

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	517.216	519.043	(162.332)	1.827	81.816	18,71%	204.071	64,79%	515.367	100,71%	3.676
2	Tabungan	2.242.130	2.410.328	2.434.843	2.447.641	(11.852)	12.798	37.313	1,55%	205.511	9,17%	2.534.104	96,59%	(86.463)
3	Deposito	2.798.677	3.310.810	3.178.977	3.178.770	519.898	(206)	(132.040)	-3,99%	380.094	13,58%	2.816.881	112,85%	361.889
	Total	5.355.779	6.158.366	6.131.036	6.145.454	345.714	14.418	(12.911)	-0,21%	789.675	14,74%	5.866.352	104,76%	279.102
	CASA	2.557.102	2.847.555	2.952.059	2.966.684	(174.184)	14.625	119.129	4,18%	409.582	16,02%	3.049.471	97,29%	(82.787)
	FDR	47,52%	48,47%	49,08%	48,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	109.430	110.597		1.167	11.127	11,19%	(3.059)	-2,59%	151.518	72,99%	(40.920)
2	Giro ISE	31.184	15.875	22.089	22.385		296	6.510	41,01%	(8.799)	-28,22%	54.128	41,36%	(31.743)
3	Tabungan ISE	59.057	64.263	68.009	68.880		871	4.617	7,18%	9.823	16,63%	64.324	107,08%	4.556
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554		0	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.267	2.830	3.500	670	513	886	20.058	2.614	244.894	85,04%	(36.626)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	190.252	2.830	3.500	670	643	886	21.411	2.614	200.840	94,73%	(10.588)
	• Local Champion	162.434	180.126	180.860	2.830	3.500	670	771	734	18.426	2.766	177.604	101,83%	3.255
	• Value Chain	6.407	9.240	9.392	-	-	-	-128	152	2.985	(152)	23.235	40,42%	(13.843)
2	MBG	159.435	194.735	194.146	2.405	1.350	-1.055	2.895	-589	34.711	1.939	210.853	92,08%	(16.707)
	KUR	151.599	185.038	184.463	2.055	1.250	-805	2.836	-575	32.864	1.825	200.443	92,03%	(15.980)
	Non KUR	7.836	9.697	9.683	350	100	-250	60	-14	1.847	114	10.410	93,02%	(727)
3	PWG	252.400	434.205	450.714	39.790	44.521	4.732	21.944	16.509	198.314	28.012	453.213	99,45%	(2.499)
	Cilem	111.797	234.388	244.564	11.222	16.374	5.152	10.815	10.176	132.767	6.198	276.183	88,55%	(31.618)
	Gadai	140.603	199.817	206.150	28.568	28.147	-420	11.129	6.333	65.547	21.814	177.030	116,45%	29.120
4	CFG	1.944.791	2.148.603	2.155.753	27.694	27.843	150	10.856	7.150	210.962	20.693	2.206.447	97,70%	(50.695)
	CF 1	376.842	382.194	381.039	337	1.769	1.433	-2.215	-1.155	4.197	2.924	422.476	90,19%	(41.437)
	Total Griya	311.852	312.575	311.826	150	1.050	900	0	-748	-25	1.798	334.952	93,10%	(23.126)
	• Total Non Program	308.347	308.216	307.479	150	1.050	900	-1.685	-737	-868	1.787	318.551	96,52%	(11.072)
	• Program	3.505	4.359	4.347	-	-	0	136	-11	843	11	16.401	26,51%	(12.053)
	Oto	64.990	69.619	69.213	187	719	533	-2.215	-406	4.223	1.125	87.524	79,08%	(18.311)
	CF 2	1.567.950	1.766.409	1.774.714	27.357	26.074	-1.283	13.071	8.305	206.764	17.769	1.783.972	99,48%	(9.258)
	Mitraguna & Others	1.383.782	1.569.711	1.576.923	24.157	23.492	-665	10.152	7.211	193.141	16.281	1.577.695	99,95%	(772)
	Pensiun	184.168	196.697	197.791	3.200	2.582	-618	2.920	1.094	13.623	1.488	206.276	95,89%	(8.485)
	Total Pembiayaan	2.544.835	2.984.924	3.008.880	72.718	77.215	4.496	36.209	23.956	464.045	53.258	3.115.406	96,58%	(106.526)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			% Relatif	MtD	YTD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25					%	Penc.	Gap
1	SME	1.267	3.204	3.204	5.162	0,67%	1,54%	2,48%	1.958	3.894	1.958
	Linkage	-	-	-	0	0,00%	0,00%	0,00%	-	-	-
	Local Champion	1.267	3.204	3.204	5.053	0,75%	1,69%	2,66%	1.850	3.786	1.850
	Value Chain	-	-	-	108	0,00%	0,00%	0,06%	108	108	108
2	MBG	3.453	6.764	6.764	19.269	2,17%	3,47%	9,93%	12.505	15.816	12.505
	KUR	2.876	6.294	6.294	18.102	1,90%	3,40%	9,81%	11.808	15.226	11.808
	Non KUR	577	470	470	1.167	7,36%	4,84%	12,05%	697	590	697
3	PWG	-	-	-	14.975	0,00%	0,00%	0,00%	3,32%	14.975	14.975
	Cilem	-	-	-	9.649	0,00%	0,00%	0,00%	3,95%	9.649	9.649
	Gadai	-	-	-	5.325	0,00%	0,00%	0,00%	5,325	5,325	5,325
4	CFG	19.268	25.105	26.975	47.581	0,99%	1,26%	2,21%	20.605	28.313	22.476
	CF 1	8.041	13.170	13.772	23.640	2,13%	3,60%	6,20%	9.869	15.600	10.470
	Total Griya	6.972	10.986	11.815	17.625	2,24%	3,78%	5,65%	5.810	10.653	6.639
	Oto	1.069	2.184	1.957	6.016	1,64%	2,81%	8,69%	4.059	4.946	3.831
	CF 2	11.227	11.934	13.204	23.940	0,72%	0,75%	1,35%	10.737	12.713	12.006
	Mitraguna & Others	11.107	11.331	11.970	21.665	0,80%	0,76%	1,37%	9.959	10.558	10.334
	Pensiun	120	603	1.234	2.275	0,07%	0,63%	1,15%	1.042	2.155	1.672
	Total Pembiayaan	30.008	33.313	33.703	32.063	1,18%	1,13%	1,07%	(1.640)	2.055	(1.250)
									0,93%	12,85%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785	1.613.088	7,9%
2	Contribution Margin	121.739	158.691	112.173	(9.566)	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,04	3,24	3,26	0,02	0,22</

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	88.465	92.981	(3.810)	4.516	17.026	22,42%	12.818	15,99%	104.728	88,78%	(11.747)
2	Tabungan	392.786	398.058	386.789	389.003	5.717	2.213	(9.055)	-2,27%	(3.783)	-0,96%	428.515	90,78%	(39.513)
3	Deposito	233.260	200.095	192.051	191.261	4.992	(790)	(8.834)	-4,41%	(41.999)	-18,01%	235.492	81,22%	(44.231)
	Total	706.209	674.108	667.305	673.245	6.899	5.939	(863)	-0,13%	(32.965)	-4,67%	768.735	87,58%	(95.490)
	CASA	472.950	474.013	475.254	481.984	1.907	6.730	7.971	1,68%	9.034	1,91%	533.243	90,39%	(51.259)
	(%) CASA	66,97%	70,32%	71,22%	71,59%									
	FDR	69,41%	78,02%	79,18%	78,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	26.326	21.469	23.812	23.684	(127)	2.216	10,32%	(2.641)	-10,03%	-	0,00%	23.684	0,00%	4.099
2	Giro ISE	3.901	3.709	4.216	4.099	(117)	390	10,51%	199	5,09%	-	0,00%	14.085	0,00%	5.500
3	Tabungan ISE	13.925	12.259	14.096	14.085	(11)	1.826	14,89%	160	1,15%	-	0,00%	13.925	0,00%	137
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%	-	0,00%	5.500	0,00%	137
5	CIF ISE	128	137	137	137	0	0	0,00%	9	7,03%	-	0,00%	137	0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	93.725	87.634	87.964	190	2.300	2.110	-1.962	330	-5.761	1.970	109.730	80,16%	(21.766)	
	Linkage	4.522	3.238	3.238	-	-	-	-123	0	-1.284	-	11.492	28,17%	(8.254)	
	Non-Linkage	89.203	84.397	84.726	190	2.300	2.110	-1.839	330	-4.476	1.970	98.238	86,25%	(13.512)	
	• Local Champion	87.849	83.436	83.766	190	2.300	2.110	-1.803	330	-4.083	1.970	92.133	90,92%	(8.367)	
	• Value Chain	1.354	960	960	-	-	-	-36	0	-393	-	6.105	15,73%	(5.145)	
2	MBG	44.762	41.002	40.556	255	-	-255	-509	-446	-4.206	446	46.591	87,05%	(6.035)	
	KUR	42.954	38.476	38.065	105	-	-105	-821	-411	-4.889	411	44.797	84,97%	(6.732)	
	Non KUR	1.808	2.526	2.491	150	-	-150	312	-35	683	35	1.794	138,84%	697	
3	PWG	25.216	37.716	39.803	3.090	4.062	971	1.401	2.086	14.587	1.975	46.268	86,03%	(6.465)	
	Cilem	10.119	17.744	18.509	693	1.222	530	498	765	8.391	457	28.070	65,94%	(9.561)	
	Gadai	15.098	19.972	21.293	2.398	2.839	442	902	1.321	6.196	1.518	18.197	117,01%	3.096	
4	CFG	326.493	359.607	360.038	7.876	3.565	-4.311	1.453	430	33.545	3.134	348.181	103,41%	11.857	
	CF 1	44.529	52.282	52.618	-	749	749	-427	336	8.089	412	47.127	111,65%	5.491	
	Total Griya	33.717	41.976	42.085	-	300	300	0	109	8.368	191	34.319	122,63%	7.766	
	• Total Non Program	33.717	41.976	42.085	-	300	300	-254	109	8.368	191	0	0,00%	0	
	• Program	-	-	-	-	0	0	0	0	0	-	12.808	82,24%	(2.275)	
	Oto	10.812	10.306	10.533	-	449	449	-427	227	-279	222	301.054	102,11%	6.366	
	CF 2	281.964	307.326	307.420	7.876	2.816	-5.060	1.880	94	25.456	2.722	285.797	101,36%	3.896	
	Mitraguna & Others	268.245	289.437	289.693	6.870	2.816	-4.054	948	256	21.448	2.560	15.257	116,19%	2.470	
	Pensiun	13.719	17.889	17.727	1.006	-	-1.006	932	-162	4.008	162	550.769	95,93%	(22.408)	
	Total Pembiayaan	490.195	525.960	528.360	11.411	9.926	-1.485	382	2.400	38.165	7.526				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap	
1	SME	293	3.204	3.204	4.032	0,31%	3,66%	4,58%	828	3.739	828	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	293	3.204	3.204	4.032	0,33%	3,80%	4,76%	828	3.739	828	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	550	1.021	1.799	3.813	1,23%	4,39%	9,40%	2.014	3.263	2.791	-	-	-				
	KUR	550	1.021	1.705	3.454	1,28%	4,43%	9,07%	1.750	2.904	2.433	-	-	-				
	Non KUR	-	-	94	359	0,00%	3,73%	14,40%	264	359	359	-	-	-				
3	PWG	-	-	-	-	1.119	0,00%	0,00%	2.811	1.119	1.119	-	-	-				
	Cilem	-	-	-	-	661	0,00%	0,00%	3.57%	661	661	-	-	-				
	Gadai	-	-	-	-	458	0,00%	0,00%	2.15%	458	458	-	-	-				
4	CFG	5.180	4.286	2.153	8.231	1,59%	0,60%	2,29%	6.078	3.050	3.945	-	-	-				
	CF 1	174	42	40	3.169	0,39%	0,08%	0,62%	3.128	2.995	3.126	-	-	-				
	Total Griya	174	42	40	3.073	0,52%	0,10%	7,30%	3.033	2.899	3.031	-	-	-				
	Oto	-	-	-	-	96	0,00%	0,00%	0,91%	96	96	-	-	-				
	CF 2	5.006	4.244	2.113	5.062	1,78%	0,69%	1,65%	2.949	56	818	-	-	-				
	Mitraguna & Others	5.006	4.244	2.113	5.310	1,42%	1,73%	1,73%	8	1.304	1.090	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	5.937	5.456	6.672	6.679	1,21%	1,27%	1,26%	7	742	1.224	0,63%	50,12%	-0,6%				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	619.222	853.881	668.418	49.196			3.21	3.34	3.38	0.04
2	Contribution Margin	24.234	30.075	25.674	1.440	-5,9%		2.288	2.317</		

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	11.870	11.931	61	1.017	9,32%	292	2,51%	-	0,00%	11.931
2	Giro ISE	2.314	964	2.173	2.074	(99)	1.110	115,07%	(240)	-10,37%		0,00%	2.074
3	Tabungan ISE	1.452	2.077	1.824	1.985	160	(93)	-4,46%	532	36,63%		0,00%	1.985
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	17.606	-	-	0	2.412	-694	27	694	29.361	59,96%	(11,756)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5,131)
	Non-Linkage	17.579	18.300	17.606	-	-	0	2.412	-694	27	694	24.230	72,66%	(6,625)
	• Local Champion	16.492	17.899	17.205	-	-	0	2.412	-694	713	694	19.646	87,58%	(2,441)
	• Value Chain	1.087	401	401	-	-	-	-0	0	-686	-	4.585	8,74%	(4,184)
2	MBG	38.270	38.156	37.531	-	-	0	-966	-625	-739	625	49.876	75,25%	(12,345)
	KUR	37.787	37.645	37.029	-	-	0	-937	-616	-758	616	48.631	76,14%	(11,602)
	Non KUR	483	511	502	-	-	0	-29	-9	19	9	1.245	40,31%	(743)
3	PWG	15.859	36.565	38.225	4.167	4.039	-128	3.305	1.660	22.366	2.379	35.714	107,03%	2.511
	Cilem	7.657	20.078	21.105	685	1.472	786	1.371	1.028	13.448	444	23.148	91,17%	(2,043)
	Gadai	8.201	16.488	17.119	3.481	2.567	-914	1.934	632	8.918	1.935	12.566	136,24%	4.554
4	CFG	173.601	168.582	171.752	2.150	3.560	1.410	-3.409	3.171	-1.849	389	192.550	89,20%	(20,798)
	CF 1	81.382	67.479	67.378	-	-	0	-252	-101	-14.004	101	83.606	80,59%	(16,228)
	Total Griya	77.096	63.782	63.712	-	-	0	0	-70	-13.384	70	77.731	81,97%	(14,019)
	• Total Non Program	77.096	63.782	63.712	-	-	0	-2.418	-70	-13.384	70	77.731	81,97%	(14,019)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.666	-	-	0	-252	-31	-620	31	5.875	62,39%	(2,209)
	CF 2	92.219	101.103	104.374	2.150	3.560	1.410	-3.157	3.272	12.155	288	108.944	95,81%	(4,570)
	Mitraguna & Others	90.304	95.785	99.089	1.900	3.560	1.660	-3.380	3.303	8.785	257	105.404	94,01%	(6,316)
	Pensiun	1.915	5.317	5.286	250	-	-250	223	-32	3.370	32	3.539	149,33%	1.746
	Total Pembiayaan	245.309	261.603	265.114	6.317	7.599	1.282	1.343	3.511	19.805	4.088	307.502	86,22%	(42,388)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.172	2.541	5.071	3,78%	6,66%	13,51%	2.530	3.626	2.899			
	KUR	1.433	2.047	2.418	4.948	3,79%	6,42%	13,36%	2.530	3.515	2.901			
	Non KUR	12	125	123	123	2,54%	24,03%	24,48%	-	111	(2)			
3	PWG	-	-	-	1.445	0,00%	0,00%	3,78%	1.445	1.445	1.445			
	Cilem	-	-	-	1.388	0,00%	0,00%	6,58%	1.388	1.388	1.388			
	Gadai	-	-	-	58	0,00%	0,00%	0,34%	58	58	58			
4	CFG	3.497	3.360	6.197	5.456	2,01%	3,68%	3,18%	(740)	1.959	2.097			
	CF 1	3.310	3.079	4.746	4.630	4,07%	7,03%	6,87%	(115)	1.320	1.552			
	Total Griya	3.310	2.976	4.642	3.468	4,29%	7,28%	5,44%	(1.174)	158	492			
	Oto	-	102	103	1.162	0,00%	2,79%	31,70%	1.059	1.162	1.060			
	CF 2	187	281	1.451	826	0,20%	1,44%	0,79%	(625)	639	545			
	Mitragna & Others	187	88	1.258	633	0,21%	1,31%	0,64%	(625)	446	545			
	Pensiun	-	193	193	193	0,00%	3,63%	3,65%	-	193	-			
Total Pembiayaan		5.153	5.532	8.737	11.973	2,10%	3,34%	4,52%	3.235	6.820	6.441	0,40%	91,18%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	318	94	0,18%	0,83%	0,25%	(224)	24	(251)			
	KUR	-	275	248	24	0,00%	0,66%	0,06%	(224)	24	(251)			
	Non KUR	70	70	70	70	14,55%	13,73%	13,99%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	5.084	1.787	2.184	1,44%	1,06%	1,27%	397	(311)	(2.900)			
	CF 1	2.172	2.968	1.619	2.016	2,67%	2,40%	2,99%	397	(157)	(952)			
	Total Griya	2.172	2.968	1.619	2.016	2,82%	2,54%	3,16%	397	(157)	(952)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	168	168	0,35%	0,17%	0,16%	-	(155)	(1.948)			
	Mitraguna & Others	323	2.116	168	168	0,36%	0,18%	0,17%	-	(155)	(1.948)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		3.556	5.429	2.106	2.278	1,45%	0,80%	0,86%	172	(1.278)	(3.151)	0,45%	47,74%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	432.243	448.564	409.935	(22.308)	
2	Contribution Margin	11.694	17.543	15.950	4.256	-36,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,95	3,22	3,24	0,01	0,29
CIF Payroll	1.776	1.883	1.719	(164)	(57)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	850	880	(89)	30	(241)	-21,48%	(479)	-35,23%	12.152	7,24%	(11.272)
2	Tabungan	139.020	143.955	143.098	141.841	4.061	(1.256)	(2.114)	-1,47%	2.821	2,03%	154.745	91,66%	(12.904)
3	Deposito	91.332	76.900	76.825	76.806	230	(19)	(94)	-0,12%	(14.526)	-15,91%	92.313	83,20%	(15.507)
	Total	231.711	221.976	220.773	219.527	4.202	(1.245)	(2.449)	-1,10%	(12.184)	-5,26%	259.210	84,69%	(39.683)
	CASA	140.379	145.076	143.948	142.721	3.972	(1.227)	(2.355)	-1,62%	2.343	1,67%	166.897	85,51%	(24.176)
	(%) CASA	60,58%	65,36%	65,20%	65,01%									
	FDR	52,09%	65,04%	66,30%	66,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	5.543	5.229	(315)	104	2,02%	2.456	88,58%	-	0,00%	5.229	
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,70%	-	0,00%	103	
3	Tabungan ISE	2.669	5.022	5.440	5.125	(315)	104	2,07%	2.457	92,06%	-	0,00%	5.125	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	84	92	92	92	0	0	0,00%	8	9,52%	-	0,00%	92	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	293	-	-	0	-13	0	-1.122	-	1.415	20,72%	(1.122)
	Linkage	189	152	152	-	-	-	-4	0	-37	-	189	80,20%	(37)
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
• Local Champion	1.226	141	141	-	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	5.483	-	100	100	414	77	5.483	23	4.038	135,80%	1.446
	KUR	-	4.876	4.857	-	-	0	422	-19	4.857	19	3.846	126,28%	1.011
	Non KUR	-	531	626	-	100	100	-9	96	626	4	192	326,85%	435
3	PWG	10.318	21.769	23.365	2.031	2.651	620	2.095	1.596	13.047	1.055	23.389	99,90%	(23)
	Cilem	4.275	13.042	14.064	1.013	1.357	344	1.217	1.022	9.789	335	16.449	85,50%	(2.385)
	Gadai	6.043	8.728	9.302	1.019	1.294	275	877	574	3.259	720	6.940	134,04%	2.362
4	CFG	108.966	116.910	117.236	685	926	241	568	326	8.270	600	127.699	91,81%	(10.463)
	CF 1	22.575	21.266	21.142	-	-	0	-123	-124	-1.433	124	26.152	80,84%	(5.010)
	Total Griya	18.510	16.653	16.596	-	-	0	0	-57	-1.914	57	20.513	80,90%	(3.917)
• Total Non Program	18.168	16.160	16.103	-	-	-	0	-430	-57	-2.065	57	18.914	85,14%	(2.811)
• Program	342	493	493	-	-	-	0	-2	0	151	-	1.599	30,83%	(1.106)
Oto	4.065	4.613	4.546	-	-	0	-123	-67	481	67	5.639	80,61%	(1.093)	
CF 2	86.390	95.644	96.094	685	926	241	691	450	9.704	476	101.547	94,63%	(5.453)	
Mitraguna & Others	53.276	65.057	65.559	685	770	85	938	501	12.283	269	66.824	98,11%	(1.266)	
Pensiun	33.115	30.587	30.536	-	156	156	-247	-51	-2.579	207	34.723	87,94%	(4.187)	
Total Pembiayaan	120.698	144.379	146.377	2.716	3.677	961	3.063	1.999	25.680	1.679	156.540	93,51%	(10.162)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	525	980	671	671	0	0,48%	0,57%	0,57%	-	147	(309)			
	CF 1	397	541	424	424	0	1,76%	1,99%	2,01%	-	27	(117)			
	Total Griya	397	541	424	424	0	2,14%	2,55%	2,55%	-	27	(117)			
Oto	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
CF 2	128	439	247	247	0	0,15%	0,26%	0,26%	-	120	(192)				
Mitraguna & Others	20	439	247	247	0	0,04%	0,38%	0,38%	-	227	(192)				
Pensiun	108	-	-	-	0	0,09%	0,00%	0,00%	-	(108)	-				
Total Pembiayaan	1.438	980	671	671	0	1,19%	0,46%	0,46%	-	(767)	(309)	0,24%	48,08%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	230.548	232.327	218.084	(12.464)		
2	Contribution Margin	7.028	9.061	6.651	(377)	5,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,75	2,89	2,90	0,01	0,15
CIF Payroll	893	908	912	4	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	216.533	217.555	(126.134)	1.022	29.001	15,38%	144.574	198,10%	92.079	236,27%	125.476
2	Tabungan	196.862	204.302	220.723	219.297	(6.553)	(1.426)	14.995	7,34%	22.435	11,40%	224.903	97,51%	(5.606)
3	Deposito	1.160.939	1.779.384	1.693.700	1.693.664	487.766	(36)	(85.720)	-4,82%	532.725	45,89%	1.162.702	145,67%	530.963
	Total	1.430.782	2.172.240	2.130.956	2.130.516	355.080	(440)	(41.724)	-1,92%	699.734	48,91%	1.479.683	143,98%	650.833
	CASA	269.843	392.856	437.256	436.852	(132.686)	(404)	43.996	11,20%	167.009	61,89%	316.982	137,82%	119.870
	(%) CASA	18,86%	18,09%	20,52%	20,50%									
	FDR	15,38%	12,25%	12,64%	12,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	9.078	10.121	11.424	11.083	(341)	962	9,50%	2.005	22,08%	-	0,00%	11.083		
2	Giro ISE	2.308	1.766	2.018	2.018	0	252	14,27%	(290)	-12,57%	-	0,00%	2.018		
3	Tabungan ISE	1.370	4.055	5.106	4.765	(341)	710	17,50%	3.395	247,69%	-	0,00%	4.765		
4	Deposito ISE	5.400	4.300	4.300	4.300	0	0	0,00%	(1.100)	-20,37%	-	0,00%	4.300		
5	CIF ISE	58	69	69	69	0	0	0,00%	11	18,97%	-	0,00%	69		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	20.632	-	1.000	1.000	-1.842	978	501	22	33.634	61,34%	(13.003)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	20.632	-	1.000	1.000	-1.842	978	501	22	27.754	74,34%	(7.122)
	• Local Champion	18.621	18.413	19.391	-	1.000	1.000	-1.802	978	770	22	22.236	87,21%	(2.845)
	• Value Chain	1.509	1.241	1.241	-	-	-	-39	0	-268	-	5.518	22,48%	(4.277)
2	MBG	53.102	55.914	55.667	300	150	-150	-423	-248	2.565	398	65.297	85,25%	(9.630)
	KUR	50.813	54.482	54.247	300	150	-150	-330	-235	3.435	385	62.288	87,09%	(8.040)
	Non KUR	2.289	1.432	1.420	-	-	0	-93	-13	-869	13	3.009	47,17%	(1.590)
3	PWG	17.782	27.368	28.544	2.822	2.860	37	1.552	1.176	10.762	1.684	35.103	81,31%	(6.559)
	Cilem	6.518	15.785	16.777	969	1.357	388	504	991	10.259	366	22.195	75,59%	(5.418)
	Gadai	11.264	11.583	11.767	1.853	1.503	-351	1.048	185	503	1.318	12.908	91,16%	(1.141)
4	CFG	129.053	163.160	164.543	3.127	3.098	-29	3.737	1.382	35.490	1.716	160.708	102,39%	3.835
	CF 1	19.758	18.000	17.865	-	-	0	-64	-136	-1.893	136	34.689	51,50%	(16.824)
	Total Griya	14.572	13.490	13.431	-	-	0	0	-59	-1.141	59	27.914	48,12%	(14.483)
	• Total Non Program	11.408	10.641	10.592	-	-	0	608	-49	-817	49	13.112	80,78%	(2.520)
	• Program	3.163	2.849	2.839	-	-	0	-28	-10	-324	10	14.802	19,18%	(11.963)
	Oto	5.186	4.511	4.434	-	-	0	-64	-77	-752	77	6.775	65,44%	(2.341)
	CF 2	109.295	145.160	146.678	3.127	3.098	-29	3.801	1.518	37.383	1.580	126.019	116,39%	20.659
	Mitraguna & Others	90.925	126.736	127.924	2.970	2.668	-302	3.761	1.188	36.999	1.480	106.025	120,65%	21.899
	Pensiun	18.370	18.424	18.754	-	157	430	273	39	330	100	19.994	93,80%	(1.240)
	Total Pembiayaan	220.067	266.096	269.385	6.249	7.108	858	3.024	3.289	49.318	3.819	294.742	91,40%	(25.357)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	451	1.104	1.465	6.211	0	0,85%	0	2,62%	0	11,16%	4.746	5.759	5.107			
	KUR	163	1.023	1.363	6.003	0	0,32%	0	2,50%	0	11,07%	4.640	5.841	4.980			
	Non KUR	289	80	102	207	0	12,61%	0	7,10%	0	14,61%	106	(81)	127			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	805	805	805			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	530	530	530			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	275	275	275			
4	CFG	1.759	1.049	695	1.677	0	1,36%	0	0,43%	0	1,02%	982	(82)	628			
	CF 1	1.212	1.049	695	1.677	0	6,14%	0	3,86%	0	9,39%	982	465	628			
	Total Griya	1.052	586	572	938	0	7,22%	0	4,24%	0	6,98%	365	(114)	351			
	Oto	161	463	123	739	0	3,10%	0	2,72%	0	16,68%	617	579	277			
	CF 2	547	-	-	-	0	0,50%	0	0,00%	0	0,00%	-	(547)	-			
	Mitraguna & Others	547	-	-	-	0	0,60%	0	0,00%	0	0,00%	-	(547)	-			
	Pensiun	55	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Total Pembiayaan	2.449	1.251	1.462	1.571	0	1,11%	0	0,55%	0	0,58%	108	(878)	320	1,56%	-167,69%	1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	Oct-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	Dec-24	Oct-25	Growth (YoY)				Oct-24	Sep-25	Oct-25				Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	432.471	377.865														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	8.220	8.152	1.308	(68)	(19)	-0,23%	(1.343)	-14,14%	17.559	46,43%	(9.407)
2	Tabungan	99.410	126.187	122.724	122.876	4.967	152	(3.311)	-2,62%	23.465	23,60%	111.159	110,54%	11.717
3	Deposito	64.192	41.870	41.660	41.660	(19.912)	(0)	(210)	-0,50%	(22.532)	-35,10%	64.924	64,17%	(23.264)
	Total	173.097	176.228	172.605	172.688	(13.637)	83	(3.539)	-2,01%	(409)	-0,24%	193.643	89,18%	(20.954)
	CASA	108.906	134.358	130.945	131.028	6.275	83	(3.330)	-2,48%	22.122	20,31%	128.718	101,79%	2.310
	(%) CASA	62,92%	76,24%	75,86%	75,88%									
	FDR	57,60%	66,03%	67,52%	67,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	11.791	12.204	413	681	5,91%	(1.100)	-8,27%	-	0,00%	12.204	
2	Giro ISE	6.014	2.950	4.389	4.783	394	1.833	62,14%	(1.230)	-20,46%	-	0,00%	4.783	
3	Tabungan ISE	6.490	7.773	6.602	6.621	18	(1.152)	-14,82%	131	2,01%	-	0,00%	6.621	
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%	-	0,00%	800	
5	CIF ISE	44	55	55	55	0	0	0,00%	11	25,00%	-	0,00%	55	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	• Local Champion	-	1.884	1.884	-	-	0	-102	0	1.884	-	0	0,00%	1.884
	• Value Chain	-	3.827	3.827	-	-	0	-29	0	3.827	-	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.021	35.064	2.599	2.715	116	-637	43	11.335	2.672	32.140	109,10%	2.925
	Cilem	8.075	16.035	15.590	353	381	29	-215	-444	7.515	826	14.021	111,19%	1.569
	Gadai	15.654	18.987	19.474	2.247	2.334	87	-421	487	3.820	1.846	18.118	107,48%	1.356
4	CFG	75.933	75.630	75.771	100	515	415	-1.097	141	-162	374	86.043	88,06%	(10.273)
	CF 1	16.979	15.785	16.112	-	400	400	-86	327	-867	73	18.410	87,52%	(2.298)
	Total Griya	15.306	13.770	14.130	-	400	400	0	360	-1.176	40	15.836	89,23%	(1.705)
4	• Total Non Program	15.306	13.770	14.130	-	400	400	-211	360	-1.176	40	15.836	89,23%	(1.705)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.015	1.982	-	-	0	-86	-33	309	33	2.575	76,97%	(593)
	CF 2	58.954	59.845	59.659	100	115	15	-1.010	-186	705	301	67.633	88,21%	(7.974)
	Mitraguna & Others	51.295	52.822	52.641	100	65	-35	-948	-181	1.346	246	59.053	89,14%	(6.412)
	Pensiun	7.658	7.023	7.017	-	50	50	-62	-6	-641	56	8.580	81,79%	(1.562)
	Total Pembiayaan	99.702	116.362	116.546	2.699	3.230	531	-1.864	184	16.844	3.046	118.223	98,58%	(1.677)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	0	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	645	497	484	0,90%	0,66%	0,64%	(13)	(197)	(161)				
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-				
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	630	645	497	484	1,07%	0,83%	0,81%	(13)	(145)	(161)				
	Mitraguna & Others	630	645	497	484	1,23%	0,94%	0,92%	(13)	(145)	(161)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	721	645	497	484	0,72%	0,43%	0,42%	(13)	(237)	(161)	0,26%	38,25%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.591	173.097	189.865	21.274	
2	Contribution Margin	4.128	5.207	6.827	2.699	-65,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,00	3,09	3,08	(0,01)	0,08
CIF Payroll	837	798	785	(13)	(52)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.781	1.441	(91)	(341)	(939)	-39,46%	(2.068)	-58,94%	10.133	14,22%	(8.693)
2	Tabungan	88.498	80.904	82.580	87.230	(3.227)	4.650	6.326	7,82%	(1.268)	-1,43%	98.149	88,88%	(10.919)
3	Deposito	50.176	22.786	22.692	22.655	(2.444)	(37)	(131)	-0,58%	(27.521)	-54,85%	50.777	44,62%	(28.122)
	Total	142.182	106.070	107.053	111.325	(5.762)	4.272	5.255	4,95%	(30.856)	-21,70%	159.059	69,99%	(47.734)
	CASA	92.006	83.284	84.361	88.670	(3.318)	4.309	5.387	6,47%	(3.336)	-3,63%	108.282	81,89%	(19.612)
	(%) CASA	64,71%	78,52%	78,80%	79,65%									
	FDR	46,30%	81,53%	82,07%	78,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	977	999		22	190	23,48%	(2.258)	-69,32%	-	0,00%	999
2	Giro ISE	705	208	426	444		18	236	113,47%	(260)	-36,93%	-	0,00%	444
3	Tabungan ISE	2.552	601	551	555		4	(46)	-7,69%	(1.997)	-78,26%	-	0,00%	555
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	147	155	155	155		0	0	0,00%	8	5,44%	-	0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.567	4.552	300	-	-300	424	-14	4.552	14	4.056	112,25%	497
	KUR	-	4.482	4.468	300	-	-300	427	-14	4.468	14	3.846	116,16%	622
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.646	443	330	-112	412	247	4.297	84	6.694	99,29%	(48)
	Cilem	2.349	6.400	6.646	443	330	-112	412	247	4.297	84	6.694	99,29%	(48)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	76.657	624	2.415	1.791	147	1.147	13.171	1.268	75.145	102,01%	1.512
	CF 1	26.468	27.857	27.120	49	350	301	-62	-737	652	1.087	28.008	96,83%	(888)
	Total Griya	25.069	24.184	23.483	-	350	350	0	-701	-1.586	1.051	25.557	91,88%	(2.074)
4	• Total Non Program	25.069	24.184	23.483	-	350	350	-257	-701	-1.586	1.051	25.557	91,88%	(2.074)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.637	49	-	-49	-62	-36	2.238	36	2.451	148,42%	1.187
	CF 2	37.018	47.653	49.537	575	2.065	1.490	209	1.884	12.520	181	47.138	105,09%	2.400
	Mitraguna & Others	36.826	47.451	49.340	575	2.065	1.490	214	1.889	12.515	176	45.872	107,56%	3.469
	Pensiun	192	201	197	-	-	0	-5	-5	5	5	1.266	15,54%	(1.069)
	Total Pembiayaan	65.835	86.477	87.856	1.367	2.745	1.379	983	1.379	22.021	1.366	85.895	102,28%	1.961

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	17-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	-	-	-	444	0,00%	0,00%	9,76%	444	444	444	-	-	-	444	444	444	
	KUR	-	-	-	444	0,00%	0,00%	9,94%	444	444	444	-	-	-	444	444	444	
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	
3	PWG	-	-	-	155	0,00%	0,00%	2,33%	155	155	155	-	-	-	155	155	155	
	Cilem	-	-	-	155	0,00%	0,00%	2,33%	155	155	155	-	-	-	155	155	155	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	
4	CFG	1.097	1.482	215	1.344	0,19%	0,28%	2,84%	1.08%	(1.320)	704	(16)	0,41%	81,56%	-1,8%	0,41%	81,56%	-1,8%
	CF 1	-	821	1.828	806	0,00%	0,00%	5,56%	2,97%	(1.022)	806	(16)	0,41%	81,56%	-1,8%	0,41%	81,56%	-1,8%
	Total Griya	-	821	1.828	806	0,00%	0,00%	7,56%	3,43%	(1.022)	806	(16)	0,41%	81,56%	-1,8%	0,41%	81,56%	-1,8%
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	
	CF 2	120	19	317	19	0,32%	0,66%	0,04%	(298)	(101)	0	-	-	-	-	-	-	
	Mitraguna & Others	120	19	317	19	0,33%	0,67%	0,04%	(298)	(101)	0	-	-	-	-	-	-	
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	
	Total Pembiayaan	120	840	2.144	824	0,18%	2,48%	0,94%	(1.320)	704	(16)	0,92%	1,58%	0,0%	0,92%	1,58%	0,0%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Oct-25		
1	Asset (Retail) T	134.967	142.182	111.831	(23.136)		
2	Contribution Margin	2.999	3.810	3.028	29	-1,0%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	2,90	2,93	0,03	0,23
CIF Payroll	1.183	1.282	1.392	110	209

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	4.955	4.955	1.293	0	309	6,66%	679	15,88%	16.368	30,27%	(11.413)
2	Tabungan	143.334	167.749	168.040	168.040	(5.471)	(0)	291	0,17%	24.705	17,24%	160.947	104,41%	7.093
3	Deposito	111.952	108.727	108.434	108.428	(1.071)	(6)	(300)	-0,28%	(3.525)	-3,15%	113.051	95,91%	(4.623)
	Total	259.563	281.122	281.429	281.423	(5.250)	(6)	301	0,11%	21.860	8,42%	290.365	96,92%	(8.943)
	CASA	147.610	172.395	172.995	172.995	(4.178)	(0)	600	0,35%	25.385	17,20%	177.314	97,56%	(4.319)
	(%) CASA	56,87%	61,32%	61,47%	61,47%									
	FDR	26,72%	31,77%	31,70%	31,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	3.173	3.227		54	651	25,28%	890	38,07%	-	0,00%	3.227
2	Giro ISE	22	24	24	24		0	(0)	-0,02%	2	11,35%		0,00%	24
3	Tabungan ISE	2.316	2.552	3.149	3.203		54	651	25,52%	887	38,32%		0,00%	3.203
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	117	117	117		0	0	0,00%	10	9,35%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	• Local Champion	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	194	9.552	9.506	950	100	-850	1.210	-46	9.312	146	4.206	226,00%	5.300	
	KUR	194	8.589	8.559	750	100	-650	1.028	-30	8.366	130	3.996	214,19%	4.563	
	Non KUR	-	963	946	200	-	-200	182	-16	946	16	210	451,16%	737	
3	PWG	3.438	5.369	5.388	130	145	15	-165	19	1.950	126	10.185	52,90%	(4.797)	
	Cilem	3.438	5.369	5.388	130	145	15	-165	19	1.950	126	10.185	52,90%	(4.797)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	73.807	73.737	442	100	-342	1.342	-70	8.774	170	77.611	95,01%	(3.874)	
	CF 1	19.068	19.352	19.291	-	-	0	-71	-61	223	61	20.733	93,05%	(1.442)	
	Total Griya	17.646	16.960	16.950	-	-	0	0	-11	-697	11	18.170	93,28%	(1.221)	
4	• Total Non Program	17.646	16.960	16.950	-	-	0	0	282	-11	-697	11	18.170	93,28%	(1.221)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.422	2.392	2.341	-	-	0	-71	-50	920	50	2.563	91,36%	(221)	
	CF 2	45.895	54.455	54.446	442	100	-342	1.413	-9	8.551	109	56.878	95,72%	(2.432)	
	Mitraguna & Others	40.397	48.374	48.390	300	100	-200	1.093	16	7.993	84	50.214	96,37%	(1.824)	
	Pensiun	5.498	6.080	6.056	142	-	-142	320	-25	557	25	6.664	90,87%	(608)	
	Total Pembiayaan	69.359	89.317	89.220	1.522	345	-1.177	2.384	-98	19.861	443	92.766	96,18%	(3.546)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-	-	100,00%	0,00%	0,00%	-	(764)	-	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	764	-	-	-	-	100,00%	0,00%	0,00%	-	(764)	-	-			
	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	1.060	4.096	4.175	4.707	-	1.63%	5,66%	6,38%	-	532	3.647	611			
	CF 1	648	3.784	3.837	4.370	-	3,40%	19,83%	22,66%	-	534	3.722	587			
	Total Griya	648	3.784	3.837	4.310	-	3,67%	22,62%	25,43%	-	474	3.662	527			
	Oto	-	-	-	60	-	0,00%	0,00%	2,57%	-	60	60	60			
	CF 2	412	313	338	337	-	0,90%	0,62%	0,62%	-	(2)	(75)	24			
	Mitraguna & Others	412	-	23	23	-	1,02%	0,05%	0,05%	-	-	(389)	23			
	Pensiun	-	313	315	314	-	0,00%	5,19%	5,18%	-	(2)	314	1			
	Total Pembiayaan	1.824	4.096	4.175	4.732	-	2,63%	4,67%	5,30%	-	558	2.908	636	0,53%	89,97%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	593	590	590	-	0,00%	100,00%	100,00%	-	590	(4)	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	593	590	590	-	0,00%	100,00%	100,00%	-	590	(4)	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-</				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	14.763	15.815	1.303	1.052	434	2,82%	11.998	314,30%	11.772	134,35%	4.043
2	Tabungan	117.085	114.592	115.370	116.126	(1.258)	756	1.534	1,34%	(959)	-0,82%	128.675	90,25%	(12.548)
3	Deposito	49.844	46.365	46.040	46.093	(1.625)	52	(273)	-0,59%	(3.751)	-7,53%	50.566	91,15%	(4.473)
	Total	170.746	176.338	176.174	178.034	(1.579)	1.860	1.696	0,96%	7.288	4,27%	191.013	93,21%	(12.979)
	CASA	120.903	129.973	130.134	131.942	45	1.808	1.968	1,51%	11.039	9,13%	140.447	93,94%	(8.505)
	(%) CASA	70,81%	73,71%	73,87%	74,11%									
	FDR	80,42%	79,03%	80,47%	79,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	792	801	9	(15)	-1,79%	(890)	-52,63%	-	0,00%	801	
2	Giro ISE	436	72	57	57	0	(15)	-21,34%	(379)	-86,94%	-	0,00%	57	
3	Tabungan ISE	1.254	743	735	744	9	1	0,12%	(510)	-40,69%	-	0,00%	744	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	68	76	76	76	0	0	0,00%	8	11,76%	-	0,00%	76	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)	
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
3	PWG	13.550	23.338	23.925	2.236	2.747	511	1.344	588	10.376	2.159	22.921	104,38%	1.004	
	Cilem	7.456	12.121	12.485	648	669	21	722	365	5.030	304	13.715	91,03%	(1.230)	
	Gadai	6.094	11.217	11.440	1.587	2.078	490	622	223	5.346	1.855	9.206	124,26%	2.234	
4	CFG	119.321	116.031	117.845	913	2.443	1.530	-607	1.813	-1.477	630	132.306	89,07%	(14.461)	
	CF 1	15.625	17.718	17.856	-	225	225	-59	138	2.231	87	17.516	101,94%	340	
	Total Griya	13.902	15.656	15.619	-	-	0	0	-36	1.717	36	14.443	108,15%	1.176	
4	• Total Non Program	13.902	15.656	15.619	-	-	0	0	-113	-36	1.717	36	14.443	108,15%	1.176
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.723	2.062	2.237	-	225	225	-59	175	514	50	3.073	72,78%	(836)	
	CF 2	103.696	98.314	99.989	913	2.218	1.305	-548	1.675	-3.708	543	114.790	87,11%	(14.802)	
	Mitraguna & Others	94.197	88.244	89.491	335	1.700	1.365	-805	1.246	-4.706	454	103.911	86,12%	(14.421)	
	Pensiun	9.499	10.069	10.498	578	518	-60	257	429	999	89	10.879	96,50%	(381)	
	Total Pembiayaan	137.307	139.369	141.770	3.149	5.190	2.041	737	2.401	4.463	2.789	159.663	88,79%	(17.894)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	1.067	0,00%	0,00%	0,44%	1.067	1.067	1.067			
	Cilem	-	-	-	-	266	0,00%	0,00%	2,13%	266	266	266			
	Gadai	-	-	-	-	800	0,00%	0,00%	7,00%	800	800	800			
4	CFG	1.942	506	410	616	3.112	0,63%	0,35%	2,64%	2.703	1.171	2.606			
	CF 1	86	-	-	-	0	0,55%	0,00%	0,00%	-	(86)	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	-	-	-	0	4,99%	0,00%	0,00%	-	(86)	-			
	CF 2	1.856	506	410	616	3.112	1,79%	0,42%	3,11%	2.703	1.257	2.606			
	Mitraguna & Others	1.856	506	410	616	3.112	1,97%	0,46%	3,48%	2.703	1.257	2.606			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	602	616	616	3.179	0,24%	0,44%	0,43%	285	14	285	0,63%	-44,83%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	8.229	5.903	(9.658)	(2.326)	3.091	109,89%	(8.027)	-57,62%	24.944	23,67%	(19.041)
2	Tabungan	118.671	155.162	155.678	155.882	(2.867)	204	721	0,46%	37.211	31,36%	135.176	115,32%	20.707
3	Deposito	125.329	129.816	111.812	111.812	(4.784)	0	(18.004)	-13,87%	(13.517)	-10,79%	126.285	88,54%	(14.473)
	Total	257.931	287.790	275.719	273.598	(17.309)	(2.121)	(14.192)	-4,93%	15.667	6,07%	286.405	95,53%	(12.807)
	CASA	132.602	157.974	163.907	161.786	(12.525)	(2.121)	3.811	2,41%	29.184	22,01%			
	(%) CASA	51,41%	54,89%	59,45%	59,13%									
	FDR	59,82%	64,96%	67,85%	68,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.538	4.402	4.730	4.691	(39)	290	6,58%	1.153	32,59%	-	0,00%	4.691
2	Giro ISE	1	1	1	1	0	(0)	-2,16%	(0)	-36,44%	-	0,00%	1
3	Tabungan ISE	3.537	4.401	4.730	4.690	(39)	290	6,58%	1.153	32,61%	-	0,00%	4.690
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	49	49	49	0	0	0,00%	4	8,89%	-	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	• Local Champion	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
3	PWG	17.010	27.741	28.369	1.993	2.469	476	1.790	627	11.359	1.842	23.290	121,81%	5.079
	Cilem	7.758	12.741	12.993	511	691	180	830	252	5.235	438	12.693	102,37%	300
	Gadai	9.252	15.000	15.375	1.482	1.778	296	960	375	6.124	1.403	10.597	145,09%	4.778
4	CFG	136.962	150.781	150.284	2.191	1.478	-713	1.860	-497	13.322	1.974	152.429	98,59%	(2.145)
	CF 1	16.548	16.433	16.380	-	18	18	94	-53	-168	70	18.272	89,65%	(1.891)
	Total Griya	15.017	13.622	13.607	-	-	0	0	-15	-1.409	15	15.510	87,74%	(1.902)
4	• Total Non Program	15.017	13.622	13.607	-	-	0	0	-114	-1.409	15	15.510	87,74%	(1.902)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.811	2.773	-	18	18	94	-38	1.241	56	2.762	100,39%	11
	CF 2	120.414	134.348	133.904	2.191	1.460	-731	1.766	-444	13.490	1.904	134.157	99,81%	(253)
	Mitraguna & Others	110.777	123.441	122.682	2.191	1.067	-1.124	1.619	-759	11.905	1.826	123.263	99,53%	(581)
	Pensiun	9.636	10.906	11.221	-	393	393	147	315	1.585	78	10.894	103,01%	328
	Total Pembiayaan	154.289	186.937	187.068	4.184	3.947	-237	3.582	131	32.780	3.816	176.035	106,27%	11.033

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	148	74	-	-	46,61%	0,00%	0,00%	0,00%	-	(148)	(74)			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	74	-	-	46,61%	0,00%	0,00%	0,00%	-	(148)	(74)			
3	PWG	-	-	-	-	361	0,00%	0,00%	0,00%	1,27%	361	361	361		
	Cilem	-	-	-	-	304	0,00%	0,00%	0,00%	2,34%	304	304	304		
	Gadai	-	-	-	-	57	0,00%	0,00%	0,00%	0,37%	57	57	57		
4	CFG	334	415	769	2.633	0,24%	0,51%	0,51%	0,85%	1.864	2.299	2.219			
	CF 1	-	195	195	642	0,00%	1,18%	1,18%	3,92%	448	642	448	448		
	Total Griya	-	44	43	491	0,00%	0,32%	0,32%	3,61%	448	491	491	447		
	Oto	-	151	152	152	0,00%	5,40%	5,47%	5,47%	-	152	1	1		
	CF 2	334	220	575	1.991	0,28%	0,43%	0,43%	1,49%	1.417	1.657	1.771			
	Mitraguna & Others	334	220	575	1.991	0,30%	0,47%	0,47%	1,62%	1.417	1.657	1.771			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.276	1.319	1.319	0,56%	0,71%	0,70%	0,85%	(0)	456	43	0,00%	100,00%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	264.514	258.971	305.354	40.840		
2	Contribution Margin	8.282	10.698	9.062	780	-9,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,29	3,43	3,46	0,04	0,17
CIF Payroll	1.939	2.451	2.440	(11)	501

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	11.289	7.897	(1.594)	(3.392)	2.947	59,54%	(683)	-7,96%	21.760	36,29%	(13.863)
2	Tabungan	115.717	143.468	133.349	132.933	3.774	(415)	(10.535)	-7,34%	17.216	14,88%	131.921	100,77%	1.013
3	Deposito	158.683	167.447	162.984	162.984	(4.690)	0	(4.463)	-2,67%	4.301	2,71%	159.836	101,97%	3.148
	Total	282.980	315.865	307.621	303.815	(2.510)	(3.807)	(12.050)	-3,82%	20.835	7,36%	313.517	96,91%	(9.703)
	CASA	124.297	148.418	144.638	140.830	2.180	(3.807)	(7.587)	-5,11%	16.534	13,30%	153.681	91,64%	(12.850)
	(%) CASA	43,92%	46,99%	47,02%	46,35%									
	FDR	77,18%	79,97%	81,98%	83,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	4.501	4.909	408	(384)	-7,26%	1.590	47,90%	-	0,00%	4.909	
2	Giro ISE	510	262	758	766	7	503	191,70%	256	50,20%	-	0,00%	766	
3	Tabungan ISE	2.559	4.781	3.493	3.894	401	(887)	-18,56%	1.334	52,12%	-	0,00%	3.894	
4	Deposito ISE	250	250	250	250	0	0	0,00%	0	0,00%	-	0,00%	250	
5	CIF ISE	50	56	56	56	0	0	0,00%	6	12,00%	-	0,00%	56	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.509	3.992	4.192	-	200	200	-125	200	-317	-	8.871	47,26%	(4.679)	
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)	
	Non-Linkage	4.509	3.992	4.192	-	200	200	-125	200	-317	-	6.971	60,13%	(2.779)	
	• Local Champion	4.509	3.992	4.192	-	200	200	-125	200	-317	-	5.676	73,85%	(1.484)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)	
2	MBG	9.912	12.351	12.358	150	100	-50	96	7	2.445	93	12.408	99,60%	(50)	
	KUR	9.027	11.109	11.126	150	100	-50	310	18	2.099	82	11.420	97,42%	(294)	
	Non KUR	885	1.242	1.231	-	-	0	-214	-11	346	11	987	124,73%	244	
3	PWG	13.890	24.339	24.813	2.290	2.095	-195	655	474	10.923	1.621	28.393	87,39%	(3.580)	
	Cilem	5.699	14.691	15.371	842	953	111	449	680	9.672	273	17.349	88,60%	(1.977)	
	Gadai	8.191	9.648	9.442	1.448	1.142	-306	206	-206	1.251	1.348	11.045	85,49%	(1.602)	
4	CFG	190.097	211.911	210.817	4.412	2.631	-1.781	4.335	-1.094	20.720	3.725	205.803	102,44%	5.014	
	CF 1	25.896	27.651	27.577	-	-	0	-246	-73	1.681	73	27.891	98,88%	(313)	
	Total Griya	21.834	23.960	23.915	-	-	0	0	-45	2.082	45	22.404	106,75%	1.512	
4	• Total Non Program	21.834	23.960	23.915	-	-	0	0	-205	2.082	45	22.404	106,75%	1.512	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.062	3.690	3.662	-	-	0	-246	-29	-400	29	5.487	66,74%	(1.825)	
	CF 2	164.201	184.260	183.239	4.412	2.631	-1.781	4.581	-1.021	19.038	3.652	177.912	102,99%	5.327	
	Mitraguna & Others	145.925	165.161	164.053	4.380	2.381	-1.999	4.492	-1.108	18.128	3.489	158.181	103,71%	5.873	
	Pensiun	18.276	19.099	19.186	-	32	250	218	89	87	910	163	19.731	97,24%	(545)
	Total Pembiayaan	218.409	252.593	252.180	6.852	5.026	-1.826	4.962	-413	33.771	5.439	255.475	98,71%	(3.295)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	100	99	540	284	2,87%	0,80%	4,37%	441	255	439			
	KUR	284	100	99	540	31,15%	0,89%	4,85%	441	255	439				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	26	-	996	0,00%	0,00%	0,00%	996	996	970			
	Cilem	-	-	-	-	432	0,00%	0,00%	0,00%	432	432	432			
	Gadai	-	-	26	-	564	0,00%	0,00%	0,00%	564	564	538			
4	CFG	85	467	65	1.057	0,04%	0,04%	0,03%	0,50%	992	972	590			
	CF 1	52	467	65	260	0,20%	0,20%	0,23%	0,94%	195	208	(207)			
	Total Griya	52	48	47	122	0,24%	0,20%	0,20%	0,51%	75	70	74			
	Oto	-	419	18	138	0,00%	0,00%	0,48%	3,77%	120	138	(281)			
	CF 2	33	-	-	797	0,02%	0,00%	0,00%	0,44%	797	765	797			
	Mitraguna & Others	33	-	-	704	0,02%	0,00%	0,03%	0,43%	704	671	704			
	Pensiun	-	-	-	93	0,00%	0,00%	0,10%	0,49%	93	93	93			
	Total Pembiayaan	1.209	514	512	512	0,55%	0,20%	0,20%	0,20%	(697)	(2)	0,00%	98,98%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	228.607	282.980	318.375	89.768	
2	Contribution Margin	8.481	11.567	9.767	1.286	-15,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,97	3,13	3,16	0,03	0,19
CIF Payroll	1.469	1.593	1.614	21	145

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	36.790	36.829	1.192	39	32.239	702,40%	28.275	330,55%	17.343	212,35%	19.486
2	Tabungan	104.558	99.445	101.199	101.727	(4.330)	529	2.283	2,30%	(2.830)	-2,71%	118.277	86,01%	(16.550)
3	Deposito	118.514	111.707	105.831	106.371	(98)	540	(5.336)	-4,78%	(12.143)	-10,25%	119.238	89,21%	(12.866)
	Total	231.625	215.742	243.820	244.927	(3.237)	1.107	29.186	13,53%	13.302	5,74%	254.858	96,10%	(9.931)
	CASA	113.112	104.035	137.989	138.556	(3.138)	567	34.521	33,18%	25.444	22,49%	135.620	102,16%	2.936
	(%) CASA	48,83%	48,22%	56,59%	56,57%									
	FDR	61,23%	70,15%	61,69%	61,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.914	3.654	(261)	781	27,19%	994	37,37%	-	0,00%	3.654	
2	Giro ISE	666	1.009	1.647	1.648	1	639	63,37%	982	147,39%	0	0,00%	1.648	
3	Tabungan ISE	1.893	1.764	2.167	1.905	(262)	142	8,03%	12	0,63%	0	0,00%	1.905	
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%	0	0,00%	100	
5	CIF ISE	73	78	78	78	0	0	0,00%	5	6,85%	0	0,00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683	
	• Local Champion	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)	
3	PWG	18.643	26.638	26.358	2.350	2.037	-312	1.622	-280	7.715	2.318	29.087	90,62%	(2.729)	
	Cilem	13.169	15.282	15.533	506	913	408	879	251	2.365	662	19.589	79,30%	(4.055)	
	Gadai	5.474	11.356	10.825	1.844	1.124	-720	743	-532	5.350	1.656	9.499	113,96%	1.326	
4	CFG	123.108	122.971	122.322	-	1.415	1.415	80	-649	-786	2.064	137.895	88,71%	(15.574)	
	CF 1	17.304	13.554	13.450	-	-	0	-104	-104	-3.854	104	19.239	69,91%	(5.789)	
	Total Griya	13.206	10.229	10.181	-	-	0	0	-47	-3.024	47	13.740	74,10%	(3.559)	
4	• Total Non Program	13.206	10.229	10.181	-	-	0	0	-165	-47	-3.024	47	13.740	74,10%	(3.559)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.098	3.325	3.268	-	-	0	-104	-57	-829	57	5.499	59,44%	(2.230)	
	CF 2	105.804	109.416	108.872	-	1.415	1.415	184	-544	3.068	1.959	118.656	91,75%	(9.784)	
	Mitraguna & Others	72.025	76.913	76.628	-	1.415	1.415	568	-285	4.604	1.700	83.513	91,76%	(6.885)	
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-259	-1.536	259	35.143	91,75%	(2.900)	
	Total Pembiayaan	141.827	151.349	150.420	2.350	3.452	1.103	1.659	-929	8.593	4.382	167.059	90,04%	(16.639)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	614	0,00%	0,00%	0,00%	2.33%	614	614	614		
	Cilem	-	-	-	-	554	0,00%	0,00%	0,00%	3,57%	554	554	554		
	Gadai	-	-	-	-	60	0,00%	0,00%	0,00%	0,55%	60	60	60		
4	CFG	370	1.341	1.411	2.018	0,30%	1,15%	1,65%	0,51%	607	1.648	677			
	CF 1	206	891	832	1.025	1,19%	6,14%	7,62%	0,74%	193	819	134			
	Total Griya	92	798	742	874	0,69%	7,25%	8,59%	1,22%	133	783	76			
	Oto	114	93	90	151	2,79%	2,72%	4,61%	0,00%	60	36	58			
	CF 2	164	450	579	993	0,15%	0,53%	0,91%	0,48%	414	829	543			
	Mitraguna & Others	164	352	210	623	0,23%	0,27%	0,81%	0,39%	414	460	271			
	Pensiun	-	98	369	217	0,00%	1,14%	1,15%	-	217	-	272			
	Total Pembiayaan	5	625	665	619	0,00%	0,44%	0,41%	(46)	615	(6)	2,09%	-408,55%	1,7%	

Asset & Contribution Margin

No.	Neraca	Posisi				% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)	
1	Asset (Retail) T	228.572	231.625	218.978	(9.594)	
2	Contribution Margin	5.647	7.365	7.000	1.353	-24,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,10	3,21	3,24	0,03	0,14
CIF Payroll	1.037	1.108	1.103	(5)	66

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	5.073	5.095	41	22	1.643	47,58%	3.480	215,43%	8.205	62,09%	(3.110)
2	Tabungan	101.049	104.536	112.403	111.731	297	(672)	7.195	6,88%	10.682	10,57%	110.650	100,98%	1.081
3	Deposito	38.774	46.765	44.132	44.132	1.315	0	(2.633)	-5,63%	5.358	13,82%	39.372	112,09%	4.760
	Total	141.438	154.753	161.609	160.958	1.653	(651)	6.205	4,01%	19.520	13,80%	158.228	101,73%	2.730
	CASA	102.664	107.988	117.477	116.826	338	(651)	8.838	8,18%	14.161	13,79%	118.855	98,29%	(2.029)
	(%) CASA	72,59%	69,78%	72,69%	72,58%									
	FDR	91,03%	105,51%	103,42%	103,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	4.028	3.810		(218)	1.166	44,09%	512	15,53%	-	0,00%	3.810
2	Giro ISE	186	153	242	156		(86)	3	1,88%	(30)	-15,95%		0,00%	156
3	Tabungan ISE	2.913	2.481	3.777	3.644		(132)	1.163	46,87%	732	25,13%		0,00%	3.644
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	103	103	103		0	0	0,00%	9	9,57%		0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	• Local Champion	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	7.352	7.614	-	300	300	454	262	7.373	38	4.271	178,29%	3.344
	KUR	103	6.755	7.025	-	300	300	472	270	6.922	30	3.950	177,83%	3.074
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269
3	PWG	20.398	32.657	36.005	2.656	5.699	3.043	2.285	3.348	15.607	2.352	32.338	111,34%	3.667
	Cilem	7.170	13.624	16.098	525	2.711	2.186	877	2.474	8.928	237	17.171	93,75%	(1.073)
	Gadai	13.229	19.034	19.907	2.131	2.988	858	1.407	873	6.679	2.115	15.168	131,25%	4.740
4	CFG	107.701	103.153	103.406	389	580	191	-629	253	-4.295	327	119.851	86,28%	(16.446)
	CF 1	13.161	13.475	13.421	119	-	-119	43	-54	260	54	14.763	90,91%	(1.342)
	Total Griya	10.223	9.990	9.970	-	-	0	0	-20	-253	20	10.729	92,92%	(760)
4	• Total Non Program	10.223	9.819	9.799	-	-	0	-130	-20	-424	20	10.729	91,33%	(930)
	• Program	-	172	171	-	-	0	-1	-1	171	1	4.034	85,56%	(583)
	Oto	2.938	3.485	3.452	119	-	-119	43	-33	513	33	105.088	85,63%	(15.103)
	CF 2	94.540	89.678	89.984	270	580	310	-672	306	-4.555	274	98.599	84,78%	(15.011)
	Mitraguna & Others	89.171	83.225	83.589	80	580	500	-915	364	-5.583	216	6.488	98,57%	(93)
	Pensiun	5.368	6.453	6.396	190	-	-190	242	-57	1.027	57			
	Total Pembiayaan	128.755	163.281	167.143	3.045	6.579	3.535	2.107	3.863	38.388	2.717	156.875	106,55%	10.268

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-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	-	-	-	1.254	1.254	0,00%	0,00%	16,47%	1.254	1.254	1.254			
	KUR	-	-	-	1.042	1.042	0,00%	0,00%	14,84%	1.042	1.042	1.042			
	Non KUR	-	-	-	212	212	0,00%	0,00%	35,92%	212	212	212			
3	PWG	-	-	-	1.581	1.581	0,00%	0,00%	4,39%	1.581	1.581	1.581			
	Cilem	-	-	-	710	710	0,00%	0,00%	4,41%	710	710	710			
	Gadai	-	-	-	871	871	0,00%	0,00%	4,38%	871	871	871			
4	CFG	1.919	1.884	2.116	2.284	2.815	2,33%	2,21%	2,21%	(0)	(221)	(245)			
	CF 1	23	78	78	78	78	0,18%	0,58%	0,58%	-	55	-			
	Total Griya	-	78	78	78	78	0,00%	0,78%	0,78%	-	78	-			
	Oto	23	-	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.451	2.206	2.206	2.206	2,63%	2,46%	2,45%	(0)	(276)	(245)			
	Mitraguna & Others	2.482	2.451	2.206	2.206	2.206	2,78%	2,65%	2,64%	(0)	(276)	(245)			
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.530	2.284	2.284	2.27	1,40%	1,37%	(0)	(636)	(245)	0,00%	100,00%	-1,4%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	129.882	141.438	164.281	34.399			2,93	3,18	3,20	0,02
2	Contribution Margin	5.354	6.401	6.940	1.586	-29,6%		790	788	798	8

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	135	128	128	26	1	(7)	-5,00%	93	266,62%	40	320,01%	88
3	Deposito	-	-	415	415	0	0	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	543	543	26	1	408	302,01%	508	1451,43%	40	1354,20%	503
	CASA	35	135	128	128	26	1	(7)	-5,00%	93	266,62%	40	320,01%	88
(%) CASA	100,00%	100,00%	23,51%	23,63%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				31-Dec-24	30-Nov-25	17-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%	-								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	556	694	679	(137)	(14)	123	22,23%	241	54,96%	502	135,26%	177
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	994	979	(137)	(14)	(127)	-11,44%	541	123,41%	502	195,01%	477
	CASA	438	556	694	679	(137)	(14)	123	22,23%	241	54,96%	502	135,26%	177
	(%) CASA	100,00%	50,26%	69,81%	69,36%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	0	0	0	0	0	0	0,00%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	0	0	0	0	0	0	0,00%	0	0,00%	0	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			</td

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	38.284	38.856	(6.089)	572	530	1,38%	17.404	81,13%	33.434	116,22%	5.422
2	Tabungan	103.481	115.421	119.652	120.336	(6.593)	684	4.915	4,26%	16.855	16,29%	120.938	99,50%	(602)
3	Deposito	132.303	108.795	106.632	106.632	22.857	(0)	(2.163)	-1,99%	(25.670)	-19,40%	133.406	79,93%	(26.773)
	Total	257.235	262.542	264.568	265.824	10.175	1.257	3.282	1,25%	8.589	3,34%	287.777	92,37%	(21.953)
	CASA	124.933	153.747	157.935	159.192	(12.681)	1.257	5.445	3,54%	34.259	27,42%	154.371	103,12%	4.820
	(%) CASA	48,57%	58,56%	59,70%	59,89%									
	FDR	70,83%	82,46%	82,78%	82,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	7.964	7.894	8.964		1.070	1.000	12,56%	1.028	12,95%	-	0,00%	8.964
2	Giro ISE	4.026	3.838	3.944	3.951		8	114	2,96%	(75)	-1,86%		0,00%	3.951
3	Tabungan ISE	2.910	4.126	3.950	5.012		1.062	886	21,48%	2.103	72,26%		0,00%	5.012
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	65	65	65		0	0	0,00%	3	4,84%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	39.025	39.098	640	-	-640	250	72	-6.137	(72)	56.266	69,49%	(17.168)	
	Linkage	14.656	14.625	14.625	-	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	Non-Linkage	30.579	24.401	24.473	640	-	-640	252	72	-6.106	(72)	36.806	66,49%	(12.333)	
	• Local Champion	28.121	21.589	21.510	640	-	-640	276	-80	-6.612	80	31.073	69,22%	(9.564)	
	• Value Chain	2.457	2.812	2.963	-	-	-	-23	152	506	(152)	5.732	51,70%	(2.769)	
2	MBG	4.919	2.747	2.725	-	-	0	-126	-23	-2.194	23	4.919	55,39%	(2.194)	
	KUR	4.804	2.747	2.725	-	-	0	-126	-23	-2.080	23	4.804	56,71%	(2.080)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)	
3	PWG	23.337	42.470	44.167	4.247	4.478	232	2.937	1.698	20.831	2.781	41.363	106,78%	2.805	
	Cilem	6.677	18.873	19.584	931	996	66	1.426	711	12.907	285	21.729	90,13%	(2.145)	
	Gadai	16.660	23.597	24.583	3.316	3.482	166	1.511	986	7.924	2.496	19.634	125,21%	4.950	
4	CFG	108.703	132.255	133.031	2.665	1.785	-880	2.923	776	24.328	1.009	121.776	109,24%	11.255	
	CF 1	24.869	27.133	27.007	19	-	-19	-221	-126	-2.137	126	26.529	101,80%	477	
	Total Griya	19.873	21.230	21.175	-	-	0	0	-55	1.303	55	20.347	104,07%	828	
	• Total Non Program	19.873	21.230	21.175	-	-	0	0	-55	1.303	55	20.347	104,07%	828	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.997	5.903	5.831	19	-	-19	-221	-72	834	72	6.182	94,33%	(351)	
	CF 2	83.833	105.122	106.024	2.646	1.785	-861	3.144	902	22.191	883	95.247	111,32%	10.778	
	Mitraguna & Others	62.328	80.329	80.894	1.876	1.250	-626	2.133	565	18.565	685	72.530	111,53%	8.363	
	Pensiun	21.505	24.793	25.131	770	535	-235	1.012	338	3.626	197	22.716	110,63%	2.415	
	Total Pembiayaan	182.193	216.497	219.021	7.552	6.263	-1.289	5.984	2.523	36.827	3.740	224.323	97,64%	(5.302)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.130	● 0,00%	● 0,00%	● 2,89%	● 1.130	1.130	1.130	1.130	-	-	-	
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	1.021	● 0,00%	● 0,00%	● 4,17%	● 1.021	1.021	1.021	1.021	-	-	-	
	Value Chain	-	-	-	108	● 0,00%	● 0,00%	● 0,50%	● 108	108	108	108	-	-	-	
2	MBG	121	32	73	121	● 2,46%	● 2,64%	● 4,44%	● 48	0	89	89	-	-	-	
	KUR	83	32	73	121	● 1,72%	● 2,64%	● 4,44%	● 48	38	89	89	-	-	-	
	Non KUR	38	-	-	-	● 33,52%	● 0,00%	● 0,00%	-	(38)	-	-	-	-	-	
3	PWG	-	-	-	2.251	● 0,00%	● 0,00%	● 5,10%	● 2.251	2.251	2.251	2.251	-	-	-	
	Cilem	-	-	-	1.652	● 0,00%	● 0,00%	● 8,44%	● 1.652	1.652	1.652	1.652	-	-	-	
	Gadai	-	-	-	599	● 0,00%	● 0,00%	● 2,44%	● 599	599	599	599	-	-	-	
4	CFG	330	1.506	979	913	● 0,30%	● 0,74%	● 0,69%	(66)	583	(593)	(593)	-	-	-	
	CF 1	209	-	-	22	● 0,84%	● 0,08%	● 0,76%	● 183	(4)	205	205	-	-	-	
	Total Griya	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	
	Oto	107	261	261	261	● 2,15%	● 4,41%	● 4,47%	-	153	-	-	-	-	-	
	CF 2	2.577	137	1.601	1.601	● 3,07%	● 1.52%	● 1.51%	-	(976)	1.464	1.464	-	-	-	
	Mitraguna & Others	2.422	-	1.464	1.464	● 3,89%	● 1.82%	● 1.81%	-	(958)	1.464	1.464	-	-	-	
	Pensiun	155	137	137	137	● 0,09%	● 0,06%	● 0,54%	-	(19)	(0)	(0)	-	-	-	
	Total Pembiayaan	8.782	6.553	8.017	8.017	● 4,82%	● 3,70%	● 3,66%	-	(765)	1.464	1.464	3,33%	9,11%	-0,3%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	250.177	257.235	252.367	2.190		
2	Contribution Margin	9.070	11.577	5.972	(3.098)	34,42%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,81	3,01	3,01	(0,00)	0,19
CIF Payroll	675	674	717		

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	17.819	17.569	(16.565)	(249)	(5.941)	-25,27%	(135)	-0,76%	30.252	58,08%	(12.683)
2	Tabungan	74.047	78.794	84.634	85.566	2.185	933	6.773	8,60%	11.520	15,56%	92.330	92,67%	(6.763)
3	Deposito	177.676	188.557	188.597	188.597	29.326	0	40	0,02%	10.921	6,15%	178.816	105,47%	9.781
	Total	269.427	290.861	291.050	291.733	14.945	683	872	0,30%	22.306	8,28%	301.398	96,79%	(9.665)
	CASA	91.751	102.304	102.452	103.136	(14.380)	683	832	0,81%	11.385	12,41%	122.582	84,14%	(19.447)
	(%) CASA	34,05%	35,17%	35,20%	35,35%									
	FDR	66,93%	72,31%	72,40%	72,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	4.347	4.795	448	540	12,68%	1.096	29,63%	-	0,00%	4.795	
2	Giro ISE	1.245	527	309	466	156	(61)	-11,61%	(779)	-62,59%	-	0,00%	466	
3	Tabungan ISE	2.454	3.729	4.037	4.329	292	601	16,11%	1.875	76,41%	-	0,00%	4.329	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	78	85	85	85	0	0	0,00%	7	8,97%	-	0,00%	85	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.500	11.359	11.342	200	100	-100	895	-17	3.842	117	10.603	106,97%	739
	KUR	5.814	9.851	9.851	200	100	-100	929	1	4.037	99	8.917	110,48%	935
	Non KUR	1.686	1.508	1.491	-	-	0	-34	-17	-195	17	1.686	88,41%	(195)
3	PWG	25.637	39.504	41.055	5.004	4.091	-913	1.917	1.551	15.418	2.540	38.538	106,53%	2.517
	Cilem	7.478	16.995	17.732	1.017	1.068	51	982	737	10.254	330	18.884	93,90%	(1.152)
	Gadai	18.160	22.509	23.323	3.988	3.024	-964	936	814	5.163	2.210	19.654	118,67%	3.669
4	CFG	147.202	159.467	158.316	197	719	522	-1.974	-1.151	11.114	1.870	162.134	97,65%	(3.817)
	CF 1	16.107	20.872	20.688	150	-	-150	-284	-183	4.582	183	18.306	113,01%	2.382
	Total Griya	8.451	15.348	15.319	150	-	-150	0	-29	6.868	29	9.032	169,61%	6.287
4	• Total Non Program	8.451	15.348	15.319	150	-	-150	2.134	-29	6.868	29	9.032	169,61%	6.287
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.369	-	-	0	-284	-155	-2.286	155	9.274	57,90%	(3.905)
	CF 2	131.096	138.596	137.628	47	719	672	-1.691	-968	6.533	1.687	143.828	95,69%	(6.200)
	Mitraguna & Others	128.138	134.779	133.841	12	719	707	-1.877	-938	5.703	1.657	139.216	96,14%	(5.374)
	Pensiun	2.957	3.817	3.787	35	-	-35	186	-30	829	30	4.612	82,10%	(825)
	Total Pembiayaan	180.340	210.330	210.713	5.401	4.910	-491	838	383	30.374	4.527	211.274	99,73%	(561)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-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	453	151	380	960	6,04%	3,34%	8,47%	580	507	809				
	KUR	363	80	229	694	6,24%	2,32%	7,05%	465	331	614				
	Non KUR	90	70	151	266	5,33%	10,00%	17,85%	115	176	196				
3	PWG	-	-	-	1.920	0,00%	0,00%	4,68%	1.920	1.920	1.920				
	Cilem	-	-	-	1.127	0,00%	0,00%	6,36%	1.127	1.127	1.127				
	Gadai	-	-	-	793	0,00%	0,00%	3,40%	793	793	793				
4	CFG	537	1.213	2.440	4.587	0,36%	1,53%	2,90%	2.147	4.050	3.374				
	CF 1	200	336	823	2.547	1,24%	3,94%	12,31%	1.724	2.347	2.210				
	Total Griya	-	-	-	1.082	0,00%	0,00%	7,06%	1.082	1.082	1.082				
	Oto	200	336	823	1.465	2,61%	14,90%	27,28%	642	1.265	1.128				
	CF 2	337	876	1.617	2.041	0,26%	1,17%	1,48%	423	1.704	1.164				
	Mitraguna & Others	337	876	1.617	2.041	0,26%	1,20%	1,52%	423	1.704	1.164				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	990	1.364	2.820	7.467	0,55%	1,34%	3,54%	4.647	6.477	6.103	0,61%	82,92%	-2,9%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	198	265	198	0,93%	2,34%	1,75%	(67)	128	(0)				
	KUR	-	198	198	198	0,00%	0,00%	2,01%	(0)	198	(0)				
	Non KUR	70	-	67	-	4,15%	4,47%	0,00%	(67)	(70)	-				
3	PWG	-	-	-	-	0									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	14.425	14.652	(24)	227	130	0,90%	1.702	13,14%	19.133	76,58%	(4.481)
2	Tabungan	76.505	82.083	82.069	82.703	(3.276)	635	620	0,76%	6.199	8,10%	87.055	95,00%	(4.352)
3	Deposito	21.770	21.010	21.566	21.616	(250)	50	606	2,88%	(154)	-0,71%	22.377	96,60%	(760)
	Total	111.225	117.615	118.059	118.971	(3.551)	912	1.356	1,15%	7.746	6,96%	128.565	92,54%	(9.594)
	CASA	89.454	96.605	96.493	97.355	(3.300)	862	750	0,78%	7.901	8,83%	106.189	91,68%	(8.834)
	(%) CASA	80,43%	82,14%	81,73%	81,83%									
	FDR	45,34%	61,64%	62,91%	62,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.158	1.339	1.372	1.356	(16)	17	1,29%	198	17,09%	-	0,00%	1.356		
2	Giro ISE	199	98	122	123	1	25	25,27%	(76)	-38,40%	-	0,00%	123		
3	Tabungan ISE	959	1.241	1.249	1.233	(16)	(8)	-0,61%	274	28,61%	-	0,00%	1.233		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	50	55	55	55	0	0	0,00%	5	10,00%	-	0,00%	55		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	103	5.708	6.193	250	500	250	941	485	6.091	15	4.157	148,97%	2.036
	KUR	103	5.507	5.992	250	500	250	943	485	5.889	15	3.948	151,78%	2.044
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	20.181	2.083	2.250	166	1.149	703	7.954	1.547	29.234	69,03%	(9.053)
	Cilem	5.118	11.042	11.397	780	830	50	764	354	6.279	475	18.602	61,27%	(7.205)
	Gadai	7.109	8.436	8.784	1.304	1.420	116	384	348	1.675	1.071	10.632	82,62%	(1.848)
4	CFG	38.093	47.309	47.899	210	941	731	-276	590	9.806	351	46.784	102,38%	1.116
	CF 1	11.280	11.213	11.078	-	-	0	-187	-135	-201	135	12.440	89,05%	(1.362)
	Total Griya	5.847	6.712	6.677	-	-	0	0	-36	830	36	6.160	108,39%	517
1	• Total Non Program	5.847	5.867	5.832	-	-	0	-159	-34	-14	34	6.160	94,68%	(328)
	• Program	-	846	844	-	-	0	167	-1	844	1	0	0,00%	844
	Oto	5.433	4.501	4.401	-	-	0	-187	-99	-1.031	99	6.280	70,08%	(1.879)
	CF 2	26.814	36.096	36.821	210	941	731	-88	725	10.007	216	34.343	107,22%	2.478
	Mitraguna & Others	24.934	33.722	34.220	170	691	521	-266	498	9.286	193	31.664	108,07%	2.556
	Pensiun	1.880	2.374	2.601	40	250	210	178	228	721	22	2.679	97,09%	(78)
	Total Pembiayaan	50.425	72.497	74.275	2.543	3.691	1.147	1.814	1.778	23.851	1.912	80.177	92,64%	(5.901)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif	Net (UG) & DG	Target Dec'25						
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				%	Penc.	Gap				
1	SME	-	-	-	-	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	-	-	-				
2	MBG	-	-	408	855	0	0,00%	7,15%	13,80%	446	855	855			
	KUR	-	-	408	855	0	0,00%	7,41%	14,26%	446	855	855			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	-	-	-			
3	PWG	-	-	-	508	0	0,00%	0,00%	2,52%	508	508	508			
	Cilem	-	-	-	308	0	0,00%	0,00%	2,70%	308	308	308			
	Gadai	-	-	-	200	0	0,00%	0,00%	2,28%	200	200	200			
4	CFG	182	361	273	987	0	0,48%	0,58%	2,06%	713	805	626			
	CF 1	77	272	185	387	0	0,68%	1,65%	3,49%	202	310	115			
	Total Griya	1	-	-	-	0	0,02%	0,00%	0,00%	-	(1)	-			
	Oto	76	272	185	387	0	1,39%	4,11%	8,78%	202	311	115			
	CF 2	105	89	89	600	0	0,39%	0,25%	1,63%	512	496	511			
	Mitraguna & Others	105	89	89	600	0	0,42%	0,26%	1,75%	512	496	511			
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	182	1.007	683	682	0	0,49%	1,44%	1,42%	(1)	493	(325)	0,00%	100,00%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	101.737	111.225	121.166	19.429	
2	Contribution Margin	3.259	4.726	3.329	70	-2,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,26	3,29	0,04	0,16
CIF Payroll	396	452	445	(7)	49

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	8.799	8.897	258	98	3.273	58,20%	(8.538)	-48,97%	23.630	37,65%	(14.734)
2	Tabungan	88.077	82.380	87.096	86.016	(3.815)	(1.080)	3.636	4,41%	(2.061)	-2,34%	98.104	87,68%	(12.088)
3	Deposito	27.462	49.623	49.282	49.292	677	10	(331)	-0,67%	21.830	79,49%	28.010	175,98%	21.282
	Total	132.974	137.627	145.178	144.205	(2.881)	(973)	6.578	4,78%	11.231	8,45%	149.745	96,30%	(5.540)
	CASA	105.512	88.004	95.896	94.913	(3.557)	(983)	6.909	7,85%	(10.599)	-10,04%	121.734	77,97%	(26.821)
	(%) CASA	79,35%	63,94%	66,05%	65,82%									
	FDR	8,88%	18,62%	18,21%	18,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	7.014	7.003	(11)	1.655	30,96%	(5.727)	-44,99%		-	0,00%	7.003
2	Giro ISE	9.787	135	1.605	1.617	13	1.482	1096,90%	(8.170)	-83,48%			0,00%	1.617
3	Tabungan ISE	2.943	4.712	4.909	4.886	(24)	173	3,68%	1.943	66,02%			0,00%	4.886
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!			0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%			0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.374	5.477	38	284	246	-10	103	2.405	181	3.219	170,18%	2.259
	Cilem	3.072	5.374	5.477	38	284	246	-10	103	2.405	181	3.219	170,18%	2.259
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.953	235	1.245	1.010	2.442	696	12.211	549	17.986	116,50%	2.967
	CF 1	1.694	1.836	1.826	-	-	0	-25	-11	132	11	2.801	65,19%	(975)
	Total Griya	398	863	863	-	-	0	0	0	465	-	725	119,11%	138
4	• Total Non Program	398	863	863	-	-	0	-4	0	465	-	725	119,11%	138
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	963	-	-	0	-25	-11	-334	11	2.076	46,36%	(1.114)
	CF 2	7.049	18.421	19.128	235	1.245	1.010	2.466	706	12.079	539	15.185	125,96%	3.943
	Mitraguna & Others	6.955	18.330	19.036	235	1.245	1.010	2.467	707	12.081	538	14.429	131,93%	4.607
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.431	273	1.529	1.256	2.431	799	14.616	731	21.204	124,65%	5.226

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	17-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	-	-	-	-	250	0,00%	0,00%	4,56%	250	250	250					
	Cilem	-	-	-	-	250	0,00%	0,00%	4,56%	250	250	250					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	339	428	154	2.55%	2.11%	4.62%	541	745	629						
	CF 1	223	184	185	185	13,18%	10,09%	10,14%	-	(38)	1						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	223	184	185	185	17,22%	19,03%	19,24%	-	(38)	1						
	CF 2	-	155	242	783	0,00%	1,32%	4,09%	541	783	628						
	Mitraguna & Others	-	155	242	783	0,00%	1,32%	4,11%	541	783	628						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	-	76	230	154	0,00%	0,90%	0,58%	(76)	154	79	5,77%	-889,62%	5,2%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	134.283	132.974	140.508	6.225		
2	Contribution Margin	2.241	2.841	2.414	173	-7,7%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,90	3,16	3,18	0,02	0,27
CIF Payroll	263	278	271	(7)	8

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	33.737	33.742	351	5	(3.029)	-8,24%	14.717	77,35%	25.910	130,23%	7.832
2	Tabungan	42.453	51.742	56.185	57.589	(2.433)	1.404	5.847	11,30%	15.135	35,65%	51.570	111,67%	6.019
3	Deposito	43.338	45.108	43.928	43.928	(418)	0	(1.180)	-2,62%	590	1,36%	44.053	99,72%	(125)
	Total	104.817	133.621	133.850	135.259	(2.501)	1.409	1.638	1,23%	30.442	29,04%	121.533	111,29%	13.726
	CASA	61.479	88.513	89.922	91.331	(2.082)	1.409	2.818	3,18%	29.852	48,56%	77.480	117,88%	13.851
	(%) CASA	58,65%	66,24%	67,18%	67,52%									
	FDR	25,79%	43,61%	43,56%	43,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.246	2.257	11	257	12,86%	875	63,35%	-	0,00%	2.257	
2	Giro ISE	167	54	54	54	0	(0)	-0,03%	(113)	-67,75%	-	0,00%	54	
3	Tabungan ISE	1.214	1.946	2.192	2.203	11	257	13,22%	989	81,42%	-	0,00%	2.203	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	26	37	37	37	0	0	0,00%	11	42,31%	-	0,00%	37	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	2.008	2.008	2.000	-	-2.000	2.008	0	2.008	-	0	0,00%	2.008
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	2.008	2.000	-	-2.000	2.008	0	2.008	-	0	0,00%	2.008
	• Local Champion	-	2.008	2.008	2.000	-	-2.000	2.008	0	2.008	-	0	0,00%	2.008
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.333	10.476	305	368	62	-535	144	5.733	224	5.487	190,94%	4.990
	Cilem	4.744	10.333	10.476	305	368	62	-535	144	5.733	224	5.487	190,94%	4.990
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.816	1.478	400	-1.078	23	-114	23.529	514	31.737	144,36%	14.079
	CF 1	3.598	7.776	7.705	-	-	0	-110	-71	4.107	71	4.798	160,60%	2.907
	Total Griya	1.186	3.129	3.091	-	-	0	0	-38	1.905	38	1.529	202,17%	1.562
4	• Total Non Program	1.186	3.129	3.091	-	-	0	0	-39	1.905	38	1.529	202,17%	1.562
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	2.412	4.647	4.614	-	-	0	-110	-33	2.202	33	3.269	141,15%	1.345
	CF 2	18.689	38.154	38.110	1.478	400	-1.078	133	-44	19.422	444	26.939	141,47%	11.172
	Mitraguna & Others	17.983	37.353	37.313	1.478	400	-1.078	139	-39	19.330	439	25.358	147,15%	11.956
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	58.300	3.783	768	-3.016	1.495	29	31.269	738	37.223	156,62%	21.077

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	113	0,00%	0,00%	0,00%	1,08%	113	113	113			
	Cilem	-	-	-	-	113	0,00%	0,00%	0,00%	1,08%	113	113	113			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	1	0,00%	0,00%	0,00%	0,00%	1	1	1			
	CF 1	-	-	-	-	1	0,00%	0,00%	0,00%	0,02%	1	1	1			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	1	0,00%	0,00%	0,00%	0,03%	1	1	1			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	0,00%	100,00%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-			
	CF 1	-	-	-	-	0									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	12.104	12.033	1.519	(70)	(63)	-0,52%	9.920	469,56%	14.424	83,43%	(2.391)
3	Deposito	750	802	752	752	(314)	0	(50)	-6,20%	2	0,33%	1.518	49,59%	(765)
	Total	2.863	12.898	12.856	12.786	1.205	(70)	(113)	-0,87%	9.923	346,63%	24.391	52,42%	(11.606)
	CASA	2.113	12.096	12.104	12.033	1.519	(70)	(63)	-0,52%	9.920	469,56%	22.874	52,61%	(10.841)
	(%) CASA	73,80%	93,78%	94,15%	94,11%									
	FDR	44,75%	139,34%	145,47%	146,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	306	306		0	(10)	-3,10%	306	#DIV/0!	-	0,00%	306
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	316	306	306		0	(10)	-3,10%	306	#DIV/0!		0,00%	306
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	4	4	4		0	0	0,00%	(85)	-95,51%		0,00%	4

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	KUR	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	12.123	12.851	1.305	1.200	-104	827	728	11.650	472	9.851	130,46%	3.000
	Cilem	1.026	8.861	9.337	834	626	-208	808	476	8.312	150	6.985	133,68%	2.353
	Gadai	175	3.262	3.514	471	575	104	20	252	3.338	323	2.866	122,60%	648
4	CFG	80	5.331	5.331	-	28	28	-61	-0	5.251	28	9.810	54,34%	(4.479)
	CF 1	-	2.512	2.525	-	28	28	-31	13	2.525	15	1.196	211,14%	1.329
4	Total Griya	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
	• Total Non Program	-	1.021	1.021	-	-	0	0	-10	0	-	294	347,54%	727
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.491	1.504	-	28	28	-31	13	1.504	15	902	166,72%	602
	CF 2	80	2.819	2.806	-	-	0	-30	-13	2.726	13	8.614	32,58%	(5.808)
	Mitraguna & Others	80	2.550	2.539	-	-	0	-28	-11	2.459	11	7.841	32,38%	(5.302)
	Pensiun	-	270	267	-	-	0	-2	-2	267	2	773	34,60%	(505)
	Total Pembiayaan	1.281	17.973	18.701	1.305	1.228	-77	1.285	728	17.420	500	19.661	95,12%	(960)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-		75	0,00%	0,00%	0,58%	75	75	75			
	Cilem	-	-	-	-		20	0,00%	0,00%	0,21%	20	20	20			
	Gadai	-	-	-	-		55	0,00%	0,00%	1,56%	55	55	55			
4	CFG	-	-	-	-		233	0,00%	0,00%	4,37%	233	233	233			
	CF 1	-	-	-	-		190	0,00%	0,00%	7,52%	190	190	190			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-		190	0,00%	0,00%	12,63%	190	190	190			
	CF 2	-	-	-	-		43	0,00%	0,00%	1,53%	43	43	43			
	Mitraguna & Others	-	-	-	-		43	0,00%	0,00%	1,69%	43	43	43			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	1,12%	#DIV/0!	1,1%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	-	2.863	19.918	19.918	#DIV/0!
2	Contribution Margin	-	(22)	(812)	(812)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	3,23	2,90	(0,33)	#DIV/0!
CIF Payroll	-	13	41	28	41