00%	2.258
2	Giro ISE	95	517	229	229		0	(288)	-55,69%	134	141,41%	-	0,00%	229
3	Tabungan ISE	1.439	1.285	1.469	1.529		60	244	19,02%	90	6,22%	-	0,00%	1.529
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%	-	0,00%	500
5	CIF ISE	176	228	228	228		0	0	0,00%	52	29,55%	-	0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	18.945	18.568	18.800	100	845	745	-1.287	233	-145	612	21.588	87,09%	(2.788)
	KUR	17.446	17.524	17.608	100	645	545	-984	84	162	561	19.977	88,14%	(2.369)
	Non KUR	1.500	1.044	1.192	-	200	200	-302	148	-307	52	1.611	74,03%	(418)
3	PWG	1.695	7.408	8.241	630	1.246	617	354	834	6.547	412	6.399	128,80%	1.843
	Cilem	1.695	7.408	8.241	630	1.246	617	354	834	6.547	412	6.399	128,80%	1.843
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.510	386	1.315	929	-2.978	-762	-10.364	2.077	115.400	87,96%	(13.889)
	CF 1	3.054	2.795	2.744	-	-	0	-55	-51	-310	51	3.488	78,68%	(743)
	Total Griya	942	876	869	-	-	0	0	-6	-72	6	1.055	82,43%	(185)
	• Total Non Program	942	876	869	-	-	0	-6	-6	-72	6	1.055	82,43%	(185)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.875	-	-	0	-55	-45	-237	45	2.433	77,06%	(558)
	CF 2	108.821	99.477	98.766	386	1.315	929	-2.923	-711	-10.054	2.026	111.912	88,25%	(13.146)
	Mitraguna & Others	34.866	41.418	41.085	300	1.285	985	-115	-333	6.219	1.618	37.641	109,15%	3.444
	Pensiun	73.955	58.059	57.681	86	30	-56	-2.808	-378	-16.273	408	74.271	77,66%	(16.589)
	Total Pembiayaan	132.514	128.248	128.552	1.116	3.406	2.291	-3.910	304	-3.962	3.102	143.386	89,65%	(14.834)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	302	530	94	1.147	1.59%	0,51%	6,10%	1.053	845	616						
	KUR	199	530	94	886	1.14%	0,54%	5,03%	792	687	356						
	Non KUR	102	-	-	260	6,82%	0,00%	21,81%	260	158	260						
3	PWG	-	-	-	525	0,00%	0,00%	6,37%	525	525	525						
	Cilem	-	-	-	525	0,00%	0,00%	6,37%	525	525	525						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	58	1.868	1.234	3.977	0,05%	1,21%	3,92%	2.743	3.918	2.108						
	CF 1	54	31	28	448	1,76%	1,01%	16,34%	420	395	418						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	54	31	28	448	2,55%	1,47%	23,92%	420	395	418						
	CF 2	5	1.838	1.206	3.528	0,00%	1,21%	3,57%	2.322	3.524	1.691						
	Mitraguna & Others	5	1.758	1.125	3.448	0,01%	2,72%	8,39%	2.322	3.443	1.690						
	Pensiun	-	80	81	81	0,00%	0,14%	0,14%	-	81	1						
	Total Pembiayaan	9.858	2.947	999	1.012	7,44%	0,78%	0,78%	13	(8.846)	(1.935)	2,09%	-165,16%	1,3%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.952	1.956	(204)	4	(359)	-15,49%	(883)	-31,11%	7.495	26,09%	(5.539)
2	Tabungan	118.896	130.042	133.324	131.984	5.288	(1.340)	1.942	1,49%	13.088	11,01%	132.336	99,73%	(352)
3	Deposito	12.522	15.544	15.410	15.413	(147)	2	(132)	-0,85%	2.891	23,09%	13.338	115,55%	2.075
	Total	134.257	147.901	150.686	149.353	4.937	(1.333)	1.452	0,98%	15.096	11,24%	153.169	97,51%	(3.816)
	CASA	121.735	132.356	135.276	133.940	5.084	(1.336)	1.584	1,20%	12.205	10,03%	139.831	95,79%	(5.891)
	(%) CASA	90,67%	89,49%	89,77%	89,68%									
	FDR	193,63%	185,65%	185,55%	187,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	4.334	4.290	(44)	289	7,22%	365	9,30%		-	0,00%	4.290
2	Giro ISE	2.210	1.269	1.354	1.355	1	86	6,80%	(855)	-38,69%			0,00%	1.355
3	Tabungan ISE	1.714	2.732	2.980	2.935	(45)	202	7,41%	1.220	71,18%			0,00%	2.935
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	108	145	145	145	0	0	0,00%	37	34,26%			0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	73.200	3.380	3.825	445	841	1.696	-3.061	2.129	76.854	95,25%	(3.654)
	KUR	69.790	66.016	67.640	3.380	3.625	245	1.010	1.624	-2.150	2.001	70.240	96,30%	(2.600)
	Non KUR	6.471	5.488	5.560	-	200	200	-168	72	-911	128	6.614	84,06%	(1.054)
3	PWG	2.698	8.741	9.494	661	1.234	573	301	753	6.796	482	11.023	86,13%	(1.529)
	Cilem	2.698	8.741	9.494	661	1.234	573	301	753	6.796	482	11.023	86,13%	(1.529)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	196.857	3.645	5.333	1.688	1.026	2.582	16.011	2.751	199.512	98,67%	(2.655)
	CF 1	24.361	31.792	33.092	523	1.963	1.440	41	1.299	8.730	663	26.703	123,92%	6.388
	Total Griya	4.158	5.304	5.264	-	-	0	0	-40	1.106	40	4.806	109,52%	458
	• Total Non Program	3.841	5.012	4.974	-	-	0	-35	-39	1.132	39	4.445	111,89%	529
	• Program	317	292	290	-	-	0	-2	-2	-26	2	361	80,40%	(71)
	Oto	20.203	26.488	27.828	523	1.963	1.440	41	1.340	7.624	623	21.897	127,08%	5.931
	CF 2	156.485	162.483	163.765	3.122	3.370	248	985	1.283	7.281	2.087	172.808	94,77%	(9.043)
	Mitraguna & Others	140.742	148.597	150.007	3.122	3.370	248	1.270	1.411	9.265	1.959	155.396	96,53%	(5.389)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,01%	(3.654)
	Total Pembiayaan	259.960	274.582	279.604	7.686	10.392	2.706	2.160	5.022	19.643	5.370	287.544	97,24%	(7.940)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	26-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	-	439	551	2.222	0,00%	0,77%	3.04%	1.671	2.222	1.783							
	KUR	-	398	511	1.671	0,00%	0,77%	2,47%	1.161	1.671	1.274							
	Non KUR	-	41	40	550	0,00%	0,73%	9,90%	511	550	509							
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	642	642	642							
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	642	642	642							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	4.563	2.138	2.643	7.143	0,00%	2,52%	1,36%	3.63%	4.499	2.580	5.005						
	CF 1	1.171	1.100	1.509	4.007	4,81%	4,75%	12,11%	2.497	2.836	2.907							
	Total Griya	405	-	379	773	9,74%	7,15%	14,69%	394	368	773							
	Oto	766	1.100	1.130	3.234	3,79%	4,27%	11,62%	2.103	2.467	2.133							
	CF 2	3.391	1.038	1.134	3.136	2,17%	0,70%	1,92%	2.002	(255)	2.098							
	Mitraguna & Others	3.391	1.038	1.134	2.771	2,41%	0,76%	1,85%	1.637	(620)	1.733							
	Pensiun	95	-	-	-	0,00%	0,00%	0,00%	365	365	365							
	Total Pembiayaan	2.747	2.973	3.045	3.294	1,06%	1,11%	1,18%	249	547	321	1,20%	-2,07%	0,0%				

No.	Neraca	Posisi				Growth (YoY)	% Growth	Kinerja	Posisi				Growth (Mtd)	Growth (YoY)
		Oct-24	Dec-24	Oct-25	Oct-25				Oct-24	Oct-25	Oct-25	Oct-25		
1	Asset (Retail) T	260.376	264.312	276.443	16.067			PHR	2,77	3,23	3,28	3,28	0,05	0,51
2	Contribution Margin	7.604	9.653	10.272	2.668	-35,1%		CIF Payroll	636	1.542	1.643	1.643	101	1.007

PHR & Payroll

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										
FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%	-	0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%	-	0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.636	1.638	657	1	612	59,68%	130	8,64%	4.003	40,92%	(2.365)
2	Tabungan	77.097	95.902	96.486	95.403	2.511	(1.082)	(498)	-0,52%	18.307	23,75%	82.429	115,74%	12.975
3	Deposito	8.333	13.467	13.600	13.600	(12)	0	133	0,99%	5.267	63,21%	9.029	150,62%	4.571
	Total	86.937	110.395	111.722	110.641	3.155	(1.081)	247	0,22%	23.704	27,27%	95.461	115,90%	15.181
	CASA	78.604	96.928	98.122	97.041	3.167	(1.081)	114	0,12%	18.437	23,46%	86.431	112,28%	10.610
	(%) CASA	90,42%	87,80%	87,83%	87,71%									
	FDR	27,35%	46,81%	47,08%	47,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	27.266	27.116	(150)	(1.050)	-3,73%	2.684	10,98%	-	0,00%	27.116	
2	Giro ISE	1.505	1.023	1.615	1.618	3	596	58,24%	113	7,52%		0,00%	1.618	
3	Tabungan ISE	19.127	23.343	21.851	21.698	(153)	(1.646)	-7,05%	2.571	13,44%		0,00%	21.698	
4	Deposito ISE	3.800	3.800	3.800	3.800	0	0	0,00%	0	0,00%		0,00%	3.800	
5	CIF ISE	46	109	109	109	0	0	0,00%	63	136,96%		0,00%	109	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.909	18.124	18.509	830	1.170	340	809	385	10.599	785	17.599	105,17%	910
	KUR	7.722	16.929	16.774	650	610	(40)	644	(154)	9.053	764	17.082	98,20%	(307)
	Non KUR	188	1.195	1.734	180	560	380	165	539	1.547	21	517	335,33%	1.217
3	PWG	1.199	7.125	7.699	901	824	(77)	936	574	6.501	250	7.689	100,14%	11
	Cilem	1.199	7.125	7.699	901	824	(77)	936	574	6.501	250	7.689	100,14%	11
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.387	1.477	348	(-1.129)	1.114	(36)	11.714	384	24.603	107,25%	1.783
	CF 1	4.501	8.858	8.849	1.077	198	(-879)	889	(10)	4.347	208	5.723	154,61%	3.126
	Total Griya	108	76	73	-	-	0	0	(3)	(35)	3	426	17,10%	(353)
	• Total Non Program	108	76	73	-	-	0	0	(3)	(35)	3	426	17,10%	(353)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	8.783	8.776	1.077	198	(-879)	889	(7)	4.382	205	5.297	165,68%	3.479
	CF 2	10.171	17.564	17.538	400	150	(-250)	224	(26)	7.367	176	18.880	92,89%	(1.342)
	Mitraguna & Others	10.171	15.574	15.506	400	100	(-300)	233	(69)	5.334	169	17.990	86,19%	(2.484)
	Pensiun	-	1.989	2.032	-	50	50	(9)	43	2.032	7	890	228,24%	1.142
	Total Pembiayaan	23.780	51.671	52.595	3.208	2.342	(-866)	2.859	924	28.814	1.418	49.891	105,42%	2.704

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	1.164	1.164	0,00%	0,00%	6,29%	1.164	1.164	1.164				
	KUR	-	-	-	1.164	1.164	0,00%	0,00%	6,94%	1.164	1.164	1.164				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	400	400	0,00%	0,00%	5,20%	400	400	400				
	Cilem	-	-	-	400	400	0,00%	0,00%	5,20%	400	400	400				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	156	90	673	673	0,00%	0,00%	0,34%	2.55%	582	673	517			
	CF 1	-	156	90	411	411	0,00%	0,00%	1,02%	4,65%	321	411	256			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	156	90	411	411	0,00%	0,00%	1,03%	4,69%	321	411	256			
	CF 2	-	-	-	261	261	0,00%	0,00%	0,00%	1,49%	261	261	261			
	Mitraguna & Others	-	-	-	261	261	0,00%	0,00%	0,00%	1,68%	261	261	261			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	-	-	-	0	0,00%	0,00%	0,00%	4,25%	2.146	2.236	2.081	0,02%	#DIV/0!	0,0%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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%</								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	9.068	9.121	(210)	53	3.691	67,99%	(70.918)	-88,60%	93.470	9,76%	(84.348)
2	Tabungan	33.280	44.566	48.255	48.265	939	9	3.699	8,30%	14.985	45,03%	38.014	126,97%	10.251
3	Deposito	18.866	77.656	62.473	62.473	1.032	0	(15.183)	-19,55%	43.606	231,13%	19.836	314,95%	42.637
	Total	132.186	127.652	119.796	119.859	1.760	63	(7.793)	-6,11%	(12.327)	-9,33%	151.319	79,21%	(31.461)
	CASA	113.319	49.996	57.323	57.386	729	63	7.390	14,78%	(55.933)	-49,36%	131.484	43,64%	(74.098)
	(%) CASA	85,73%	39,17%	47,85%	47,88%									
	FDR	12,66%	24,75%	27,67%	27,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	952	984		33	79	8,77%	400	68,47%	-	0,00%	984
2	Giro ISE	18	55	59	79		20	24	43,18%	62	350,55%		0,00%	79
3	Tabungan ISE	567	850	892	905		13	55	6,53%	338	59,73%		0,00%	905
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	36	36	36		0	0	0,00%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	3.113	3.826	327	855	529	162	714	3.099	142	3.778	101,29%	49
	Cilem	728	3.113	3.826	327	855	529	162	714	3.099	142	3.778	101,29%	49
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.327	1.276	1.130	-146	1.046	843	13.319	287	27.778	105,58%	1.549
	CF 1	6.128	9.054	8.950	181	-	-181	122	-104	2.822	104	7.576	118,13%	1.374
	Total Griya	4.538	7.289	7.251	-	-	0	0	-38	2.713	38	4.915	147,54%	2.336
4	• Total Non Program	4.538	6.115	6.079	-	-	0	-36	-35	1.542	35	4.915	123,69%	1.164
	• Program	-	1.175	1.172	-	-	0	172	-3	1.172	3	0	0,00%	1.172
	Oto	1.591	1.765	1.699	181	-	-181	122	-66	109	66	2.662	63,84%	(962)
	CF 2	9.879	19.429	20.377	1.095	1.130	35	924	947	10.497	183	20.202	100,87%	175
	Mitraguna & Others	9.209	18.517	19.470	1.095	1.130	35	929	952	10.261	178	18.475	105,38%	994
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	33.153	1.603	1.985	382	1.208	1.557	16.418	429	31.556	105,06%	1.598

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,76%	29	29	29	29				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,76%	29	29	29	29				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	-	258	257	141	0,00%	0,00%	0,90%	0,48%	(116)	141	(118)					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	CF 2	-	258	257	141	0,00%	0,00%	1,32%	0,69%	(116)	141	(118)					
	Mitraguna & Others	-	258	257	141	0,00%	0,00%	1,39%	0,72%	(116)	141	(118)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	-	258	257	170	0,00%	0,00%	0,81%	0,51%	(87)	170	(89)	0,29%	43,00%	-0,2%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	709	709	(2.713)	0	337	90,61%	(1.038)	-59,40%	8.707	8,15%	(7.998)
2	Tabungan	52.637	67.696	67.462	67.417	3.154	(45)	(279)	-0,41%	14.780	28,08%	59.126	114,02%	8.292
3	Deposito	30.502	32.660	32.466	32.366	(207)	(100)	(295)	-0,90%	1.864	6,11%	31.501	102,74%	864
	Total	84.886	100.728	100.637	100.492	234	(145)	(236)	-0,23%	15.606	18,38%	99.334	101,17%	1.158
	CASA	54.385	68.068	68.171	68.127	442	(45)	58	0,09%	13.742	25,27%	67.833	100,43%	294
	(%) CASA	64,07%	67,58%	67,74%	67,79%									
	FDR	15,32%	28,93%	30,18%	30,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	1.201	1.199	(2)	47	4,08%	(780)	-39,41%		-	0,00%	1.199
2	Giro ISE	1.572	313	239	242	3	(72)	-22,90%	(1.330)	-84,63%			0,00%	242
3	Tabungan ISE	407	839	962	957	(4)	119	14,16%	550	135,14%			0,00%	957
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%			0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	7.998	523	812	289	169	382	5.070	430	5.655	141,44%	2.343
	Cilem	2.928	7.616	7.998	523	812	289	169	382	5.070	430	5.655	141,44%	2.343
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	22.372	1.052	1.122	70	925	846	12.294	276	18.905	118,34%	3.466
	CF 1	3.825	6.546	6.433	247	-	(247)	135	-113	2.608	113	4.911	131,00%	1.522
	Total Griya	789	1.474	1.470	-	-	0	0	-5	681	5	1.072	137,14%	398
4	• Total Non Program	789	1.474	1.470	-	-	0	0	-5	681	5	1.072	137,14%	398
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	4.964	247	-	(247)	135	-108	1.928	108	3.839	129,29%	1.124
	CF 2	6.254	14.979	15.939	805	1.122	317	789	959	9.685	163	13.995	113,89%	1.944
	Mitraguna & Others	5.039	13.436	14.386	510	1.102	592	660	951	9.347	151	11.989	120,00%	2.398
	Pensiun	1.215	1.544	1.552	295	20	(275)	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	30.370	1.575	1.934	359	1.094	1.228	17.363	706	24.560	123,65%	5.810

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-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	-	-	-	-	194	0,00%	0,00%	2,42%	194	194	194	194	194	194	194	194	194
	Cilem	-	-	-	-	194	0,00%	0,00%	2,42%	194	194	194	194	194	194	194	194	194
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	-
4	CFG	83	31	79	476	0,82%	0,37%	2,13%	397	393	445	397	393	445	397	393	445	445
	CF 1	83	-	79	440	2,17%	1,21%	6,83%	361	357	440	361	357	440	361	357	440	440
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	-
	Oto	83	-	79	440	2,73%	1,56%	8,86%	361	357	440	361	357	440	361	357	440	440
	CF 2	-	31	-	37	0,00%	0,00%	0,00%	0,23%	37	37	6	37	37	6	37	37	6
	Mitraguna & Others	-	31	-	37	0,00%	0,00%	0,00%	0,25%	37	37	6	37	37	6	37	37	6
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	-
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	-	45	31	7,77%	#####	7,6%	7,77%	#####	7,6%	7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-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%</td										