

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.421.183	1.420.169	(97.170)	(1.014)	6.060	0,43%	309.108	27,82%	1.422.021	99,87%	(1.852)
2	Tabungan	4.778.169	5.505.119	5.418.509	5.402.005	387.504	(16.505)	(103.114)	-1,87%	623.835	13,06%	5.182.062	104,24%	219.942
3	Deposito	1.667.902	1.627.216	1.610.117	1.610.375	(70.429)	257	(16.842)	-1,03%	(57.527)	-3,45%	1.695.532	94,98%	(85.158)
	Total	7.557.133	8.546.444	8.449.810	8.432.548	219.905	(17.262)	(113.896)	-1,33%	875.416	11,58%	8.299.616	101,60%	132.933
	CASA	5.889.231	6.919.228	6.839.693	6.822.174	290.334	(17.519)	(97.054)	-1,40%	932.943	15,84%	6.604.083	103,30%	218.090
	(%) CASA	77,93%	80,96%	80,94%	80,90%									
	FDR	79,28%	79,23%	80,83%	81,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	Posisi	Penc.	Gap	
1	DPK ISE	304.377	365.768	366.100	365.651		(449)	(117)	-0,03%	61.274	20,13%	399.069	91,63%	(33.418)
2	Giro ISE	93.275	88.775	98.901	97.841		(1.059)	9.067	10,21%	4.567	4,90%	150.822	64,87%	(52.980)
3	Tabungan ISE	174.173	229.504	236.365	236.975		611	7.471	3,26%	62.802	36,06%	187.112	126,65%	49.863
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	955.593	102.302	1.400	-100.902	174.663	-13,694	130.986	15,094	901.947	105,95%	53.646
	Linkage	583.855	720.364	718.026	100.000	-	(100.000)	172.022	-2,338	134.170	2,338	617.271	116,32%	100.754
	Non-Linkage	240.753	248.924	237.568	2.302	1.400	-902	2.641	-11,356	3,185	12,756	284.676	83,45%	(47.108)
	• Local Champion	177.655	182.232	171.687	2.050	190	-1.860	5.250	-10,545	-5,968	10,735	190.795	89,98%	(19.108)
	• Value Chain	63.098	66.692	65.881	252	1.210	958	-2.610	-812	2.783	2,022	93.880	70,18%	(28.000)
2	MBG	1.025.144	1.051.900	1.061.508	22.356	31.520	9.164	1.690	9,608	36.364	21,912	1.139.485	93,16%	(77.977)
	KUR	965.396	993.508	1.002.562	21.876	30.010	8.134	2.886	9.054	37.166	20,956	1.074.013	93,35%	(71.451)
	Non KUR	59.748	58.392	58.946	480	1.510	1.030	-1.196	554	-802	956	65.472	90,03%	(5.626)
3	PWG	255.819	538.581	570.493	59.519	69.430	9.911	30.241	31.912	314.674	37,518	601.092	94,91%	(30.599)
	Cilem	149.863	366.173	393.750	27.219	37.187	9.968	19.595	27.577	243.887	9,610	432.657	91,01%	(38.906)
	Gadai	105.956	172.408	176.743	32.300	32.243	-57	10.646	4.334	70.787	27.908	168.435	104,93%	8.308
4	CFG	3.885.901	4.211.869	4.242.735	63.944	87.253	23.309	23.924	30.866	356.833	56,387	4.354.361	97,44%	(111.626)
	CF 1	838.535	900.893	911.870	9.206	21.032	11.826	4.556	10.978	73.335	10,054	919.422	99,18%	(7.552)
	Total Griya	595.912	600.711	608.808	2.076	11.381	9.305	0	8.098	12.896	3,283	636.591	95,64%	(27.783)
	• Total Non Program	435.065	452.228	460.498	1.918	10.902	8.984	-4.115	8.269	25.433	2,633	453.034	101,65%	7.464
	• Program	160.848	148.482	148.311	158	478	321	-1.118	-172	-12,537	650	183.557	80,80%	(35.247)
	Oto	242.622	300.182	303.062	7.130	9.652	2.522	4.556	2.880	60.439	6,771	282.830	107,15%	20.231
	CF 2	3.047.367	3.310.976	3.330.864	54.738	66.221	11.483	19.368	19.888	283.498	46,333	3.434.939	96,97%	(104.075)
	Mitraguna & Others	2.497.673	2.750.501	2.770.990	47.152	60.828	13.676	20.016	20.489	273.317	40,339	2.845.615	97,38%	(74.625)
	Pensiun	549.694	560.475	559.874	7.586	5.393	-2.193	-648	-600	10.180	5.993	589.324	95,00%	(29.450)
	Total Pembiayaan	5.991.472	6.771.638	6.830.329	248.121	189.603	-58.518	230.518	58.691	838.856	130.912	6.996.885	97,62%	(166.556)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi							% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap			
1	SME	1.291	188	149	32.272	0,16%	0,02%	3,38%	32.123	30.981	32.084						
	Linkage	-	-	-	23.180	0,00%	0,00%	3,23%	23.180	23.180	23.180						
	Local Champion	1.291	188	149	9.093	0,54%	0,06%	3,83%	8.943	7.802	8.905						
2	MBG	11.476	19.334	19.334	63.560	1,12%	1,84%	5,99%	44.226	52.084	44.226						
	KUR	9.838	15.519	15.519	55.890	1,02%	1,56%	5,57%	40.371	46.053	40.371						
	Non KUR	1.638	3.815	3.815	7.669	2,74%	6,53%	13,01%	3.854	6.031	3.854						
3	PWG	124	4	4	11.838	0,05%	0,00%	2,07%	11.834	11.713	11.834						
	Cilem	118	-	-	10.092	0,08%	0,00%	2,56%	10.092	9.974	10.092						
	Gadai	7	4	4	1.746	0,01%	0,00%	0,99%	1.742	1.739	1.742						
4	CFG	59.411	72.096	65.976	145.605	1,53%	1,57%	3,43%	79.629	86.194	73.509						
	CF 1	35.165	39.232	37.416	81.037	4,19%	4,15%	8,89%	43.621	45.873	41.805						
	Total Griya	29.490	30.424	28.365	39.404	4,95%	4,72%	6,47%	11.039	9.913	8.979						
	Oto	5.675	8.808	9.051	41.634	2,34%	3,02%	13,74%	32.583	35.959	32.826						
	CF 2	24.246	32.864	28.560	64.567	0,80%	0,86%	1,94%	36.008	40.321	31.704						
	Mitraguna & Others	22.605	29.933	26.523	56.714	0,91%	0,96%	2,05%	30.191	34.109	26.781						
	Pensiun	1.642	2.931	2.037	7.854	0,30%	0,36%	1,40%	5.817	6.212	4.922						
	Total Pembiayaan	71.311	96.779	89.996	93.286	1,19%	1,33%	1,37%	3.290	21.975	(3.493)	1,12%	17,64%	-0,2%			

Asset & Contribution Margin

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

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	15.427	15.431	(582)	4	1.646	11,94%	6.454	71,89%	22.506	68,56%	(7.076)
2	Tabungan	318.561	344.246	314.026	312.887	(2.287)	(1.139)	(31.360)	-9,11%	(5.674)	-1,78%	339.786	92,08%	(26.899)
3	Deposito	104.995	106.389	106.264	106.272	(1.163)	7	(118)	-0,11%	1.277	1,22%	105.764	100,48%	507
	Total	432.533	464.421	435.717	434.589	(4.032)	(1.128)	(29.832)	-6,42%	2.056	0,48%	468.057	92,85%	(33.468)
	CASA	327.538	358.031	329.453	328.317	(2.869)	(1.135)	(29.714)	-8,30%	779	0,24%	362.292	90,62%	(33.975)
	(%) CASA	75,73%	77,09%	75,61%	75,55%									
	FDR	79,97%	81,04%	86,18%	86,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.321	14.339		18	10	0,07%	4.033	39,13%	-	0,00%	14.339
2	Giro ISE	2.678	2.163	2.115	2.123		8	(39)	-1,82%	(555)	-20,72%		0,00%	2.123
3	Tabungan ISE	7.628	9.166	9.206	9.216		9	50	0,54%	1.588	20,82%		0,00%	9.216
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	174	174	174		0	0	0,00%	8	4,82%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	23.176	19.794	19.787	-	-	0	-139	-7	-3.389	7	31.035	63,76%	(11.248)	
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)	
	Non-Linkage	23.176	19.794	19.787	-	-	0	-139	-7	-3.389	7	27.536	71,86%	(7.749)	
	• Local Champion	13.476	11.751	11.744	-	-	0	-121	-7	-1.732	7	14.852	79,08%	(3.108)	
	• Value Chain	9.700	8.043	8.043	-	-	-	-18	0	-1.657	-	12.685	63,41%	(4.642)	
2	MBG	32.111	33.279	34.077	510	1.400	890	-9	798	1.965	602	37.112	91,82%	(3.035)	
	KUR	29.277	30.950	31.588	510	1.200	690	170	639	2.311	561	34.170	92,44%	(2.582)	
	Non KUR	2.834	2.329	2.488	-	200	200	-178	159	-346	41	2.942	84,59%	(453)	
3	PWG	33.786	48.657	50.653	4.552	5.155	604	1.519	1.996	16.867	3.159	40.601	124,76%	10.052	
	Cilem	19.457	29.181	29.853	1.559	1.616	58	255	672	10.397	944	22.471	132,85%	7.382	
	Gadai	14.329	19.476	20.800	2.993	3.539	546	1.264	1.324	6.470	2.215	18.130	114,72%	2.670	
4	CFG	256.811	274.638	270.976	2.166	3.322	1.157	-800	-3.661	14.165	6.983	271.098	99,96%	(121)	
	CF 1	12.729	15.398	15.758	158	565	408	178	359	3.029	206	14.486	108,78%	1.272	
	Total Griya	2.031	4.248	4.398	158	158	0	0	150	2.367	8	2.489	176,69%	1.909	
4	• Total Non Program	2.031	4.080	4.231	-	158	158	-33	151	2.200	7		0,00%	167	
	• Program	-	168	167	158	-	-158	168	-1	167	1		11.997	94,69%	(637)
	Oto	10.697	11.151	11.360	-	408	408	178	209	663	198	256.612	99,46%	(1.393)	
	CF 2	244.083	259.239	255.219	2.008	2.757	749	-978	-4.020	11.136	6.777	234.706	98,99%	(2.374)	
	Mitraguna & Others	223.458	235.936	232.332	1.494	2.757	1.263	-1.295	-3.604	8.874	6.361	21.906	104,48%	981	
	Pensiun	20.624	23.303	22.887	514	-	-514	317	-417	2.262	417				
	Total Pembiayaan	345.884	376.367	375.493	7.227	9.878	2.650	571	-873	29.609	10.751	379.846	98,85%	(4.353)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif		Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	18	18	0	0,00%	0,09%	0,09%	-	18	(3)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	18	18	0	0,00%	0,09%	0,09%	-	18	(3)			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	887	1.638	1.580	0	0,71%	4,92%	4,64%	35	1.351	694			
	KUR	230	808	1.439	1.212	0	0,78%	4,65%	3,84%	35	982	404			
	Non KUR	-	79	199	369	0	0,00%	8,53%	14,82%	170	369	290			
3	PWG	-	-	4	723	0	0,00%	0,01%	0,143%	719	723	723			
	Cilem	-	-	-	477	0	0,00%	0,00%	0,160%	477	477	477			
	Gadai	-	-	4	246	0	0,00%	0,02%	0,118%	242	246	246			
4	CFG	1.832	1.731	1.012	4.210	0	0,71%	0,37%	0,155%	3.198	2.378	2.479			
	CF 1	169	232	59	2.119	0	1,33%	0,38%	0,1345%	2.060	1.949	1.887			
	Total Griya	33	18	-	437	0	1,62%	0,00%	0,994%	437	404	419			
	Oto	136	214	59	1.682	0	1,28%	0,53%	0,1480%	1.623	1.545	1.468			
	CF 2	1.662	1.499	953	2.091	0	0,68%	0,37%	0,082%	1.138	429	592			
	Mitraguna & Others	1.662	1.274	953	2.091	0	0,74%	0,40%	0,090%	1.138	429	818			
	Pensiun	-	225	-	-	0	0,00%	0,00%	-	-	-	(225)			
	Total Pembiayaan	941	3.683	3.903	3.928	0,27%	1,04%	1,05%	24	2.987	245	0,40%	61,63%	-0,6%	

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,61	3,81	3,86	0,05	0,25
CIF Payroll	1.496	1.761	1.757	(4)	261

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.633	2.649	999	16	(949)	-26,38%	1.163	78,23%	8.643	30,64%	(5.995)
2	Tabungan	231.208	252.124	244.272	243.836	9.602	(436)	(8.288)	-3,29%	12.628	5,46%	249.114	97,88%	(5.278)
3	Deposito	90.995	77.625	77.098	77.073	(442)	(25)	(551)	-0,71%	(13.921)	-15,30%	91.892	83,87%	(14.819)
	Total	323.689	333.347	324.002	323.558	10.160	(445)	(9.789)	-2,94%	(131)	-0,04%	349.650	92,54%	(26.092)
	CASA	232.695	255.722	246.904	246.485	10.602	(420)	(9.237)	-3,61%	13.790	5,93%	257.758	95,63%	(11.273)
	(%) CASA	71,89%	76,71%	76,20%	76,18%									
	FDR	38,52%	40,66%	42,89%	42,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	9.945	10.041	95	753	8,10%	2.279	29,37%	-	0,00%	10.041	
2	Giro ISE	590	1.189	631	654	23	(535)	-45,02%	63	10,69%	-	0,00%	654	
3	Tabungan ISE	7.171	8.100	9.315	9.387	73	1.288	15,90%	2.216	30,91%	-	0,00%	9.387	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	82	85	85	85	0	0	0,00%	3	3,66%	-	0,00%	85	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.862	300	750	450	253	154	-6.502	596	42.922	69,57%	(13.060)
	KUR	33.975	26.732	26.786	-	600	600	11	55	-7.189	545	40.290	66,48%	(13.504)
	Non KUR	2.390	2.977	3.076	300	150	(150)	242	99	686	51	2.632	116,87%	444
3	PWG	10.065	21.247	23.781	3.378	3.618	239	2.110	2.534	13.716	1.084	26.292	90,45%	(2.510)
	Cilem	6.212	14.127	15.718	1.268	1.982	714	1.314	1.591	9.506	391	17.310	90,80%	(1.592)
	Gadai	3.854	7.120	8.064	2.110	1.636	(474)	796	943	4.210	693	8.982	89,78%	(918)
4	CFG	78.172	84.597	85.334	1.013	1.730	717	(23)	737	7.162	992	93.884	90,89%	(8.550)
	CF 1	15.674	21.488	21.648	783	551	(232)	443	160	5.974	391	17.607	122,95%	4.041
	Total Griya	3.604	3.894	3.879	-	-	0	0	-16	275	16	4.107	94,44%	(228)
4	• Total Non Program	3.604	3.894	3.879	-	-	0	0	-16	275	16	4.107	94,44%	(228)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	17.769	783	551	(232)	443	176	5.699	375	13.500	131,63%	4.269
	CF 2	62.498	63.109	63.686	230	1.179	949	(466)	578	1.188	601	76.277	83,49%	(12.590)
	Mitraguna & Others	54.964	55.724	56.211	180	949	(291)	487	1.247	462	67.334	83,48%	(11.123)	
	Pensiun	7.534	7.385	7.475	50	230	180	(175)	91	-58	139	8.943	83,59%	(1.467)
	Total Pembiayaan	124.679	135.553	138.978	4.691	6.098	1.407	2.340	3.426	14.300	2.672	163.174	85,17%	(24.196)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25				%	Penc.	Gap
1	SME	76	-	-	-	76	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	76	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	3.625	2.929	6.79%	12,14%	1.607	2.563	1.342				
	KUR	1.062	2.082	1.533	2.856	3,13%	5,73%	10,66%	1.323	1.794	774				
	Non KUR	-	201	485	769	0,00%	0,00%	16,29%	284	769	568				
3	PWG	-	-	-	471	0,00%	0,00%	0,00%	471	471	471				
	Cilem	-	-	-	463	0,00%	0,00%	0,00%	463	463	463				
	Gadai	-	-	-	8	0,00%	0,00%	0,00%	8	8	8				
4	CFG	113	554	499	3.806	0,14%	0,59%	4,46%	3.307	3.693	3.252				
	CF 1	113	272	293	2.795	0,72%	1,36%	12,91%	2.502	2.683	2.523				
	Total Griya	-	52	43	41	0,00%	0,00%	1,10%	(2)	41	(11)				
	Oto	113	220	250	2.755	0,93%	1,42%	15,50%	2.505	2.642	2.534				
	CF 2	-	282	207	1.011	0,00%	0,33%	1,59%	804	1.011	729				
	Mitraguna & Others	-	282	207	1.011	0,00%	0,37%	1,80%	804	1.011	729				
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	1.434	1.420	1.962	2.171	1,15%	1,45%	1,56%	210	737	751	2,79%	-78,73%	1,2%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll				
		Oct-24	Dec-24	Oct-25			Oct-24	Sep-25	Oct-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	324.335	323.821	323.321	(1.014)		3.17	3.64	3.66	0,02	0,49
2	Contribution Margin	10.181	13.391	12.000	1.819	-17,9%	1.136	1.395	1.458	63	322

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	28.049	28.029	1.491	(20)	2.133	8,24%	4.138	17,32%	35.529	78,89%	(7.499)
2	Tabungan	197.564	215.010	214.236	213.224	3.190	(1.012)	(1.785)	-0,83%	15.660	7,93%	212.134	100,51%	1.090
3	Deposito	16.291	17.393	17.296	17.589	(1.607)	293	196	1,13%	1.297	7,96%	17.162	102,49%	427
	Total	237.746	258.299	259.581	258.842	3.073	(739)	543	0,21%	21.096	8,87%	264.824	97,74%	(5.982)
	CASA	221.455	240.906	242.286	241.253	4.680	(1.032)	347	0,14%	19.798	8,94%	247.662	97,41%	(6.409)
	(%) CASA	93,15%	93,27%	93,34%	93,20%									
	FDR	68,74%	65,22%	66,55%	66,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	44.707	44.887	180	1.053	2,40%	14.074	45,67%	-	0,00%	44.887	
2	Giro ISE	20.367	24.404	26.636	26.610	(26)	2.206	9,04%	6.243	30,65%	-	0,00%	26.610	
3	Tabungan ISE	10.446	19.430	18.071	18.277	206	(1.153)	-5,93%	7.831	74,96%	-	0,00%	18.277	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	195	221	221	221	0	0	0,00%	26	13,33%	-	0,00%	221	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	780	-	-	0	-63	-8	-196	8	975	79,95%	(196)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	780	-	-	0	-63	-8	-196	8	975	79,95%	(196)
	• Local Champion	975	787	780	-	-	0	-63	-8	-196	8	975	79,95%	(196)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.820	300	1.525	1.225	-776	521	-5.362	1.004	52.347	85,62%	(7.527)
	KUR	46.016	40.498	41.060	300	1.525	1.225	-694	562	-4.955	963	47.898	85,72%	(6.838)
	Non KUR	4.166	3.801	3.760	-	-	0	-83	-41	-406	41	4.449	84,51%	(689)
3	PWG	5.806	13.714	15.032	1.307	2.138	831	104	1.318	9.226	820	23.846	63,04%	(8.814)
	Cilem	4.026	10.294	11.475	449	1.550	1.100	-10	1.181	7.448	369	16.566	69,27%	(5.091)
	Gadai	1.780	3.419	3.557	858	589	-269	115	138	1.777	451	7.281	48,86%	(3.723)
4	CFG	106.465	109.661	112.118	1.814	3.218	1.404	965	2.456	5.653	762	117.867	95,12%	(5.749)
	CF 1	51.093	50.574	51.366	361	1.153	792	291	792	273	361	52.529	97,79%	(1.164)
	Total Griya	39.118	38.098	38.361	-	379	379	0	262	-757	117	39.521	97,06%	(1.160)
4	• Total Non Program	38.883	37.871	38.133	-	379	379	35	262	-750	117	39.253	97,15%	(1.119)
	• Program	235	227	227	-	-	0	-1	0	-8	-	268	84,82%	(41)
	Oto	11.975	12.476	13.005	361	774	413	291	529	1.030	244	13.009	99,97%	(4)
	CF 2	55.372	59.088	60.752	1.453	2.065	612	673	1.664	5.380	401	65.337	92,98%	(4.585)
	Mitraguna & Others	53.214	55.550	57.241	1.020	2.065	1.045	270	1.691	4.027	374	62.160	92,09%	(4.919)
	Pensiun	2.158	3.537	3.511	433	-	-433	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	172.750	3.421	6.881	3.460	230	4.288	9.321	2.593	195.035	88,57%	(22.286)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.234	2.989	4.120	2.419	6,75%	9,19%	1.131	2.913	1.886				
	KUR	992	1.476	2.147	3.114	2.15%	5,30%	7,58%	967	2.122	1.637				
	Non KUR	216	758	842	1.006	5,18%	22,15%	26,77%	165	791	248				
3	PWG	-	-	-	-	737	0,00%	0,00%	4,91%	737	737				
	Cilem	-	-	-	-	707	0,00%	0,00%	6,16%	707	707				
	Gadai	-	-	-	-	30	0,00%	0,00%	0,85%	30	30				
4	CFG	1.664	4.473	3.583	5.185	1.56%	3,27%	4,62%	1.601	3.521	711				
	CF 1	1.143	2.927	3.357	4.634	2,24%	6,64%	9,02%	1.277	3.491	1.708				
	Total Griya	959	2.602	2.936	2.003	2,45%	7,71%	5,22%	(933)	1.044	(599)				
	Oto	185	325	421	2.632	1,54%	3,38%	20,24%	2.210	2.447	2.307				
	CF 2	521	1.547	226	550	0,94%	0,38%	0,91%	324	30	(996)				
	Mitraguna & Others	521	1.547	226	550	0,98%	0,41%	0,96%	324	30	(996)				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	3.589	3.052	3.656	3.307	2,20%	2,17%	1,91%	(349)	(282)	255	2,95%	-54,16%	1,0%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll				
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)	
1	Asset (Retail) T	235.786	237.820	255.299	19.513			3.33	3.48	3.49	0,01	
2	Contribution Margin	10.322	13.411	10.039	(283)	2,7%		2.364	2.166	2.256	90	(108)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	42.588	42.371	11.189	(217)	5.739	15,67%	20.244	91,49%	38.023	111,44%	4.348
2	Tabungan	184.167	209.712	202.843	202.256	9.425	(587)	(7.456)	-3,56%	18.089	9,82%	207.489	97,48%	(5.233)
3	Deposito	54.206	45.633	45.607	45.615	(4.260)	8	(18)	-0,04%	(8.592)	-15,85%	54.846	83,17%	(9.231)
	Total	260.500	291.977	291.039	290.243	16.355	(796)	(1.735)	-0,59%	29.742	11,42%	300.358	96,63%	(10.116)
	CASA	206.294	246.345	245.431	244.628	20.615	(804)	(1.717)	-0,70%	38.334	18,58%	245.512	99,64%	(885)
	(%) CASA	79,19%	84,37%	84,33%	84,28%									
	FDR	138,97%	141,26%	142,51%	142,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	7.481	7.571	89	(1.238)	-14,05%	(930)	-10,94%	-	0,00%	7.571	
2	Giro ISE	2.572	2.040	809	829	20	(1.210)	-59,33%	(1.743)	-67,75%	-	0,00%	829	
3	Tabungan ISE	5.928	6.769	6.672	6.741	69	(27)	-0,41%	813	13,71%	-	0,00%	6.741	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	132	159	159	159	0	0	0,00%	27	20,45%	-	0,00%	159	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	15.792	-	-	0	-250	-43	-5.896	43	30.016	52,61%	(14.224)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	15.792	-	-	0	-250	-43	-5.896	43	26.324	59,99%	(10.532)
	• Local Champion	15.491	11.700	11.656	-	-	0	-250	-43	-3.835	43	16.943	68,80%	(5.287)
	• Value Chain	6.197	4.136	4.136	-	-	0	0	0	-2.061	-	9.381	44,08%	(5.245)
2	MBG	56.291	49.937	49.445	600	450	-150	-1.259	-492	-6.847	942	57.818	85,52%	(8.373)
	KUR	53.330	47.520	47.055	600	450	-150	-1.164	-465	-6.275	915	54.632	86,13%	(7.577)
	Non KUR	2.961	2.416	2.390	-	-	0	-95	-27	-572	27	3.186	75,00%	(7.796)
3	PWG	18.519	33.535	34.890	5.067	5.722	655	1.672	1.355	16.371	4.367	34.982	99,74%	(92)
	Cilem	7.342	16.788	18.167	1.543	2.160	617	1.194	1.378	10.825	782	20.867	87,06%	(2.701)
	Gadai	11.177	16.747	16.723	3.524	3.562	38	478	-23	5.547	3.586	14.115	118,48%	2.608
4	CFG	265.530	313.132	314.637	6.998	5.176	-1.823	7.402	1.505	49.107	3.671	296.169	106,24%	18.468
	CF 1	155.192	153.591	153.843	1.000	1.322	321	1.655	252	-1.349	1.070	175.968	87,43%	(22.125)
	Total Griya	146.765	137.680	137.915	-	948	948	0	235	-8.851	713	166.519	82,82%	(28.604)
1	• Total Non Program	29.135	30.941	31.664	-	948	948	-286	723	2.529	225	32.280	98,09%	(616)
	• Program	117.630	106.738	106.250	-	-	0	-1.010	-488	-11.380	488	134.238	79,15%	(27.988)
	Oto	8.426	15.911	15.928	1.000	374	-627	1.655	17	7.502	357	9.450	168,56%	6.479
	CF 2	110.338	159.541	160.794	5.998	3.854	-2.144	5.746	1.253	50.456	2.601	120.201	133,77%	40.593
	Mitraguna & Others	99.558	147.696	148.935	5.768	3.754	-2.014	5.730	1.239	49.377	2.515	108.412	137,38%	40.523
	Pensiun	10.780	11.845	11.859	230	100	-130	16	14	1.079	86	11.789	100,59%	70
	Total Pembiayaan	362.027	412.438	414.763	12.666	11.348	-1.318	7.565	2.324	52.735	9.024	418.985	98,99%	(4.222)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (UG) & DG	Run Off Dec'25	Target Dec'25						
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25			MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	2.060	1.665	3.705	1,39%	3,33%	7,49%	2.040	2.924	1.645			
	KUR	645	1.815	1.319	3.118	1,21%	2,78%	6,63%	1.798	2.473	1.302			
	Non KUR	137	245	346	587	4,62%	14,31%	24,58%	242	451	343			
3	PWG	-	-	-	357	0,00%	0,00%	1,02%	357	357	357			
	Cilem	-	-	-	207	0,00%	0,00%	1,14%	207	207	207			
	Gadai	-	-	-	150	0,00%	0,00%	0,90%	150	150	150			
4	CFG	18.567	18.075	17.721	24.003	6,99%	5,66%	7,63%	6.282	5.435	5.928			
	CF 1	18.567	16.819	16.551	21.920	11,96%	10,78%	14,25%	5.368	3.352	5.101			
	Total Griya	18.403	16.440	16.112	20.259	12,54%	11,70%	14,69%	4.147	1.855	3.819			
	Oto	164	379	439	1.661	1,95%	2,76%	10,43%	1.222	1.497	1.282			
	CF 2	-	1.256	1.170	2.083	0,00%	0,73%	1,30%	913	2.083	827			
	Mitraguna & Others	-	1.072	984	2.083	0,00%	0,67%	1,40%	1.099	2.083	1.011			
	Pensiun	-	184	186	-	0,00%	1,57%	0,00%	(186)	-	(184)			
	Total Pembiayaan	5.957	13.315	13.170	13.884	1,65%	3,19%	3,35%	714	7.927	569	0,66%	80,20%	-2,7%

Asset & Contribution Margin

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

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-20 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25	DtD	MtD	%MtD	YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	46.459	45.948	(511)	(6.514)	-12,42%	4.406	10,61%	-	0,00%
2	Giro ISE	8.627	8.734	15.605	15.059	(546)	6.324	72,41%	6.432	74,56%		0,00%
3	Tabungan ISE	5.900	14.152	17.934	17.969	35	3.817	26,97%	12.069	204,56%		0,00%
4	Deposito ISE	27.015	29.575	12.920	12.920	0	(16.655)	-56,31%	(14.095)	-52,17%		0,00%
5	CIF ISE	181	211	211	211	0	0	0,00%	30	16,57%		0,00%

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	255.678	-	-	0	85.148	-2.516	71.284	2.516	191.222	133,71%	64.456
	Linkage	161.832	240.200	239.458	-	-	-	87.708	-742	77.627	742	164.906	145,21%	74.552
	Non-Linkage	22.563	17.995	16.220	-	-	0	-2.559	-1.775	-6.343	1.775	26.316	61,64%	(10.096)
	• Local Champion	13.053	13.825	13.637	-	-	0	-322	-188	585	188	14.262	95,62%	(624)
	• Value Chain	9.510	4.169	2.583	-	-	-	-2.237	-1.587	-6.928	1.587	12.055	21,42%	(9.472)
2	MBG	15.807	20.460	20.455	800	435	-365	461	-6	4.648	441	21.559	94,88%	(1.104)
	KUR	15.684	19.746	19.743	800	435	-365	264	-2	4.059	437	21.276	92,80%	(1.533)
	Non KUR	123	715	711	-	-	0	198	-3	589	3	283	251,60%	429
	PWG	19.902	32.755	33.073	3.951	3.608	-343	1.389	318	13.171	3.290	35.985	91,91%	(2.912)
3	Cilem	10.166	18.541	20.069	2.325	2.248	-77	1.349	1.528	9.903	720	21.740	92,32%	(1.671)
	Gadai	9.737	14.214	13.004	1.626	1.360	-266	40	-1.210	3.268	2.570	14.245	91,29%	(1.241)
	CFG	226.020	244.752	246.943	2.968	6.615	3.647	1.703	2.191	20.924	4.424	250.409	98,62%	(3.466)
4	CF 1	15.856	23.020	24.311	652	1.600	948	529	1.290	8.454	310	18.857	128,92%	5.454
	Total Griya	12.125	18.638	20.101	-	1.600	1.600	0	1.462	7.975	138	12.907	155,74%	7.194
	• Total Non Program	12.125	18.638	20.101	-	1.600	1.600	907	1.462	7.975	138	12.907	155,74%	7.194
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.210	652	-	-652	529	-172	479	172	5.950	70,76%	(1.740)
5	CF 2	210.163	221.732	222.633	2.316	5.015	2.699	1.174	901	12.469	4.114	231.552	96,15%	(8.920)
	Mitraguna & Others	179.175	185.964	186.425	2.303	4.287	1.984	1.766	461	7.250	3.826	198.377	93,98%	(11.951)
	Pensiun	30.988	35.768	36.207	13	728	715	-592	439	5.219	289	33.176	109,14%	3.032
	Total Pembiayaan	446.124	556.162	556.150	7.719	10.658	2.939	88.702	-13	110.026	10.671	499.175	111,41%	56.975

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	83	-	186	123	0,52%	0,91%	0,60%	(63)	40	123				
	KUR	83	-	186	123	0,53%	0,94%	0,62%	(63)	40	123				
	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	3.558	5.136	4.566	4.267	1,57%	1,87%	1,73%	(299)	708	(870)				
	CF 1	753	301	19	19	4,75%	0,08%	0,08%	(0)	(735)	(282)				
	Total Griya	312	301	19	19	2,57%	0,10%	0,09%	(0)	(293)	(282)				
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-				
	CF 2	2.805	4.836	4.547	4.248	1,33%	2,05%	1,91%	(299)	1.443	(588)				
	Mitragna & Others	2.805	4.836	4.547	4.248	1,57%	2,44%	2,28%	(299)	1.443	(588)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	4.675	5.136	4.752	4.390	1,05%	0,85%	0,79%	(362)	(286)	(747)	1,06%	-34,07%	0,3%	

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,38	3,38	(0,00)	0,24
CIF Payroll	2.716	3.360	3.531	171	815

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	472.815	472.225	(189.493)	(590)	(30.057)	-5,98%	(156.746)	-24,92%	710.323	66,48%	(238.098)
2	Tabungan	522.123	612.606	605.150	603.571	78.303	(1.579)	(9.035)	-1,47%	81.448	15,60%	554.516	108,85%	49.055
3	Deposito	264.012	230.344	230.379	230.381	(13.229)	2	37	0,02%	(33.632)	-12,74%	264.620	87,06%	(34.239)
	Total	1.415.106	1.345.232	1.308.343	1.306.177	(124.419)	(2.166)	(39.055)	-2,90%	(108.930)	-7,70%	1.529.459	85,40%	(223.282)
	CASA	1.151.094	1.114.888	1.077.965	1.075.796	(111.190)	(2.169)	(39.092)	-3,51%	(75.298)	-6,54%	1.264.839	85,05%	(189.043)
	(%) CASA	81,34%	82,88%	82,39%	82,36%									
	FDR	55,59%	68,66%	69,99%	70,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	47.290	47.144	(146)	(2.369)	-4,78%	7.536	19,03%		-	0,00%	47.144
2	Giro ISE	24.819	26.480	26.514	26.205	(309)	(275)	-1,04%	1.386	5,58%			0,00%	26.205
3	Tabungan ISE	14.728	20.972	18.715	18.878	164	(2.094)	-9,99%	4.150	28,18%			0,00%	18.878
4	Deposito ISE	61	2.061	2.061	2.061	0	0	0,00%	2.000	3278,69%			0,00%	2.061
5	CIF ISE	155	175	175	175	0	0	0,00%	20	12,90%			0,00%	175

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	575.518	101.752	190	-101.562	90.687	-10,975	82.381	11.165	524.148	109,80%	51.370
	Linkage	388.874	450.575	449.315	100.000	-	(100.000)	84.653	-1.260	60.441	1.260	401.901	111,80%	47.413
	Non-Linkage	104.263	135.918	126.203	1.752	190	-1.562	6.034	-9.715	21.940	9.905	122.246	103,24%	3.957
	• Local Champion	71.739	90.083	80.620	1.500	190	-1.310	6.354	-9.463	8.881	9.653	76.862	104,89%	3.758
	• Value Chain	32.524	45.835	45.583	252	-	(252)	-320	-252	13.059	252	45.385	100,44%	199
2	MBG	11.179	17.002	17.257	750	600	-150	766	255	6.078	345	15.758	109,52%	1.499
	KUR	10.795	16.732	16.990	750	600	-150	773	258	6.195	342	15.252	111,39%	1.738
	Non KUR	384	270	267	-	-	0	-7	-4	-118	4	505	52,80%	(238)
3	PWG	42.303	69.807	71.751	9.419	8.672	-748	5.374	1.944	29.448	6.728	64.428	111,36%	7.322
	Cilem	16.301	31.198	32.828	2.930	2.323	-608	1.799	1.630	16.527	693	36.881	89,01%	(4.053)
	Gadai	26.001	38.609	38.923	6.489	6.349	-140	3.575	314	12.921	6.035	27.547	141,29%	11.375
4	CFG	239.992	250.295	251.198	4.723	5.766	1.043	-1.767	902	11.206	4.864	267.745	93,82%	(16.548)
	CF 1	49.326	55.954	56.737	1.511	1.450	-61	-242	783	7.410	667	52.741	107,58%	3.996
	Total Griya	38.490	43.621	44.780	1.291	1.450	159	0	1.159	6.291	291	39.379	113,72%	5.401
1	• Total Non Program	38.490	43.621	44.780	1.291	1.450	159	250	1.159	6.291	291	39.379	113,72%	5.401
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	11.956	219	-	-219	-242	-376	1.120	376	13.362	89,48%	(1.405)
	CF 2	190.665	194.341	194.461	3.212	4.316	1.104	-1.526	119	3.796	4.197	215.005	90,45%	(20.544)
	Mitraguna & Others	156.155	162.005	162.229	3.049	3.968	919	-1.703	224	6.074	3.744	178.005	91,14%	(15.777)
	Pensiun	34.510	32.337	32.232	163	348	185	178	-105	-2.278	453	36.999	87,12%	(4.767)
	Total Pembiayaan	786.611	923.597	915.723	116.644	15.228	-101.416	95.059	-7.874	129.112	23.102	872.079	105,00%	43.644

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	2.825	0,00%	0,00%	0,49%	2.825	2.825	2.825				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	2.825	0,00%	0,00%	2,24%	2.825	2.825	2.825				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	552	0,00%	0,00%	3,20%	552	552	552				
	KUR	-	-	-	-	497	0,00%	0,00%	2,92%	497	497	497				
	Non KUR	-	-	-	-	55	0,00%	0,00%	20,69%	55	55	55				
3	PWG	-	-	-	-	764	0,00%	0,00%	1,06%	764	764	764				
	Cilem	-	-	-	-	666	0,00%	0,00%	2,03%	666	666	666				
	Gadai	-	-	-	-	98	0,00%	0,00%	0,25%	98	98	98				
4	CFG	1.445	2.548	3.699	4.026	1.043	0,60%	1,48%	1,47%	328	2.581	1.478				
	CF 1	161	732	2.349	1.753	0,33%	4,20%	3,09%	(596)	1.592	1.021					
	Total Griya	152	572	2.195	837	0,39%	5,03%	1,87%	(1.358)	685	265					
	Oto	9	160	154	916	0,08%	1,25%	7,66%	762	907	756					
	CF 2	1.284	1.816	1.350	2.273	0,67%	0,69%	1,17%	923	989	457					
	Mitraguna & Others	1.284	1.448	979	1.464	0,82%	0,60%	0,90%	485	180	16					
	Pensiun	28	-	-	-	0,00%	0,00%	0,25%	439	809	442					
	Total Pembiayaan	4.879	4.149	3.338	3.704	0,62%	0,36%	0,40%	366	(1.176)	(445)	0,12%	70,66%	-0,3%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	33.287	33.286	(9.448)	(1)	4.823	16,95%	5.143	18,27%	39.098	85,14%	(5.812)
2	Tabungan	312.220	335.697	345.074	343.793	573	(1.282)	8.096	2,41%	31.573	10,11%	334.511	102,77%	9.281
3	Deposito	88.440	68.089	71.306	71.263	(2.247)	(43)	3.174	4,66%	(17.177)	-19,42%	89.381	79,73%	(18.118)
	Total	428.803	432.249	449.668	448.341	(11.123)	(1.326)	16.093	3,72%	19.538	4,56%	462.990	96,84%	(14.648)
	CASA	340.363	364.159	378.361	377.078	(8.875)	(1.283)	12.919	3,55%	36.715	10,79%	373.609	100,93%	3.470
	(%) CASA	79,38%	84,25%	84,14%	84,11%									
	FDR	84,89%	91,40%	89,25%	89,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	45.523	45.633		110	1.953	4,47%	5.352	13,29%	-	0,00%	45.633
2	Giro ISE	7.566	4.370	5.050	5.156		106	786	17,98%	(2.410)	-31,85%		0,00%	5.156
3	Tabungan ISE	32.715	39.309	40.474	40.477		3	1.168	2,97%	7.762	23,73%		0,00%	40.477
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%		0,00%	207

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.546	-	-	0	-815	-406	-5.423	406	73.583	71,41%	(21.037)
	Linkage	31.740	28.625	28.330	-	-	-	-297	-296	-3.410	296	38.430	73,72%	(10.101)
	Non-Linkage	26.229	24.327	24.216	-	-	0	-517	-110	-2.013	110	35.153	68,89%	(10.936)
	• Local Champion	25.361	21.619	21.524	-	-	0	-502	-95	-3.838	95	27.992	76,89%	(6.469)
	• Value Chain	867	2.708	2.692	-	-	-	-15	-15	1.825	15	7.160	37,60%	(4.468)
2	MBG	34.002	30.083	30.272	200	800	600	-596	189	-3.730	611	35.710	84,77%	(5.438)
	KUR	32.921	28.859	29.058	200	800	600	-571	199	-3.863	601	34.485	84,26%	(5.427)
	Non KUR	1.081	1.224	1.214	-	-	0	-24	-10	133	10	1.225	99,04%	(12)
3	PWG	9.475	21.262	22.580	2.776	2.946	170	1.878	1.318	13.104	1.628	29.851	75,64%	(7.271)
	Cilem	5.148	13.382	13.939	1.179	876	-303	1.083	558	8.792	319	19.940	69,91%	(6.001)
	Gadai	4.327	7.880	8.640	1.596	2.069	473	796	760	4.313	1.309	9.911	87,18%	(1.271)
4	CFG	262.577	290.785	295.945	2.792	7.707	4.915	1.832	5.161	33.368	2.547	286.430	103,32%	9.516
	CF 1	159.367	166.652	170.175	178	5.011	4.833	-174	3.523	10.808	1.488	162.301	104,85%	7.874
	Total Griya	139.426	143.053	146.864	-	4.813	4.813	0	3.811	7.438	1.002	140.190	104,76%	6.674
1	• Total Non Program	139.426	143.053	146.864	-	4.813	4.813	-2.889	3.811	7.438	1.002	140.190	104,76%	6.674
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.311	178	199	20	-174	-288	3.370	486	22.111	105,43%	1.200
	CF 2	103.210	124.133	125.770	2.614	2.696	82	2.007	1.637	22.560	1.059	124.128	101,32%	1.642
	Mitraguna & Others	99.172	118.844	120.475	2.614	2.646	32	2.034	1.631	21.303	1.015	117.952	102,14%	2.524
	Pensiun	4.038	5.289	5.295	-	50	50	-27	6	1.257	44	6.177	85,72%	(882)
	Total Pembiayaan	364.023	395.082	401.342	5.768	11.453	5.685	2.300	6.261	37.320	5.192	425.574	94,31%	(24.231)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Run Off Dec'25	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25		%	Penc.	Gap	
1	SME	-	30	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(30)		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	30	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(30)		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
2	MBG	872	1.641	1.419	2.002	2.57%	4.72%	6.61%	583	1.130	361			
	KUR	703	1.487	1.263	2.002	2.14%	4.38%	6.89%	739	1.299	515			
	Non KUR	169	154	156	-	15,61%	12,75%	0,00%	(156)	(169)	(154)			
3	PWG	-	-	-	-	712	0,00%	0,00%	3,15%	712	712			
	Cilem	-	-	-	-	709	0,00%	0,00%	5,08%	709	709			
	Gadai	-	-	-	-	3	0,00%	0,00%	0,04%	3	3			
4	CFG	4.689	3.445	2.895	10.462	1.79%	1.00%	3,54%	7.566	5.773	7.017			
	CF 1	4.583	2.690	2.084	7.996	2.88%	1.25%	4.70%	5.913	3.413	5.306			
	Total Griya	3.651	1.566	1.079	4.274	2.62%	0,75%	2,91%	3.195	623	2.709			
	Oto	932	1.124	1.004	3.722	4,67%	4,26%	15,97%	2.718	2.790	2.598			
	CF 2	106	755	812	2.465	0,10%	0,65%	1,96%	1.654	2.360	1.710			
	Mitraguna & Others	106	755	812	2.465	0,11%	0,68%	2,05%	1.654	2.360	1.710			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	7.972	0,91%	1,91%	1,99%	439	4.654	(781)	0,00%	100,00%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25		%	Penc.	Gap
1	SME	-	124	153	153	0,00%	0,29%	0,29%	-	153	29		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Non-Linkage	-	124	153	153	0,00%	0,63%	0,63%	-	153	29		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
2	MBG	521	1.688	1.587	1.782	1.53%	5,27%	5,89%	195	1.261	94		
	KUR	341	1.235	1.136	1.178	1.04%	3,94%	4,05%	42	837	(57)		
	Non KUR	180	453	450									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	95	95	21	0	26	38,44%	(123)	-56,36%	5.816	1,63%	(5.721)
2	Tabungan	144.169	164.349	166.739	166.134	1.752	(605)	1.784	1,09%	21.965	15,24%	156.198	106,36%	9.935
3	Deposito	10.918	21.051	21.946	21.946	909	0	895	4,25%	11.028	101,01%	11.620	188,86%	10.325
	Total	155.304	185.469	188.779	188.174	2.683	(605)	2.705	1,46%	32.870	21,16%	173.634	108,37%	14.540
	CASA	144.386	164.418	166.834	166.229	1.774	(605)	1.811	1,10%	21.842	15,13%	162.014	102,60%	4.215
	(%) CASA	92,97%	88,65%	88,37%	88,34%									
	FDR	134,72%	123,06%	122,37%	122,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.728	1.753		25	238	15,68%	493	39,12%	-	0,00%	1.753
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%	0	0,00%	0
3	Tabungan ISE	1.260	1.516	1.728	1.753		25	238	15,68%	493	39,16%	2	0,00%	1.753
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%	87	0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Local Champion	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	60.341	1.150	2.100	950	-418	752	5.428	1.348	61.295	98,44%	(954)
	KUR	53.824	58.285	59.058	1.150	2.100	950	-385	773	5.234	1.327	59.797	98,76%	(739)
	Non KUR	1.089	1.304	1.283	-	-	0	-32	-21	194	21	1.498	85,65%	(215)
3	PWG	2.063	7.845	8.545	247	780	534	79	701	6.482	80	10.922	78,24%	(2377)
	Cilem	2.063	7.845	8.545	247	780	534	79	701	6.482	80	10.922	78,24%	(2377)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.266	2.900	1.937	-963	1.534	1.311	10.268	626	161.312	99,35%	(1.046)
	CF 1	15.162	18.407	18.679	30	557	527	980	272	3.517	284	16.602	112,51%	2.077
	Total Griya	4.320	3.786	3.775	-	-	0	0	-10	-545	10	4.736	79,70%	(961)
	• Total Non Program	3.984	3.473	3.464	-	-	0	-43	-9	-520	9	4.353	79,58%	(889)
	• Program	336	312	311	-	-	0	-2	-1	-25	1	383	81,17%	(72)
	Oto	10.841	14.622	14.904	30	557	527	980	282	4.063	274	11.866	125,61%	3.038
	CF 2	134.836	140.548	141.587	2.870	1.380	-1.490	554	1.039	6.751	341	144.710	97,84%	(3.123)
	Mitraguna & Others	130.780	136.767	137.822	2.870	1.380	-1.490	728	1.054	7.041	326	139.644	98,69%	(1.823)
	Pensiun	4.056	3.781	3.765	-	-	0	-175	-15	-291	15	5.065	74,33%	(1.300)
	Total Pembiayaan	209.233	228.246	231.008	4.297	4.817	520	1.181	2.762	21.775	2.054	235.787	97,97%	(4.779)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	604	604	0,00%	0,00%	32,56%	604	604	604	-			
	Linkage	-	-	-	-	604	0,00%	0,00%	32,56%	604	604	604	-			
	Local Champion	-	-	-	604	604	0,00%	0,00%	32,56%	604	604	604	-			
	Value Chain	-	-	-	-	604	0,00%	0,00%	32,56%	604	604	604	-			
2	MBG	-	53	113	3.465	3.465	0,00%	0,19%	5,74%	3.352	3.465	3.412	-			
	KUR	-	-	113	3.418	3.418	0,00%	0,19%	5,79%	3.306	3.418	3.418	-			
	Non KUR	-	53	-	47	47	0,00%	0,00%	3,65%	47	47	(6)	-			
3	PWG	-	-	-	77	77	0,00%	0,00%	0,90%	77	77	77	-			
	Cilem	-	-	-	77	77	0,00%	0,00%	0,90%	77	77	77	-			
	Gadai	-	-	-	-	77	0,00%	0,00%	0,90%	77	77	77	-			
4	CFG	1.077	2.605	2.173	5.668	5.668	0,72%	1,37%	3,54%	3.495	4.591	3.063	-			
	CF 1	278	426	376	2.049	2.049	1,83%	2,04%	10,97%	1.673	1.771	1.623	-			
	Total Griya	278	253	109	462	462	6,43%	2,87%	12,24%	354	184	209	-			
	Oto	-	173	267	1.587	1.587	0,00%	1,83%	10,65%	1.319	1.587	1.414	-			
	CF 2	799	2.179	1.797	3.619	3.619	0,59%	1,28%	2,56%	1.822	2.821	1.441	-			
	Mitraguna & Others	799	2.179	1.797	3.041	3.041	0,61%	1,31%	2,21%	1.244	2.242	862	-			
	Pensiun	-	-	-	578	578	0,00%	0,00%	15,36%	578	578	578	-			
	Total Pembiayaan	954	1.822	2.126	2.070	2.070	0,46%	0,93%	0,90%	(55)	1.117	248	0,14%	84,28%	-0,8%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	207.702	214.060	230.721	23.019		
2	Contribution Margin	8.723	11.297	11.039	2.316	-26,6%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,30	3,37	3,35	(0,02)	0,05
CIF Payroll	673	604	593	(11)	(80)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.056	2.057	(8)	1	(166)	-7,49%	1.819	765,18%	5.704	36,06%	(3.647)
2	Tabungan	85.480	97.428	101.625	101.262	3.265	(363)	3.833	3,93%	15.782	18,46%	95.843	105,65%	5.419
3	Deposito	55.765	41.842	41.742	41.742	(49)	0	(99)	-0,24%	(14.023)	-25,15%	56.657	73,68%	(14.915)
	Total	141.483	141.493	145.423	145.061	3.207	(363)	3.568	2,52%	3.578	2,53%	158.204	91,69%	(13.143)
	CASA	85.718	99.652	103.681	103.319	3.256	(363)	3.667	3,68%	17.601	20,53%	101.547	101,74%	1.772
	(%) CASA	60,59%	70,43%	71,30%	71,22%									
	FDR	57,51%	63,37%	63,16%	63,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.259	2.259		0	(116)	-4,90%	1.922	570,33%	-	0,00%	2.259
2	Giro ISE	44	2.016	1.831	1.831		0	(186)	-9,21%	1.786	4016,74%	-	0,00%	1.831
3	Tabungan ISE	293	359	429	429		0	69	19,31%	136	46,47%	-	0,00%	429
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	90	98	98	98		0	0	0,00%	8	8,89%	-	0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.190	26.293	500	870	370	-30	103	-2.298	767	29.195	90,06%	(2.902)
	KUR	28.019	25.654	25.763	500	870	370	-14	110	-2.255	760	28.469	90,49%	(2.706)
	Non KUR	572	536	529	-	-	0	-16	-7	-42	7	726	72,94%	(196)
3	PWG	2.056	6.594	7.419	276	936	661	257	825	5.363	111	8.284	89,56%	(865)
	Cilem	2.056	6.594	7.419	276	936	661	257	825	5.363	111	8.284	89,56%	(865)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	58.131	1.140	1.938	798	842	1.244	7.406	694	59.828	97,16%	(1.697)
	CF 1	3.683	6.276	6.224	-	-	0	-153	52	2.541	52	4.803	129,60%	1.422
	Total Griya	695	353	351	-	-	0	0	-2	-344	2	987	35,56%	(636)
	• Program	695	353	351	-	-	0	0	-5	-344	2	987	35,56%	(636)
	Oto	2.988	5.924	5.874	-	-	0	-153	50	2.886	50	3.816	153,91%	2.057
	CF 2	47.042	50.610	51.907	1.140	1.938	798	995	1.296	4.865	642	55.025	94,33%	(3.119)
	Mitraguna & Others	38.019	40.795	42.159	1.140	1.938	798	1.067	1.364	4.140	574	45.186	93,30%	(3.027)
	Pensiun	9.023	9.815	9.748	-	-	0	-72	-67	725	67	9.839	99,07%	(92)
	Total Pembiayaan	81.372	89.670	91.843	1.916	3.744	1.829	1.069	2.173	10.471	1.572	97.307	94,38%	(5.464)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	574	300	215	1.734	2.019	0,82%	6,59%	1.519	1.159	1.433	52	2.541	52			
	KUR	574	300	215	1.734	2.05%	0,84%	6,73%	1.519	1.159	1.433	52	2.541	52			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
3	PWG	-	-	-	-	76	0,00%	0,00%	0,00%	1.02%	76	76	76				
	Cilem	-	-	-	-	76	0,00%	0,00%	0,00%	1.02%	76	76	76				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	234	933	583	3.454	0,46%	1,03%	5,94%	2.870	3.220	2.521	473	287	473			
	CF 1	134	320	301	607	3,65%	4,79%	9,76%	307	473	287	473	287	473			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	134	320	301	607	4,50%	5,08%	10,34%	307	473	287	473	287	473			
	CF 2	100	613	283	2.846	0,21%	0,56%	5,48%	2.564	2.747	2.233	2.564	2.747	2.233			
	Mitraguna & Others	-	201	203	2.769	0,00%	0,50%	6,57%	2.566	2.769	2.568	2.566	2.769	2.568			
	Pensiun	100	412	80	78	1,10%	0,81%	0,80%	(2)	(22)	(334)	(2)	(22)	(334)			
	Total Pembiayaan	315	742	771	666	0,39%	0,86%	0,72%	(105)	351	(76)	0,04%	94,77%	-0,7%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Oct-24	Sep-25	Oct-25	Growth (Mtd)
1	Asset (Retail) T	148.321	142.483	139.289	(9.032)			3.16	3.84	3.90	0,06
2	Contribution Margin	4.450	6.308	5.378	928	-20,9%		594	641	660	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	45.196	45.267	1.972	71	(1.858)	-3,94%	25.094	124,39%	27.208	166,37%	18.058
2	Tabungan	135.101	153.880	160.222	159.658	8.266	(564)	5.778	3,75%	24.557	18,18%	147.092	108,54%	12.567
3	Deposito	28.599	26.589	26.429	26.429	384	0	(160)	-0,60%	(2.170)	-7,59%	29.253	90,35%	(2.824)
	Total	183.873	227.593	231.847	231.354	10.622	(494)	3.760	1,65%	47.480	25,82%	203.553	113,66%	27.801
	CASA	155.274	201.005	205.418	204.925	10.238	(494)	3.920	1,95%	49.651	31,98%	174.300	117,57%	30.625
	(%) CASA	84,45%	88,32%	88,60%	88,58%									
	FDR	85,47%	88,46%	88,10%	88,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.415	14.462		47	211	1,48%	5.793	66,83%	-	0,00%	14.462
2	Giro ISE	6.094	191	220	231		11	40	20,92%	(5.863)	-96,21%	-	0,00%	231
3	Tabungan ISE	2.575	12.260	12.395	12.431		36	171	1,40%	9.856	382,76%	-	0,00%	12.431
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!	-	0,00%	1.800
5	CIF ISE	121	141	141	141		0	0	0,00%	20	16,53%	-	0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	37.017	750	1.475	725	273	795	7.128	680	34.712	106,64%	2.305
	KUR	29.147	35.310	36.120	750	1.475	725	310	810	6.973	665	33.704	107,17%	2.417
	Non KUR	742	913	897	-	-	0	(38)	-16	155	16	1.009	88,91%	(112)
3	PWG	5.787	18.975	20.374	1.760	2.066	306	1.201	1.399	14.587	667	22.274	91,47%	(1.901)
	Cilem	4.662	15.117	16.561	964	1.744	780	1.328	1.444	11.899	300	17.028	97,26%	(467)
	Gadai	1.126	3.858	3.813	796	322	(474)	-127	-45	2.687	367	5.246	72,67%	(1.434)
4	CFG	121.436	146.124	146.855	1.824	1.772	(52)	3.459	731	25.419	1.041	132.134	111,14%	14.721
	CF 1	20.925	20.500	21.317	-	990	990	(188)	817	392	173	22.241	95,85%	(924)
	Total Griya	15.996	15.201	16.164	-	990	990	0	963	169	27	16.338	98,93%	(174)
4	• Total Non Program	15.996	15.201	16.164	-	990	990	(75)	963	169	27	0	0,00%	0
	• Program	-	-	-	-	0	0	0	0	0	-	5.903	87,30%	(750)
	Oto	4.930	5.299	5.153	-	-	0	(188)	-146	224	146	109.892	114,24%	15.645
	CF 2	100.511	125.624	125.537	1.824	782	(1.042)	3.647	(87)	25.027	869	72.328	115,55%	11.244
	Mitraguna & Others	63.905	83.472	83.571	1.738	690	(1.048)	3.336	100	19.666	590	37.565	111,72%	4.401
	Pensiun	36.606	42.152	41.966	86	92	6	311	(186)	5.360	278			
	Total Pembiayaan	157.150	201.322	204.246	4.334	5.313	979	4.933	2.924	47.096	2.389	189.158	107,98%	15.087

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	179	179	32	1.696	0,60%	0,09%	4,58%	1.664	1.517	1.517							
	KUR	179	124	32	1.696	0,61%	0,09%	4,70%	1.664	1.517	1.52							
	Non KUR	-	55	-	-	0	0,00%	0	0,00%	-	-	(55)						
3	PWG	74	-	-	-	1.490	1,27%	0,00%	7,31%	1.490	1.417	1.490						
	Cilem	74	-	-	-	1.490	1,58%	0,00%	9,00%	1.490	1.417	1.490						
	Gadai	-	-	-	-	0	0,00%	0	0,00%	-	-	-						
4	CFG	1.115	2.206	812	4.921	0,92%	0,56%	3,35%	4.109	3.807	2.716							
	CF 1	120	73	-	1.149	0,57%	0,00%	5,39%	1.149	1.029	1.076							
	Total Griya	-	-	-	-	885	0,00%	0,00%	5,48%	885	885	885						
	Oto	120	73	-	-	264	2,43%	0,00%	5,12%	264	144	191						
	CF 2	995	2.132	812	3.772	0,99%	0,65%	3,00%	2.960	2.778	1.640							
	Mitraguna & Others	254	1.562	492	3.073	0,40%	0,59%	3,68%	2.580	2.818	1.510							
	Pensiun	740	570	319	700	2,02%	0,76%	1,67%	380	(41)	129							
	Total Pembiayaan	35	1.476	1.827	1.542	0,02%	0,91%	0,76%	(285)	1.507	66	0,06%	92,25%	-0,7%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	165.705	185.470	218.772	53.067	
2	Contribution Margin	7.892	9.852	7.891	(1)	0,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,77	3,04	3,07	0,04	0,31
CIF Payroll	1.621	1.536	1.110	(426)	(511)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	135	131	8	(4)	(6)	-4,71%	(330)	-71,63%	5.769	2,27%	(5.638)
2	Tabungan	104.069	106.823	104.789	104.413	1.148	(375)	(2.409)	-2,26%	344	0,33%	114.310	91,34%	(9.897)
3	Deposito	24.703	24.802	24.629	24.629	145	0	(173)	-0,70%	(74)	-0,30%	25.533	96,46%	(904)
	Total	129.233	131.762	129.553	129.173	1.301	(380)	(2.589)	-1,97%	(60)	-0,05%	145.612	88,71%	(16.439)
	CASA	104.530	106.960	104.924	104.544	1.156	(380)	(2.416)	-2,26%	14	0,01%	120.079	87,06%	(15.535)
	(%) CASA	80,88%	81,18%	80,99%	80,93%									
	FDR	125,49%	144,26%	146,84%	147,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.139	2.161		22	(346)	-13,79%	(1.873)	-46,43%	-	0,00%	2.161
2	Giro ISE	415	71	89	99		10	28	39,91%	(316)	-76,12%	-	0,00%	99
3	Tabungan ISE	3.618	2.435	2.050	2.062		12	(374)	-15,35%	(1.557)	-43,02%	-	0,00%	2.062
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	119	146	146	146		0	0	0,00%	27	22,69%	-	0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.322	22.384	590	565	-25	-200	62	-510	503	25.007	89,51%	(2.624)
	KUR	22.067	21.177	21.262	510	565	55	-345	84	-805	481	24.038	88,45%	(2.777)
	Non KUR	827	1.144	1.122	80	-	-80	145	-22	295	22	969	115,83%	153
3	PWG	1.733	7.305	7.459	309	318	9	17	153	5.726	164	11.387	65,50%	(3.929)
	Cilem	1.733	7.305	7.459	309	318	9	17	153	5.726	164	11.387	65,50%	(3.929)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	160.393	4.869	3.905	-964	2.230	-63	22.842	3.968	159.690	100,44%	704
	CF 1	5.904	8.366	7.837	187	-	-187	375	-529	1.933	529	8.628	90,84%	(791)
	Total Griya	1.926	1.730	1.719	-	0	0	-12	-207	12	-	2.635	65,21%	(917)
4	• Total Non Program	1.926	1.730	1.719	-	0	0	-18	-207	12	-	2.635	65,21%	(917)
	• Program	-	-	-	-	0	0	0	0	-	-	0	0,00%	0
	Oto	3.978	6.636	6.119	187	-	-187	375	-517	2.140	517	5.993	102,10%	126
	CF 2	131.647	152.090	152.556	4.682	3.905	-777	1.855	466	20.909	3.439	151.062	100,99%	1.494
	Mitraguna & Others	65.693	84.995	85.497	4.582	3.032	-1.550	3.295	502	19.804	2.530	83.123	102,86%	2.374
	Pensiun	65.954	67.095	67.059	100	873	-1.440	-36	1.105	909	-	67.939	98,71%	(880)
	Total Pembiayaan	162.178	190.083	190.236	5.768	4.788	-980	2.047	153	28.058	4.635	196.085	97,02%	(5.849)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	640	514	469	1.937	2.80%	2,10%	8,66%	1.468	1.297	1.424	-					
	KUR	508	460	469	1.862	2,30%	2,22%	8,76%	1.393	1.354	1.402	-					
	Non KUR	132	54	-	75	15,90%	0,00%	6,69%	75	(56)	21	-					
3	PWG	-	-	-	105	0,00%	0,00%	1,41%	105	105	105	-					
	Cilem	-	-	-	105	0,00%	0,00%	1,41%	105	105	105	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
4	CFG	1.035	272	-	1.618	0,75%	0,00%	1,01%	1.618	583	1.346	-					
	CF 1	-	-	-	536	0,00%	0,00%	6,84%	536	536	536	-					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Oto	-	-	-	536	0,00%	0,00%	8,76%	536	536	536	-					
	CF 2	-	38	38	37	0,79%	0,00%	0,02%	0,02%	1.082	47	809	-				
	Mitraguna & Others	-	38	38	37	0,00%	0,04%	0,04%	0,04%	473	70	473	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,91%	0,00%	608	(23)	336	-				
	Total Pembiayaan	306	314	477	557	0,19%	0,25%	0,29%	80	251	243	0,85%	-191,37%	0,6%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	601.511	601.509	82.583	(3)	1.138	0,19%	440.028	272,50%	170.261	353,29%	431.248
2	Tabungan	199.929	219.924	219.094	218.843	2.987	(250)	(1.081)	-0,49%	18.914	9,46%	217.689	100,53%	1.154
3	Deposito	133.285	88.384	88.629	88.639	(2.287)	10	255	0,29%	(44.646)	-33,50%	135.498	65,42%	(46.859)
	Total	494.695	908.679	909.234	908.991	83.283	(243)	313	0,03%	414.296	83,75%	523.448	173,65%	385.544
	CASA	361.410	820.295	820.605	820.352	85.570	(253)	57	0,01%	458.942	126,99%	387.950	211,46%	432.402
	(%) CASA	73,06%	90,27%	90,25%	90,25%									
	FDR	29,29%	19,85%	20,12%	20,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	20.984	21.001		17	561	2,75%	19.135	1025,58%	-	0,00%	21.001
2	Giro ISE	28	33	33	33		0	0	1,16%	5	16,40%		0,00%	33
3	Tabungan ISE	1.837	18.807	19.351	19.368		17	561	2,98%	17.531	954,10%		0,00%	19.368
4	Deposito ISE	-	1.600	1.600	1.600		0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	78	78	78		0	0	0,00%	38	95,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.160	-	-	0	-41	-9	-495	9	1.656	70,07%	(495)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.160	-	-	0	-41	-9	-495	9	1.656	70,07%	(495)
	• Local Champion	1.656	1.169	1.160	-	-	0	-41	-9	-495	9	1.656	70,07%	(495)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.232	1.800	1.400	-400	220	30	2.423	1.370	64.246	93,75%	(4.014)
	KUR	55.256	56.946	56.838	1.800	1.200	-600	344	-109	1.582	1.309	61.291	92,73%	(4.453)
	Non KUR	2.553	3.256	3.395	-	200	200	-124	139	842	61	2.956	114,84%	439
3	PWG	4.560	21.203	21.728	1.500	1.211	-289	1.569	525	17.168	686	17.879	121,53%	3.849
	Cilem	4.560	21.203	21.728	1.500	1.211	-289	1.569	525	17.168	686	17.879	121,53%	3.849
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	99.801	784	2.580	1.796	1.985	1.962	18.939	618	93.189	107,09%	6.612
	CF 1	35.630	44.241	45.302	-	1.514	1.514	-124	1.061	9.672	452	37.878	119,60%	7.425
	Total Griya	16.876	22.071	22.158	-	158	158	0	88	5.283	70	18.078	122,57%	4.080
4	• Total Non Program	11.817	17.375	17.326	-	-	0	-415	-50	5.508	50	12.305	140,80%	5.020
	• Program	5.059	4.695	4.833	-	158	158	-40	137	-226	20	5.773	83,71%	(940)
	Oto	18.754	22.170	23.144	-	1.356	1.356	-124	974	4.390	382	19.800	116,89%	3.344
	CF 2	45.232	53.598	54.498	784	1.066	282	2.109	900	9.266	166	55.311	98,53%	(813)
	Mitraguna & Others	44.353	52.413	53.335	784	1.066	282	1.854	922	8.982	144	53.401	99,88%	(66)
	Pensiun	880	1.185	1.163	-	-	0	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	182.921	4.084	5.191	1.107	3.733	7.928	38.034	2.683	176.970	103,36%	5.951

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25		%	Penc.	Gap	
1	SME	1.132	-	-	185	68,36%	0,00%	15,97%	185	(947)	185			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	185	68,36%	0,00%	15,97%	185	(947)	185			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	876	860	5.098	0,03%	1,43%	8,46%	4.239	5.083	4.223			
	KUR	16	781	764	4.710	0,03%	1,34%	8,29%	3.946	4.694	3.928			
	Non KUR	-	94	95	389	0,00%	2,93%	11,45%	293	389	294			
3	PWG	36	-	-	279	0,78%	0,00%	1,28%	279	243	279			
	Cilem	36	-	-	279	0,78%	0,00%	1,28%	279	243	279			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.606	1.998	1.997	1,72%	2,04%	2,00%	(1)	608	251			
	CF 1	693	742	1.003	1.002	1,94%	2,27%	2,21%	(1)	309	259			
	Total Griya	592	631	622	621	3,51%	2,82%	2,80%	(1)	30	(9)			
	Oto	101	112	381	381	0,54%	1,72%	1,64%	-	280	269			
	CF 2	696	1.003	995	995	1,54%	1,86%	1,83%	(0)	299	(8)			
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,87%	(0)	299	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.240	1,15%	1,15%	1,22%	168	573	494	0,04%	96,81%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	338	345	64	7	10	3,00%	313	952,87%	7.711	4,48%	(7.365)
2	Tabungan	95.230	94.353	92.458	92.142	(4.503)	(316)	(2.211)	-2,34%	(3.088)	-3,24%	105.081	87,69%	(12.939)
3	Deposito	25.200	24.085	24.125	24.125	(648)	0	40	0,17%	(1.075)	-4,26%	26.127	92,34%	(2.001)
	Total	120.463	118.773	116.922	116.613	(5.087)	(309)	(2.160)	-1,82%	(3.850)	-3,20%	138.918	83,94%	(22.305)
	CASA	95.263	94.689	92.797	92.488	(4.439)	(309)	(2.201)	-2,32%	(2.775)	-2,91%	112.792	82,00%	(20.304)
	(%) CASA	79,08%	79,72%	79,37%	79,31%									
	FDR	167,21%	175,24%	179,77%	180,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.723	1.735		12	186	12,03%	718	70,69%	-	0,00%	1.735
2	Giro ISE	1	45	14	15		0	(30)	-67,39%	14	2751,58%		0,00%	15
3	Tabungan ISE	1.016	1.504	1.708	1.720		12	216	14,38%	704	69,35%		0,00%	1.720
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.418	60.898	60.763	1.611	970	-641	-239	-135	2.345	1.105	59.109	102,80%	1.654
	KUR	53.406	57.154	57.069	1.611	970	-641	-146	-86	3.663	1.056	53.926	105,83%	3.142
	Non KUR	5.013	3.744	3.695	-	-	0	-92	-49	-1.318	49	5.183	71,28%	(1.488)
3	PWG	7.973	12.469	13.088	682	1.013	331	107	618	5.115	395	16.407	79,77%	(3.320)
	Cilem	7.973	12.469	13.088	682	1.013	331	107	618	5.115	395	16.407	79,77%	(3.320)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	136.340	615	2.254	1.638	-2.928	1.571	1.299	682	162.470	83,92%	(26.130)
	CF 1	25.995	30.348	30.254	385	214	-172	23	-94	4.259	307	29.370	103,01%	885
	Total Griya	13.277	16.005	16.091	-	115	115	0	85	2.813	30	14.156	113,66%	1.934
4	• Total Non Program	13.277	16.005	16.091	-	115	115	-149	85	2.813	30	14.156	113,66%	1.934
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.164	385	99	-287	23	-179	1.446	278	15.213	93,10%	(1.050)
	CF 2	109.045	104.421	106.085	230	2.040	1.810	-2.952	1.665	-2.960	375	133.100	79,70%	(27.015)
	Mitraguna & Others	98.253	93.901	95.538	30	1.950	1.920	-3.105	1.638	-2.715	312	119.849	79,72%	(24.310)
	Pensiun	10.792	10.520	10.547	200	90	-110	154	27	-245	63	13.252	79,59%	(2.705)
	Total Pembiayaan	201.431	208.136	210.191	2.908	4.237	1.329	-3.060	2.055	8.759	2.182	237.987	88,32%	(27.796)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	1.180	1.618	1.713	5.365	2.02%	2.81%	8,83%	3.653	4.185	3.747						
	KUR	896	1.153	1.281	4.791	1.68%	2,24%	8,40%	3.510	3.896	3.638						
	Non KUR	284	465	431	574	5,67%	11,52%	15,53%	143	289	109						
3	PWG	-	-	-	-	103	0,00%	0,00%	0,79%	103	103	103					
	Cilem	-	-	-	-	103	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
4	CFG	795	1.639	2.264	6.844	0,59%	1,68%	5,02%	4.580	6.049	5.205						
	CF 1	92	107	224	1.556	0,72%	1,56%	10,98%	1.332	1.464	1.449						
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Oto	92	107	224	1.556	0,72%	1,56%	10,98%	1.332	1.464	1.449						
	CF 2	704	1.532	2.040	5.288	0,65%	1,95%	4,99%	3.249	4.585	3.756						
	Mitraguna & Others	704	1.532	2.040	5.146	0,72%	2,17%	5,39%	3.106	4.443	3.614						
	Pensiun	205	-	-	-	142	0,00%	0,00%	1,35%	142	142	142					
	Total Pembiayaan	1.800	2.004	1.927	1.893	0,89%	0,93%	0,90%	(33)	94	(111)	0,13%	85,06%	-0,8%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	195.455	204.546	214.231	18.776		
2	Contribution Margin	6.170	7.563	6.650	480	-7,8%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,48	4,14	4,12	(0,02)	0,64
CIF Payroll	412	359	363	4	(49)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	223	223	272	0	(304)	-57,67%	(952)	-80,99%	5.025	4,45%	(4.802)
2	Tabungan	91.378	107.649	107.467	106.722	1.819	(745)	(927)	-0,86%	15.344	16,79%	99.264	107,51%	7.458
3	Deposito	20.885	16.970	16.975	16.975	(128)	0	5	0,03%	(3.910)	-18,72%	21.629	78,48%	(4.654)
	Total	113.438	125.146	124.665	123.920	1.964	(745)	(1.226)	-0,98%	10.482	9,24%	125.918	98,41%	(1.997)
	CASA	92.553	108.176	107.691	106.945	2.092	(745)	(1.231)	-1,14%	14.393	15,55%	104.289	102,55%	2.657
	(%) CASA	81,59%	86,44%	86,38%	86,30%									
	FDR	111,58%	121,41%	124,45%	125,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.630	1.621	(9)	(7)	-0,42%	208	14,71%	-	0,00%	1.621	
2	Giro ISE	4	140	155	127	(28)	(13)	-9,57%	122	2820,98%	-	0,00%	127	
3	Tabungan ISE	1.409	1.488	1.476	1.495	19	7	0,45%	85	6,06%	-	0,00%	1.495	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	95	99	99	99	0	0	0,00%	4	4,21%	-	0,00%	99	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.659	1.925	2.600	675	781	1.438	4.470	1.162	67.018	93,49%	(4.360)
	KUR	54.166	56.888	58.383	1.925	2.600	675	910	1.495	4.216	1.105	62.682	93,14%	(4.299)
	Non KUR	4.022	4.333	4.276	-	-	0	-129	-57	254	57	4.337	98,60%	(61)
3	PWG	2.382	10.305	11.285	953	1.081	129	897	981	8.903	101	10.963	102,94%	322
	Cilem	2.382	10.305	11.285	953	1.081	129	897	981	8.903	101	10.963	102,94%	322
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	81.200	1.105	1.142	37	1.572	788	15.257	355	74.165	109,49%	7.035
	CF 1	8.522	7.991	7.827	185	91	(94)	(69)	-164	-695	255	9.534	82,10%	(1.707)
	Total Griya	5.933	5.700	5.488	185	-	-185	0	-212	-445	212	6.197	88,57%	(709)
4	• Total Non Program	5.933	5.700	5.488	-	-	0	0	-212	-445	212	6.197	88,57%	(709)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.339	-	91	91	(69)	48	-250	43	3.337	70,09%	(998)
	CF 2	57.421	72.421	73.373	920	1.051	131	1.641	952	15.952	99	64.631	113,53%	8.742
	Mitraguna & Others	56.582	71.055	71.855	920	891	(29)	1.649	799	15.272	92	63.055	113,96%	8.799
	Pensiun	838	1.366	1.518	-	160	160	(8)	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	155.144	3.983	4.824	841	3.250	3.206	28.575	1.618	152.201	101,93%	2.943

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	560	553	2.762	0,22%	0,90%	4,41%	2.210	2.633	2.202				
	KUR	123	305	175	2.199	0,23%	0,31%	3,77%	2.024	2.076	1.894				
	Non KUR	6	255	377	563	0,16%	8,71%	13,18%	186	557	308				
3	PWG	-	-	-	255	0,00%	0,00%	0,00%	255	255	255				
	Cilem	-	-	-	255	0,00%	0,00%	0,00%	255	255	255				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	447	635	186	2.218	0,68%	0,23%	0,23%	2.033	1.771	1.584				
	CF 1	217	533	-	1.342	2,55%	0,00%	0,00%	17,15%	1.342	1.125	809			
	Total Griya	-	533	-	412	0,00%	0,00%	0,00%	7,50%	412	412	(122)			
	Oto	217	-	-	930	8,39%	0,00%	0,00%	39,78%	930	713	930			
	CF 2	230	101	186	87	0,40%	0,26%	0,26%	1,19%	691	646	775			
	Mitraguna & Others	230	101	186	87	0,41%	0,26%	0,26%	1,22%	691	646	775			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	47	201	621	263	0,04%	0,41%	0,17%	(358)	216	62	0,46%	-169,75%	0,3%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	127.856	131.801	151.161	23.305		
2	Contribution Margin	4.393	6.199	6.827	2.434	-55,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	4,16	4,29	0,13	1,35
CIF Payroll	116	444	465	21	349

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.432	4.433	263	1	893	25,24%	2.555	136,08%	4.551	97,39%	(119)
2	Tabungan	48.550	62.403	59.513	59.391	3.671	(123)	(3.013)	-4,83%	10.840	22,33%	56.302	105,49%	3.089
3	Deposito	7.602	13.430	13.430	13.430	(120)	0	0	0,00%	5.828	76,67%	8.529	157,47%	4.902
	Total	58.030	79.373	77.375	77.254	3.814	(121)	(2.119)	-2,67%	19.224	33,13%	69.382	111,35%	7.871
	CASA	50.428	65.943	63.945	63.823	3.934	(121)	(2.119)	-3,21%	13.395	26,56%	60.853	104,88%	2.970
	(%) CASA	86,90%	83,08%	82,64%	82,62%									
	FDR	148,42%	125,88%	130,51%	130,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	728	552	(176)	41	8,05%	94	20,55%		-	0,00%	552
2	Giro ISE	360	411	590	415	(175)	4	0,94%	55	15,38%			0,00%	415
3	Tabungan ISE	99	100	138	137	(0)	37	37,20%	39	39,42%			0,00%	137
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	26	34	34	34	0	0	0,00%	8	30,77%			0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.670	49.839	1.330	1.070	-260	641	169	4.801	901	53.035	93,97%	(3.196)
	KUR	43.986	48.092	48.284	1.230	1.070	-160	580	192	4.298	878	51.611	93,55%	(3.327)
	Non KUR	1.052	1.578	1.555	100	-	-100	60	23	503	23	1.424	109,22%	131
3	PWG	3.221	9.211	9.900	630	839	209	688	689	6.679	150	9.152	108,17%	748
	Cilem	3.221	9.211	9.900	630	839	209	688	689	6.679	150	9.152	108,17%	748
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	41.240	829	921	93	690	203	3.369	718	44.519	92,64%	(3.279)
	CF 1	26.387	25.220	25.434	479	886	408	-13	215	-953	672	27.205	93,49%	(1.771)
	Total Griya	5.331	5.249	5.231	-	-	0	0	-17	-99	17	5.544	94,36%	(312)
4	• Total Non Program	5.331	4.918	4.902	-	-	0	-58	-16	-429	16	5.544	88,42%	(642)
	• Program	-	330	329	-	-	0	-2	-1	329	1	0	0,00%	329
	Oto	21.057	19.971	20.203	479	886	408	-13	232	-854	655	21.662	93,27%	(1.459)
	CF 2	11.484	15.817	15.806	350	35	-315	703	-12	4.322	47	17.313	91,29%	(1.508)
	Mitraguna & Others	8.469	10.930	10.943	-	35	35	375	13	2.474	22	13.702	79,86%	(2.759)
	Pensiun	3.015	4.888	4.863	350	-	-350	327	-25	1.848	25	3.611	134,67%	1.252
	Total Pembiayaan	86.130	99.919	100.979	2.789	2.830	42	2.019	1.060	14.849	1.770	106.706	94,63%	(5.727)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	MtD (1-21 Dec'25)	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	293	285	689	0,91%	0,57%	1,38%	404	280	396			
	KUR	384	293	285	575	0,87%	0,59%	1,19%	290	191	282			
	Non KUR	25	-	-	114	2,33%	0,00%	7,32%	114	89	114			
3	PWG	6	-	-	138	0,18%	0,00%	1,39%	138	132	138			
	Cilem	6	-	-	138	0,18%	0,00%	1,39%	138	132	138			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	2.133	2.516	3.514	3,22%	6,13%	8,52%	998	2.294	1.381			
	CF 1	985	1.070	980	2.482	3,73%	3,88%	9,76%	1.503	1.498	1.412			
	Total Griya	-	63	62	-	0,00%	1,18%	0,00%	(62)	-	(63)			
	Oto	985	1.007	917	2.482	4,68%	4,59%	12,29%	1.565	1.498	1.475			
	CF 2	235	1.063	1.537	1.032	2,05%	9,71%	6,53%	(505)	796	(31)			
	Mitraguna & Others	235	799	1.176	1.032	2,78%	10,76%	9,43%	(144)	796	233			
	Pensiun	-	264	361	-	0,00%	7,38%	0,00%	(361)	-	(264)			
	Total Pembiayaan	662	938	900	1.150	0,77%	0,90%	1,14%	250	488	212	3,49%	-206,59%	2,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-20 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25	DtD	MtD	%MtD	YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.913	4.930	18	(7)	-0,13%	443	9,87%	-	4.930
2	Giro ISE	733	748	824	820	(4)	72	9,67%	87	11,88%	0,00%	820
3	Tabungan ISE	3.754	4.189	4.088	4.110	21	(79)	-1,88%	356	9,48%	0,00%	4.110
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0,00%	0
5	CIF ISE	101	111	111	111	0	0	0,00%	10	9,90%	0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3,242	1,645	1,604	-	-	0	-56	-41	-1,638	41	3,242	49,47%	(1,638)
	Linkage	1,406	963	923	-	-	-	-41	-41	-483	41	1,406	65,63%	(483)
	Non-Linkage	1,836	681	681	-	-	0	-15	0	-1,155	-	1,836	37,10%	(1,155)
	• Local Champion	1,836	681	681	-	-	0	-15	0	-1,155	-	1,836	37,10%	(1,155)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	73.032	650	2.330	1.680	73	798	559	1.532	73.952	98,76%	(920)
	KUR	67.505	67.969	68.841	650	2.330	1.680	201	872	1.336	1.458	68.808	100,05%	32
	Non KUR	4,969	4,265	4,191	-	-	0	-128	74	777	74	5,144	81,49%	(952)
	PWG	12.827	25.789	27.779	3.458	3.635	176	1.040	1.989	14.952	1.645	30.742	90,36%	(2,964)
3	Cilem	7.700	17.570	18.959	1.573	1.727	154	736	1.389	11.259	338	21.371	88,71%	(2,412)
	Gadai	5.127	8.219	8.820	1.885	1.908	23	304	600	3.693	1.308	9.371	94,11%	(552)
4	CFG	152.377	162.097	163.948	2.979	5.723	2.744	1.627	1.852	11.571	3.871	175.490	93,42%	(11,542)
	CF 1	49.433	44.315	44.610	102	515	413	-46	295	-4.822	220	55.718	80,06%	(11,108)
	Total Griya	45.444	38.769	38.954	-	321	321	0	185	-6.490	136	49.984	77,93%	(11,030)
1	• Total Non Program	21.636	16.200	16.137	-	-	0	-1.885	-63	-5.499	63	22.814	70,73%	(6,677)
	• Program	23.808	22.568	22.817	-	321	321	-274	248	-991	72	27.169	83,98%	(4,352)
	Oto	3.989	5.547	5.657	102	194	92	-46	110	1.668	84	5.734	98,64%	(78)
	CF 2	102.945	117.781	119.338	2.877	5.208	2.331	1.672	1.557	16.393	3.651	119.772	99,64%	(434)
	Mitraguna & Others	90.697	103.649	104.559	2.877	4.386	1.509	1.760	911	13.863	3.475	105.804	98,82%	(1,244)
	Pensiun	12.248	14.132	14.779	-	822	822	-87	646	2.531	176	13.969	105,80%	810
	Total Pembiayaan	240.919	261.764	266.363	7.087	11.687	4.600	2.684	4.599	25.444	7.089	283.427	93,98%	(17.064)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	190	935	1.497	5.117	0,26%	2,07%	7,01%	3.620	4.927	4.182			
	KUR	190	589	890	4.549	0,28%	1,31%	6,61%	3.658	4.359	3.960			
	Non KUR	-	346	607	568	0,00%	14,22%	13,56%	(38)	568	222			
3	PWG	-	-	-	560	0,00%	0,00%	2,02%	560	560	560			
	Cilem	-	-	-	371	0,00%	0,00%	1,95%	371	371	371			
	Gadai	-	-	-	189	0,00%	0,00%	2,15%	189	189	189			
4	CFG	3.319	4.033	4.628	5.563	2,18%	2,86%	3,39%	935	2.245	1.530			
	CF 1	1.762	3.096	3.322	4.373	0,35%	7,50%	9,80%	1.052	2.611	1.277			
	Total Griya	1.762	2.831	3.064	3.393	0,38%	7,90%	8,71%	329	1.631	562			
	Oto	-	265	258	980	0,00%	4,65%	17,33%	723	980	716			
	CF 2	1.556	937	1.306	1.190	1,51%	1,11%	1,00%	(116)	(366)	253			
	Mitragna & Others	1.556	937	1.306	1.071	1,72%	1,26%	1,02%	(236)	(486)	133			
	Pensiun	-	-	-	119	0,00%	0,00%	0,81%	119	119	119			
Total Pembiayaan		3.509	4.968	6.125	11.240	1,46%	2,34%	4,22%	5.115	7.731	6.272	8,33%	-97,46%	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	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	368	55	52	52	11,36%	3,16%	3,24%	-	(316)	(3)				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,63%	-	(316)	(3)				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	194	314	362	358	0,27%	0,50%	0,49%	(4)	164	44				
	KUR	3	222	275	275	0,00%	0,40%	0,40%	-	271	53				
	Non KUR	191	92	87	83	3,84%	2,05%	1,98%	(4)	(108)	(9)				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	4.795	5.057	3.063	4.362	3,15%	1,89%	2,66%	1.299	(433)	(695)				
	CF 1	2.642	3.279	1.534	1.968	5,34%	3,46%	4,41%	434	(674)	(1.310)				
	Total Griya	2.642	3.279	1.534	1.968	5,81%	3,96%	5,05%	434	(674)	(1.310)				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	2.153	1.778	1.528	2.394	2,09%	1,30%	2,01%	865	241	615				
	Mitragna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	2,01%	865	(53)	615				
	Pensiun	-	294	294	294	0,00%	0,11%	1,99%	-	294	-				
	Total Pembiayaan	5.357	5.426	3.477	4.772	2,22%	1,33%	1,79%	1.295	(585)	(654)	2,29%	-28,05%	0,5%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.360	8.359	(1.543)	(0)	(84)	-0,99%	(5.986)	-41,73%	23.539	35,51%	(15.179)
2	Tabungan	145.625	420.167	321.372	321.204	224.839	(168)	(98.963)	-23,55%	175.579	120,57%	161.588	198,78%	159.616
3	Deposito	70.189	66.097	67.341	67.341	(20.386)	0	1.243	1,88%	(2.848)	-4,06%	71.125	94,68%	(3.784)
	Total	230.159	494.707	397.072	396.904	202.911	(168)	(97.803)	-19,77%	166.745	72,45%	256.252	154,89%	140.652
	CASA	159.970	428.610	329.731	329.564	223.297	(168)	(99.046)	-23,11%	169.593	106,02%	185.127	178,02%	144.436
	(%) CASA	69,50%	86,64%	83,04%	83,03%									
	FDR	49,05%	25,46%	32,36%	32,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	11.697	11.640		(57)	(1.166)	-9,10%	(1.004)	-7,94%	-	0,00%	11.640
2	Giro ISE	2.499	1.709	1.744	1.744		0	35	2,06%	(754)	-30,20%	-	0,00%	1.744
3	Tabungan ISE	9.095	10.047	8.903	8.846		(57)	(1.201)	-11,95%	(249)	-2,74%	-	0,00%	8.846
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%	-	0,00%	1.050
5	CIF ISE	89	114	114	114		0	0	0,00%	25	28,09%	-	0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.275	-	-	0	-439	-246	-4.973	246	21.257	67,15%	(6.982)
	KUR	17.796	13.144	12.898	-	-	0	-433	-246	-4.898	246	19.713	65,43%	(6.815)
	Non KUR	1.452	1.377	1.377	-	-	0	-6	0	-75	-	1.544	89,16%	(167)
3	PWG	5.178	13.671	15.109	1.943	2.411	468	1.707	1.438	9.931	973	22.093	68,39%	(6.984)
	Cilem	3.578	9.897	11.069	730	1.464	733	1.123	1.171	7.490	292	15.061	73,49%	(3.992)
	Gadai	1.600	3.774	4.040	1.212	947	265	584	267	2.440	681	7.032	57,46%	(2.992)
4	CFG	88.436	97.737	99.127	1.449	1.949	499	1.409	1.390	10.691	559	112.870	87,82%	(13.743)
	CF 1	19.579	25.688	26.112	516	647	130	240	423	6.532	223	22.651	115,28%	3.461
	Total Griya	14.822	14.966	14.923	-	-	0	0	-43	101	43	15.677	95,19%	(754)
4	• Total Non Program	14.371	14.544	14.501	-	-	0	241	-43	130	43	15.162	95,64%	(662)
	• Program	451	423	423	-	-	0	-3	0	-29	-	515	82,02%	(93)
	Oto	4.757	10.722	11.189	516	647	130	240	466	6.432	180	6.973	160,45%	4.215
	CF 2	68.857	72.048	73.015	933	1.302	369	1.169	967	4.158	335	90.220	80,93%	(17.205)
	Mitraguna & Others	68.359	70.944	71.917	700	1.302	602	942	973	3.557	329	87.538	82,16%	(15.621)
	Pensiun	498	1.105	1.099	233	-	-233	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	128.511	3.392	4.360	968	2.677	2.582	15.610	1.777	156.258	82,24%	(27.747)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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	1.267	789	514	942		6,58%	3,54%	6,60%	427	(325)	153				
	KUR	1.267	789	514	942		7,12%	3,91%	7,30%	427	(325)	153				
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	249	377	377				
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	348	348	348				
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	29	29	29				
4	CFG	1.470	1.419	1.446	2.996		1,66%	1,48%	3,02%	1.550	1.526	1.576				
	CF 1	117	626	649	1.783		0,60%	2,53%	6,83%	1.134	1.665	1.157				
	Total Griya	-	232	460	479		0,00%	3,07%	3,21%	19	479	247				
	Oto	117	393	189	1.304		2,46%	1,77%	11,65%	1.114	1.186	910				
	CF 2	1.353	794	797	1.213		1,96%	1,11%	1,66%	416	(140)	420				
	Mitraguna & Others	1.353	794	797	1.213		1,98%	1,12%	1,69%	416	(140)	426				
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	11.065	11.382	11.252	10.823		9,80%	8,94%	8,42%	(430)	(242)	(559)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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	10.076	9.991	9.863	9.860		52,35%	67,92%	69,07%	(3)	(216)	(131)				
	KUR	8.740	8.674	8.547	8.544		49,11%	65,02%	66,24%	(3)	(196)	(131)				
	Non KUR	1.336	1.317	1.316	1.316		92,03%	95,59%	95,59%	-	(20)	(1)				
3	PWG	-	-	-	-		0,00%									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	8.386	8.404	779	18	1.165	16,10%	(7.148)	-45,96%	27.974	30,04%	(19.570)
2	Tabungan	146.646	155.279	172.478	171.829	10.278	(649)	16.549	10,66%	25.182	17,17%	160.366	107,15%	11.462
3	Deposito	29.176	27.653	28.770	28.770	43	0	1.117	4,04%	(406)	-1,39%	30.350	94,79%	(1.580)
	Total	191.374	190.171	209.633	209.003	11.100	(631)	18.831	9,90%	17.628	9,21%	218.690	95,57%	(9.688)
	CASA	162.198	162.518	180.864	180.233	11.057	(631)	17.714	10,90%	18.034	11,12%	188.340	95,70%	(8.107)
	(%) CASA	84,75%	85,46%	86,28%	86,23%									
	FDR	87,12%	105,44%	97,70%	98,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.548	10.499	10.674		175	2.126	24,87%	(3.429)	-24,32%	-	0,00%	10.674
2	Giro ISE	4.458	3.516	4.324	4.365		41	849	24,14%	(93)	-2,09%	-	0,00%	4.365
3	Tabungan ISE	9.645	5.032	6.175	6.309		134	1.277	25,38%	(3.336)	-34,59%	-	0,00%	6.309
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	107	107	107		0	0	0,00%	7	7,00%	-	0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	16.150	19.292	19.636	900	575	(-325)	522	343	3.486	232	22.027	89,14%	(2.392)
	KUR	14.812	18.197	18.569	900	575	(-325)	555	371	3.756	204	20.506	90,55%	(1.937)
	Non KUR	1.337	1.095	1.067	-	-	0	(-33)	(-28)	(-270)	28	1.522	70,14%	(454)
3	PWG	15.238	31.852	33.485	3.681	4.876	1.196	2.328	1.634	18.248	3.243	31.893	104,99%	1.592
	Cilem	3.814	13.153	14.360	1.540	1.575	35	1.117	1.207	10.545	368	17.213	83,42%	(2.853)
	Gadai	11.423	18.698	19.125	2.141	3.302	1.161	1.211	427	7.702	2.875	14.680	130,28%	4.445
4	CFG	135.343	149.379	151.699	1.270	3.976	2.706	3.599	2.320	16.356	1.656	160.306	94,63%	(8.607)
	CF 1	16.023	19.533	20.190	296	1.086	790	283	657	4.167	429	19.094	105,74%	1.096
	Total Griya	9.034	11.740	12.141	-	450	450	0	401	3.107	49	9.834	123,46%	2.307
4	• Total Non Program	9.034	11.740	12.141	-	450	450	1.150	401	3.107	49	9.834	123,46%	2.307
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	8.049	296	636	340	283	257	1.060	380	9.260	86,92%	(1.211)
	CF 2	119.320	129.846	131.508	974	2.890	1.916	3.256	1.663	12.188	1.227	141.212	93,13%	(9.704)
	Mitraguna & Others	104.787	116.468	118.237	774	2.890	2.116	3.460	1.769	13.450	1.121	124.440	95,01%	(6.204)
	Pensiun	14.533	13.378	13.272	200	-	(-200)	(-204)	(-106)	(-1.261)	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	204.820	5.851	9.428	3.577	6.388	4.297	38.089	5.131	214.227	95,61%	(9.407)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	46	460	441	1.794	1.299	1.914	1.353	1.748	1.334	(1)	218	(2)			
	KUR	-	460	441	1.679	0,00%	2,43%	9,04%	1.238	1.679	1.219	-	(22)	(0)		
	Non KUR	46	-	-	115	3,44%	0,00%	10,77%	115	69	115	-	-	-		
3	PWG	-	-	-	704	0,00%	0,00%	2,10%	704	704	704	-	-	-		
	Cilem	-	-	-	639	0,00%	0,00%	4,45%	639	639	639	-	-	-		
	Gadai	-	-	-	65	0,00%	0,00%	0,34%	65	65	65	-	-	-		
4	CFG	993	406	854	1.842	0,73%	0,57%	1,21%	988	849	1.435	(1)	(7)	(334)		
	CF 1	153	406	637	975	0,95%	3,26%	4,83%	337	822	569	-	(22)	(1)		
	Total Griya	15	339	341	581	0,16%	2,90%	4,78%	240	566	242	-	(22)	(1)		
	Oto	138	67	297	394	1,98%	3,81%	4,90%	97	256	327	-	(22)	(1)		
	CF 2	840	-	216	867	0,70%	0,17%	0,66%	650	27	867	-	(22)	(1)		
	Mitraguna & Others	840	-	216	281	0,80%	0,19%	0,24%	65	(559)	281	-	(22)	(1)		
	Pensiun	-	-	-	585	0,00%	4,41%	585	585	585	-	(766)	-	-		
	Total Pembiayaan	2.417	2.964	2.631	2.629	1,45%	1,31%	1,28%	(3)	211	(336)	1,44%	-12,06%	0,2%		

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	177.931	191.374	198.204	202.73			PHR	3,15	3,37	3,40
2	Contribution Margin	7.429	9.292	7.807	378	-5,1%		CIF Payroll	1.149	1.192	1.210

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	14.716	14.723	642	6	5.437	58,56%	6.036	69,48%	21.655	67,99%	(6.932)
2	Tabungan	252.421	256.666	264.141	263.282	(5.161)	(858)	6.616	2,58%	10.862	4,30%	270.553	97,31%	(7.270)
3	Deposito	76.726	62.391	63.053	63.053	(10.114)	0	662	1,06%	(13.673)	-17,82%	78.055	80,78%	(15.003)
	Total	337.834	328.342	341.910	341.058	(14.632)	(852)	12.716	3,87%	3.224	0,95%	370.263	92,11%	(29.205)
	CASA	261.108	265.952	278.857	278.005	(4.518)	(852)	12.053	4,53%	16.897	6,47%	292.208	95,14%	(14.203)
	(%) CASA	77,29%	81,00%	81,56%	81,51%									
	FDR	106,55%	114,80%	111,97%	112,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	8.448	12.608	14.486	14.310	(176)	1.702	13,50%	5.862	69,39%	-	0,00%	14.310		
2	Giro ISE	1.077	1.162	1.274	1.285	11	122	10,53%	208	19,27%	-	0,00%	1.285		
3	Tabungan ISE	7.371	11.446	13.212	13.026	(187)	1.580	13,80%	5.655	76,72%	-	0,00%	13.026		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	163	189	189	189	0	0	0,00%	26	15,95%	-	0,00%	189		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	27.019	450	1.210	760	275	413	-6.388	797	41.107	65,73%	(14.088)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	27.019	450	1.210	760	275	413	-6.385	797	37.670	71,73%	(10.651)
	• Local Champion	29.104	25.708	25.059	450	-	-450	275	-649	-4.045	649	30.454	82,28%	(5.395)
	• Value Chain	4.299	898	1.960	-	1.210	1.210	0	1.062	-2.339	148	7.216	27,16%	(5.256)
2	MBG	23.844	26.866	27.428	150	1.400	1.250	441	563	3.584	837	28.156	97,41%	(728)
	KUR	21.881	24.944	25.613	150	1.400	1.250	572	669	3.731	731	26.074	98,23%	(461)
	Non KUR	1.963	1.922	1.816	-	-	0	-131	-106	-147	106	2.083	87,18%	(267)
3	PWG	18.313	36.508	38.368	5.678	7.199	1.521	1.708	1.860	20.055	5.339	33.743	113,71%	4.625
	Cilem	9.363	19.245	20.797	1.276	2.211	935	771	1.552	11.435	659	21.307	97,61%	(509)
	Gadai	8.950	17.263	17.571	4.402	4.987	585	937	308	8.620	4.679	12.436	141,29%	5.134
4	CFG	284.398	286.972	290.034	2.786	5.889	3.103	-1.641	3.062	5.636	2.827	293.929	98,67%	(3.895)
	CF 1	38.670	35.236	35.290	752	337	-415	141	54	-3.380	283	39.842	88,57%	(4.553)
	Total Griya	32.928	29.492	29.338	442	-	-442	0	-154	-3.590	154	33.233	88,28%	(3.896)
4	• Total Non Program	32.928	29.492	29.338	442	-	-442	-648	-154	-3.590	154	33.233	88,28%	(3.896)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	5.952	310	337	27	141	208	210	129	6.609	90,06%	(657)
	CF 2	245.728	251.736	254.744	2.034	5.552	3.518	-1.782	3.008	9.016	2.544	254.086	100,26%	658
	Mitraguna & Others	226.104	233.173	236.315	1.667	5.266	3.599	-2.660	3.142	10.211	2.124	233.608	101,16%	2.708
	Pensiun	19.624	18.563	18.429	367	286	-81	878	-134	-1.195	420	20.479	89,99%	(2.050)
	Total Pembiayaan	359.963	376.951	382.849	9.065	15.698	6.634	783	5.898	22.887	9.800	396.935	96,45%	(14.085)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	90	85	4.630	0,00%	0,32%	17,14%	4.545	4.630	4.540						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	90	85	4.630	0,00%	0,32%	17,14%	4.545	4.630	4.540						
2	MBG	314	167	221	833	1,32%	0,82%	3,04%	612	518	666	205	122	19,27%	106	122	
	KUR	205	122	138	787	0,94%	0,55%	3,07%	649	582	665	113	77	19,27%	106	113	
	Non KUR	109	45	83	46	5,56%	4,33%	2,51%	(38)	(64)	1	109	45	19,27%	106	109	
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	1,84%	705	705	705					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	660	660	660	660					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	45	45	45	45					
4	CFG	4.834	8.636	3.357	9.933	1,70%	1,17%	3,42%	6.575	5.099	1.297	1.297					
	CF 1	1.936	3.537	302	2.479	5,01%	0,86%	7,03%	2.178	543	(1.057)	(1.057)					
	Total Griya	1.859	3.167	92	1.149	5,65%	0,31%	3,92%	1.056	(710)	(2.018)	(2.018)					
	Oto	77	370	209	1.331	1,35%	3,64%	22,36%	1.121	1.253	961	961					
	CF 2	2.897	5.099	3.056	7.453	1,18%	1,21%	2,93%	4.398	4.556	2.354	2.354					
	Mitraguna & Others	2.897	5.099	3.056	7.453	0,65%	1,31%	3,15%	4.398	4.556	2.354	2.354					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Total Pembiayaan	2.880	12.832	10.553	10.687	0,80%	2,80%	2,79%	133	7.807	(2.145)	2.99%	-6,95%	0,2%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-</												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	6.684	6.723	672	40	22	0,33%	(880)	-11,58%	20.152	33,36%	(13.428)
2	Tabungan	169.083	165.994	168.991	168.304	(2.296)	(688)	2.309	1,39%	(780)	-0,46%	184.507	91,22%	(16.204)
3	Deposito	159.534	163.489	163.188	163.192	(4.793)	4	(297)	-0,18%	3.658	2,29%	161.298	101,17%	1.894
	Total	336.221	336.184	338.863	338.219	(6.417)	(644)	2.035	0,61%	1.998	0,59%	365.957	92,42%	(27.738)
	CASA	176.687	172.695	175.675	175.027	(1.624)	(648)	2.332	1,35%	(1.660)	-0,94%	204.659	85,52%	(29.632)
	(%) CASA	52,55%	51,37%	51,84%	51,75%									
	FDR	59,93%	63,66%	64,37%	64,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	10.063	9.875	(188)	1.423	16,83%	(1.298)	-11,62%		-	0,00%	9.875
2	Giro ISE	2.226	2.662	2.217	2.008	(209)	(654)	-24,56%	(218)	-9,79%			0,00%	2.008
3	Tabungan ISE	8.944	5.787	7.843	7.864	21	2.076	35,88%	(1.080)	-12,08%			0,00%	7.864
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%			0,00%	3
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%			0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	40.703	42.189	43.102	1.600	1.665	65	991	913	2.399	752	47.802	90,17%	(4.700)	
	KUR	38.741	40.577	41.517	1.600	1.665	65	1.044	940	2.776	725	45.587	91,07%	(4.070)	
	Non KUR	1.963	1.612	1.585	-	-	0	-53	-27	-377	27	2.215	71,56%	(630)	
3	PWG	8.703	17.233	17.706	1.731	1.638	-93	638	472	9.003	1.165	28.179	62,83%	(10.473)	
	Cilem	6.698	12.816	13.399	957	1.204	247	303	583	6.701	621	19.460	68,85%	(6.061)	
	Gadai	2.005	4.417	4.307	774	434	-340	334	-110	2.302	544	8.719	49,40%	(4.412)	
4	CFG	152.101	154.591	157.309	1.855	3.787	1.932	9	2.718	5.209	1.068	178.761	88,00%	(21.452)	
	CF 1	24.823	20.454	20.476	-	237	237	-538	23	-4.347	214	28.103	72,86%	(7.626)	
	Total Griya	16.607	12.539	12.486	-	-	0	0	-53	-4.121	53	17.461	71,51%	(4.975)	
4	• Total Non Program	16.607	12.539	12.486	-	-	0	0	-125	-53	-4.121	53	17.461	71,51%	(4.975)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	8.216	7.915	7.990	-	237	237	-538	76	-225	161	10.641	75,09%	(2.651)	
	CF 2	127.278	134.138	136.833	1.855	3.550	1.695	547	2.696	9.555	854	150.659	90,82%	(13.826)	
	Mitraguna & Others	115.000	120.110	122.962	1.193	3.550	2.357	-38	2.853	7.963	697	135.990	90,42%	(13.027)	
	Pensiun	12.278	14.028	13.871	662	-	-662	585	-157	1.592	157	14.669	94,56%	(798)	
	Total Pembiayaan	201.507	214.013	218.117	5.186	7.090	1.904	1.638	4.104	16.610	2.986	254.742	85,62%	(36.625)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	377	866	654	2.889	0,93%	1,55%	6,70%	2.234	2.512	2.022	327	2.099	2.394	1.889			
	KUR	327	833	622	2.721	0,84%	1,53%	6,56%	2.099	2.394	1.889	327	2.099	2.394	1.889			
	Non KUR	50	34	32	167	2,53%	2,01%	10,55%	135	118	134	50	135	118	134			
3	PWG	-	-	-	-	675	0,00%	0,00%	3,81%	675	675	675	675	675	675	675		
	Cilem	-	-	-	-	507	0,00%	0,00%	3,78%	507	507	507	507	507	507	507		
	Gadai	-	-	-	-	168	0,00%	0,00%	3,91%	168	168	168	168	168	168	168		
4	CFG	2.744	3.268	2.491	4.703	1,80%	1,61%	2,99%	2.213	1.960	1.435	932	1.960	1.435	717			
	CF 1	932	577	547	1.294	3,75%	2,68%	6,32%	746	362	717	932	746	362	717			
	Total Griya	594	-	-	-	436	3,58%	0,00%	3,49%	436	(159)	436	594	436	436	436		
	Oto	337	577	547	858	4,11%	6,91%	10,74%	311	521	281	337	311	521	281			
	CF 2	1.812	2.691	1.943	3.410	1,42%	1,45%	2,49%	1.466	1.598	718	1.812	1.466	1.598	718			
	Mitraguna & Others	1.812	2.691	1.943	3.191	1,58%	1,62%	2,60%	1.248	1.379	500	1.812	1.248	1.379	500			
	Pensiun	-	-	-	-	219	0,00%	0,00%	1,58%	219	219	219	219	219	219	219		
	Total Pembiayaan	2.045	3.745	3.532	3.525	1,01%	1,65%	1,62%	(7)	1.480	(220)	1.39%	13,83%	-0,2%	1.39%	13,83%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	310.263	336.221	342.600	32.337	2,9%	3.18	3.41	3.43
2	Contribution Margin	9.746	13.162	9.468	(278)	2,9%	1.265	1.282	1.301
							0,02	0,25	36

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.660	2.531	272	(129)	(31)	-1,22%	(10.654)	-80,80%	20.088	12,60%	(17.557)
2	Tabungan	147.923	149.529	145.449	145.129	10.877	(321)	(4.400)	-2,94%	(2.794)	-1,89%	159.714	90,87%	(14.585)
3	Deposito	54.920	80.181	79.958	79.958	(2.429)	0	(223)	-0,28%	25.038	45,59%	56.101	142,53%	23.857
	Total	216.028	232.273	228.068	227.618	8.720	(449)	(4.654)	-2,00%	11.590	5,37%	235.903	96,49%	(8.284)
	CASA	161.108	152.091	148.110	147.660	11.149	(450)	(4.431)	-2,91%	(13.448)	-8,35%	179.802	82,12%	(32.142)
	(%) CASA	74,58%	65,48%	64,94%	64,87%									
	FDR	99,10%	97,25%	99,49%	99,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.112	3.173		61	782	32,70%	583	22,53%	-	0,00%	3.173
2	Giro ISE	59	57	153	153		0	95	165,75%	94	159,60%		0,00%	153
3	Tabungan ISE	2.531	2.334	2.959	3.020		61	687	29,42%	490	19,35%		0,00%	3.020
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	115	115	115		0	0	0,00%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.781	49.544	1.950	1.000	-950	612	-236	3.810	1.236	51.039	97,07%	(1.494)
	KUR	43.301	47.907	47.712	1.950	1.000	-950	674	-194	4.411	1.194	48.404	98,57%	(692)
	Non KUR	2.433	1.874	1.832	-	-	0	0	-62	-42	-601	2.634	69,55%	(802)
3	PWG	2.160	7.107	7.993	177	991	814	238	887	5.833	104	9.538	83,80%	(1.545)
	Cilem	2.160	7.107	7.993	177	991	814	238	887	5.833	104	9.538	83,80%	(1.545)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.368	1.690	2.911	1.221	-1.580	371	3.176	2.540	173.605	97,56%	(4.237)
	CF 1	15.140	17.633	17.826	127	426	299	126	193	2.687	233	16.052	111,05%	1.774
	Total Griya	1.118	992	981	-	-	0	0	-11	-137	11	1.356	72,38%	(375)
	• Total Non Program	1.118	992	981	-	-	0	0	-12	-11	-137	1.356	72,38%	(375)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.845	127	426	299	126	204	2.824	222	14.696	114,62%	2.149
	CF 2	151.051	151.364	151.541	1.563	2.485	922	-1.706	178	490	2.307	157.553	96,18%	(6.012)
	Mitraguna & Others	120.364	119.927	120.367	550	2.485	1.935	-2.058	440	3	2.045	126.201	95,38%	(5.834)
	Pensiun	30.687	31.437	31.174	1.013	-	-1.013	352	-262	487	262	31.352	99,43%	(178)
	Total Pembiayaan	214.086	225.884	226.905	3.817	4.902	1.085	-730	1.021	12.820	3.881	234.182	96,89%	(7.277)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	330	635	554	2.141	0	0,72%	0,72%	1,11%	4,32%	1.587	1.811	1.505				
	KUR	190	611	529	1.961	0	0,44%	0,44%	1,10%	4,11%	1.431	1.770	1.349				
	Non KUR	139	24	25	180	0	5,72%	5,72%	1,31%	9,83%	156	41	156				
3	PWG	3	-	-	137	0	0,14%	0,14%	0,00%	1,71%	137	134	137				
	Cilem	3	-	-	137	0	0,14%	0,14%	0,00%	1,71%	137	134	137				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	1.389	1.421	1.580	5.761	0	0,84%	0,84%	0,93%	3,40%	4.181	4.372	4.340				
	CF 1	197	679	766	2.969	0	1,30%	1,30%	4,34%	16,65%	2.203	2.771	2.290				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	113	249	113	113	0	1,41%	1,41%	4,60%	17,62%	2.203	2.771	2.290				
	CF 2	1.246	1.917	1.915	1.915	0	0,83%	0,83%	1,27%	1,26%	-	669	(1)				
	Mitraguna & Others	1.125	1.917	1.915	1.915	0	0,93%	0,93%	1,60%	1,59%	-	790	(1)				
	Pensiun	121	-	-	-	0	0,06%	0,00%	-	-	(121)	-	-				
	Total Pembiayaan	1.868	2.351	2.219	2.218	0	0,87%	0,98%	0,98%	(1)	350	(133)	0,00%	100,00%	-1,0%		

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	225.173	222.162	233.545	8.372			2,59	2,88	2,86	(0,02)
2	Contribution Margin	7.958	10.417	9.751	1.793	-22,5%		2.731	1.501	1.598	(1.133)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	75	25	(7)	(50)	(5)	-16,09%	(41)	-62,21%	2.674	0,94%	(2.649)
2	Tabungan	73.366	68.269	66.727	66.668	92	(59)	(1.601)	-2,35%	(6.698)	-9,13%	79.971	83,37%	(13.303)
3	Deposito	13.172	14.189	14.071	14.071	531	0	(118)	-0,83%	899	6,82%	14.379	97,86%	(308)
	Total	86.605	82.488	80.873	80.764	615	(109)	(1.724)	-2,09%	(5.841)	-6,74%	97.024	83,24%	(16.260)
	CASA	73.432	68.299	66.802	66.693	84	(109)	(1.606)	-2,35%	(6.740)	-9,18%	82.645	80,70%	(15.952)
	(%) CASA	84,79%	82,80%	82,60%	82,58%									
	FDR	98,27%	110,98%	114,03%	114,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	374	374	0	(21)	-5,22%	25	7,10%	-	-	0,00%	374
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0,00%	0
3	Tabungan ISE	349	395	374	374	0	(21)	-5,22%	25	7,10%	-	-	0,00%	374
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0,00%	0
5	CIF ISE	164	173	173	173	0	0	0,00%	9	5,49%	-	-	0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	0	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	0	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.596	571	872	301	367	820	5.885	52	5.032	150,94%	2.564
	Cilem	1.711	6.775	7.596	571	872	301	367	820	5.885	52	5.032	150,94%	2.564
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	84.605	1.290	862	-428	-246	-146	1.238	1.008	91.686	92,28%	(7.082)
	CF 1	269	448	448	-	-	0	-3	0	179	-	1.292	34,66%	(844)
	Total Griya	269	251	251	-	-	0	0	0	-18	-	535	46,87%	(284)
	• Total Non Program	269	251	251	-	-	0	-2	0	-18	-	535	46,87%	(284)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	197	-	-	0	-3	0	197	-	757	26,02%	(560)
	CF 2	83.098	84.303	84.157	1.290	862	-428	-243	-146	1.059	1.008	90.394	93,10%	(6.237)
	Mitraguna & Others	38.271	38.205	37.866	560	370	-190	-672	-339	-404	709	44.821	84,48%	(6.955)
	Pensiun	44.827	46.098	46.290	730	492	-238	429	193	1.464	299	45.573	101,57%	718
	Total Pembiayaan	85.106	91.544	92.218	1.861	1.734	-127	121	674	7.112	1.060	96.747	95,32%	(4.529)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
3	PWG	-	-	-	-	124	0,00%	0,00%	1,63%	124	124	124	124				
	Cilem	-	-	-	-	124	0,00%	0,00%	1,63%	124	124	124	124				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-				
4	CFG	-	389	387	1.917	382	0,00%	0,46%	2,27%	1.531	1.917	1.528	1.528				
	CF 1	-	-	-	-	197	0,00%	0,00%	0,00%	43,98%	197	197	197	197			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-				
	Oto	-	-	-	-	197	0,00%	0,00%	0,00%	100,00%	197	197	197	197			
	CF 2	-	389	387	1.720	224	0,00%	0,46%	2,04%	1.334	1.720	1.331	1.331				
	Mitraguna & Others	-	389	387	615	224	0,00%	0,10%	1,62%	228	615	226	226				
	Pensiun	-	-	-	-	1.105	0,00%	0,00%	2,39%	1.105	1.105	1.105	1.105				
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-126,72%	0,3%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	23.534	23.562	26	28	938	4,14%	12.547	113,90%	17.115	137,66%	6.446
2	Tabungan	115.074	111.762	116.806	116.384	3.958	(422)	4.622	4,14%	1.310	1,14%	124.578	93,42%	(8.194)
3	Deposito	23.779	24.785	25.695	25.695	69	0	910	3,67%	1.916	8,06%	24.677	104,13%	1.018
	Total	149.869	159.171	166.035	165.641	4.053	(394)	6.470	4,06%	15.773	10,52%	166.371	99,56%	(729)
	CASA	126.089	134.386	140.340	139.946	3.984	(394)	5.560	4,14%	13.856	10,99%	141.693	98,77%	(1.747)
	(%) CASA	84,13%	84,43%	84,52%	84,49%									
	FDR	105,52%	113,31%	109,64%	109,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	7.038	7.106	68	884	14,21%	(265)	-3,60%		-	0,00%	7.106
2	Giro ISE	1.170	279	892	887	(4)	608	218,00%	(283)	-24,16%			0,00%	887
3	Tabungan ISE	2.302	1.843	2.047	2.119	72	276	14,97%	(183)	-7,94%			0,00%	2.119
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%			0,00%	4.100
5	CIF ISE	69	80	80	80	0	0	0,00%	11	15,94%			0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	731	1.458	1.414	100	-	-100	51	-44	683	44	731	193,47%	683	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	731	1.458	1.414	100	-	-100	51	-44	683	44	731	193,47%	683	
	• Local Champion	731	554	530	100	-	-100	70	-24	-201	24	731	72,52%	(201)	
	• Value Chain	-	904	884	-	-	-	-19	-19	884	19	0	0,00%	884	
2	MBG	14.454	21.062	21.299	330	575	245	425	237	6.845	338	19.012	112,03%	2.287	
	KUR	11.979	19.003	19.269	330	575	245	496	266	7.290	309	16.423	117,33%	2.846	
	Non KUR	2.475	2.059	2.030	-	-	0	-71	-30	-445	30	2.589	78,40%	(559)	
3	PWG	2.088	8.579	10.096	306	1.689	1.384	126	1.517	8.008	172	9.948	101,49%	148	
	Cilem	1.902	8.366	9.855	298	1.636	1.338	150	1.489	7.953	147	9.762	100,95%	93	
	Gadai	186	213	241	8	53	46	-24	28	55	25	186	129,51%	55	
4	CFG	140.874	149.252	149.235	2.853	2.917	64	-564	-17	8.361	2.934	153.851	97,00%	(4.616)	
	CF 1	3.720	5.449	5.384	-	-	0	-22	-65	1.664	65	5.317	101,26%	67	
	Total Griya	422	1.164	1.159	-	-	0	0	-4	737	4	838	138,30%	321	
	• Total Non Program	422	1.164	1.159	-	-	0	0	-5	-4	737	4	838	138,30%	321
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	3.298	4.286	4.225	-	-	0	-22	-61	927	61	4.479	94,33%	(254)	
	CF 2	137.153	143.803	143.851	2.853	2.917	64	-542	49	6.698	2.868	148.534	96,85%	(4.683)	
	Mitraguna & Others	95.850	99.959	99.632	1.660	1.875	215	-1.303	-327	3.782	2.202	106.067	93,93%	(6.435)	
	Pensiun	41.304	43.844	44.219	1.193	1.042	-151	761	376	2.916	666	42.468	104,13%	1.752	
	Total Pembiayaan	158.147	180.352	182.044	3.589	5.181	1.593	38	1.693	23.898	3.488	183.542	99,18%	(1.497)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	48	47	47	0,00%	3,20%	3,30%	-	-	-	47	(1)			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	48	47	47	0,00%	3,20%	3,30%	-	-	47	(1)				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	24	-	-	-	702	0,16%	0,00%	3,30%	702	678	702					
	KUR	24	-	-	-	548	0,20%	0,00%	2,84%	548	525	548					
	Non KUR	-	-	-	-	154	0,00%	0,00%	7,58%	154	154	154					
3	PWG	-	-	-	-	187	0,00%	0,00%	1,85%	187	187	187					
	Cilem	-	-	-	-	187	0,00%	0,00%	1,90%	187	187	187					
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	636	1.462	1.682	3.137	3.137	0,45%	1,13%	2,10%	1.455	2.502	1.676					
	CF 1	195	110	334	1.211	1.211	5,25%	6,13%	22,50%	877	1.016	1.101					
	Total Griya	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	195	110	334	1.211	1.211	5,92%	7,79%	28,67%	877	1.016	1.101					
	CF 2	441	1.352	1.348	1.926	1.926	0,32%	0,94%	1,34%	578	1.485	575					
	Mitraguna & Others	441	1.183	1.348	1.637	1.637	0,46%	1,35%	1,64%	289	1.196	454					
	Pensiun	-	-	169	-	-	0,00%	0,00%	0,65%	289	289	120					
	Total Pembiayaan	537	258	257	257	0,34%	0,14%	0,14%	(280)	(1)	1,10%	-683,02%	1,0%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	224	220	219	219	1.55%	1,04%	1,03%	-	-	(5)	(1)					
	KUR	-	-	-	-	-											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	4.326	4.331	(1.908)	6	(2.173)	-33,41%	(2.458)	-36,21%	14.374	30,13%	(10.043)
2	Tabungan	175.767	198.253	206.235	206.056	4.592	(179)	7.803	3,94%	30.289	17,23%	191.167	107,79%	14.889
3	Deposito	41.842	50.886	50.428	50.428	(773)	0	(458)	-0,90%	8.586	20,52%	42.458	118,77%	7.970
	Total	224.399	255.644	260.989	260.816	1.911	(173)	5.172	2,02%	36.417	16,23%	247.999	105,17%	12.817
	CASA	182.557	204.758	210.561	210.388	2.684	(173)	5.630	2,75%	27.831	15,25%	205.541	102,36%	4.847
	(%) CASA	81,35%	80,09%	80,68%	80,67%									
	FDR	108,91%	102,51%	101,12%	101,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.858	5.898		40	(295)	-4,76%	1.815	44,47%	-	0,00%	5.898
2	Giro ISE	1.486	3.178	2.681	2.696		15	(482)	-15,15%	1.210	81,42%	-	0,00%	2.696
3	Tabungan ISE	2.597	3.016	3.177	3.202		25	186	6,18%	605	23,32%	-	0,00%	3.202
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.370	-	-	0	-110	-49	775	49	1.595	148,58%	775
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.370	-	-	0	-110	-49	775	49	1.595	148,58%	775
	• Local Champion	1.595	2.418	2.370	-	-	0	-110	-49	775	49	1.595	148,58%	775
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	97.560	1.050	2.735	1.685	-1.166	884	-173	1.851	103.342	94,40%	(5.782)
	KUR	92.544	90.757	91.726	1.050	2.735	1.685	-934	969	-818	1.766	97.667	93,92%	(5.941)
	Non KUR	5.189	5.919	5.835	-	-	0	-232	-85	646	85	5.676	102,80%	159
3	PWG	10.721	22.181	23.548	3.092	2.187	-905	1.305	1.367	12.827	820	32.125	73,30%	(8.577)
	Cilem	6.388	13.681	14.434	1.206	1.001	-205	943	753	8.046	249	21.573	66,91%	(7.139)
	Gadai	4.333	8.500	9.115	1.886	-700	362	614	4.781	572	10.553	86,37%	(1.438)	
4	CFG	134.342	140.777	140.428	4.906	2.222	-2.684	1.543	-349	6.086	2.571	156.757	89,58%	(16.329)
	CF 1	27.563	25.063	24.772	-	-	0	-271	-291	-2.791	291	32.202	76,93%	(7.430)
	Total Griya	18.820	16.452	16.333	-	-	0	0	-119	-2.487	119	21.615	75,56%	(5.282)
	• Total Non Program	5.808	4.898	4.844	-	-	0	-59	-54	-964	54	6.766	71,60%	(1.921)
	• Program	13.012	11.553	11.489	-	-	0	-124	-65	-1.523	65	14.849	77,37%	(3.361)
	Oto	8.743	8.611	8.439	-	-	0	-271	-172	-304	172	10.587	79,71%	(2.148)
	CF 2	106.779	115.714	115.656	4.906	2.222	-2.684	1.813	-58	8.877	2.280	124.556	92,85%	(8.900)
	Mitraguna & Others	66.464	74.478	74.895	4.238	2.192	-2.046	1.897	417	8.431	1.775	82.423	90,87%	(7.527)
	Pensiun	40.315	41.236	40.761	668	30	-638	-84	-475	446	505	42.133	96,74%	(1.372)
	Total Pembiayaan	244.391	262.053	263.906	9.048	7.144	-1.904	1.571	1.853	19.515	5.291	293.820	89,82%	(29.914)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25				%	Penc.	Gap
1	SME	83	-	-	682	59	5,19%	0,00%	28,77%	682	599	682			
	Linkage	-	-	-	-	682	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	682	59	5,19%	0,00%	28,77%	682	599	682			
	Value Chain	-	-	-	-	682	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	5.923	592	0,95%	0,81%	6,07%	5.144	4.993	4.978			
	KUR	830	846	683	4.856	485	0,90%	0,75%	5,29%	4.173	4.026	4.010			
	Non KUR	101	100	97	1.068	106	1,95%	1,64%	18,30%	971	967	968			
3	PWG	7	-	-	510	51	0,06%	0,00%	2,17%	510	504	510			
	Cilem	-	-	-	274	274	0,00%	0,00%	1,90%	274	274	274			
	Gadai	-	7	-	236	236	0,15%	0,00%	2,59%	236	229	236			
4	CFG	949	1.067	1.430	6.500	6500	0,71%	1,02%	4,63%	5.071	5.551	5.434			
	CF 1	949	1.067	983	3.737	373	3,44%	3,92%	15,09%	2.754	2.789	2.671			
	Total Griya	745	834	757	2.376	2376	3,96%	4,60%	14,55%	1.619	1.632	1.542			
	Oto	204	232	226	1.361	1361	2,34%	2,63%	16,13%	1.135	1.157	1.129			
	CF 2	-	-	446	2.763	2763	0,00%	0,39%	2,39%	2.317	2.763	2.763			
	Mitraguna & Others	-	-	446	2.592	2592	0,60%	3,46%	2,146	2.192	2.592	2.592			
	Pensiun	-	-	-	171	171	0,00%	0,00%	0,42%	171	171	171			
	Total Pembiayaan	1.942	2.888	2.704	3.709	0,79%	1,03%	1,41%	1.005	1.767	821	3,68%	-162,05%	2,3%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Dec'25		
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Growth (Mtd)
1	Asset (Retail) T	241.574	251.305	266.152	24.578		2.75	3.00	0,03
2	Contribution Margin	9.721	12.827	12.605	2.884	-29,7%	1.262	1.587	1.490

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,75	3,00	3,03	0,03	0,29</td

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.154	2.158	261	4	(675)	-23,82%	(1.479)	-40,67%	9.639	22,39%	(7.481)
2	Tabungan	133.319	154.882	152.346	151.898	2.042	(448)	(2.984)	-1,93%	18.579	13,94%	144.556	105,08%	7.343
3	Deposito	34.970	33.332	33.600	33.600	560	0	268	0,81%	(1.370)	-3,92%	36.234	92,73%	(2.634)
	Total	171.926	191.046	188.100	187.656	2.862	(444)	(3.390)	-1,77%	15.730	9,15%	190.428	98,54%	(2.772)
	CASA	136.957	157.715	154.500	154.056	2.302	(444)	(3.658)	-2,32%	17.100	12,49%	154.194	99,91%	(138)
	(%) CASA	79,66%	82,55%	82,14%	82,09%									
	FDR	77,08%	67,13%	68,55%	68,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.113	2.126		12	(175)	-7,62%	92	4,51%	-	0,00%	2.126
2	Giro ISE	95	517	229	229		0	(288)	-55,77%	134	140,97%	-	0,00%	229
3	Tabungan ISE	1.439	1.285	1.385	1.397		12	113	8,78%	(42)	-2,92%	-	0,00%	1.397
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%	-	0,00%	500
5	CIF ISE	176	228	228	228		0	0	0,00%	52	29,55%	-	0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	18.945	18.568	19.063	-	845	845	(-1.287)	496	118	349	21.588	88,30%	(2.525)
	KUR	17.446	17.524	17.855	-	645	645	(-984)	331	409	314	19.977	89,37%	(2.123)
	Non KUR	1.500	1.044	1.209	-	200	200	(-302)	165	(-291)	35	1.611	75,03%	(402)
3	PWG	1.695	7.408	8.273	536	1.018	482	354	866	6.579	152	6.399	129,30%	1.875
	Cilem	1.695	7.408	8.273	536	1.018	482	354	866	6.579	152	6.399	129,30%	1.875
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.615	386	1.315	929	(-2.978)	(-658)	(-10.259)	1.973	115.400	88,05%	(13.785)
	CF 1	3.054	2.795	2.761	-	-	0	(-55)	(-35)	(-293)	35	3.488	79,16%	(727)
	Total Griya	942	876	876	-	0	0	0	0	(-66)	-	1.055	83,01%	(179)
	• Total Non Program	942	876	876	-	0	0	(-6)	0	0	-	1.055	83,01%	(179)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.885	-	-	0	(-55)	(-35)	(-227)	35	2.433	77,48%	(548)
	CF 2	108.821	99.477	98.854	386	1.315	929	(-2.923)	(-623)	(-9.966)	1.938	111.912	88,33%	(13.058)
	Mitraguna & Others	34.866	41.418	41.169	300	1.285	985	(-115)	(-249)	(-6.303)	1.534	37.641	109,37%	3.528
	Pensiun	73.955	58.059	57.686	86	30	(-56)	(-2.808)	(-373)	(-16.269)	403	74.271	77,67%	(16.585)
	Total Pembiayaan	132.514	128.248	128.952	922	3.178	2.256	(-3.910)	704	(-3.563)	2.474	143.386	89,93%	(14.434)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	302	530	94	298	1.59%	0,51%	1.56%	204	(3)	(232)							
	KUR	199	530	94	156	1.14%	0,54%	0,87%	62	(43)	(374)							
	Non KUR	102	-	-	142	6,82%	0,00%	11,78%	142	40	142							
3	PWG	-	-	-	67	0,00%	0,00%	0,81%	67	67	67							
	Cilem	-	-	-	67	0,00%	0,00%	0,81%	67	67	67							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	58	1.868	1.234	4.389	0,05%	1,21%	4,32%	3.155	4.331	2.521							
	CF 1	54	31	28	277	1.76%	1,01%	10,03%	249	223	246							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	54	31	28	277	2,55%	1,47%	14,68%	249	223	246							
	CF 2	5	1.838	1.206	4.112	0,00%	1,21%	4,16%	2.907	4.108	2.275							
	Mitraguna & Others	5	1.758	1.125	3.015	0,01%	2,72%	7,32%	1.889	3.010	1.257							
	Pensiun	-	80	81	1.098	0,00%	0,14%	1,90%	1.017	1.098	1.018							
	Total Pembiayaan	9.858	2.947	999	1.549	7,44%	0,78%	1,20%	551	(8.308)	(1.397)	2,09%	-73,75%	0,9%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.942	1.964	(204)	22	(350)	-15,12%	(874)	-30,80%	7.495	26,21%	(5.530)
2	Tabungan	118.896	130.042	131.646	130.790	5.288	(856)	748	0,57%	11.894	10,00%	132.336	98,83%	(1.547)
3	Deposito	12.522	15.544	15.560	15.560	(147)	0	16	0,10%	3.038	24,27%	13.338	116,66%	2.222
	Total	134.257	147.901	149.148	148.315	4.937	(834)	414	0,28%	14.058	10,47%	153.169	96,83%	(4.855)
	CASA	121.735	132.356	133.588	132.754	5.084	(834)	398	0,30%	11.019	9,05%	139.831	94,94%	(7.077)
	(%) CASA	90,67%	89,49%	89,57%	89,51%									
	FDR	193,63%	185,65%	186,41%	187,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	3.849	3.696	(153)	(306)	-7,64%	(229)	-5,84%	-	0,00%	3.696	
2	Giro ISE	2.210	1.269	1.266	1.261	(5)	(8)	-0,61%	(949)	-42,94%	-	0,00%	1.261	
3	Tabungan ISE	1.714	2.732	2.583	2.435	(148)	(298)	-10,90%	720	42,00%	-	0,00%	2.435	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	108	145	145	145	0	0	0,00%	37	34,26%	-	0,00%	145	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	72.257	1.960	2.325	365	841	753	-4.004	1.572	76.854	94,02%	(4.597)
	KUR	69.790	66.016	66.658	1.960	2.125	165	1.010	642	-3.132	1.483	70.240	94,90%	(3.582)
	Non KUR	6.471	5.488	5.599	-	200	200	-168	111	-872	89	6.614	84,65%	(1.015)
3	PWG	2.698	8.741	9.381	521	840	318	301	639	6.682	200	11.023	85,10%	(1.642)
	Cilem	2.698	8.741	9.381	521	840	318	301	639	6.682	200	11.023	85,10%	(1.642)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	196.340	2.739	3.851	1.112	1.026	2.065	15.494	1.786	199.512	98,41%	(3.172)
	CF 1	24.361	31.792	32.951	403	1.684	1.281	41	1.158	8.589	525	26.703	123,40%	6.247
	Total Griya	4.158	5.304	5.281	-	-	0	0	-24	1.123	24	4.806	109,87%	474
	• Total Non Program	3.841	5.012	4.989	-	-	0	-35	-24	1.147	-	4.445	112,23%	544
	• Program	317	292	292	-	-	0	-2	0	-25	-	361	80,82%	(69)
	Oto	20.203	26.488	27.670	403	1.684	1.281	41	1.182	7.467	502	21.897	126,36%	5.773
	CF 2	156.485	162.483	163.389	2.336	2.167	-169	985	906	6.904	1.261	172.808	94,55%	(9.419)
	Mitraguna & Others	140.742	148.597	149.631	2.336	2.167	-169	1.270	1.034	8.889	1.133	155.396	96,29%	(5.766)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,02%	(3.654)
	Total Pembiayaan	259.960	274.582	278.030	5.220	7.015	1.795	2.160	3.448	18.070	3.567	287.544	96,69%	(9.513)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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	-	439	551	3.032	0	0,00%	0,77%	4,20%	2.481	3.032	2.592				
	KUR	-	398	511	2.351	0	0,00%	0,77%	3,53%	1.840	2.351	1.953				
	Non KUR	-	41	40	681	0	0,00%	0,73%	12,16%	641	681	639				
3	PWG	-	-	-	-	174	0,00%	0,00%	1,85%	174	174	174				
	Cilem	-	-	-	-	174	0,00%	0,00%	1,85%	174	174	174				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	4.563	2.138	2.643	6.303	0	0,00%	2,52%	1,36%	3,21%	3.660	1.741	4.165			
	CF 1	1.171	1.100	1.509	3.628	0	4,81%	4,81%	4,75%	11,01%	2.119	2.457	2.528			
	Total Griya	405	-	379	20	0	9,74%	7,15%	0,38%	(359)	(385)	20				
	Oto	766	1.100	1.130	3.608	0	3,79%	4,27%	13,04%	2.478	2.842	2.508				
	CF 2	3.391	1.038	1.134	2.675	0	2,17%	0,70%	1,64%	1.541	(716)	1.637				
	Mitraguna & Others	3.391	1.038	1.134	2.310	0	0,76%	1,54%	1,17%	1.176	(1.081)	1.272				
	Pensiun	95	-	-	-	0	0,00%	0,00%	0,00%	-	(95)	-				
	Total Pembiayaan	2.747	2.973	3.045	3.093	0	1,06%	1,11%	1,11%	48	346	119	1,20%	-8,11%	0,1%	

Asset & Contribution Margin

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										
FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%	-	0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%	-	0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.604	1.606	657	2	580	56,57%	98	6,53%	4.003	40,12%	(2.397)
2	Tabungan	77.097	95.902	98.145	97.377	2.511	(768)	1.475	1,54%	20.280	26,30%	82.429	118,13%	14.948
3	Deposito	8.333	13.467	13.600	13.600	(12)	0	133	0,99%	5.267	63,21%	9.029	150,62%	4.571
	Total	86.937	110.395	113.349	112.582	3.155	(766)	2.188	1,98%	25.645	29,50%	95.461	117,94%	17.122
	CASA	78.604	96.928	99.749	98.982	3.167	(766)	2.055	2,12%	20.378	25,93%	86.431	114,52%	12.551
	(%) CASA	90,42%	87,80%	88,00%	87,92%									
	FDR	27,35%	46,81%	46,58%	46,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	27.517	27.486	(31)	(680)	-2,41%	3.054	12,50%	-	0,00%	27.486	
2	Giro ISE	1.505	1.023	1.601	1.601	0	578	56,54%	96	6,36%	-	0,00%	1.601	
3	Tabungan ISE	19.127	23.343	22.116	22.085	(31)	(1.258)	-5,39%	2.958	15,47%	-	0,00%	22.085	
4	Deposito ISE	3.800	3.800	3.800	3.800	0	0	0,00%	0	0,00%	-	0,00%	3.800	
5	CIF ISE	46	109	109	109	0	0	0,00%	63	136,96%	-	0,00%	109	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	7.909	18.124	18.595	650	1.060	410	809	471	10.686	589	17.599	105,66%	996	
	KUR	7.722	16.929	16.848	650	500	(150)	644	(81)	9.126	581	17.082	98,63%	(234)	
	Non KUR	188	1.195	1.747	-	560	560	165	552	1.560	8	517	337,85%	1.230	
3	PWG	1.199	7.125	7.742	396	670	274	936	617	6.544	53	7.689	100,69%	53	
	Cilem	1.199	7.125	7.742	396	670	274	936	617	6.544	53	7.689	100,69%	53	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	14.673	26.422	26.461	1.095	298	(798)	1.114	39	11.788	259	24.603	107,55%	1.858	
	CF 1	4.501	8.858	8.901	695	198	(498)	889	43	4.400	155	5.723	155,53%	3.178	
	Total Griya	108	76	76	-	-	0	0	0	-32	-	426	17,81%	(350)	
	• Total Non Program	108	76	76	-	-	0	0	(3)	0	-32	-	426	17,81%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.393	8.783	8.825	695	198	(498)	889	43	4.432	155	5.297	166,62%	3.528	
	CF 2	10.171	17.564	17.560	400	100	(300)	224	(4)	7.389	104	18.880	93,01%	(1.320)	
	Mitraguna & Others	10.171	15.574	15.577	400	100	(300)	233	3	5.406	97	17.990	86,59%	(2.412)	
	Pensiun	-	1.989	1.982	-	-	0	0	(9)	7	1.982	7	890	222,63%	1.092
	Total Pembiayaan	23.780	51.671	52.798	2.141	2.028	(-113)	2.859	1.127	29.018	901	49.891	105,83%	2.908	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-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	-	-	-	-	899	0,00%	0,00%	4,83%	899	899	899						
	KUR	-	-	-	-	899	0,00%	0,00%	5,33%	899	899	899						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
3	PWG	-	-	-	-	57	0,00%	0,00%	0,74%	57	57	57						
	Cilem	-	-	-	-	57	0,00%	0,00%	0,74%	57	57	57						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	-	156	90	1.205	0,00%	0,00%	0,34%	4,55%	1.114	1.205	1.049						
	CF 1	-	156	90	1.205	0,00%	0,00%	1,02%	13,53%	1.114	1.205	1.049						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Oto	-	156	90	1.205	0,00%	0,00%	1,03%	13,65%	1.114	1.205	1.049						
	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%	-	-	-	-	0,02%	#DIV/0!	0,0%	-	-	-

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	12.343	11.943	(210)	(400)	6.513	119,96%	(68.096)	-85,08%	93.470	12,78%	(81.527)
2	Tabungan	33.280	44.566	45.748	45.634	939	(114)	1.068	2,40%	12.354	37,12%	38.014	120,04%	7.620
3	Deposito	18.866	77.656	77.340	77.340	1.032	0	(316)	-0,41%	58.473	309,93%	19.836	389,91%	57.504
	Total	132.186	127.652	135.431	134.917	1.760	(514)	7.265	5,69%	2.731	2,07%	151.319	89,16%	(16.402)
	CASA	113.319	49.996	58.091	57.577	729	(514)	7.581	15,16%	(55.742)	-49,19%	131.484	43,79%	(73.907)
	(%) CASA	85,73%	39,17%	42,89%	42,68%									
	FDR	12,66%	24,75%	24,25%	24,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	931	933		2	28	3,14%	349	59,76%	-	0,00%	933
2	Giro ISE	18	55	51	51		0	(4)	-7,47%	34	191,17%	-	0,00%	51
3	Tabungan ISE	567	850	880	882		2	33	3,83%	316	55,68%	-	0,00%	882
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	30	36	36	36		0	0	0,00%	6	20,00%	-	0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	3.113	3.712	233	670	437	162	599	2.984	71	3.778	98,25%	(66)
	Cilem	728	3.113	3.712	233	670	437	162	599	2.984	71	3.778	98,25%	(66)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.131	1.054	860	(194)	1.046	648	13.124	212	27.778	104,87%	1.353
	CF 1	6.128	9.054	8.979	159	-	(159)	122	(75)	2.851	75	7.576	118,51%	1.403
	Total Griya	4.538	7.289	7.266	-	-	0	0	(23)	2.728	23	4.915	147,84%	2.351
4	• Total Non Program	4.538	6.115	6.093	-	-	0	(36)	(21)	1.556	21	4.915	123,98%	1.178
	• Program	-	1.175	1.173	-	-	0	172	(2)	1.173	2	0	0,00%	1.173
	Oto	1.591	1.765	1.713	159	-	(159)	122	(52)	122	52	2.662	64,36%	(949)
	CF 2	9.879	19.429	20.152	895	860	(35)	924	723	10.273	137	20.202	99,76%	(49)
	Mitraguna & Others	9.209	18.517	19.245	895	860	(35)	929	728	10.037	132	18.475	104,17%	770
	Pensiun	671	912	907	-	-	0	(5)	(5)	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	32.843	1.287	1.530	243	1.208	1.246	16.108	283	31.556	104,08%	1.288

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
3	PWG	-	-	-	-	19	0,00%	0,00%	0,52%	19	19	19	19				
	Cilem	-	-	-	-	19	0,00%	0,00%	0,52%	19	19	19	19				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-				
4	CFG	-	258	257	211	0	0,00%	0,90%	0,72%	(46)	211	211	211	(48)			
	CF 1	-	-	-	-	211	0,00%	0,00%	0,24%	211	211	211	211				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	-	-	-	-	211	0,00%	0,00%	12,29%	211	211	211	211				
	CF 2	-	258	257	-	0	0,00%	1,32%	0,00%	(257)	-	(258)	(258)				
	Mitraguna & Others	-	258	257	-	0	0,00%	1,39%	0,00%	(257)	-	(258)	(258)				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	-	258	257	230	0	0,00%	0,00%	0,00%	(27)	230	(29)	0,29%	58,33%	-0,4%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0	0,00%							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	1.403	1.458	(2.713)	55	1.086	291,69%	(290)	-16,58%	8.707	16,74%	(7.249)
2	Tabungan	52.637	67.696	66.800	66.815	3.154	16	(881)	-1,30%	14.178	26,94%	59.126	113,01%	7.690
3	Deposito	30.502	32.660	32.826	32.826	(207)	0	166	0,51%	2.324	7,62%	31.501	104,21%	1.325
	Total	84.886	100.728	101.028	101.099	234	71	371	0,37%	16.213	19,10%	99.334	101,78%	1.765
	CASA	54.385	68.068	68.203	68.273	442	70	205	0,30%	13.888	25,54%			
(%) CASA		64,07%	67,58%	67,51%	67,53%									
FDR		15,32%	28,93%	29,90%	29,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	2.316	2.320		4	1.168	101,41%	341	17,25%	-	0,00%	2.320
2	Giro ISE	1.572	313	1.354	1.354		0	1.041	332,17%	(218)	-13,84%		0,00%	1.354
3	Tabungan ISE	407	839	962	966		4	127	15,18%	559	137,25%		0,00%	966
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47		0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	8.147	389	630	241	169	531	5.219	99	5.655	144,07%	2.492
	Cilem	2.928	7.616	8.147	389	630	241	169	531	5.219	99	5.655	144,07%	2.492
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	22.058	1.052	712	-340	925	532	11.980	180	18.905	116,67%	3.152
	CF 1	3.825	6.546	6.457	247	-	-247	135	89	2.632	89	4.911	131,49%	1.546
	Total Griya	789	1.474	1.470	-	-	0	0	-4	681	4	1.072	137,19%	399
4	• Total Non Program	789	1.474	1.470	-	-	0	0	-4	681	4	1.072	137,19%	399
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	4.987	247	-	-247	135	-85	1.951	85	3.839	129,90%	1.148
	CF 2	6.254	14.979	15.601	805	712	-93	789	621	9.347	91	13.995	111,48%	1.606
	Mitraguna & Others	5.039	13.436	14.048	510	692	182	660	613	9.010	79	11.989	117,18%	2.060
	Pensiun	1.215	1.544	1.552	295	20	-275	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	30.205	1.441	1.342	-99	1.094	1.063	17.198	279	24.560	122,98%	5.645

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	83	31	79	520	0,82%	0,37%	2,36%	441	437	489						
	CF 1	83	-	79	480	2,17%	1,21%	7,43%	401	397	480						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	83	-	79	480	2,73%	1,56%	9,62%	401	397	480						
	CF 2	-	31	-	40	0,00%	0,00%	0,00%	40	40	10						
	Mitraguna & Others	-	31	-	40	0,00%	0,00%	0,00%	40	40	10						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	45	31	7,6%	7,77%	#####	7,6%	7,6%	7,6%	7,6%

Asset & Contribution Margin

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

PHR & Payroll

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