

Kinerja Pendanaan

No.	Segmen/Produk	Posisi					MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25	Nov'25		DtD	MtD	%MtD	Ytd	%Ytd	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.400.597	1.367.223	(97.170)	(33.374)	(46.886)	-3,32%	256.161	23,06%	1.422.021	96,15%	(54.798)	
2	Tabungan	4.778.169	5.505.119	5.504.757	5.461.516	387.504	(43.241)	(43.603)	-0,79%	683.347	14,30%	5.182.062	105,39%	279.454	
3	Deposito	1.667.902	1.627.216	1.607.978	1.609.198	(70.429)	1.219	(18.019)	-1,11%	(58.705)	-3,52%	1.695.532	94,91%	(86.335)	
	Total	7.557.133	8.546.444	8.513.332	8.437.936	219.905	(75.396)	(108.508)	-1,27%	880.804	11,66%	8.299.616	101,67%	138.321	
	CASA	5.889.231	6.919.228	6.905.354	6.828.739	290.334	(76.615)	(90.489)	-1,31%	939.508	15,95%	6.604.083	103,40%	224.656	
	(%) CASA	77,93%	80,96%	81,11%	80,93%										
	FDR	79,28%	79,23%	79,65%	80,37%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	Ytd	Posisi	Penc.	Gap	
1	DPK ISE	304.377	365.768	357.873	357.631		(241)	(8.137)	-2,22%	53.254	17,50%	399.069	89,62%	(41.438)
2	Giro ISE	93.275	88.775	88.439	88.450		12	(324)	-0,37%	(4.824)	-5,17%	150.822	58,65%	(62.371)
3	Tabungan ISE	174.173	229.504	238.600	238.347		(253)	8.843	3,85%	64.174	36,84%	187.112	127,38%	51.235
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	Ytd		Posisi	Penc.	Gap
1	SME	824.608	969.288	965.822	101.852	1.210	-100.642	174.663	-3,466	141.214	4,676	901.947	107,08%	63.875
	Linkage	583.855	720.364	720.364	-	-	-	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	245.458	101.852	1.210	-100.642	2.641	-3,466	4.706	4,676	284.676	86,22%	(39.217)
	• Local Champion	177.655	182.232	177.556	101.600	-	-101.600	5.250	-4,676	-99	-	190.795	93,06%	(13.239)
	• Value Chain	63.098	66.692	67.902	252	1.210	958	-2.610	1.210	4.805	-	93.880	72,33%	(25.978)
2	MBG	1.025.144	1.051.900	1.055.282	4.980	11.290	6.310	1.690	3.382	30.138	7.908	1.139.485	92,61%	(84.203)
	KUR	965.396	993.508	996.617	4.800	10.630	5.830	2.886	3.109	31.221	7.521	1.074.013	92,79%	(77.396)
	Non KUR	59.748	58.392	58.665	180	660	480	-1.196	273	-1.083	387	65.472	89,60%	(6.807)
3	PWG	255.819	538.581	551.291	19.594	33.550	13.956	30.241	12.710	295.472	20.840	601.092	91,71%	(49.801)
	Cilem	149.863	366.173	377.499	5.307	16.967	11.659	19.595	11.326	227.636	5.640	432.657	87,25%	(55.157)
	Gadai	105.956	172.408	173.791	14.287	16.583	2.296	10.646	1.383	67.836	15.200	168.435	103,18%	5.356
4	CFG	3.885.901	4.211.869	4.208.809	15.538	37.002	21.464	23.924	-3.060	322.907	40.062	4.354.361	96,66%	(145.552)
	CF 1	838.535	900.893	902.326	3.001	7.042	4.040	4.556	1.433	63.791	5.608	919.422	98,14%	(17.096)
	Total Griya	595.912	600.711	602.686	450	3.938	3.488	0	1.975	6.773	1.963	636.591	94,67%	(33.906)
	• Total Non Program	435.065	452.228	454.253	450	3.780	3.330	-4.115	2.025	19.188	1.755	453.034	100,27%	1.219
	• Program	160.848	148.482	148.433	-	158	158	-1.118	-50	-12.415	208	183.557	80,86%	(35.125)
	Oto	242.622	300.182	299.640	2.551	3.104	552	4.556	-541	57.018	3.645	282.830	105,94%	16.810
	CF 2	3.047.367	3.310.976	3.306.483	12.537	29.960	17.423	19.368	-4.494	259.116	34.454	3.434.939	96,26%	(128.457)
	Mitraguna & Others	2.497.673	2.750.501	2.749.159	10.182	28.023	17.841	20.016	-1.342	251.486	29.365	2.845.615	96,61%	(96.456)
	Pensiun	549.694	560.475	557.323	2.355	1.937	-418	-648	-3.151	7.630	5.088	589.324	94,57%	(32.001)
	Total Pembiayaan	5.991.472	6.771.638	6.781.204	141.965	83.052	-58.913	230.518	9.566	789.731	73.486	6.996.885	96,92%	(215.681)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi							% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	Ytd		%	Penc.	Gap				
1	SME	1.291	188	149	969	0,16%	0,02%	0,10%	820	(322)	781							
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	1.291	188	149	969	0,54%	0,06%	0,39%	820	(322)	781							
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
2	MBG	11.476	19.334	19.334	40.311	1.12%	1,84%	3,82%	20.977	28.836	20.977							
	KUR	9.838	15.519	15.519	34.810	1,02%	1,56%	3,49%	19.291	24.972	19.291							
	Non KUR	1.638	3.815	3.815	5.502	2,74%	6,53%	9,38%	1.687	3.864	1.687							
3	PWG	124	4	4	7.150	0,05%	0,00%	1,30%	7.146	7.026	7.146							
	Cilem	118	-	-	6.484	0,08%	0,00%	0,38%	663	660	663							
	Gadai	7	4	4	666	0,01%	0,00%	0,38%	-	-	-							
4	CFG	59.411	72.096	65.976	144.945	1,53%	1,57%	3,44%	78.969	85.533	72.849							
	CF 1	35.165	39.232	37.416	67.573	4,19%	4,15%	7,49%	30.157	32.408	28.341							
	Total Griya	29.490	30.424	28.365	35.820	4,95%	4,72%	5,94%	7.455	6.330	5.396							
	Oto	5.675	8.808	9.051	31.753	2,34%	3,02%	10,60%	22.702	26.078	22.945							
	CF 2	24.246	32.864	28.560	77.372	0,80%	0,86%	2,34%	48.812	53.125	44.508							
	Mitraguna & Others	22.605	29.933	26.523	63.002	0,91%	0,96%	2,29%	36.479	40.397	33.069							
	Pensiun	1.642	2.931	2.037	14.370	0,30%	0,36%	2,58%	12.333	12.729	11.439							
	Total Pembiayaan	71.311	96.779	89.996	92.598	1,19%	1,33%	1,37%	2.602	21.287	(4.181)	1,12%	17.63%	-0,2%				

Asset & Contribution Margin

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

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	13.834	14.193	(582)	359	409	2,96%	5.216	58,11%	22.506	63,06%	(8.313)
2	Tabungan	318.561	344.246	318.159	320.136	(2.287)	1.977	(24.110)	-7,00%	1.575	0,49%	339.786	94,22%	(19.650)
3	Deposito	104.995	106.389	107.470	107.071	(1.163)	(399)	682	0,64%	2.076	1,98%	105.764	101,24%	1.307
	Total	432.533	464.421	439.463	441.401	(4.032)	1.938	(23.020)	-4,96%	8.868	2,05%	468.057	94,30%	(26.656)
	CASA	327.538	358.031	331.993	334.330	(2.869)	2.337	(23.701)	-6,62%	6.792	2,07%	362.292	92,28%	(27.963)
	(%) CASA	75,73%	77,09%	75,55%	75,74%									
	FDR	79,97%	81,04%	85,26%	84,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.586	14.502	(84)	173	1,21%	4.196	40,71%	-	0,00%	14.502
2	Giro ISE	2.678	2.163	2.170	2.161	(9)	(2)	-0,07%	(517)	-19,31%	-	0,00%	2.161
3	Tabungan ISE	7.628	9.166	9.416	9.341	(75)	174	1,90%	1.713	22,45%	-	0,00%	9.341
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	31.035	63,78%	(11.242)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	27.536	71,88%	(7.743)
	• Local Champion	13.476	11.751	11.751	-	-	0	-121	0	-1.725	(0)	14.852	79,12%	(3.101)
	• Value Chain	9.700	8.043	8.043	-	-	-	-18	0	-1.657	-	12.685	63,41%	(4.642)
2	MBG	32.111	33.279	33.915	260	800	540	-9	637	1.804	163	37.112	91,39%	(3.196)
	KUR	29.277	30.950	31.398	260	600	340	170	449	2.121	151	34.170	91,89%	(2.772)
	Non KUR	2.834	2.329	2.517	-	200	200	-178	188	-317	12	2.942	85,57%	(424)
3	PWG	33.786	48.657	49.568	1.925	2.604	679	1.519	912	15.782	1.693	40.601	122,09%	8.967
	Cilem	19.457	29.181	29.444	778	806	28	255	263	9.987	543	22.471	131,03%	6.973
	Gadai	14.329	19.476	20.125	1.148	1.799	651	1.264	649	5.795	1.150	18.130	111,00%	1.995
4	CFG	256.811	274.638	271.419	1.005	667	-338	-800	-3.219	14.608	3.886	271.098	100,12%	321
	CF 1	12.729	15.398	15.278	-	-	0	178	-120	2.550	120	14.486	105,47%	792
	Total Griya	2.031	4.248	4.244	-	-	0	0	-4	2.213	4	2.489	170,51%	1.755
	• Total Non Program	2.031	4.080	4.076	-	-	0	-33	-4	2.045	4	2.489	163,76%	1.587
	• Program	-	168	168	-	-	0	168	0	168	-	0	0,00%	168
	Oto	10.697	11.151	11.035	-	-	0	178	-116	337	116	11.997	91,98%	(963)
	CF 2	244.083	259.239	256.141	1.005	667	-338	-978	-3.099	12.058	3.766	256.612	99,82%	(471)
	Mitraguna & Others	223.458	235.936	233.254	1.005	667	-338	-1.295	-2.682	9.796	3.349	234.706	99,38%	(1.452)
	Pensiun	20.624	23.303	22.887	-	-	0	317	-417	2.262	417	21.906	104,48%	981
	Total Pembiayaan	345.884	376.367	374.696	3.190	4.071	881	571	-1.670	28.812	5.742	379.846	98,64%	(5.150)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25					
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap			
1	SME	-	20	18	18	0	0,00%	0,09%	0,09%	0,09%	-	18	(3)						
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	20	18	18	0	0,00%	0,09%	0,09%	0,09%	-	18	(3)						
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-						
2	MBG	230	887	1.638	1.121	0,71%	0,92%	3,31%	(516)	892	235								
	KUR	230	808	1.439	1.045	0,78%	4,65%	3,33%	(394)	815	237								
	Non KUR	-	79	199	76	0,00%	8,53%	3,04%	(122)	76	(3)								
3	PWG	-	-	4	512	0,00%	0,01%	0,01%	508	512	512								
	Cilem	-	-	-	361	0,00%	0,00%	0,00%	361	361	361								
	Gadai	-	-	4	150	0,00%	0,02%	0,02%	146	150	150								
4	CFG	1.832	1.731	1.012	2.896	0,71%	0,37%	1,07%	1.883	1.064	1.165								
	CF 1	169	232	59	875	1,33%	0,38%	0,53%	816	739	644								
	Total Griya	33	18	-	0	1,62%	0,00%	0,00%	-	(33)	(18)								
	Oto	136	214	59	875	1,28%	0,53%	7,93%	816	739	661								
	CF 2	1.662	1.499	953	2.020	0,68%	0,37%	0,79%	1.067	358	521								
	Mitraguna & Others	1.662	1.274	953	2.020	0,74%	0,40%	0,87%	1.067	358	746								
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	-	-	-	(225)							
	Total Pembiayaan	941	3.683	3.903	3.895	0,27%	1,04%	(9)	2.954	212	0,40%	61,38%	-0,6%	0,40%	61,38%	-0,6%	0,40%	61,38%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	432.156	432.533	457.190	25.034		3.58	3.82	3.81
2	Contribution Margin	18.433	25.135	18.156	(277)	1,5%	1.493	1.658	1.761
							(0,00)	(0,00)	0,24
							103	103	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.362	2.194	999	(168)	(1.404)	-39,02%	708	47,64%	8.643	25,38%	(6.449)
2	Tabungan	231.208	252.124	246.622	248.023	9.602	1.401	(4.101)	-1,63%	16.815	7,27%	249.114	99,56%	(1.091)
3	Deposito	90.995	77.625	77.184	76.987	(442)	(197)	(637)	-0,82%	(14.007)	-15,39%	91.892	83,78%	(14.905)
	Total	323.689	333.347	326.168	327.205	10.160	1.036	(6.142)	-1,84%	3.516	1,09%	349.650	93,58%	(22.445)
	CASA	232.695	255.722	248.984	250.217	10.602	1.234	(5.505)	-2,15%	17.523	7,53%	257.758	97,07%	(7.540)
	(%) CASA	71,89%	76,71%	76,34%	76,47%									
	FDR	38,52%	40,66%	42,00%	41,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	9.006	9.212	206	(76)	-0,82%	1.450	18,69%	-	0,00%	9.212	
2	Giro ISE	590	1.189	727	585	(142)	(603)	-50,76%	(5)	-0,87%	-	0,00%	585	
3	Tabungan ISE	7.171	8.100	8.279	8.627	347	527	6,51%	1.455	20,30%	-	0,00%	8.627	
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	29.641	-	100	100	253	-67	-6.724	167	42.922	69,06%	(13.281)
	KUR	33.975	26.732	26.674	-	100	100	11	-58	-7.302	158	40.290	66,20%	(13.617)
	Non KUR	2.390	2.977	2.968	-	0	242	-9	-58	578	9	2.632	112,74%	335
3	PWG	10.065	21.247	22.739	1.119	2.029	909	2.110	1.491	12.673	537	26.292	86,49%	(3.553)
	Cilem	6.212	14.127	14.951	404	1.007	604	1.314	824	8.739	183	17.310	86,37%	(2.359)
	Gadai	3.854	7.120	7.788	716	1.021	305	796	667	3.934	354	8.982	86,70%	(1.194)
4	CFG	78.172	84.597	84.618	296	576	279	-23	21	6.446	555	93.884	90,13%	(9.266)
	CF 1	15.674	21.488	21.636	266	431	164	443	148	5.962	283	17.607	122,88%	4.029
1	• Total Non Program	3.604	3.894	3.887	-	-	0	0	-8	283	8	4.107	94,64%	(220)
	• Program	-	-	-	-	-	0	0	-8	283	8	0	0,00%	0
	Oto	12.071	17.594	17.749	266	431	164	443	155	5.679	275	13.500	131,48%	4.249
	CF 2	62.498	63.109	62.982	30	145	115	-466	-127	484	272	76.277	82,57%	(13.295)
	Mitraguna & Others	54.964	55.724	55.666	30	145	115	-291	-58	702	203	67.334	82,67%	(11.668)
	Pensiun	7.534	7.385	7.316	-	-	0	-175	-69	-218	69	8.943	81,81%	(1.627)
	Total Pembiayaan	124.679	135.553	136.997	1.416	2.704	1.289	2.340	1.445	12.319	1.260	163.174	83,96%	(26.177)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	-	(76)	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	-	(76)	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	1.062	2.283	2.018	2.966	2,92%	6,79%	10,01%	948	1.904	683	-	-				
	KUR	1.062	2.082	1.533	2.392	3,13%	5,73%	8,97%	859	1.329	310	-	-				
	Non KUR	-	201	485	574	0,00%	0,00%	16,29%	89	574	374	-	-				
3	PWG	-	-	-	276	0,00%	0,00%	0,00%	276	276	276	-	-				
	Cilem	-	-	-	274	0,00%	0,00%	0,00%	274	274	274	-	-				
	Gadai	-	-	-	3	0,00%	0,00%	0,00%	3	3	3	-	-				
4	CFG	113	554	499	3.002	0,14%	0,59%	3,55%	2.503	2.890	2.448	-	-				
	CF 1	113	272	293	1.082	0,72%	1,36%	5,00%	789	969	810	-	-				
	Total Griya	-	52	43	43	0,00%	0,00%	1,10%	(0)	43	(9)	-	-				
	Oto	113	220	250	1.039	0,93%	1,42%	5,85%	789	926	819	-	-				
	CF 2	-	282	207	1.920	0,00%	0,33%	3,05%	1.714	1.920	1.639	-	-				
	Mitraguna & Others	-	282	207	1.289	0,00%	0,37%	2,32%	1.083	1.289	1.007	-	-				
	Pensiun	-	101	101	101	0,00%	0,07%	1,37%	631	631	631	-	-				
	Total Pembiayaan	1.434	1.420	1.962	1.996	1,15%	1,45%	1,46%	34	562	575	2,79%	-91,69%	1,3%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	330.023	323.821	327.151	(2.872)	
2	Contribution Margin	9.143	13.391	10.911	1.768	-19,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.22	3.63	3.64	0,01	0,41
CIF Payroll	988	1.320	1.395	75	407

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	27.083	27.316	1.491	233	1.419	5,48%	3.425	14,34%	35.529	76,88%	(8.213)
2	Tabungan	197.564	215.010	217.625	218.687	3.190	1.062	3.677	1,71%	21.123	10,69%	212.134	103,09%	6.553
3	Deposito	16.291	17.393	16.508	17.508	(1.607)	1.000	116	0,66%	1.217	7,47%	17.162	102,02%	347
	Total	237.746	258.299	261.216	263.511	3.073	2.295	5.212	2,02%	25.764	10,84%	264.824	99,50%	(1.313)
	CASA	221.455	240.906	244.708	246.003	4.680	1.295	5.097	2,12%	24.548	11,08%	247.662	99,33%	(1.660)
	(%) CASA	93,15%	93,27%	93,68%	93,36%									
	FDR	68,74%	65,22%	64,93%	64,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	45.004	44.972		(31)	1.139	2,60%	14.159	45,95%	-	0,00%	44.972
2	Giro ISE	20.367	24.404	25.483	25.651		168	1.247	5,11%	5.284	25,94%		0,00%	25.651
3	Tabungan ISE	10.446	19.430	19.521	19.322		(199)	(108)	-0,56%	8.875	84,96%		0,00%	19.322
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Local Champion	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.481	300	705	405	-776	182	-5.701	523	52.347	84,97%	(7.866)
	KUR	46.016	40.498	40.699	300	705	405	-694	200	-5.317	505	47.898	84,97%	(7.199)
	Non KUR	4.166	3.801	3.783	-	-	0	-83	-18	-384	18	4.449	85,02%	(666)
3	PWG	5.806	13.714	14.118	340	824	484	104	405	8.312	419	23.846	59,21%	(9.728)
	Cilem	4.026	10.294	10.747	-	593	593	-10	453	6.721	141	16.566	64,87%	(5.819)
	Gadai	1.780	3.419	3.371	340	230	-109	115	-48	1.591	279	7.281	46,31%	(3.909)
4	CFG	106.465	109.661	110.209	395	1.074	679	965	547	3.744	526	117.867	93,50%	(7.658)
	CF 1	51.093	50.574	51.136	152	774	622	291	562	44	212	52.529	97,35%	(1.393)
	Total Griya	39.118	38.098	38.012	-	-	0	0	-86	-1.106	86	39.521	96,18%	(1.508)
4	• Total Non Program	38.883	37.871	37.785	-	-	0	35	-86	-1.098	86	39.253	96,26%	(1.468)
	• Program	235	227	227	-	-	0	-1	0	-8	-	268	84,82%	(41)
	Oto	11.975	12.476	13.124	152	774	622	291	648	1.149	125	13.009	100,89%	115
	CF 2	55.372	59.088	59.073	243	300	57	673	-15	3.700	315	65.337	90,41%	(6.265)
	Mitraguna & Others	53.214	55.550	55.562	10	300	290	270	12	2.348	288	62.160	89,39%	(6.598)
	Pensiun	2.158	3.537	3.511	233	-	-233	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	169.596	1.035	2.603	1.567	230	1.134	6.167	1.469	195.035	86,96%	(25.440)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	1.207	2.234	2.989	2.801	2.419	6,75%	6,30%	(188)	1.594	566					
	KUR	992	1.476	2.147	2.030	2.15%	5,30%	4,99%	(117)	1.038	554					
	Non KUR	216	758	842	771	5,18%	22,15%	20,38%	(71)	555	13					
3	PWG	-	-	-	650	0,00%	0,00%	0,00%	4,60%	650	650					
	Cilem	-	-	-	647	0,00%	0,00%	0,00%	6,02%	647	647					
	Gadai	-	-	-	3	0,00%	0,00%	0,00%	0,09%	3	3					
4	CFG	1.664	4.473	3.583	3.261	1.56%	3,27%	2,96%	(322)	1.597	(1.212)					
	CF 1	1.143	2.927	3.357	3.035	2,24%	6,64%	5,93%	(322)	1.892	108					
	Total Griya	959	2.602	2.936	2.156	2,45%	7,71%	5,67%	(780)	1.197	(446)					
	Oto	185	325	421	879	1,54%	3,38%	6,70%	457	694	554					
	CF 2	521	1.547	226	226	0,94%	0,38%	0,38%	-	(295)	(1.320)					
	Mitraguna & Others	521	1.547	226	470	0,94%	0,80%	0,80%	-	(295)	(1.320)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	3.589	3.052	3.656	3.326	2,20%	2,17%	1,96%	(330)	(263)	274	2,95%	-50,48%	1,0%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	233.412	237.820	254.568	21.156		3.37	3.47	3.48
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%	2.062	2.147	2.166

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	25.726	35.470	11.189	9.744	(1.163)	-3,17%	13.342	60,30%	38.023	93,28%	(2.554)
2	Tabungan	184.167	209.712	211.573	202.620	9.425	(8.953)	(7.092)	-3,38%	18.453	10,02%	207.489	97,65%	(4.869)
3	Deposito	54.206	45.633	45.647	45.667	(4.260)	20	34	0,08%	(8.540)	-15,75%	54.846	83,26%	(9.179)
	Total	260.500	291.977	282.946	283.757	16.355	811	(8.220)	-2,82%	23.256	8,93%	300.358	94,47%	(16.601)
	CASA	206.294	246.345	237.299	238.090	20.615	791	(8.255)	-3,35%	31.796	15,41%	245.512	96,98%	(7.422)
	(%) CASA	79,19%	84,37%	83,87%	83,91%									
	FDR	138,97%	141,26%	145,92%	145,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	8.262	8.361		100	(447)	-5,08%	(139)	-1,64%	-	0,00%	8.361
2	Giro ISE	2.572	2.040	1.563	1.576		13	(463)	-22,73%	(996)	-38,72%	-	0,00%	1.576
3	Tabungan ISE	5.928	6.769	6.698	6.785		87	16	0,24%	857	14,45%	-	0,00%	6.785
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	15.835	-	-	0	-250	0	-5.852	-	30.016	52,76%	(14.181)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	15.835	-	-	0	-250	0	-5.852	-	26.324	60,16%	(10.489)
	• Local Champion	15.491	11.700	11.700	-	-	0	-250	0	-3.791	-	16.943	69,05%	(5.243)
	• Value Chain	6.197	4.136	4.136	-	-	-	0	0	-2.061	-	9.381	44,08%	(5.245)
2	MBG	56.291	49.937	49.640	100	50	-50	-1.259	-296	-6.651	346	57.818	85,86%	(8.178)
	KUR	53.330	47.520	47.233	100	50	-50	-1.164	-288	-6.097	338	54.632	86,46%	(7.399)
	Non KUR	2.961	2.416	2.408	-	-	0	-95	-9	-554	9	3.186	75,57%	(778)
3	PWG	18.519	33.535	34.636	2.526	2.977	451	1.672	1.101	16.118	1.876	34.982	99,01%	(346)
	Cilem	7.342	16.788	17.658	280	1.123	843	1.194	870	10.316	253	20.867	84,62%	(3.209)
	Gadai	11.177	16.747	16.978	2.246	1.854	-392	478	231	5.801	1.622	14.115	120,28%	2.863
4	CFG	265.530	313.132	312.750	1.833	2.140	307	7.402	-382	47.220	2.522	296.169	105,60%	16.581
	CF 1	155.192	153.591	153.193	108	125	17	1.655	-398	-1.999	524	175.968	87,06%	(22.775)
	Total Griya	146.765	137.680	137.412	-	-	0	0	-268	-9.354	268	166.519	82,52%	(29.107)
1	• Total Non Program	29.135	30.941	30.831	-	-	0	-286	-110	-1.696	110	32.280	95,51%	(1.449)
	• Program	117.630	106.738	106.581	-	-	0	-1.010	-158	-11.050	158	134.238	79,40%	(27.658)
	Oto	8.426	15.911	15.781	108	125	17	1.655	-131	7.355	256	9.450	167,00%	6.331
	CF 2	110.338	159.541	159.557	1.725	2.015	290	5.746	16	49.219	1.999	120.201	132,74%	39.356
	Mitraguna & Others	99.558	147.696	147.695	1.725	1.915	190	5.730	-1	48.138	1.916	108.412	136,24%	39.284
	Pensiun	10.780	11.845	11.862	-	100	100	16	17	1.081	83	11.789	100,62%	73
	Total Pembiayaan	362.027	412.438	412.861	4.459	5.167	708	7.565	423	50.834	4.745	418.985	98,54%	(6.123)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	781	2.060	1.665	2.933	1.39%	3,33%	5,91%	1.268	2.152	873	72	537	298			
	KUR	645	1.815	1.319	2.266	1,21%	2,78%	4,80%	947	1.621	451						
	Non KUR	137	245	346	667	4,62%	14,31%	27,71%	321	530	423						
3	PWG	-	-	-	243	0,00%	0,00%	0,70%	243	243	243						
	Cilem	-	-	-	238	0,00%	0,00%	1,35%	238	238	238						
	Gadai	-	-	-	5	0,00%	0,00%	0,03%	5	5	5						
4	CFG	18.567	18.075	17.721	20.641	6,99%	5,66%	6,60%	2.920	2.074	2.566						
	CF 1	18.567	16.819	16.551	17.574	11,96%	10,78%	11,47%	1.023	(993)	755						
	Total Griya	18.403	16.440	16.112	16.218	12,54%	11,70%	11,80%	106	(2.185)	(221)						
	Oto	164	379	439	1.356	1,95%	2,76%	8,59%	917	1.192	976						
	CF 2	-	1.256	1.170	3.067	0,00%	0,73%	1,92%	1.897	3.067	1.811						
	Mitraguna & Others	-	1.072	984	2.908	0,00%	0,67%	1,97%	1.924	2.908	1.836						
	Pensiun	-	184	186	26	0,00%	1,57%	1,34%	26	26	26						
	Total Pembiayaan	5.957	13.315	13.170	13.138	1,65%	3,19%	3,18%	(32)	7.181	(177)	0,66%	79,17%	-2,5%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25	Growth (Mtd)	Growth (YoY)			
1	Asset (Retail) T	379.510	400.234	436.244	56.734									
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%								

PHR & Payroll

| Kinerja | Posisi | | |
<th
| --- | --- | --- | --- |

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	54.062	51.373	6.069	(2.689)	(172)	-0,33%	34.763	209,29%	28.863	177,99%	22.510
2	Tabungan	236.060	261.490	271.254	270.578	1.654	(676)	9.088	3,48%	34.518	14,62%	257.992	104,88%	12.586
3	Deposito	132.723	128.999	111.941	111.968	(2.769)	26	(17.031)	-13,20%	(20.755)	-15,64%	133.832	83,66%	(21.865)
	Total	385.393	442.035	437.257	433.919	4.953	(3.338)	(8.116)	-1,84%	48.526	12,59%	420.687	103,15%	13.232
	CASA	252.670	313.035	325.316	321.951	7.723	(3.364)	8.916	2,85%	69.281	27,42%	286.855	112,23%	35.097
	(%) CASA	65,56%	70,82%	74,40%	74,20%									
	FDR	115,76%	125,82%	127,07%	128,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	38.918	39.451	533	(13.011)	-24,80%	(2.091)	-5,03%		-	0,00%	39.451
2	Giro ISE	8.627	8.734	7.823	8.279	457	(455)	-5,21%	(348)	-4,03%			0,00%	8.279
3	Tabungan ISE	5.900	14.152	18.175	18.252	77	4.099	28,97%	12.352	209,35%			0,00%	18.252
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	258.144	-	-	0	85.148	-51	73.749	51	191.222	135,00%	66.922
	Linkage	161.832	240.200	240.200	-	-	-	87.708	0	78.368	-	164.906	145,66%	75.294
	Non-Linkage	22.563	17.995	17.943	-	-	0	-2.559	-51	-4.619	51	26.316	68,18%	(8.373)
	• Local Champion	13.053	13.825	13.774	-	-	0	-322	-51	721	51	14.262	96,58%	(488)
	• Value Chain	9.510	4.169	4.169	-	-	-	-2.237	0	-5.341	-	12.055	34,59%	(7.885)
2	MBG	15.807	20.460	20.277	-	-	0	461	-184	4.470	184	21.559	94,05%	(1.282)
	KUR	15.684	19.746	19.565	-	-	0	264	-180	3.881	180	21.276	91,96%	(1.711)
	Non KUR	123	715	711	-	-	0	198	-3	589	3	283	251,60%	429
3	PWG	19.902	32.755	32.934	1.192	1.845	652	1.389	179	13.031	1.666	35.985	91,52%	(3.051)
	Cilem	10.166	18.541	19.218	367	1.098	730	1.349	677	9.052	420	21.740	88,40%	(2.522)
	Gadai	9.737	14.214	13.716	825	747	-78	40	-498	3.979	1.246	14.245	96,28%	(529)
4	CFG	226.020	244.752	244.273	250	3.082	2.832	1.703	-479	18.254	3.561	250.409	97,55%	(6.136)
	CF 1	15.856	23.020	24.375	-	1.600	1.600	529	1.355	8.519	245	18.857	129,26%	5.518
	Total Griya	12.125	18.638	20.136	-	1.600	1.600	0	1.498	8.010	102	12.907	156,01%	7.229
4	• Total Non Program	12.125	18.638	20.136	-	1.600	1.600	907	1.498	8.010	102	12.907	156,01%	7.229
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.239	-	-	0	529	-143	508	143	5.950	71,25%	(1.711)
	CF 2	210.163	221.732	219.898	250	1.482	1.232	1.174	-1.834	9.735	3.316	231.552	94,97%	(11.654)
	Mitraguna & Others	179.175	185.964	184.269	250	1.332	1.082	1.766	-1.695	5.094	3.027	198.377	92,89%	(14.108)
	Pensiun	30.988	35.768	35.629	-	150	150	-592	-139	4.641	289	33.176	107,40%	2.454
	Total Pembiayaan	446.124	556.162	555.627	1.442	4.927	3.484	88.702	-535	109.504	5.462	499.175	111,31%	56.452

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	417	254	61	791	2.64%	0,30%	3,90%	730	374	537							
	KUR	294	254	61	791	1,87%	0,31%	4,04%	730	497	537							
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-							
3	PWG	-	-	-	-	558	0,00%	0,00%	1.69%	558	558	558						
	Cilem	-	-	-	-	228	0,00%	0,00%	1,18%	228	228	228						
	Gadai	-	-	-	-	330	0,00%	0,00%	2,41%	330	330	330						
4	CFG	3.141	2.689	4.421	7.001	1,39%	1,81%	1,74%	2.580	3.860	4.312							
	CF 1	52	41	143	430	0,33%	0,62%	1,77%	288	379	389							
	Total Griya	52	41	40	39	0,43%	0,22%	0,20%	(1)	(12)	(2)							
	Oto	-	-	102	391	0,00%	2,34%	9,23%	289	391	391							
	CF 2	3.089	2.648	4.278	6.571	1,47%	1,93%	2,99%	2.292	3.481	3.923							
	Mitraguna & Others	2.920	2.648	3.836	6.128	1,63%	2,06%	3,33%	2.292	3.208	3.480							
	Pensiun	-	-	443	443	0,55%	1,24%	1,24%	-	273	443							
	Total Pembiayaan	4.675	5.136	4.752	4.385	1,05%	0,85%	0,79%	(367)	(290)	(751)	1,06%	-34,09%	0,3%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.207	453.809	476.460	42.253	
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	492.506	447.643	(189.493)	(44.863)	(54.639)	-10,88%	(181.328)	-28,83%	710.323	63,02%	(262.680)
2	Tabungan	522.123	612.606	602.886	600.679	78.303	(2.207)	(11.927)	-1,95%	78.556	15,05%	554.516	108,32%	46.163
3	Deposito	264.012	230.344	227.300	228.468	(13.229)	1.168	(1.876)	-0,81%	(35.545)	-13,46%	264.620	86,34%	(36.152)
	Total	1.415.106	1.345.232	1.322.692	1.276.790	(124.419)	(45.902)	(68.442)	-5,09%	(138.317)	-9,77%	1.529.459	83,48%	(252.669)
	CASA	1.151.094	1.114.888	1.095.392	1.048.322	(111.190)	(47.070)	(66.566)	-5,97%	(102.772)	-8,93%	1.264.839	82,88%	(216.517)
	(%) CASA	81,34%	82,88%	82,82%	82,11%									
	FDR	55,59%	68,66%	69,62%	72,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	50.151	49.544		(607)	31	0,06%	9.936	25,09%	-	0,00%	49.544
2	Giro ISE	24.819	26.480	26.289	26.141		(148)	(339)	-1,28%	1.322	5,32%		0,00%	26.141
3	Tabungan ISE	14.728	20.972	21.802	21.342		(459)	370	1,76%	6.614	44,91%		0,00%	21.342
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	582.365	101.752	-	-101.752	90.687	-4.128	89.228	4.128	524.148	111,11%	58.218
	Linkage	388.874	450.575	450.575	-	-	-	84.653	0	61.701	-	401.901	112,11%	48.673
	Non-Linkage	104.263	135.918	131.791	101.752	-	-101.752	6.034	-4.128	27.528	4.128	122.246	107,81%	9.544
	• Local Champion	71.739	90.083	85.955	101.500	-	-101.500	6.354	-4.128	14.217	4.128	76.862	111,83%	9.094
	• Value Chain	32.524	45.835	45.835	252	-	(252)	-320	0	13.311	-	45.385	100,99%	451
2	MBG	11.179	17.002	17.499	250	600	350	766	497	6.320	103	15.758	111,05%	1.742
	KUR	10.795	16.732	17.231	250	600	350	773	499	6.436	101	15.252	112,97%	1.978
	Non KUR	384	270	268	-	-	0	-7	-2	-116	2	505	53,13%	(237)
3	PWG	42.303	69.807	70.269	3.132	3.058	-74	5.374	463	27.967	2.595	64.428	109,07%	5.841
	Cilem	16.301	31.198	31.869	582	1.093	511	1.799	670	15.567	423	36.881	86,41%	(5.013)
	Gadai	26.001	38.609	38.401	2.551	1.965	-586	3.575	-208	12.400	2.173	27.547	139,40%	10.854
4	CFG	239.992	250.295	250.721	1.380	3.796	2.416	-1.767	426	10.729	3.370	267.745	93,64%	(17.024)
	CF 1	49.326	55.954	56.352	555	800	245	-242	399	7.026	401	52.741	106,85%	3.612
	Total Griya	38.490	43.621	44.172	450	800	350	0	551	5.682	249	39.379	112,17%	4.793
1	• Total Non Program	38.490	43.621	44.172	450	800	350	250	551	5.682	249	39.379	112,17%	4.793
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.181	105	-	-105	-242	-152	1.344	152	13.362	91,16%	(1.181)
	CF 2	190.665	194.341	194.369	825	2.996	2.171	-1.526	27	3.703	2.969	215.005	90,40%	(20.636)
	Mitraguna & Others	156.155	162.005	162.232	825	2.798	1.973	-1.703	228	6.077	2.570	178.005	91,14%	(15.773)
	Pensiun	34.510	32.337	32.136	-	198	198	178	-201	-2.374	399	36.999	86,86%	(4.863)
	Total Pembiayaan	786.611	923.597	920.855	106.515	7.454	-99.061	95.059	-2.742	134.244	10.196	872.079	105,59%	48.776

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	211	0,00%	0,00%	0,04%	211	211	211				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	211	0,00%	0,00%	0,16%	211	211	211				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	4.879	4.149	3.338	3.704	0,00%	0,00%	0,00%	1,33%	1,33%	1,48%	366	(1.176)	(445)		
	CF 1	-	-	-	-	366	0,00%	0,00%	0,65%	366	366	366				
	Total Griya	-	-	-	-	366	0,00%	0,00%	0,83%	366	366	366				
	Oto	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	4.879	4.149	3.338	3.338	0,00%	0,00%	0,00%	1,72%	1,72%	(1.541)	(811)				
	Mitraguna & Others	4.851	4.149	3.338	3.338	0,00%	0,00%	0,00%	2,06%	2,06%	(1.514)	(811)				
	Pensiun	28	-	-	-	-	0,00%	0,00%	0,00%	-	(28)	-				
	Total Pembiayaan	4.879	4.149	3.338	3.704	0,62%	0,36%	0,40%	1,48%	1,33%	366	(1.176)	(445)	0,12%	70,49%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	-	0,00%	0,00%	0,04%	-	-	-	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			</

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	24.690	23.805	(9.448)	(885)	(4.657)	-16,36%	(4.338)	-15,41%	39.098	60,89%	(15.292)
2	Tabungan	312.220	335.697	343.767	345.136	573	1.369	9.439	2,81%	32.916	10,54%	334.511	103,18%	10.624
3	Deposito	88.440	68.089	69.045	68.730	(2.247)	(315)	640	0,94%	(19.710)	-22,29%	89.381	76,90%	(20.651)
	Total	428.803	432.249	437.502	437.671	(11.123)	169	5.422	1,25%	8.868	2,07%	462.990	94,53%	(25.319)
	CASA	340.363	364.159	368.457	368.941	(8.875)	484	4.782	1,31%	28.578	8,40%	373.609	98,75%	(4.668)
	(%) CASA	79,38%	84,25%	84,22%	84,30%									
	FDR	84,89%	91,40%	90,47%	90,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	44.802	44.818		15	1.138	2,61%	4.537	11,26%	-	0,00%	44.818
2	Giro ISE	7.566	4.370	5.041	4.995		(46)	625	14,30%	(2.571)	-33,98%	-	0,00%	4.995
3	Tabungan ISE	32.715	39.309	39.762	39.823		61	513	1,31%	7.107	21,72%	-	0,00%	39.823
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.952	-	-	0	-815	0	-5.017	(0)	73.583	71,96%	(20.631)
	Linkage	31.740	28.625	28.625	-	-	-	-297	0	-3.114	-	38.430	74,49%	(9.805)
	Non-Linkage	26.229	24.327	24.327	-	-	0	-517	0	-1.902	(0)	35.153	69,20%	(10.826)
	• Local Champion	25.361	21.619	21.619	-	-	0	-502	0	-3.743	(0)	27.992	77,23%	(6.374)
	• Value Chain	867	2.708	2.708	-	-	-	-15	0	1.840	-	7.160	37,82%	(4.452)
2	MBG	34.002	30.083	30.166	-	300	300	-596	83	-3.836	217	35.710	84,48%	(5.544)
	KUR	32.921	28.859	28.942	-	300	300	-571	83	-3.979	217	34.485	83,93%	(5.542)
	Non KUR	1.081	1.224	1.224	-	-	0	-24	0	143	-	1.225	99,89%	(1)
3	PWG	9.475	21.262	21.665	591	1.487	896	1.878	403	12.190	1.084	29.851	72,58%	(8.186)
	Cilem	5.148	13.382	13.529	315	337	22	1.083	147	8.381	191	19.940	67,85%	(6.412)
	Gadai	4.327	7.880	8.137	276	1.150	874	796	257	3.810	893	9.911	82,10%	(1.774)
4	CFG	262.577	290.785	291.036	470	2.031	1.561	1.832	251	28.459	1.780	286.430	101,61%	4.606
	CF 1	159.367	166.652	166.602	-	765	765	-174	-50	7.235	815	162.301	102,65%	4.300
	Total Griya	139.426	143.053	143.276	-	765	765	0	223	3.850	542	140.190	102,20%	3.086
4	• Total Non Program	139.426	143.053	143.276	-	765	765	-2.889	223	3.850	542	140.190	102,20%	3.086
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.326	-	-	0	-174	-273	3.385	273	22.111	105,49%	1.214
	CF 2	103.210	124.133	124.434	470	1.266	796	2.007	301	21.224	965	124.128	100,25%	306
	Mitraguna & Others	99.172	118.844	119.189	470	1.266	796	2.034	345	20.017	921	117.952	101,05%	1.238
	Pensiun	4.038	5.289	5.245	-	-	0	-27	-44	1.207	44	6.177	84,91%	(932)
	Total Pembiayaan	364.023	395.082	395.820	1.061	3.818	2.757	2.300	738	31.797	3.080	425.574	93,01%	(29.754)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	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	1.593	2.57%	4.72%	5,28%	174	721	(48)				
	KUR	703	1.487	1.263	1.437	2,14%	4,38%	4,96%	174	733	(50)				
	Non KUR	169	154	156	156	15,61%	12,75%	12,75%	-	(13)	2				
3	PWG	-	-	-	-	412	0,00%	0,00%	0,00%	412	412	412			
	Cilem	-	-	-	-	412	0,00%	0,00%	0,00%	412	412	412			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.689	3.445	2.895	10.481	1,79%	1,00%	3,60%	7.586	5.792	7.036				
	CF 1	4.583	2.690	2.084	7.755	2,88%	1,25%	4,65%	5.671	3.172	5.065				
	Total Griya	3.651	1.566	1.079	4.845	2,62%	0,75%	3,38%	3.765	1.194	3.279				
	Oto	932	1.124	1.004	2.910	4,67%	4,26%	12,48%	1.906	1.978	1.786				
	CF 2	106	755	812	2.726	0,10%	0,65%	2,19%	1.914	2.620	1.971				
	Mitraguna & Others	106	755	812	2.726	0,11%	0,68%	2,29%	1.914	2.620	1.971				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	3.318	8.754	7.533	8.073	0,91%	1,91%	2,04%	540	4.755	(681)	0,00%	100,00%	-2,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25	Sep-24	Sep-25	Sep-25		
1	Asset (Retail) T	434.888	431.152	437.306	2.418		3.31	3.45	3.50	0.05	0.19			
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%	1.298	1.823	1.730	(93)	432			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	80	80	21	0	11	16,26%	(138)	-63,36%	5.816	1,37%	(5.736)
2	Tabungan	144.169	164.349	167.520	168.298	1.752	779	3.949	2,40%	24.130	16,74%	156.198	107,75%	12.100
3	Deposito	10.918	21.051	20.967	20.968	909	1	(84)	-0,40%	10.050	92,05%	11.620	180,44%	9.347
	Total	155.304	185.469	188.566	189.346	2.683	780	3.877	2,09%	34.042	21,92%	173.634	109,05%	15.712
	CASA	144.386	164.418	167.599	168.378	1.774	779	3.960	2,41%	23.992	16,62%	162.014	103,93%	6.364
	(%) CASA	92,97%	88,65%	88,88%	88,93%									
	FDR	134,72%	123,06%	121,51%	121,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.310	1.362	53	(153)	-10,12%	102	8,09%	-	0,00%	1.362	
2	Giro ISE	0	0	0	0	0	0	0,00%	(0)	-79,71%	0	0,00%	0	
3	Tabungan ISE	1.260	1.516	1.310	1.362	53	(153)	-10,12%	102	8,11%	2.258	82,24%	1.362	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	71	87	87	87	0	0	0,00%	16	22,54%	0,00%	0,00%	87	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.857	-	-	0	-15	0	-401	-	2.258	82,24%	(401)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.857	-	-	0	-15	0	-401	-	2.258	82,24%	(401)
	• Local Champion	2.258	1.857	1.857	-	-	0	-15	0	-401	-	2.258	82,24%	(401)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	59.180	200	50	-150	-418	-409	4.267	459	61.295	96,55%	(2.115)
	KUR	53.824	58.285	57.891	200	50	-150	-385	-394	4.067	444	59.797	96,81%	(1.906)
	Non KUR	1.089	1.304	1.289	-	-	0	-32	-15	200	15	1.498	86,06%	(209)
3	PWG	2.063	7.845	8.257	11	463	452	79	413	6.194	50	10.922	75,60%	(2.665)
	Cilem	2.063	7.845	8.257	11	463	452	79	413	6.194	50	10.922	75,60%	(2.665)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	159.833	30	1.130	1.100	1.534	878	9.835	252	161.312	99,08%	(1.479)
	CF 1	15.162	18.407	18.283	30	-	-30	980	-124	3.121	124	16.602	110,13%	1.681
	Total Griya	4.320	3.786	3.786	-	-	0	0	0	-535	-	4.736	79,92%	(951)
	• Total Non Program	3.984	3.473	3.473	-	-	0	-43	0	-511	-	4.353	79,78%	(880)
	• Program	336	312	312	-	-	0	-2	0	-23	-	383	81,51%	(71)
	Oto	10.841	14.622	14.498	30	-	-30	980	-124	3.656	124	11.866	122,18%	2.632
	CF 2	134.836	140.548	141.550	-	1.130	1.130	554	1.002	6.714	128	144.710	97,82%	(3.160)
	Mitraguna & Others	130.780	136.767	137.782	-	1.130	1.130	728	1.015	7.002	115	139.644	98,67%	(1.862)
	Pensiun	4.056	3.781	3.768	-	-	0	-175	-13	-288	13	5.065	74,38%	(1.298)
	Total Pembiayaan	209.233	228.246	229.128	241	1.643	1.402	1.181	882	19.895	761	235.787	97,18%	(6.659)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	609	0,00%	0,00%	32,79%	609	609	609			
	Linkage	-	-	-	-	609	0,00%	0,00%	32,79%	609	609	609			
	Local Champion	-	-	-	-	609	0,00%	0,00%	32,79%	609	609	609			
	Value Chain	-	-	-	-	609	0,00%	0,00%	32,79%	609	609	609			
2	MBG	-	53	113	733	53	0,00%	0,19%	1,24%	620	733	680			
	KUR	-	-	113	683	683	0,00%	0,19%	1,18%	570	683	683			
	Non KUR	-	53	-	50	50	0,00%	0,00%	3,89%	50	50	(3)			
3	PWG	-	-	-	17	17	0,00%	0,00%	0,21%	17	17	17			
	Cilem	-	-	-	17	17	0,00%	0,00%	0,21%	17	17	17			
	Gadai	-	-	-	-	17	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	6.898	6.898	0,72%	1,37%	4,32%	4.725	5.821	4.293			
	CF 1	278	426	376	3.409	3.409	1,83%	2,04%	18,65%	3.033	3.131	2.983			
	Total Griya	278	253	109	348	348	6,43%	2,87%	9,21%	240	71	95			
	Oto	-	173	267	3.061	3.061	0,00%	1,83%	21,11%	2.793	3.061	2.887			
	CF 2	799	2.179	1.797	3.489	3.489	0,59%	1,28%	2,46%	1.692	2.690	1.310			
	Mitraguna & Others	799	2.179	1.797	2.910	2.910	0,61%	1,31%	2,11%	1.114	2.112	732			
	Pensiun	-	-	-	578	578	0,00%	1,35%	1,80%	578	578	578			
	Total Pembiayaan	1.077	2.658	2.286	8.257	8.257	0,51%	1,00%	3,60%	5.971	7.180	5.599	0,45%	84,43%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	-	750	750	750	750	0,00%	40,39%	40,39%	-	750	-			
	Linkage	-	-	-	-	750	0,00%	40,39%	40,39%	-	750	-			
	Non-Linkage	-	750	750	750	750	0,00%	40,39%	40,39%	-	750	-			
	Value Chain	-	-	-	-	750	0,00%	40,39%	40,39%	-	750	-			
2	MBG	144	8	58	6	6	0,26%	0,10%	0,01%	(52)	(137)	(1)			
	KUR	103	-	-	-	6	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	8	58	6	6	3,71%	4,46%	0,49%	(52)</td					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.244	2.244	(8)	1	21	0,93%	2.006	843,93%	5.704	39,34%	(3.460)
2	Tabungan	85.480	97.428	98.262	98.819	3.265	557	1.391	1,43%	13.339	15,60%	95.843	103,11%	2.976
3	Deposito	55.765	41.842	41.742	41.742	(49)	0	(100)	-0,24%	(14.023)	-25,15%	56.657	73,68%	(14.915)
	Total	141.483	141.493	142.248	142.805	3.207	557	1.312	0,93%	1.323	0,93%	158.204	90,27%	(15.398)
	CASA	85.718	99.652	100.506	101.063	3.256	557	1.412	1,42%	15.346	17,90%	101.547	99,52%	(483)
	(%) CASA	60,59%	70,43%	70,66%	70,77%									
	FDR	57,51%	63,37%	63,18%	62,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.388	2.390		1	14	0,59%	2.053	609,02%	-	0,00%	2.390
2	Giro ISE	44	2.016	2.017	2.018		1	2	0,09%	1.974	4438,15%		0,00%	2.018
3	Tabungan ISE	293	359	372	372		0	12	3,44%	79	26,99%		0,00%	372
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.190	26.087	-	100	100	-30	-102	-2.503	202	29.195	89,36%	(3.108)
	KUR	28.019	25.654	25.553	-	100	100	-14	-100	-2.465	200	28.469	89,76%	(2.916)
	Non KUR	572	536	534	-	0	0	-16	-2	-38	2	726	73,57%	(192)
3	PWG	2.056	6.594	6.784	-	255	255	257	190	4.727	64	8.284	81,89%	(1.500)
	Cilem	2.056	6.594	6.784	-	255	255	257	190	4.727	64	8.284	81,89%	(1.500)
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	57.002	340	627	287	842	116	6.277	511	59.828	95,28%	(2.825)
	CF 1	3.683	6.276	6.250	-	0	-153	26	2.567	26	4.803	130,14%	1.447	
	Total Griya	695	353	351	-	0	0	-5	-2	-344	2	987	35,56%	(636)
	• Total Non Program	695	353	351	-	0	0	0	0	0	-	987	35,56%	(636)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	5.899	-	0	-153	24	2.911	24	3.816	154,59%	2.083	
	CF 2	47.042	50.610	50.752	340	627	287	995	142	3.710	485	55.025	92,23%	(4.273)
	Mitraguna & Others	38.019	40.795	41.003	340	627	287	1.067	208	2.984	419	45.186	90,74%	(4.183)
	Pensiun	9.023	9.815	9.750	-	0	-72	-66	727	66	9.839	99,09%	(90)	
	Total Pembiayaan	81.372	89.670	89.874	340	982	642	1.069	204	8.502	778	97.307	92,36%	(7.433)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	10-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	574	300	215	703	2.019	0,82%	2,70%	488	129	403							
	KUR	574	300	215	703	2,05%	0,84%	2,75%	488	129	403							
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
3	PWG	-	-	-	-	38	0,00%	0,00%	0,55%	38	38	38						
	Cilem	-	-	-	-	38	0,00%	0,00%	0,55%	38	38	38						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	234	933	583	5.004	0,46%	1,03%	0,78%	4.421	4.770	4.071							
	CF 1	134	320	301	467	3,65%	4,79%	7,47%	166	332	147							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	134	320	301	467	4,50%	5,08%	7,91%	166	332	147							
	CF 2	100	613	283	198	0,21%	0,56%	0,94%	4.255	4.438	3.924							
	Mitraguna & Others	-	201	203	198	0,00%	0,50%	0,63%	3.337	3.540	3.339							
	Pensiun	100	412	80	998	1,10%	0,81%	10,23%	918	898	586							
	Total Pembiayaan	315	742	771	773	0,39%	0,86%	2	458	31	0,04%	95,59%	-0,8%					

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.798	142.483	137.859	(9.939)	
2	Contribution Margin	3.912	6.308	4.689	777	-19,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,66	3,84	0,18	0,60
CIF Payroll	500	635	641	6	141

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	46.094	46.184	1.972	90	(941)	-2,00%	26.011	128,94%	27.208	169,74%	18.976
2	Tabungan	135.101	153.880	157.554	158.577	8.266	1.023	4.697	3,05%	23.476	17,38%	147.092	107,81%	11.486
3	Deposito	28.599	26.589	26.189	26.229	384	40	(360)	-1,35%	(2.371)	-8,29%	29.253	89,66%	(3.024)
	Total	183.873	227.593	229.837	230.990	10.622	1.153	3.396	1,49%	47.117	25,62%	203.553	113,48%	27.437
	CASA	155.274	201.005	203.648	204.761	10.238	1.113	3.756	1,87%	49.487	31,87%	174.300	117,48%	30.461
	(%) CASA	84,45%	88,32%	88,61%	88,65%									
	FDR	85,47%	88,46%	88,08%	87,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.708	14.281		(427)	30	0,21%	5.612	64,74%	-	0,00%	14.281
2	Giro ISE	6.094	191	187	192		5	1	0,52%	(5.902)	-96,85%		0,00%	192
3	Tabungan ISE	2.575	12.260	12.722	12.289		(433)	29	0,24%	9.714	377,25%		0,00%	12.289
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	36.585	250	525	275	273	362	6.696	163	34.712	105,39%	1.873
	KUR	29.147	35.310	35.674	250	525	275	310	364	6.527	161	33.704	105,85%	1.971
	Non KUR	742	913	911	-	-	0	-38	-2	169	2	1.009	90,27%	(98)
3	PWG	5.787	18.975	19.595	369	955	586	1.201	620	13.807	335	22.274	87,97%	(2.680)
	Cilem	4.662	15.117	15.942	174	880	705	1.328	825	11.280	55	17.028	93,62%	(1.086)
	Gadai	1.126	3.858	3.653	194	75	-119	-127	-205	2.528	280	5.246	69,63%	(1.593)
4	CFG	121.436	146.124	146.265	86	1.058	972	3.459	141	24.829	917	132.134	110,69%	14.131
	CF 1	20.925	20.500	20.895	-	500	500	-188	395	-30	105	22.241	93,95%	(1.346)
	Total Griya	15.996	15.201	15.680	-	500	500	0	478	-316	22	16.338	95,97%	(659)
4	• Total Non Program	15.996	15.201	15.680	-	500	500	-75	478	-316	22	0	0,00%	0
	• Program	-	-	-	-	0	0	0	0	0	-	5.903	88,36%	(687)
	Oto	4.930	5.299	5.216	-	-	0	-188	-83	286	83	109.892	114,08%	15.478
	CF 2	100.511	125.624	125.370	86	558	472	3.647	-254	24.859	812	72.328	115,34%	11.095
	Mitraguna & Others	63.905	83.472	83.422	-	500	500	3.336	-50	19.517	550	37.565	111,67%	4.383
	Pensiun	36.606	42.152	41.948	86	58	-28	311	-204	5.342	263			
	Total Pembiayaan	157.150	201.322	202.445	705	2.538	1.833	4.933	1.123	45.295	1.415	189.158	107,02%	13.286

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	179	32	610	0,60%	0,09%	1,67%	578	431	431				
	KUR	179	124	32	610	0,61%	0,09%	1,71%	578	431	486				
	Non KUR	-	55	-	-	0	0,00%	0,00%	0,00%	-	-	(55)			
3	PWG	74	-	-	125	1,27%	0,00%	0,64%	125	52	125				
	Cilem	74	-	-	125	1,58%	0,00%	0,78%	125	52	125				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.115	2.206	812	8.366	0,92%	0,56%	5,72%	7.554	7.251	6.160				
	CF 1	120	73	-	1.207	0,57%	0,00%	5,78%	1.207	1.087	1.134				
	Total Griya	-	-	-	888	0,00%	0,00%	5,67%	888	888	888				
	Oto	120	73	-	318	2,43%	0,00%	6,11%	318	198	245				
	CF 2	995	2.132	812	7.159	0,99%	0,65%	5,71%	6.347	6.164	5.026				
	Mitraguna & Others	254	1.562	492	2.814	0,40%	0,59%	3,37%	2.322	2.560	1.251				
	Pensiun	740	570	319	4.345	2,02%	0,76%	10,36%	4.026	3.605	3.775				
	Total Pembiayaan	35	1.476	1.827	1.824	0,02%	0,91%	0,90%	(3)	1.789	347	0,06%	93,50%	-0,8%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.599	185.470	211.409	43.810	
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,04	(0,01)	0,24
CIF Payroll	1.532	1.444	1.536	92	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	205	130	8	(75)	(7)	-5,20%	(331)	-71,77%	5.769	2,25%	(5.639)
2	Tabungan	104.069	106.823	104.615	104.242	1.148	(373)	(2.581)	-2,42%	172	0,17%	114.310	91,19%	(10.069)
3	Deposito	24.703	24.802	25.053	25.053	145	0	251	1,01%	350	1,42%	25.533	98,12%	(480)
	Total	129.233	131.762	129.872	129.424	1.301	(448)	(2.338)	-1,77%	191	0,15%	145.612	88,88%	(16.187)
	CASA	104.530	106.960	104.820	104.372	1.156	(448)	(2.588)	-2,42%	(158)	-0,15%			
(%) CASA		80,88%	81,18%	80,71%	80,64%									
FDR		125,49%	144,26%	145,33%	145,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.317	2.356		39	(150)	-5,98%	(1.677)	-41,58%	-	0,00%	2.356
2	Giro ISE	415	71	115	137		22	66	93,04%	(279)	-67,05%		0,00%	137
3	Tabungan ISE	3.618	2.435	2.203	2.220		17	(216)	-8,86%	(1.399)	-38,66%		0,00%	2.220
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	22.486	130	380	250	-200	164	-409	216	25.007	89,92%	(2.522)
	KUR	22.067	21.177	21.348	50	380	330	-345	171	-719	209	24.038	88,81%	(2.690)
	Non KUR	827	1.144	1.137	80	-	-80	145	-7	310	7	969	117,39%	169
3	PWG	1.733	7.305	7.341	36	139	103	17	36	5.608	103	11.387	64,46%	(4.047)
	Cilem	1.733	7.305	7.341	36	139	103	17	36	5.608	103	11.387	64,46%	(4.047)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	158.911	1.104	1.602	498	2.230	-1.545	21.360	3.147	159.690	99,51%	(779)
	CF 1	5.904	8.366	8.276	187	-	-187	375	-90	2.372	90	8.628	95,92%	(352)
	Total Griya	1.926	1.730	1.725	-	-	0	0	-5	-201	5	2.635	65,46%	(910)
• Total Non Program	1.926	1.730	1.725	-	-	0	0	-18	-5	-201	5	2.635	65,46%	(910)
• Program	-	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
Oto	-	3.978	6.636	6.551	187	-	-187	375	-85	2.572	85	5.993	109,31%	558
CF 2	-	131.647	152.090	150.635	917	1.602	685	1.855	-1.454	18.989	3.056	151.062	99,72%	(426)
Mitraguna & Others	-	65.693	84.995	83.602	917	1.125	208	3.295	-1.392	17.909	2.517	83.123	100,58%	479
Pensiun	-	65.954	67.095	67.033	-	477	477	-1.440	-62	1.079	539	67.939	98,67%	(906)
Total Pembiayaan		162.178	190.083	188.738	1.269	2.121	851	2.047	-1.345	26.560	3.466	196.085	96,25%	(7.347)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	640	514	469	843	2.80%	2,10%	3,75%	374	203	329						
	KUR	508	460	469	792	2,30%	2,22%	3,71%	323	284	332						
	Non KUR	132	54	-	50	15,90%	0,00%	4,44%	50	(81)	(3)						
3	PWG	-	-	-	184	0,00%	0,00%	2,51%	184	184	184						
	Cilem	-	-	-	184	0,00%	0,00%	2,51%	184	184	184						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.035	272	-	2.384	0,75%	0,00%	1,50%	2.384	1.349	2.112						
	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	-	38	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)						
Mitraguna & Others	-	38	38	38	37	0,00%	0,04%	0,04%	(0)	37	(1)						
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
Total Pembiayaan		306	314	477	539	0,19%	0,25%	0,29%	62	233	225	0,85%	-199,00%	0,6%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	159.109	165.916	190.801	31.692	
2	Contribution Margin	5.395	7.913	7.711	2.316	-42,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,55	2,86	2,90	0,04	0,35
CIF Payroll	942	1.375	1.359	(16)	417

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	599.242	603.791	82.583	4.549	3.421	0,57%	442.311	273,91%	170.261	354,63%	433.531
2	Tabungan	199.929	219.924	217.197	220.193	2.987	2.995	268	0,12%	20.263	10,14%	217.689	101,15%	2.503
3	Deposito	133.285	88.384	88.513	88.517	(2.287)	-	4	0,15%	(44.769)	-33,59%	135.498	65,33%	(46.981)
	Total	494.695	908.679	904.952	912.501	83.283	7.548	3.822	0,42%	417.805	84,46%	523.448	174,33%	389.053
	CASA	361.410	820.295	816.439	823.984	85.570	7.545	3.689	0,45%	462.574	127,99%	387.950	212,39%	436.034
	(%) CASA	73,06%	90,27%	90,22%	90,30%									
	FDR	29,29%	19,85%	20,05%	19,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.866	20.440	21.273	20.982	(291)	542	2,65%	19.116	1024,55%	-	0,00%	20.982		
2	Giro ISE	28	33	65	68	3	35	107,06%	39	138,24%		0,00%	68		
3	Tabungan ISE	1.837	18.807	19.608	19.314	(294)	507	2,70%	17.477	951,17%		0,00%	19.314		
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Local Champion	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.701	-	1.000	1.000	220	499	2.892	501	64.246	94,48%	(3.545)
	KUR	55.256	56.946	57.480	-	1.000	1.000	344	534	2.224	466	61.291	93,78%	(3.810)
	Non KUR	2.553	3.256	3.221	-	-	0	-124	-35	668	35	2.956	108,96%	265
3	PWG	4.560	21.203	21.293	376	657	281	1.569	90	16.733	566	17.879	119,10%	3.414
	Cilem	4.560	21.203	21.293	376	657	281	1.569	90	16.733	566	17.879	119,10%	3.414
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	98.277	-	829	829	1.985	438	17.415	390	93.189	105,46%	5.088
	CF 1	35.630	44.241	44.576	-	629	629	-124	335	8.946	294	37.878	117,68%	6.698
	Total Griya	16.876	22.071	22.197	-	158	158	0	127	5.322	31	18.078	122,79%	4.119
4	• Total Non Program	11.817	17.375	17.349	-	-	0	-415	-26	5.532	26	12.305	140,99%	5.044
	• Program	5.059	4.695	4.848	-	158	158	-40	153	-211	5	5.773	83,98%	(925)
	Oto	18.754	22.170	22.378	-	471	471	-124	208	3.624	263	19.800	113,02%	2.579
	CF 2	45.232	53.598	53.702	-	200	200	2.109	104	8.469	96	55.311	97,09%	(1.610)
	Mitraguna & Others	44.353	52.413	52.538	-	200	200	1.854	125	8.186	75	53.401	98,38%	(863)
	Pensiun	880	1.185	1.163	-	-	0	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	181.441	376	2.485	2.109	3.733	1.028	36.554	1.458	176.970	102,53%	4.471

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap		
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	68,36%	0,00%	-	(1.132)	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	68,36%	0,00%	-	(1.132)	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	16	876	860	1.808	0,03%	1,43%	2,98%	948	1.792	932							
	KUR	16	781	764	1.632	0,03%	1,34%	2,84%	868	1.616	850							
	Non KUR	-	94	95	176	0,00%	2,93%	5,47%	81	176	82							
3	PWG	36	-	-	-	248	0,78%	0,00%	1,17%	248	213	248						
	Cilem	36	-	-	-	248	0,78%	0,00%	1,17%	248	213	248						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.001	1.606	1.453	3.377	1,24%	1,49%	3,44%	1.924	2.376	1.772							
	CF 1	1.001	1.606	1.453	2.944	2,81%	3,28%	6,60%	1.490	1.942	1.338							
	Total Griya	592	631	622	622	3,51%	2,82%	2,80%	30	30	(8)							
	Oto	101	112	381	381	0,54%	1,72%	1,70%	-	280	269							
	CF 2	696	1.003	995	995	1,54%	1,86%	1,85%	-	300	(8)							
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,89%	-	300	(8)							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	1.666	1.745	2.072	2.167	1,15%	1,15%	1,19%	95	501	422	0,04%	96,73%	-1,2%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	139.452	145.538	145.805	6.353	
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,88	3,86	(0,02)	0,73
CIF Payroll	376	624	659	35	283

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	263	256	64	(7)	(79)	-23,66%	223	680,37%	7.711	3,32%	(7.455)
2	Tabungan	95.230	94.353	92.895	93.735	(4.503)	841	(618)	-0,65%	(1.494)	-1,57%	105.081	89,20%	(11.345)
3	Deposito	25.200	24.085	24.205	24.221	(648)	15	136	0,56%	(980)	-3,89%	26.127	92,70%	(1.906)
	Total	120.463	118.773	117.363	118.212	(5.087)	849	(561)	-0,47%	(2.251)	-1,87%	138.918	85,09%	(20.706)
	CASA	95.263	94.689	93.158	93.991	(4.439)	833	(697)	-0,74%	(1.271)	-1,33%	112.792	83,33%	(18.800)
	(%) CASA	79,08%	79,72%	79,38%	79,51%									
	FDR	167,21%	175,24%	178,80%	177,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.522	1.537		15	(11)	-0,74%	521	51,24%	-	0,00%	1.537
2	Giro ISE	1	45	23	46		23	1	3,00%	45	8907,45%		0,00%	46
3	Tabungan ISE	1.016	1.504	1.500	1.491		(9)	(13)	-0,85%	475	46,79%		0,00%	1.491
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	60.978	460	520	60	-239	80	2.560	440	59.109	103,16%	1.868
	KUR	53.406	57.154	57.250	460	520	60	-146	95	3.844	425	53.926	106,16%	3.324
	Non KUR	5.013	3.744	3.728	-	-	0	-92	-16	-1.285	16	5.183	71,92%	(1.455)
3	PWG	7.973	12.469	12.872	54	624	570	107	403	4.899	221	16.407	78,45%	(3.535)
	Cilem	7.973	12.469	12.872	54	624	570	107	403	4.899	221	16.407	78,45%	(3.535)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	135.994	528	1.715	1.187	-2.928	1.226	954	489	162.470	83,70%	(26.476)
	CF 1	25.995	30.348	30.245	318	115	-203	23	-103	4.250	218	29.370	102,98%	875
	Total Griya	13.277	16.005	16.095	-	115	115	0	90	2.817	25	14.156	113,69%	1.938
4	• Total Non Program	13.277	16.005	16.095	-	115	115	-149	90	2.817	25		0,00%	0
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.150	318	-	-318	23	-192	1.432	192	15.213	93,01%	(1.063)
	CF 2	109.045	104.421	105.749	210	1.600	1.390	-2.952	1.329	-3.296	271	133.100	79,45%	(27.351)
	Mitraguna & Others	98.253	93.901	95.202	10	1.510	1.500	-3.105	1.302	-3.051	208	119.849	79,44%	(24.646)
	Pensiun	10.792	10.520	10.547	200	90	-110	154	27	-245	63	13.252	79,59%	(2.705)
	Total Pembiayaan	201.431	208.136	209.844	1.043	2.859	1.817	-3.060	1.709	8.413	1.151	237.987	88,17%	(28.143)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	1.180	1.618	1.713	3.448	2.02%	2.81%	5.65%	1.736	2.268	1.830				
	KUR	896	1.153	1.281	3.097	1.68%	2.24%	5.41%	1.815	2.201	1.944				
	Non KUR	284	465	431	351	5.67%	11.52%	9.43%	(80)	67	(113)				
3	PWG	-	-	-	-	88	0,00%	0,00%	0,00%	88	88	88			
	Cilem	-	-	-	-	88	0,00%	0,00%	0,00%	88	88	88			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	1.639	2.264	6.205	0,59%	1.68%	4.56%	3.941	5.410	4.566				
	CF 1	92	107	224	1.930	0,72%	1.56%	13.64%	1.706	1.838	1.823				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	107	227	227	1.58%	1.60%	1.60%	227	227	227				
	CF 2	704	1.532	2.040	4.275	0,65%	1.95%	4.04%	2.235	3.571	2.743				
	Mitraguna & Others	704	1.532	2.040	4.133	0,72%	2.17%	4.34%	2.093	3.429	2.601				
	Pensiun	-	-	-	-	142	0,00%	0,00%	0,00%	142	142	142			
	Total Pembiayaan	1.800	2.004	1.927	1.869	0,89%	0,93%	0,89%	(57)	70	(135)	0,13%	84,90%	-0,8%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	190.527	204.546	212.462	21.935		3.44	4.06	4.14
2	Contribution Margin	5.493	7.563	6.309	816	-14,9%	402	341	359

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	800	960	272	160	432	81,79%	(216)	-18,36%	5.025	19,09%	(4.066)
2	Tabungan	91.378	107.649	108.799	109.930	1.819	1.131	2.282	2,12%	18.553	20,30%	99.264	110,75%	10.667
3	Deposito	20.885	16.970	16.974	16.974	(128)	0	5	0,03%	(3.911)	-18,73%	21.629	78,48%	(4.654)
	Total	113.438	125.146	126.573	127.864	1.964	1.291	2.718	2,17%	14.426	12,72%	125.918	101,55%	1.947
	CASA	92.553	108.176	109.598	110.890	2.092	1.291	2.713	2,51%	18.337	19,81%	104.289	106,33%	6.601
	(%) CASA	81,59%	86,44%	86,59%	86,72%									
	FDR	111,58%	121,41%	121,85%	120,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.483	1.489	6	(139)	-8,55%	75	5,33%	-	0,00%	1.489	
2	Giro ISE	4	140	141	143	1	3	1,86%	138	3189,90%	-	0,00%	143	
3	Tabungan ISE	1.409	1.488	1.342	1.346	5	(142)	-9,53%	(63)	-4,48%	-	0,00%	1.346	
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.306	-	1.450	1.450	781	1.085	4.118	365	67.018	92,97%	(4.712)
	KUR	54.166	56.888	57.983	-	1.450	1.450	910	1.094	3.816	356	62.682	92,50%	(4.699)
	Non KUR	4.022	4.333	4.323	-	0	-129	-10	302	10	-	4.337	99,70%	(13)
3	PWG	2.382	10.305	10.822	147	575	428	897	517	8.439	58	10.963	98,71%	(141)
	Cilem	2.382	10.305	10.822	147	575	428	897	517	8.439	58	10.963	98,71%	(141)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	81.106	620	982	362	1.572	694	15.163	288	74.165	109,36%	6.942
	CF 1	8.522	7.991	7.842	-	91	91	-69	-149	-681	240	9.534	82,25%	(1.692)
	Total Griya	5.933	5.700	5.497	-	0	0	-203	-10	-436	203	6.197	88,71%	(700)
4	• Total Non Program	5.933	5.700	5.497	-	-	0	140	-203	-436	203	6.197	88,71%	(700)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.345	-	91	91	-69	54	-244	37	3.337	70,26%	(992)
	CF 2	57.421	72.421	73.264	620	891	271	1.641	843	15.844	48	64.631	113,36%	8.634
	Mitraguna & Others	56.582	71.055	71.906	620	891	271	1.649	851	15.324	40	63.055	114,04%	8.851
	Pensiun	838	1.366	1.358	-	-	0	-8	-7	520	7	1.576	86,20%	(218)
	Total Pembiayaan	126.569	151.938	154.234	767	3.007	2.240	3.250	2.296	27.665	711	152.201	101,34%	2.033

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	2.735	0,22%	0,90%	4,39%	2.182	2.605	2.175				
	KUR	123	305	175	2.061	0,23%	0,31%	3,56%	1.886	1.938	1.757				
	Non KUR	6	255	377	673	0,16%	8,71%	15,57%	296	667	418				
3	PWG	-	-	-	-	314	0,00%	0,00%	2,90%	314	314	314			
	Cilem	-	-	-	-	314	0,00%	0,00%	2,90%	314	314	314			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	635	186	562	0,68%	0,23%	0,69%	376	114	(73)				
	CF 1	217	533	-	376	2,55%	0,00%	4,80%	376	159	(157)				
	Total Griya	-	533	-	-	0	0,00%	0,00%	-	-	(533)				
	Oto	217	-	-	376	8,39%	0,00%	16,04%	376	159	(376)				
	CF 2	230	101	186	87	0,40%	0,26%	0,25%	-	(45)	84				
	Mitraguna & Others	230	101	186	87	0,41%	0,26%	0,26%	-	(45)	84				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	47	201	621	695	0,04%	0,41%	0,45%	73	648	494	0,46%	-1,53%	0,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	124.669	131.801	149.756	25.087	
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,07	4,14	4,16	0,02	1,09
CIF Payroll	107	425	444	19	337

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.508	4.520	263	12	981	27,70%	2.642	140,73%	4.551	99,31%	(31)
2	Tabungan	48.550	62.403	56.152	56.195	3.671	43	(6.208)	-9,95%	7.645	15,75%	56.302	99,81%	(107)
3	Deposito	7.602	13.430	13.430	13.430	(120)	0	0	0,00%	5.828	76,67%	8.529	157,47%	4.902
	Total	58.030	79.373	74.091	74.145	3.814	54	(5.228)	-6,59%	16.115	27,77%	69.382	106,87%	4.763
	CASA	50.428	65.943	60.661	60.715	3.934	54	(5.228)	-7,93%	10.287	20,40%	60.853	99,77%	(138)
	(%) CASA	86,90%	83,08%	81,87%	81,89%									
	FDR	148,42%	125,88%	135,54%	135,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	469	627	158	116	22,63%	169	36,82%	-	0,00%	627	
2	Giro ISE	360	411	334	517	183	106	25,76%	157	43,74%	-	0,00%	517	
3	Tabungan ISE	99	100	135	110	(25)	10	9,81%	11	11,59%	-	0,00%	110	
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	10-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	49.690	200	260	60	641	20	4.652	240	53.035	93,69%	(3.345)	
	KUR	43.986	48.092	48.115	100	260	160	580	22	4.129	238	51.611	93,23%	(3.496)	
	Non KUR	1.052	1.578	1.575	100	-	(100)	60	-3	523	3	1.424	110,62%	151	
3	PWG	3.221	9.211	9.707	2	562	559	688	496	6.486	65	9.152	106,06%	555	
	Cilem	3.221	9.211	9.707	2	562	559	688	496	6.486	65	9.152	106,06%	555	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	37.871	41.037	41.025	253	356	103	690	-12	3.154	368	44.519	92,15%	(3.494)	
	CF 1	26.387	25.220	25.226	253	341	88	(13)	6	-1.162	335	27.205	92,72%	(1.980)	
	Total Griya	5.331	5.249	5.232	-	-	0	0	-17	-99	17	5.544	94,37%	(312)	
4	• Total Non Program	5.331	4.918	4.902	-	-	0	0	-16	-428	16	5.544	88,43%	(641)	
	• Program	-	330	329	-	-	0	0	-2	-1	329	1	0	0,00%	329
	Oto	21.057	19.971	19.994	253	341	88	(13)	23	-1.063	318	21.662	92,30%	(1.668)	
	CF 2	11.484	15.817	15.799	-	15	15	703	(18)	4.315	33	17.313	91,25%	(1.514)	
	Mitraguna & Others	8.469	10.930	10.935	-	15	15	375	5	2.466	10	13.702	79,80%	(2.768)	
	Pensiun	3.015	4.888	4.864	-	-	0	327	(23)	1.850	23	3.611	134,71%	1.254	
	Total Pembiayaan	86.130	99.919	100.422	455	1.177	722	2.019	503	14.292	674	106.706	94,11%	(6.284)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	409	293	285	695	0,91%	0,57%	1,40%	410	286	402	-	-	-			
	KUR	384	293	285	444	0,87%	0,59%	0,92%	159	60	151	-	-	-			
	Non KUR	25	-	-	251	2,33%	0,00%	15,92%	251	226	251	-	-	-			
3	PWG	6	-	-	190	0,18%	0,00%	1,96%	190	185	190	-	-	-			
	Cilem	6	-	-	190	0,18%	0,00%	1,96%	190	185	190	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	1.220	2.133	2.516	3.696	3,22%	6,13%	9,01%	1.180	2.476	1.563	-	-	-			
	CF 1	985	1.070	980	2.160	3,73%	3,88%	8,56%	1.180	1.175	1.089	-	-	-			
	Total Griya	-	63	62	-	0,00%	1,18%	0,00%	(62)	-	(63)	-	-	-			
	Oto	985	1.007	917	2.160	4,68%	4,59%	10,80%	1.242	1.175	1.152	-	-	-			
	CF 2	235	1.063	1.537	1.537	2,05%	9,71%	9,73%	-	1.301	474	-	-	-			
	Mitraguna & Others	235	799	1.176	1.176	2,78%	10,76%	10,75%	-	941	377	-	-	-			
	Pensiun	-	264	361	361	0,00%	7,38%	7,42%	-	361	97	-	-	-			
	Total Pembiayaan	662	938	900	1.128	0,77%	0,90%	1,12%	227	465	189	3,49%	-211,03%	2,4%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	79.947	88.011	99.866	19.919	
2	Contribution Margin	1.319	2.311	2.483	1.164	-88,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,64	3,55	(0,09)	0,59
CIF Payroll	229	163	188	25	(41)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	21.808	21.548	706	(259)	(668)	-3,01%	(6.638)	-23,55%	36.108	59,68%	(14.559)
2	Tabungan	231.223	248.416	251.729	251.991	7.527	262	3.576	1,44%	20.768	8,98%	245.837	102,50%	6.155
3	Deposito	34.752	33.262	33.923	33.923	(6.292)	0	661	1,99%	(829)	-2,38%	34.808	97,46%	(885)
	Total	294.162	303.894	307.460	307.463	1.941	3	3.569	1,17%	13.301	4,52%	316.753	97,07%	(9.290)
	CASA	259.410	270.633	273.537	273.540	8.233	3	2.907	1,07%	14.129	5,45%	281.944	97,02%	(8.405)
	(%) CASA	88,19%	89,05%	88,97%	88,97%									
	FDR	81,90%	86,14%	85,05%	85,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.818	4.828		10	(108)	-2,19%	341	7,60%	-	0,00%	4.828
2	Giro ISE	733	748	692	690		(2)	(58)	-7,70%	(43)	-5,84%	690	0,00%	4.138
3	Tabungan ISE	3.754	4.189	4.126	4.138		12	(51)	-1,21%	384	10,23%	0	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	111
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%	0	0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.645	-	-	0	-56	0	-1.598	-	3.242	50,72%	(1.598)
	Linkage	1.406	963	963	-	-	-	-41	0	-443	-	1.406	68,51%	(443)
	Non-Linkage	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Local Champion	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	71.716	50	250	200	73	-518	-758	768	73.952	96,98%	(2.236)
	KUR	67.505	67.969	67.485	50	250	200	201	-484	-20	734	68.808	98,08%	(1.323)
	Non KUR	4.969	4.265	4.231	-	-	0	-128	-34	-738	34	5.144	82,25%	(913)
3	PWG	12.827	25.789	26.528	1.502	1.891	389	1.040	738	13.701	1.152	30.742	86,29%	(4.214)
	Cilem	7.700	17.570	18.044	490	749	259	736	474	10.344	275	21.371	84,43%	(3.327)
	Gadai	5.127	8.219	8.484	1.012	1.142	130	304	264	3.357	878	9.371	90,53%	(888)
4	CFG	152.377	162.097	161.601	898	2.885	1.987	1.627	-495	9.224	3.380	175.490	92,09%	(13.889)
	CF 1	49.433	44.315	44.211	-	-	0	-46	-104	-5.221	104	55.718	79,35%	(11.507)
	Total Griya	45.444	38.769	38.710	-	-	0	0	-59	-6.734	59	49.984	77,44%	(11.274)
4	• Total Non Program	21.636	16.200	16.157	-	-	0	-1.885	-43	-5.479	43	22.814	70,82%	(6.657)
	• Program	23.808	22.568	22.552	-	-	0	-274	-16	-1.256	16	27.169	83,01%	(4.617)
	Oto	3.989	5.547	5.502	-	-	0	-46	-45	1.513	45	5.734	95,95%	(233)
	CF 2	102.945	117.781	117.390	898	2.885	1.987	1.672	-391	14.445	3.276	119.772	98,01%	(2.382)
	Mitraguna & Others	90.697	103.649	103.140	-	-	0	-509	12.443	3.192	105.804	97,48%	(2.664)	
	Pensiun	12.248	14.132	14.250	-	202	202	-87	118	2.002	84	13.969	102,02%	282
	Total Pembiayaan	240.919	261.764	261.490	2.450	5.026	2.576	2.684	-275	20.570	5.301	283.427	92,26%	(21.937)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	190	935	1.497	4.482	0,26%	0,20%	0,16%	0,16%	2.985	4.292	3.547		
	KUR	190	589	890	4.090	0,28%	0,31%	0,31%	0,06%	3.200	3.900	3.501		
	Non KUR	-	346	607	392	0,00%	0,00%	0,00%	0,00%	(214)	392	46		
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	246	246	246		
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	228	228	228		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	18	18	18		
4	CFG	3.319	4.033	4.628	5.683	2,18%	2,86%	3,52%	2,55%	1.055	2.365	1.650		
	CF 1	1.762	3.096	3.322	3.421	3,57%	3,75%	3,74%	3,92%	99	1.659	325		
	Total Griya	1.762	2.831	3.064	2.714	3,88%	7,90%	7,01%	4,48%	(350)	952	(117)		
	Oto	-	265	258	707	0,00%	4,65%	12,85%	0,00%	449	707	442		
	CF 2	1.556	937	1.306	2.262	1,51%	1,11%	1,26%	1,04%	956	706	1.325		
	Mitraguna & Others	1.556	937	1.306	2.143	1,72%	2,08%	2,08%	2,04%	837	586	1.206		
	Pensiun	-	294	294	294	0,00%	0,11%	0,206%	0,00%	119	119	119		
	Total Pembiayaan	5.357	5.426	3.477	4.536	2,22%	1,33%	1,73%	1,059	(821)	(890)	2,29%	-32,25%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	288.130	292.870	287.254	(876)	
2	Contribution Margin	11.615	17.537	12.417	802	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,50	3,51	0,01	0,33
CIF Payroll	1.070	1.198	1.228	30	158

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.611	8.637	(1.543)	26	193	2,29%	(5.709)	-39,79%	23.539	36,69%	(14.902)
2	Tabungan	145.625	420.167	406.476	358.361	224.839	(48.115)	(61.805)	-14,71%	212.736	146,08%	161.588	221,77%	196.773
3	Deposito	70.189	66.097	65.444	65.445	(20.386)	1	(652)	-0,99%	(4.744)	-6,76%	71.125	92,01%	(5.680)
	Total	230.159	494.707	480.530	432.443	202.911	(48.088)	(62.265)	-12,59%	202.284	87,89%	256.252	168,76%	176.190
	CASA	159.970	428.610	415.087	366.998	223.297	(48.089)	(61.612)	-14,37%	207.027	129,42%	185.127	198,24%	181.871
	(%) CASA	69,50%	86,64%	86,38%	84,87%									
	FDR	49,05%	25,46%	26,38%	29,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	12.758	12.740		(18)	(66)	-0,51%	96	0,76%	-	0,00%	12.740
2	Giro ISE	2.499	1.709	1.717	1.717		0	8	0,48%	(782)	-31,28%		0,00%	1.717
3	Tabungan ISE	9.095	10.047	9.991	9.973		(18)	(74)	-0,74%	878	9,65%		0,00%	9.973
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	14.419	-	-	0	-439	-102	-4.830	102	21.257	67,83%	(6.838)
	KUR	17.796	13.144	13.042	-	-	0	-433	-102	-4.754	102	19.713	66,16%	(6.671)
	Non KUR	1.452	1.377	1.377	-	-	0	-6	0	-75	-	1.544	89,16%	(167)
3	PWG	5.178	13.671	14.393	567	1.315	748	1.707	722	9.214	593	22.093	65,15%	(7.700)
	Cilem	3.578	9.897	10.287	86	607	521	1.123	390	6.709	217	15.061	68,31%	(4.773)
	Gadai	1.600	3.774	4.106	481	708	228	584	332	2.505	376	7.032	58,38%	(2.927)
4	CFG	88.436	97.737	97.930	315	540	225	1.409	193	9.493	347	112.870	86,76%	(14.941)
	CF 1	19.579	25.688	25.557	115	-	-115	240	-131	5.978	131	22.651	112,83%	2.907
	Total Griya	14.822	14.966	14.928	-	-	0	0	-38	105	38	15.677	95,22%	(749)
4	• Total Non Program	14.371	14.544	14.505	-	-	0	241	-38	134	38	15.162	95,67%	(657)
	• Program	451	423	423	-	-	0	-3	0	-29	-	515	82,02%	(93)
	Oto	4.757	10.722	10.629	115	-	-115	240	-93	5.872	93	6.973	152,43%	3.656
	CF 2	68.857	72.048	72.372	200	540	340	1.169	324	3.515	216	90.220	80,22%	(17.847)
	Mitraguna & Others	68.359	70.944	71.274	200	540	340	942	330	2.915	210	87.538	81,42%	(16.264)
	Pensiun	498	1.105	1.099	-	-	0	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	126.741	882	1.855	974	2.677	813	13.841	1.043	156.258	81,11%	(29.517)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	522	6,58%	3,54%	3,62%	8	(745)	(267)				
	KUR	1.267	789	514	522	7,12%	3,91%	4,00%	8	(745)	(267)				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	313	0,00%	0,00%	0,00%	313	313	313			
	Cilem	-	-	-	-	313	0,00%	0,00%	0,00%	313	313	313			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.470	1.419	1.446	2.499	1,66%	1,48%	2,55%	1.052	1.028	1.079				
	CF 1	117	626	649	1.703	0,60%	2,53%	6,66%	1.054	1.586	1.077				
	Total Griya	-	232	460	610	0,00%	3,07%	4,08%	150	610	377				
	Oto	117	393	189	1.093	2,46%	1,77%	10,28%	904	976	700				
	CF 2	1.353	794	797	796	1,96%	1,11%	1,10%	(1)	(557)	2				
	Mitraguna & Others	1.353	794	797	796	1,98%	1,12%	1,12%	(1)	(557)	2				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	11.065	11.382	11.252	11.248	9,80%	8,94%	8,87%	(4)	183	(134)	1.40%	84,17%	-7,5%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	229.090	230.159	242.796	13.706	
2	Contribution Margin	3.533	4.982	(701)	(4.234)	119,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,45	3,45	0,00	0,31
CIF Payroll	1.031	700	722	22	(309)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	7.484	7.366	779	(118)	127	1,75%	(8.186)	-52,64%	27.974	26,33%	(20.608)
2	Tabungan	146.646	155.279	172.806	172.829	10.278	23	17.549	11,30%	26.183	17,85%	160.366	107,77%	12.462
3	Deposito	29.176	27.653	28.616	28.621	43	5	968	3,50%	(555)	-1,90%	30.350	94,30%	(1.729)
	Total	191.374	190.171	208.907	208.816	11.100	(91)	18.645	9,80%	17.442	9,11%	218.690	95,48%	(9.875)
	CASA	162.198	162.518	180.290	180.195	11.057	(95)	17.676	10,88%	17.996	11,10%	188.340	95,68%	(8.146)
	(%) CASA	84,75%	85,46%	86,30%	86,29%									
	FDR	87,12%	105,44%	96,59%	96,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.548	10.149	10.243	94	1.695	19,83%	(3.860)	-27,37%	-	0,00%	10.243	
2	Giro ISE	4.458	3.516	3.894	3.561	(333)	44	1,26%	(897)	-20,13%	-	0,00%	3.561	
3	Tabungan ISE	9.645	5.032	6.255	6.682	427	1.651	32,81%	(2.963)	-30,72%	-	0,00%	6.682	
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	19.227	600	-	-600	522	-65	3.077	65	22.027	87,29%	(2.800)
	KUR	14.812	18.197	18.142	600	-	-600	555	-55	3.330	55	20.506	88,47%	(2.364)
	Non KUR	1.337	1.095	1.085	-	-	0	-33	-10	-252	10	1.522	71,31%	(437)
3	PWG	15.238	31.852	32.314	1.415	3.046	1.631	2.328	462	17.076	2.584	31.893	101,32%	420
	Cilem	3.814	13.153	13.803	224	863	638	1.117	650	9.989	212	17.213	80,19%	(3.410)
	Gadai	11.423	18.698	18.510	1.190	2.183	993	1.211	-188	7.087	2.372	14.680	126,09%	3.830
4	CFG	135.343	149.379	150.246	138	2.220	2.082	3.559	867	14.903	1.352	160.306	93,72%	(10.060)
	CF 1	16.023	19.533	19.555	138	200	62	283	22	3.532	178	19.094	102,41%	461
	Total Griya	9.034	11.740	11.703	-	-	0	0	-38	2.668	38	9.834	119,00%	1.868
4	• Total Non Program	9.034	11.740	11.703	-	-	0	1.150	-38	2.668	38	9.834	119,00%	1.868
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	7.852	138	200	62	283	59	863	140	9.260	84,80%	(1.408)
	CF 2	119.320	129.846	130.692	-	2.020	2.020	3.256	846	11.372	1.174	141.212	92,55%	(10.520)
	Mitraguna & Others	104.787	116.468	117.420	-	2.020	2.020	3.460	952	12.633	1.068	124.440	94,36%	(7.020)
	Pensiun	14.533	13.378	13.272	-	-	0	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	201.787	2.152	5.266	3.113	6.388	1.264	35.057	4.001	214.227	94,19%	(12.440)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	460	441	833	0,29%	0,29%	0,43%	392	787	374				
	KUR	-	460	441	833	0,00%	0,00%	0,45%	392	833	374				
	Non KUR	46	-	-	-	3,44%	0,00%	0,00%	-	(46)	-				
3	PWG	-	-	-	-	801	0,00%	0,00%	0,248	801	801	801			
	Cilem	-	-	-	-	801	0,00%	0,00%	0,580	801	801	801			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	993	406	854	1.466	0,73%	0,57%	0,98%	612	473	1.060				
	CF 1	153	406	637	664	0,95%	0,326	0,340%	27	511	258				
	Total Griya	15	339	341	341	0,16%	0,290	0,291%	-	326	2				
	Oto	138	67	297	324	1,98%	3,81%	4,12%	27	186	256				
	CF 2	840	-	216	802	0,70%	0,17%	0,61%	585	(38)	802				
	Mitraguna & Others	840	-	216	216	0,80%	0,19%	0,18%	-	(624)	216				
	Pensiun	-	-	-	-	0,00%	0,441	0,441%	585	585	585				
	Total Pembiayaan	2.417	2.964	2.631	2.629	1,45%	1,31%	1,30%	(2)	212	(335)	1,44%	-10,37%	0,1%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	168.249	191.374	193.609	25.360	
2	Contribution Margin	6.577	9.292	6.852	275	-4,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,35	3,37	0,02	0,23
CIF Payroll	1.094	1.140	1.192	52	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	9.415	9.928	642	513	643	6,92%	1.241	14,29%	21.655	45,85%	(11.727)
2	Tabungan	252.421	256.666	262.879	263.651	(5.161)	772	6.984	2,72%	11.230	4,45%	270.553	97,45%	(6.902)
3	Deposito	76.726	62.391	63.283	63.231	(10.114)	(52)	840	1,35%	(13.495)	-17,59%	78.055	81,01%	(14.824)
	Total	337.834	328.342	335.577	336.810	(14.632)	1.233	8.468	2,58%	(1.024)	-0,30%	370.263	90,96%	(33.453)
	CASA	261.108	265.952	272.294	273.579	(4.518)	1.285	7.627	2,87%	12.471	4,78%	292.208	93,62%	(18.629)
	(%) CASA	77,29%	81,00%	81,14%	81,23%									
	FDR	106,55%	114,80%	112,58%	112,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	13.580	13.437		(143)	829	6,57%	4.989	59,05%	-	0,00%	13.437
2	Giro ISE	1.077	1.162	1.143	1.095		(48)	(67)	-5,76%	18	1,69%		0,00%	1.095
3	Tabungan ISE	7.371	11.446	12.437	12.342		(95)	896	7,82%	4.971	67,43%		0,00%	12.342
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	27.322	-	1.210	1.210	275	716	-6.085	494	41.107	66,47%	(13.784)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	27.322	-	1.210	1.210	275	716	-6.081	494	37.670	72,53%	(10.348)
	• Local Champion	29.104	25.708	25.214	-	-	0	275	-494	-3.890	494	30.454	82,79%	(5.240)
	• Value Chain	4.299	898	2.108	-	1.210	1.210	0	1.210	-2.191	-	7.216	29,21%	(5.108)
2	MBG	23.844	26.866	26.611	-	250	250	441	-254	2.767	504	28.156	94,51%	(1.545)
	KUR	21.881	24.944	24.785	-	250	250	572	-159	2.904	409	26.074	95,06%	(1.289)
	Non KUR	1.963	1.922	1.826	-	0	-131	-96	-137	96	2.083	87,69%	(256)	
3	PWG	18.313	36.508	36.891	2.151	3.620	1.469	1.708	384	18.578	3.237	33.743	109,33%	3.148
	Cilem	9.363	19.245	19.596	191	730	539	771	351	10.234	379	21.307	91,97%	(1.710)
	Gadai	8.950	17.263	17.295	1.960	2.890	931	937	33	8.345	2.858	12.436	139,07%	4.859
4	CFG	284.398	286.972	286.972	651	2.416	1.765	-1.641	1	2.574	2.415	293.929	97,63%	(6.956)
	CF 1	38.670	35.236	35.071	284	-	-284	141	-165	-3.599	165	39.842	88,02%	(4.772)
	Total Griya	32.928	29.492	29.379	-	0	0	-113	-3.549	113	33.233	88,40%	(3.855)	
4	• Total Non Program	32.928	29.492	29.379	-	0	0	-648	-113	-3.549	113	33.233	88,40%	(3.855)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	5.692	284	-	-284	141	-52	-50	52	6.609	86,12%	(917)
	CF 2	245.728	251.736	251.902	367	2.416	2.049	-1.782	166	6.174	2.250	254.086	99,14%	(2.185)
	Mitraguna & Others	226.104	233.173	233.473	-	2.130	2.130	-2.660	300	7.369	1.830	233.608	99,94%	(135)
	Pensiun	19.624	18.563	18.429	367	286	-81	878	-134	-1.195	420	20.479	89,99%	(2.050)
	Total Pembiayaan	359.963	376.951	377.797	2.802	7.496	4.694	783	846	17.835	6.650	396.935	95,18%	(19.137)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	-	90	85	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	461	1.32%	0,82%	1,73%	240	147	294				
	KUR	205	122	138	378	0,94%	0,55%	1,52%	240	173	256				
	Non KUR	109	45	83	83	5,56%	4,33%	4,54%	(0)	(26)	38				
3	PWG	-	-	-	399	0,00%	0,00%	1,08%	399	399	399				
	Cilem	-	-	-	384	0,00%	0,00%	1,96%	384	384	384				
	Gadai	-	-	-	15	0,00%	0,00%	0,09%	15	15	15				
4	CFG	4.834	8.636	3.357	9.737	1,70%	1,17%	3,39%	6.379	4.903	1.101				
	CF 1	1.936	3.537	302	2.945	5,01%	0,86%	8,40%	2.643	1.008	(592)				
	Total Griya	1.859	3.167	92	1.357	5,65%	0,31%	4,62%	1.265	(502)	(1.810)				
	Oto	77	370	209	1.588	1,35%	3,64%	27,89%	1.379	1.510	1.218				
	CF 2	2.897	5.099	3.056	6.792	1,18%	1,21%	2,70%	3.736	3.894	1.693				
	Mitraguna & Others	2.897	5.099	3.056	6.792	0,65%	1,31%	2,91%	3.736	3.894	1.693				
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	5.148	8.892	3.663	10.681	1,43%	0,97%	2,83%	7.018	5.533	1.789	0,89%	68,53%	-1,9%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	112	635	593	591	0,47%	2,21%	2,22%	(1)	480	(43)				
	KUR	77	397	396											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	7.662	7.525	672	(137)	824	12,30%	(78)	-1,03%	20.152	37,34%	(12.626)
2	Tabungan	169.083	165.994	168.043	169.502	(2.296)	1.459	3.507	2,11%	418	0,25%	184.507	91,87%	(15.006)
3	Deposito	159.534	163.489	163.600	163.601	(4.793)	1	112	0,07%	4.067	2,55%	161.298	101,43%	2.303
	Total	336.221	336.184	339.305	340.628	(6.417)	1.323	4.444	1,32%	4.407	1,31%	365.957	93,08%	(25.329)
	CASA	176.687	172.695	175.705	177.027	(1.624)	1.322	4.332	2,51%	340	0,19%	204.659	86,50%	(27.632)
	(%) CASA	52,55%	51,37%	51,78%	51,97%									
	FDR	59,93%	63,66%	63,33%	63,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	9.212	9.341		128	888	10,51%	(1.833)	-16,40%	-	0,00%	9.341
2	Giro ISE	2.226	2.662	2.648	2.424		(224)	(238)	-8,94%	198	8,89%		0,00%	2.424
3	Tabungan ISE	8.944	5.787	6.561	6.913		352	1.126	19,46%	(2.030)	-22,70%		0,00%	6.913
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	10-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	42.577	800	600	-200	991	388	1.874	212	47.802	89,07%	(5.225)	
	KUR	38.741	40.577	40.967	800	600	-200	1.044	390	2.227	210	45.587	89,87%	(4.620)	
	Non KUR	1.963	1.612	1.610	-	-	0	-53	-2	-353	2	2.215	72,67%	(605)	
3	PWG	8.703	17.233	17.273	311	794	483	638	39	8.570	754	28.179	61,30%	(10.906)	
	Cilem	6.698	12.816	12.981	73	584	511	303	165	6.283	419	19.460	66,71%	(6.479)	
	Gadai	2.005	4.417	4.292	237	210	-27	334	-126	2.287	336	8.719	49,22%	(4.427)	
4	CFG	152.101	154.591	155.040	578	1.330	752	9	449	2.940	881	178.761	86,73%	(23.721)	
	CF 1	24.823	20.454	20.329	-	-	0	-538	-124	-4.494	124	28.103	72,34%	(7.774)	
	Total Griya	16.607	12.539	12.508	-	-	0	0	-31	-4.099	31	17.461	71,63%	(4.953)	
4	• Total Non Program	16.607	12.539	12.508	-	-	0	0	-125	-31	-4.099	31	17.461	71,63%	(4.953)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	8.216	7.915	7.821	-	-	0	-538	-93	-395	93	10.641	73,50%	(2.820)	
	CF 2	127.278	134.138	134.711	578	1.330	752	547	574	7.433	756	150.659	89,41%	(15.947)	
	Mitraguna & Others	115.000	120.110	120.811	578	1.330	752	-38	701	5.811	629	135.990	88,84%	(15.179)	
	Pensiun	12.278	14.028	13.901	-	-	0	585	-127	1.622	127	14.669	94,76%	(768)	
	Total Pembiayaan	201.507	214.013	214.890	1.689	2.724	1.035	1.638	877	13.383	1.847		254.742	84,36%	(39.852)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	377	866	654	1.353	0,93%	1,55%	3,18%	699	976	487				
	KUR	327	833	622	1.253	0,84%	1,53%	3,06%	631	926	420				
	Non KUR	50	34	32	100	2,53%	2,01%	6,22%	68	50	66				
3	PWG	-	-	-	226	0,00%	0,00%	1,31%	226	226	226				
	Cilem	-	-	-	226	0,00%	0,00%	1,74%	226	226	226				
	Gadai	-	-	-	-	0,00%	0,00%	-	-	-	-				
4	CFG	2.744	3.268	2.491	5.752	1,02%	1,80%	1,61%	3.71%	3.262	3.008	2.484			
	CF 1	932	577	547	1.680	3,75%	2,68%	8,27%	1.133	749	1.104				
	Total Griya	594	-	-	689	3,58%	0,00%	5,51%	689	95	689				
	Oto	337	577	547	991	4,11%	6,91%	12,67%	444	653	414				
	CF 2	1.812	2.691	1.943	4.072	1,42%	1,45%	3,02%	2.129	2.260	1.381				
	Mitraguna & Others	1.812	2.441	2.317	2.310	1,21%	1,93%	1,91%	1.910	2.041	1.162				
	Pensiun	43	-	-	-	0,02%	0,00%	-	(43)	219	219	219			
	Total Pembiayaan	2.045	3.745	3.532	3.525	1,01%	1,65%	1,64%	(7)	1.480	(220)		1,39%	15,11%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	295.365	336.221	337.922	42.557	
2	Contribution Margin	8.910	13.162	8.509	(401)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,41	0,00	0,24
CIF Payroll	1.140	1.214	1.282	68	142

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	3.133	2.723	272	(410)	160	6,26%	(10.462)	-79,35%	20.088	13,55%	(17.365)
2	Tabungan	147.923	149.529	144.389	147.111	10.877	2.722	(2.417)	-1,62%	(811)	-0,55%	159.714	92,11%	(12.602)
3	Deposito	54.920	80.181	80.314	80.177	(2.429)	(137)	(4)	-0,01%	25.257	45,99%	56.101	142,92%	24.076
	Total	216.028	232.273	227.837	230.011	8.720	2.174	(2.262)	-0,97%	13.983	6,47%	235.903	97,50%	(5.891)
	CASA	161.108	152.091	147.523	149.834	11.149	2.311	(2.257)	-1,48%	(11.274)	-7,00%	179.802	83,33%	(29.968)
	(%) CASA	74,58%	65,48%	64,75%	65,14%									
	FDR	99,10%	97,25%	99,47%	98,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	2.820	2.731		(89)	339	14,19%	141	5,44%	-	0,00%	2.731
2	Giro ISE	59	57	74	76		2	18	31,80%	17	28,75%		0,00%	76
3	Tabungan ISE	2.531	2.334	2.746	2.655		(91)	321	13,76%	124	4,90%		0,00%	2.655
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.781	49.808	450	500	50	612	28	4.074	472	51.039	97,59%	(1.230)
	KUR	43.301	47.907	47.947	450	500	50	674	41	4.647	459	48.404	99,06%	(457)
	Non KUR	2.433	1.874	1.861	-	-	0	-62	-13	-573	13	2.634	70,64%	(773)
3	PWG	2.160	7.107	7.561	20	532	512	238	455	5.401	77	9.538	79,27%	(1.977)
	Cilem	2.160	7.107	7.561	20	532	512	238	455	5.401	77	9.538	79,27%	(1.977)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.254	509	1.491	982	-1.580	257	3.062	1.234	173.605	97,49%	(4.351)
	CF 1	15.140	17.633	17.914	-	426	426	126	281	2.774	145	16.052	111,60%	1.862
	Total Griya	1.118	992	981	-	0	0	-11	-137	11	-	1.356	72,38%	(375)
	• Total Non Program	1.118	992	981	-	0	0	-12	-11	-137	11	1.356	72,38%	(375)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.932	-	426	426	126	292	2.911	134	14.696	115,22%	2.237
	CF 2	151.051	151.364	151.340	509	1.065	556	-1.706	-24	288	1.089	157.553	96,06%	(6.213)
	Mitraguna & Others	120.364	119.927	120.165	-	1.065	1.065	-2.058	238	-199	827	126.201	95,22%	(6.035)
	Pensiun	30.687	31.437	31.174	509	-	-509	352	-262	487	262	31.352	99,43%	(178)
	Total Pembiayaan	214.086	225.884	226.623	979	2.523	1.544	-730	739	12.538	1.784	234.182	96,77%	(7.559)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
2	MBG	330	635	554	2.359	0,72%	0,72%	1,11%	4,74%	1.805	2.029	1.724						
	KUR	190	611	529	2.174	0,44%	0,44%	1,10%	4,53%	1.645	1.984	1.563						
	Non KUR	139	24	25	185	5,72%	5,72%	1,31%	9,93%	160	46	161						
3	PWG	3	-	-	-	0,14%	0,14%	0,00%	1,13%	85	82	85						
	Cilem	3	-	-	-	0,14%	0,14%	0,00%	1,13%	85	82	85						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
4	CFG	1.389	1.421	1.580	4.482	0,84%	0,84%	0,93%	2,65%	2.902	3.093	3.061						
	CF 1	197	679	766	2.261	1,30%	1,30%	4,34%	12,62%	1.495	2.063	1.582						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Oto	197	679	766	2.261	1,41%	1,41%	4,60%	13,35%	1.495	2.063	1.582						
	CF 2	1.192	742	814	2.222	0,79%	0,79%	0,54%	1,47%	1.408	1.030	1.480						
	Mitraguna & Others	1.192	354	616	1.677	0,99%	0,99%	0,51%	1,40%	1.061	485	1.323						
	Pensiun	121	-	-	-	0,06%	0,06%	0,00%	-	347	545	156						
	Total Pembiayaan	1.868	2.351	2.219	2.244	0,87%	0,98%	0,94%	3,06%	4.793	5.205	4.870	0,00%	100,00%	-3,1%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
2	MBG	508	185	191	216	1,11%	0,38%	0,43%	25	(293)	31						
	KUR	409	147	154	154	0,94%	0,32%	0,32%	-	(255)	7						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	138	78	(7)	(60)	48	160,61%	11	17,36%	2.674	2,91%	(2.597)
2	Tabungan	73.366	68.269	69.999	68.886	92	(1.112)	617	0,90%	(4.480)	-6,11%	79.971	86,14%	(11.085)
3	Deposito	13.172	14.189	14.080	13.880	531	(200)	(309)	-2,18%	708	5,38%	14.379	95,53%	(498)
	Total	86.605	82.488	84.217	82.844	615	(1.373)	356	0,43%	(3.760)	-4,34%	97.024	85,39%	(14.180)
	CASA	73.432	68.299	70.137	68.964	84	(1.173)	665	0,97%	(4.469)	-6,09%	82.645	83,45%	(13.681)
	(%) CASA	84,79%	82,80%	83,28%	83,25%									
	FDR	98,27%	110,98%	108,29%	110,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	349	395	431	441	10	46	11,69%	92	26,21%	-	0,00%	441		
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0		
3	Tabungan ISE	349	395	431	441	10	46	11,69%	92	26,21%		0,00%	441		
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	7.131	-	386	386	367	356	5.420	30	5.032	141,71%	2.099
	Cilem	1.711	6.775	7.131	-	386	386	367	356	5.420	30	5.032	141,71%	2.099
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	84.046	-	274	274	-246	-705	680	979	91.686	91,67%	(7.640)
	CF 1	269	448	448	-	0	0	-3	0	179	-	1.292	34,66%	(844)
	Total Griya	269	251	251	-	0	0	0	0	-18	-	535	46,87%	(284)
	• Total Non Program	269	251	251	-	0	0	-2	0	-18	-	535	46,87%	(284)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	-	197	197	-	0	0	-3	0	197	-	757	26,02%	(560)
	CF 2	83.098	84.303	83.598	-	274	274	-243	-705	501	979	90.394	92,48%	(6.796)
	Mitraguna & Others	38.271	38.205	37.686	-	160	160	-672	-519	-585	679	44.821	84,08%	(7.135)
	Pensiun	44.827	46.098	45.912	-	114	114	429	-185	1.086	299	45.573	100,75%	340
	Total Pembiayaan	85.106	91.544	91.195	-	660	660	121	-349	6.089	1.008	96.747	94,26%	(5.552)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	125	0,00%	0,00%	1,75%	125	125	125	125				
	Cilem	-	-	-	-	125	0,00%	0,00%	1,75%	125	125	125	125				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	389	387	2.727	0,00%	0,00%	0,46%	3,24%	2.340	2.727	2.337	2.337				
	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	-	229	229	224	0,00%	0,00%	0,27%	0,27%	(4)	224	(5)	(5)				
	Mitraguna & Others	-	229	229	224	0,00%	0,00%	0,60%	0,59%	(4)	224	(5)	(5)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,27%	(4)	224	(5)	0,60%	-124,20%	0,3%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	22.888	23.000	26	113	376	1,66%	11.985	108,80%	17.115	134,38%	5.885
2	Tabungan	115.074	111.762	116.078	116.320	3.958	242	4.558	4,08%	1.246	1,08%	124.578	93,37%	(8.258)
3	Deposito	23.779	24.785	24.636	24.595	69	(41)	(191)	-0,77%	816	3,43%	24.677	99,67%	(82)
	Total	149.869	159.171	163.602	163.915	4.053	313	4.744	2,98%	14.046	9,37%	166.371	98,52%	(2.455)
	CASA	126.089	134.386	138.966	139.320	3.984	355	4.934	3,67%	13.231	10,49%	141.693	98,33%	(2.373)
	(%) CASA	84,13%	84,43%	84,94%	85,00%									
	FDR	105,52%	113,31%	110,15%	109,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	6.494	6.505		11	283	4,55%	(867)	-11,76%	-	0,00%	6.505
2	Giro ISE	1.170	279	485	481		(3)	202	72,44%	(689)	-58,87%	-	0,00%	481
3	Tabungan ISE	2.302	1.843	1.910	1.924		14	81	4,38%	(378)	-16,42%	-	0,00%	1.924
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.455	100	-	-100	51	-3	724	3	731	199,00%	724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.455	100	-	-100	51	-3	724	3	731	199,00%	724
	• Local Champion	731	554	551	100	-	-100	70	-3	-180	3	731	75,38%	(180)
	• Value Chain	-	904	904	-	-	-	-19	0	904	-	0	0,00%	904
2	MBG	14.454	21.062	21.346	-	400	400	425	284	6.892	116	19.012	112,28%	2.335
	KUR	11.979	19.003	19.308	-	400	400	496	305	7.328	95	16.423	117,57%	2.885
	Non KUR	2.475	2.059	2.039	-	-	0	-71	-21	-436	21	2.589	78,76%	(550)
3	PWG	2.088	8.579	8.812	66	334	268	126	232	6.724	102	9.948	88,58%	(1.137)
	Cilem	1.902	8.366	8.581	66	310	243	150	215	6.680	94	9.762	87,91%	(1.181)
	Gadai	186	213	230	-	24	24	24	17	44	7	186	123,73%	44
4	CFG	140.874	149.252	148.590	550	1.072	522	-564	-662	7.716	1.734	153.851	96,58%	(5.261)
	CF 1	3.720	5.449	5.403	-	-	0	-22	-46	1.683	46	5.317	101,62%	86
	Total Griya	422	1.164	1.162	-	-	0	0	-2	739	2	838	138,56%	323
	• Total Non Program	422	1.164	1.162	-	-	0	-5	-2	739	2	838	138,56%	323
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.242	-	-	0	-22	-44	944	44	4.479	94,71%	(237)
	CF 2	137.153	143.803	143.186	550	1.072	522	-542	-616	6.033	1.688	148.534	96,40%	(5.348)
	Mitraguna & Others	95.850	99.959	99.537	250	860	610	-1.303	-422	3.688	1.282	106.067	93,84%	(6.529)
	Pensiun	41.304	43.844	43.649	300	212	-88	761	-195	2.345	407	42.468	102,78%	1.182
	Total Pembiayaan	158.147	180.352	180.202	716	1.806	1.090	38	-149	22.056	1.955	183.542	98,18%	(3.339)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	-	48	47	47	47	0,00%	3,20%	3,21%	-	47	(1)			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	47	0,00%	3,20%	3,21%	-	47	(1)			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	806	806	0,16%	0,00%	3,77%	806	782	806			
	KUR	24	-	-	740	740	0,20%	0,00%	3,83%	740	717	740			
	Non KUR	-	-	-	65	65	0,00%	0,00%	3,20%	65	65	65			
3	PWG	-	-	-	219	219	0,00%	0,00%	2,49%	219	219	219			
	Cilem	-	-	-	219	219	0,00%	0,00%	2,55%	219	219	219			
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	2.821	2.821	0,45%	1,13%	1,90%	1.138	2.185	1.359			
	CF 1	195	110	334	466	466	5,25%	6,13%	8,63%	132	271	356			
	Total Griya	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	195	110	334	466	466	5,92%	7,79%	10,99%	132	271	356			
	CF 2	441	1.352	1.348	2.355	2.355	0,32%	0,94%	1,64%	1.006	1.914	1.003			
	Mitraguna & Others	441	1.183	1.348	1.901	1.901	0,46%	1,35%	1,91%	552	1.460	718			
	Pensiun	-	169	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	258	257	257	257	0,34%	0,14%	0,14%	(280)	(1)	1,10%	-675,09%	1,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25	Growth (Mtd)	Growth (YoY)			
1	Asset (Retail) T	192.100	162.108	181.740	(10.360)					0,02	0,70			
2	Contribution Margin	7.193	10.133	7.051	(142)	2,0%				25	(1.164)			

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Sep-25	Sep-25		
PHR	2,69	3,37	3,39	0,02	0,70
CIF Payroll	2.203	1.014	1.039	25	(1.164)

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.646	5.682	36	(511)	-8,25%	1.600	39,18%	-	0,00%	5.682
2	Giro ISE	1.486	3.178	2.685	2.693	8	(485)	-15,25%	1.207	81,22%	-	0,00%	2.693
3	Tabungan ISE	2.597	3.016	2.961	2.989	28	(26)	-0,88%	392	15,12%	-	0,00%	2.989
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Local Champion	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	96.981	-	790	790	-1.166	305	-752	485	103.342	93,84%	(6.361)
	KUR	92.544	90.757	91.095	-	790	790	-934	338	-1.449	452	97.667	93,27%	(6.572)
	Non KUR	5.189	5.919	5.886	-	-	0	-232	-33	697	33	5.676	103,71%	210
3	PWG	10.721	22.181	22.782	1.399	1.150	-249	1.305	601	12.061	550	32.125	70,92%	(9.343)
	Cilem	6.388	13.681	14.075	288	567	279	943	394	7.687	173	21.573	65,25%	(7.498)
	Gadai	4.333	8.500	8.707	1.111	583	-528	362	206	4.374	377	10.553	82,51%	(1.846)
4	CFG	134.342	140.777	139.532	1.429	1.002	-427	1.543	-1.245	5.189	2.247	156.757	89,01%	(17.226)
	CF 1	27.563	25.063	24.873	-	-	0	-271	-189	-2.689	189	32.202	77,24%	(7.328)
	Total Griya	18.820	16.452	16.380	-	-	0	0	-72	-2.441	72	21.615	75,78%	(5.235)
M	• Total Non Program	5.808	4.898	4.853	-	-	0	-59	-45	-955	45	6.766	71,73%	(1.913)
	• Program	13.012	11.553	11.526	-	-	0	-124	-27	-1.486	27	14.849	77,62%	(3.323)
	Oto	8.743	8.611	8.494	-	-	0	-271	-117	-249	117	10.587	80,23%	(2.093)
	CF 2	106.779	115.714	114.658	1.429	1.002	-427	1.813	-1.055	7.879	2.057	124.556	92,05%	(9.897)
	Mitraguna & Others	66.464	74.478	73.925	1.039	1.002	-37	1.897	-553	7.461	1.555	82.423	89,69%	(8.498)
P	Pensiun	40.315	41.236	40.733	390	-	-390	-84	-503	418	503	42.133	96,68%	(1.400)
	Total Pembiayaan	244.391	262.053	261.713	2.828	2.942	114	1.571	-340	17.322	3.282	293.820	89,07%	(32.107)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	2.966	0,95%	0,81%	3,06%	2.186	2.035	2.020			
	KUR	830	846	683	2.442	0,90%	0,75%	2,68%	1.759	1.613	1.596			
	Non KUR	101	100	97	524	1,95%	1,64%	8,90%	427	423	424			
3	PWG	7	-	-	189	0,06%	0,00%	0,83%	189	183	189			
	Cilem	-	-	-	103	0,00%	0,00%	0,73%	103	103	103			
	Gadai	7	-	-	86	0,15%	0,00%	0,99%	86	80	86			
4	CFG	949	1.067	1.430	6.263	0,71%	1,02%	4,49%	4.833	5.314	5.196			
	CF 1	949	1.067	983	3.090	3,44%	3,92%	12,42%	2.107	2.141	2.024			
	Total Griya	745	834	757	2.506	3,96%	4,60%	15,30%	1.749	1.762	1.672			
	Oto	204	232	226	584	2,34%	2,63%	6,88%	358	380	352			
	CF 2	-	-	446	3.172	0,00%	0,39%	2,77%	2.726	3.172	3.172			
	Mitraguna & Others	-	-	446	3.002	0,00%	0,60%	4,06%	2.555	3.002	3.002			
	Pensiun	-	-	-	171	0,00%	0,00%	0,42%	171	171	171			
	Total Pembiayaan	1.969	2.012	2.209	9.418	0,81%	0,84%	3,60%	7.209	7.449	7.406	0,17%	95,31%	-3,4%

Kualitas Pembiayaan (NPF)

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.797	251.305	262.140	23.343	
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,75	2,95	3,00	0,05	0,25
CIF Payroll	1.255	1.469	1.587	118	332

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.714	2.909	261	195	76	2,68%	(729)	-20,03%	9.639	30,18%	(6.730)
2	Tabungan	133.319	154.882	152.909	152.704	2.042	(205)	(2.178)	-1,41%	19.385	14,54%	144.556	105,64%	8.148
3	Deposito	34.970	33.332	33.382	33.582	560	200	250	0,75%	(1.388)	-3,97%	36.234	92,68%	(2.652)
	Total	171.926	191.046	189.005	189.194	2.862	189	(1.852)	-0,97%	17.268	10,04%	190.428	99,35%	(1.234)
	CASA	136.957	157.715	155.623	155.612	2.302	(11)	(2.102)	-1,33%	18.656	13,62%	154.194	100,92%	1.418
	(%) CASA	79,66%	82,55%	82,34%	82,25%									
	FDR	77,08%	67,13%	67,09%	67,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.314	2.330		16	29	1,26%	296	14,55%	-	0,00%	2.330
2	Giro ISE	95	517	527	527		0	10	1,93%	432	455,37%	-	0,00%	527
3	Tabungan ISE	1.439	1.285	1.287	1.304		16	19	1,48%	(136)	-9,44%	-	0,00%	1.304
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	18.407	-	-	0	-1.287	-160	-538	160	21.588	85,27%	(3.181)
	KUR	17.446	17.524	17.373	-	-	0	-984	-151	-73	151	19.977	86,96%	(2.605)
	Non KUR	1.500	1.044	1.035	-	-	0	-302	-9	-465	9	1.611	64,24%	(576)
3	PWG	1.695	7.408	7.673	97	394	297	354	266	5.979	129	6.399	119,92%	1.275
	Cilem	1.695	7.408	7.673	97	394	297	354	266	5.979	129	6.399	119,92%	1.275
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	100.717	300	95	-205	-2.978	-1.556	-11.158	1.651	115.400	87,28%	(14.683)
	CF 1	3.054	2.795	2.774	-	-	0	-55	-21	-280	21	3.488	79,55%	(713)
	Total Griya	942	876	876	-	-	0	0	0	-66	-	1.055	83,01%	(179)
	• Total Non Program	942	876	876	-	-	0	-6	0	0	-	1.055	83,01%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.899	-	-	0	-55	-21	-213	21	2.433	78,05%	(534)
	CF 2	108.821	99.477	97.943	300	95	-205	-2.923	-1.535	-10.878	1.630	111.912	87,52%	(13.969)
	Mitraguna & Others	34.866	41.418	40.255	300	65	-235	-115	-1.163	5.389	1.228	37.641	106,94%	2.614
	Pensiun	73.955	58.059	57.688	-	30	30	-2.808	-371	-16.267	401	74.271	77,67%	(16.583)
	Total Pembiayaan	132.514	128.248	126.798	397	489	92	-3.910	-1.450	-5.717	1.940	143.386	88,43%	(16.589)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	174	159	51,9%	51,5%	51,0%	80	(128)	(356)					
	KUR	199	530	94	70	114	51,4%	54,4%	40,0%	(24)	(129)	(460)					
	Non KUR	102	-	-	104	6,82%	0,00%	0,00%	10,02%	104	1	104					
3	PWG	-	-	-	177	0,00%	0,00%	0,00%	2,31%	177	177	177					
	Cilem	-	-	-	177	0,00%	0,00%	0,00%	2,31%	177	177	177					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
4	CFG	58	1.868	1.234	4.294	0,53%	0,05%	1,21%	4,26%	3.060	4.236	2.426					
	CF 1	54	31	28	210	1,76%	1,01%	1,01%	7,55%	181	156	179					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Oto	54	31	28	210	2,55%	1,47%	1,47%	11,03%	181	156	179					
	CF 2	5	1.838	1.206	4.085	0,00%	0,00%	1,21%	4,17%	2.879	4.080	2.247					
	Mitraguna & Others	5	1.758	1.125	2.688	0,01%	2,72%	6,68%	1.563	2.684	931						
	Pensiun	-	80	81	1.396	0,00%	0,14%	0,24%	0,54%	1.316	1.396	1.316					
	Total Pembiayaan	9.858	2.947	999	1.534	7,44%	0,78%	1,21%	535	(8.324)	(1.413)	2,09%	-72,60%	0,9%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	158.832	172.251	185.690	26.858	
2	Contribution Margin	137	2.198	7.784	7.647	-5581,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,30	2,51	2,54	0,03	0,23
CIF Payroll	1.529	1.525	1.521	(4)	(8)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.520	1.713	(204)	193	(601)	-25,97%	(1.125)	-39,65%	7.495	22,86%	(5.781)
2	Tabungan	118.896	130.042	130.344	130.012	5.288	(333)	(31)	-0,02%	11.115	9,35%	132.336	98,24%	(2.325)
3	Deposito	12.522	15.544	15.560	15.560	(147)	0	16	0,10%	3.038	24,26%	13.338	116,66%	2.222
	Total	134.257	147.901	147.424	147.285	4.937	(139)	(616)	-0,42%	13.028	9,70%	153.169	96,16%	(5.884)
	CASA	121.735	132.356	131.864	131.725	5.084	(139)	(632)	-0,48%	9.990	8,21%			
(%)	CASA	90,67%	89,49%	89,45%	89,44%									
FDR		193,63%	185,65%	186,90%	187,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	4.101	4.138		37	136	3,41%	213	5,42%	-	0,00%	4.138
2	Giro ISE	2.210	1.269	975	1.012		37	(257)	-20,28%	(1.199)	-54,23%		0,00%	1.012
3	Tabungan ISE	1.714	2.732	3.126	3.126		0	394	14,41%	1.412	82,34%		0,00%	3.126
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	61	-	-	0	-9	0	-94	-	155	39,60%	(94)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	61	-	-	0	-9	0	-94	-	155	39,60%	(94)
• Local Champion	155	61	61	-	-	-	0	-9	0	-94	-	155	39,60%	(94)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	71.731	930	900	-30	841	226	-4.531	674	76.854	93,33%	(5.124)
	KUR	69.790	66.016	66.063	930	700	-230	1.010	47	-3.727	653	70.240	94,05%	(4.177)
	Non KUR	6.471	5.488	5.668	-	200	200	-168	179	-804	21	6.614	85,69%	(946)
3	PWG	2.698	8.741	8.910	66	334	268	301	169	6.212	165	11.023	80,84%	(2.112)
	Cilem	2.698	8.741	8.910	66	334	268	301	169	6.212	165	11.023	80,84%	(2.112)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	194.828	814	1.393	579	1.026	553	13.981	840	199.512	97,65%	(4.684)
	CF 1	24.361	31.792	31.758	99	246	147	41	-34	7.397	280	26.703	118,93%	5.054
• Total Non Program		4.158	5.304	5.292	-	-	0	0	-12	1.135	12	4.806	110,11%	486
• Program		317	292	292	-	-	0	-2	-12	1.159	-	4.445	112,49%	555
Oto		20.203	26.488	26.465	99	246	147	41	-23	6.262	268	21.897	120,86%	4.569
CF 2		156.485	162.483	163.070	715	1.147	432	985	587	6.585	560	172.808	94,36%	(9.739)
Mitraguna & Others		140.742	148.597	149.311	715	1.147	432	1.270	715	8.570	432	155.396	96,08%	(6.085)
Pensiun		15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,02%	(3.654)
Total Pembiayaan		259.960	274.582	275.530	1.810	2.626	817	2.160	948	15.569	1.679	287.544	95,82%	(12.014)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-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	-	439	551	1.770	0,00%	0,77%	2,47%	1.219	1.770	1.331	-						
	KUR	-	398	511	1.519	0,00%	0,77%	2,30%	1.008	1.519	1.121	-						
	Non KUR	-	41	40	251	0,00%	0,73%	4,43%	211	251	210	-						
3	PWG	-	-	-	-	50	0,00%	0,00%	0,56%	50	50	50	-					
	Cilem	-	-	-	-	50	0,00%	0,00%	0,56%	50	50	50	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
4	CFG	4.563	2.138	2.643	5.449	0,00%	2,52%	1,36%	2,805	886	3.310	-						
	CF 1	1.171	1.100	1.509	3.654	4,81%	4,75%	11,51%	2.145	2.483	2.554	-						
	Total Griya	405	-	379	20	9,74%	7,15%	0,38%	(359)	(385)	20	-						
Oto		766	1.100	1.130	3.634	3,79%	4,27%	13,73%	2.504	2.868	2.534	-						
CF 2		3.391	1.038	1.134	1.794	2,17%	0,70%	1,10%	660	(1.597)	756	-						
Mitraguna & Others		3.391	1.038	1.134	1.746	1.49%	1,07%	1,07%	(593)	(498)	0	-						
Pensiun		95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-	-						
Total Pembiayaan		2.747	2.973	3.045	3.045	1,06%	1,11%	1,11%	298	72	1,20%	-8,81%	0,1%					

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	259.177	264.312	275.722	16.545		2.74	3.22	3.23
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%	631	1.520	1.542

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-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 (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	10-Dec-25		31-Dec-24	30-Nov-25	10-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	10-Dec-25		31-Dec-24	30-Nov-25	10-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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.353	1.394	657	41	369	35,94%	(113)	-7,51%	4.003	34,84%	(2.608)
2	Tabungan	77.097	95.902	97.959	97.866	2.511	(94)	1.964	2,05%	20.769	26,94%	82.429	118,73%	15.437
3	Deposito	8.333	13.467	13.507	13.507	(12)	0	40	0,30%	5.174	62,10%	9.029	149,59%	4.478
	Total	86.937	110.395	112.820	112.767	3.155	(53)	2.373	2,15%	25.830	29,71%	95.461	118,13%	17.307
	CASA	78.604	96.928	99.313	99.260	3.167	(53)	2.332	2,41%	20.656	26,28%	86.431	114,84%	12.829
	(%) CASA	90,42%	87,80%	88,03%	88,02%									
	FDR	27,35%	46,81%	46,62%	46,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	27.017	26.984	(33)	(1.182)	-4,20%	2.552	10,45%	-	0,00%	26.984	
2	Giro ISE	1.505	1.023	1.286	1.328	42	305	29,81%	(178)	-11,80%	-	0,00%	1.328	
3	Tabungan ISE	19.127	23.343	21.932	21.857	(75)	(1.487)	-6,37%	2.730	14,27%	-	0,00%	21.857	
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	18.825	-	760	760	809	701	10.916	59	17.599	106,97%	1.226
	KUR	7.722	16.929	17.375	-	500	500	644	446	9.653	54	17.082	101,71%	293
	Non KUR	188	1.195	1.451	-	260	260	165	256	1.263	4	517	280,50%	933
3	PWG	1.199	7.125	7.504	113	413	300	936	379	6.306	34	7.689	97,60%	(185)
	Cilem	1.199	7.125	7.504	113	413	300	936	379	6.306	34	7.689	97,60%	(185)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.267	249	-	(249)	1.114	(155)	11.594	155	24.603	106,76%	1.664
	CF 1	4.501	8.858	8.776	249	-	(249)	889	(82)	4.275	82	5.723	153,35%	3.053
1	Total Non Program	108	76	76	-	-	0	0	0	-32	-	426	17,81%	(350)
	Program	-	-	-	-	-	0	0	0	-32	-	426	17,81%	(350)
	Oto	4.393	8.783	8.700	249	-	(249)	889	(82)	4.307	82	5.297	164,26%	3.404
	CF 2	10.171	17.564	17.490	-	-	0	224	(73)	7.319	73	18.880	92,64%	(1.390)
	Mitraguna & Others	10.171	15.574	15.508	-	-	0	233	(66)	5.337	66	17.990	86,21%	(2.482)
	Pensiun	-	1.989	1.982	-	-	0	(9)	(7)	1.982	7	890	222,63%	1.092
	Total Pembiayaan	23.780	51.671	52.596	362	1.173	811	2.859	925	28.816	247	49.891	105,42%	2.705

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-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	-	-	-	-	805	0,00%	0,00%	4,28%	805	805	805	805				
	KUR	-	-	-	-	805	0,00%	0,00%	4,63%	805	805	805	805				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	45	0,00%	0,00%	0,60%	45	45	45	45				
	Cilem	-	-	-	-	45	0,00%	0,00%	0,60%	45	45	45	45				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	156	90	318	0,00%	0,00%	0,34%	1,21%	228	318	163					
	CF 1	-	156	90	220	0,00%	0,00%	1,02%	2,51%	130	220	65					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	156	90	220	0,00%	0,00%	1,03%	2,53%	130	220	65					
	CF 2	-	-	-	-	98	0,00%	0,00%	0,56%	98	98	98	98				
	Mitraguna & Others	-	-	-	-	98	0,00%	0,00%	0,63%	98	98	98	98				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	0,02%	#DIV/0!	0,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	78.826	86.938	104.096	25.270	
2	Contribution Margin	469	842	1.315	846	-180,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,47	3,53	0,06	0,55
CIF Payroll	626	680	657	(23)	31

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	12.521	12.817	(210)	296	7.387	136,04%	(67.223)	-83,99%	93.470	13,71%	(80.653)
2	Tabungan	33.280	44.566	45.211	45.092	939	(119)	526	1,18%	11.812	35,49%	38.014	118,62%	7.077
3	Deposito	18.866	77.656	77.262	77.342	1.032	80	(315)	-0,41%	58.475	309,94%	19.836	389,91%	57.506
	Total	132.186	127.652	134.993	135.250	1.760	257	7.598	5,95%	3.064	2,32%	151.319	89,38%	(16.070)
	CASA	113.319	49.996	57.731	57.908	729	177	7.912	15,83%	(55.411)	-48,90%	131.484	44,04%	(73.576)
	(%) CASA	85,73%	39,17%	42,77%	42,82%									
	FDR	12,66%	24,75%	23,42%	23,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	967	976		9	71	7,87%	392	67,07%	-	0,00%	976
2	Giro ISE	18	55	110	111		1	55	100,16%	93	529,86%	-	0,00%	111
3	Tabungan ISE	567	850	857	866		9	16	1,86%	299	52,73%	-	0,00%	866
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	3.162	34	102	68	162	49	2.434	53	3.778	83,70%	(616)
	Cilem	728	3.113	3.162	34	102	68	162	49	2.434	53	3.778	83,70%	(616)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	28.449	-	150	150	1.046	-35	12.441	185	27.778	102,41%	671
	CF 1	6.128	9.054	9.001	-	-	0	122	54	2.873	54	7.576	118,80%	1.425
	Total Griya	4.538	7.289	7.269	-	-	0	0	-21	2.731	21	4.915	147,89%	2.354
4	• Total Non Program	4.538	6.115	6.095	-	-	0	-36	-20	1.557	20	4.915	124,00%	1.180
	• Program	-	1.175	1.174	-	-	0	172	-1	1.174	1	0	0,00%	1.174
	Oto	1.591	1.765	1.732	-	-	0	122	-33	142	33	2.662	65,09%	(929)
	CF 2	9.879	19.429	19.448	-	150	150	924	18	9.569	132	20.202	96,27%	(754)
	Mitraguna & Others	9.209	18.517	18.541	-	150	150	929	24	9.332	126	18.475	100,35%	66
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	31.611	34	252	218	1.208	14	14.875	239	31.556	100,17%	55

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-	71	0,00%	0,00%	2,25%	71	71	71				
	Cilem	-	-	-	-	71	0,00%	0,00%	2,25%	71	71	71				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	258	257	804	0,00%	0,00%	0,90%	2,83%	548	804	546				
	CF 1	-	-	-	-	145	0,00%	0,00%	1,61%	145	145	145				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-	145	0,00%	0,00%	8,35%	145	145	145				
	CF 2	-	258	257	660	0,00%	0,00%	1,32%	3,39%	403	660	401				
	Mitraguna & Others	-	-	-	-	660	0,00%	0,00%	1,39%	3,56%	403	660	401			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	-	258	257	876	0,00%	0,00%	2,77%	0,00%	619	876	617	0,29%	89,47%	-2,5%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Total Griya	-	-	-	-											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	1.514	1.492	(2.713)	(23)	1.120	300,80%	(256)	-14,64%	8.707	17,13%	(7.215)
2	Tabungan	52.637	67.696	67.682	68.289	3.154	606	593	0,88%	15.652	29,74%	59.126	115,50%	9.163
3	Deposito	30.502	32.660	31.723	31.723	(207)	0	(937)	-2,87%	1.221	4,00%	31.501	100,70%	222
	Total	84.886	100.728	100.920	101.504	234	584	775	0,77%	16.617	19,58%	99.334	102,18%	2.170
	CASA	54.385	68.068	69.197	69.781	442	584	1.712	2,52%	15.396	28,31%	67.833	102,87%	1.948
	(%) CASA	64,07%	67,58%	68,57%	68,75%									
	FDR	15,32%	28,93%	29,38%	29,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	1.365	1.371	6	219	18,99%	(608)	-30,73%		-	0,00%	1.371
2	Giro ISE	1.572	313	226	227	1	(86)	-27,52%	(1.345)	-85,55%			0,00%	227
3	Tabungan ISE	407	839	1.139	1.144	5	305	36,37%	737	180,89%			0,00%	1.144
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	7.755	31	185	154	169	139	4.827	46	5.655	137,14%	2.100
	Cilem	2.928	7.616	7.755	31	185	154	169	139	4.827	46	5.655	137,14%	2.100
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	21.897	517	470	-47	925	372	11.819	98	18.905	115,83%	2.992
	CF 1	3.825	6.546	6.490	247	-	-247	135	56	2.665	56	4.911	132,17%	1.580
	Total Griya	789	1.474	1.473	-	-	0	0	-2	684	2	1.072	137,42%	401
4	• Total Non Program	789	1.474	1.473	-	-	0	0	-3	684	2	1.072	137,42%	401
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	5.018	247	-	-247	135	-54	1.982	54	3.839	130,70%	1.179
	CF 2	6.254	14.979	15.407	270	470	200	789	428	9.153	42	13.995	110,09%	1.412
	Mitraguna & Others	5.039	13.436	13.855	-	450	450	660	419	8.816	31	11.989	115,57%	1.866
	Pensiun	1.215	1.544	1.552	270	20	-250	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	29.653	549	655	107	1.094	511	16.646	144	24.560	120,73%	5.092

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	83	31	79	455	0,82%	0,37%	2,08%	376	372	424						
	CF 1	83	-	79	364	2,17%	1,21%	5,60%	285	281	364						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	83	-	79	364	2,73%	1,56%	7,25%	285	281	364						
	CF 2	-	31	-	92	0,00%	0,00%	0,00%	92	92	61						
	Mitraguna & Others	-	31	-	92	0,00%	0,00%	0,00%	92	92	61						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	45	31	7,6%	7,77%	#####	7,6%	7,6%	7,6%	7,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.327	86.720	102.593	29.266	
2	Contribution Margin	849	1.421	1.472	623	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,29	3,46	3,49	0,03	0,20
CIF Payroll	477	546	557	11	80