

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	515.755	518.520	(162.332)	2.765	81.293	18,59%	203.548	64,62%	515.367	100,61%	3.153
2	Tabungan	2.242.130	2.410.328	2.406.918	2.419.542	(11.852)	12.623	9.213	0,38%	177.411	7,91%	2.534.104	95,48%	(114.562)
3	Deposito	2.798.677	3.310.810	3.181.928	3.178.534	519.898	(3.394)	(132.276)	-4,00%	379.857	13,57%	2.816.881	112,84%	361.653
	Total	5.355.779	6.158.366	6.104.601	6.116.595	345.714	11.994	(41.770)	-0,68%	760.816	14,21%	5.866.352	104,27%	250.244
	CASA	2.557.102	2.847.555	2.922.673	2.938.061	(174.184)	15.388	90.506	3,18%	380.959	14,90%	3.049.471	96,35%	(111.409)
	FDR	47,52%	48,47%	49,18%	49,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	DPK ISE	113.657	99.470	107.842	108.233	391	8.763	8.81%	(5.424)	-4,77%	151.518	71,43%	(43.285)
2	Giro ISE	31.184	15.875	20.738	20.877	138	5.002	31,51%	(10.307)	-33,05%	54.128	38,57%	(33.251)
3	Tabungan ISE	59.057	64.263	67.772	68.024	252	3.761	5,85%	8.967	15,18%	64.324	105,75%	3.700
4	Deposito ISE	23.415	19.332	19.332	19.332	0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554	0	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.279	2.830	2.500	-330	513	-103	19.069	2.603	244.894	84,64%	(37.615)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.263	2.830	2.500	-330	643	-103	20.422	2.603	200.840	94,24%	(11.577)
	• Local Champion	162.434	180.126	179.870	2.830	2.500	-330	771	-256	17.436	2.756	177.604	101,28%	2.265
	• Value Chain	6.407	9.240	9.393	-	-	-	-128	153	2.987	(153)	23.235	40,43%	(13.842)
2	MBG	159.435	194.735	193.424	1.855	400	-1.455	2.895	-1.311	33.990	1.711	210.853	91,73%	(17.428)
	KUR	151.599	185.038	183.741	1.505	300	-1.205	2.836	-1.296	32.143	1.596	200.443	91,67%	(16.702)
	Non KUR	7.836	9.697	9.683	350	100	-250	60	-14	1.847	114	10.410	93,02%	(727)
3	PWG	252.400	434.205	447.652	36.585	37.795	1.209	21.944	13.447	195.252	24.348	453.213	98,77%	(5.561)
	Cilem	111.797	234.388	242.744	9.509	14.047	4.538	10.815	8.356	130.947	5.691	276.183	87,89%	(33.439)
	Gadai	140.603	199.817	204.908	27.076	23.748	-3.328	11.129	5.091	64.305	18.657	177.030	115,75%	27.878
4	CFG	1.944.791	2.148.603	2.153.960	25.749	25.248	-500	10.856	5.357	209.169	19.891	2.206.447	97,62%	(52.488)
	CF 1	376.842	382.194	380.863	337	1.469	1.133	-2.215	-1.330	4.022	2.800	422.476	90,15%	(41.613)
	Total Griya	311.852	312.575	311.551	150	750	600	0	-1.024	-301	1.774	334.952	93,01%	(23.401)
	• Total Non Program	308.347	308.216	307.201	150	750	600	-1.685	-1.014	-1.145	1.764	318.551	96,44%	(11.350)
	• Program	3.505	4.359	4.349	-	-	0	136	-10	844	10	16.401	26,52%	(12.052)
	Oto	64.990	69.619	69.313	187	719	533	-2.215	-306	4.323	1.026	87.524	79,19%	(18.211)
	CF 2	1.567.950	1.766.409	1.773.097	25.412	23.779	-1.633	13.071	6.688	205.147	17.091	1.783.972	99,39%	(10.875)
	Mitraguna & Others	1.383.782	1.569.711	1.575.355	22.212	21.247	-965	10.152	5.644	191.573	15.603	1.577.695	99,85%	(2.340)
	Pensiun	184.168	196.697	197.742	3.200	2.532	-668	2.920	1.044	13.574	1.488	206.276	95,86%	(8.535)
	Total Pembiayaan	2.544.835	2.984.924	3.002.315	67.019	65.943	-1.076	36.209	17.391	457.480	48.552	3.115.406	96,37%	(113.092)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (31-Dec-24)	MtD (30-Nov-25)	MtD (15-Dec-25)	MtD (31-Dec-24)	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YTD		%	Penc.	Gap
1	SME	1.267	3.204	3.204	4.427	0,67%	1,54%	2,14%	1.224	3.160	1.224			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.319	0,75%	1,69%	2,28%	1.115	3.052	1.115			
	Value Chain	-	-	-	108	0,00%	0,00%	0,06%	108	108	108			
2	MBG	3.453	6.764	6.764	18.397	2,17%	3,47%	9,51%	11.633	14.944	11.633			
	KUR	2.876	6.294	6.294	17.088	1,90%	3,40%	9,30%	10.794	14.212	10.794			
	Non KUR	577	470	470	1.309	7,36%	4,84%	13,52%	839	732	839			
3	PWG	-	-	-	17.403	0,00%	0,00%	0,00%	17.403	17.403	17.403			
	Cilem	-	-	-	11.870	0,00%	0,00%	0,00%	11.870	11.870	11.870			
	Gadai	-	-	-	5.532	0,00%	0,00%	0,00%	5.532	5.532	5.532			
4	CFG	19.268	25.105	26.975	49.267	0,99%	1,26%	2,29%	22.292	29.999	24.162			
	CF 1	8.041	13.170	13.772	24.662	2,13%	3,60%	6,48%	10.890	16.621	11.492			
	Total Griya	6.972	10.986	11.815	17.864	2,24%	3,78%	5,73%	6.050	10.893	6.878			
	Oto	1.069	2.184	1.957	6.798	1,64%	2,81%	9,81%	4.841	5.729	4.613			
	CF 2	11.227	11.934	13.204	24.605	0,72%	0,75%	1,39%	11.401	13.378	12.671			
	Mitraguna & Others	11.107	11.331	11.970	22.102	0,80%	0,76%	1,40%	10.132	10.996	10.771			
	Pensiun	120	603	1.234	2.503	0,07%	0,63%	1,27%	-	277	(0)			
	Total Pembiayaan	30.008	33.313	33.703	32.302	1,18%	1,13%	1,08%	(1.401)	2.293	(1.011)	0,93%	13,69%	-0,1%

Asset & Contribution Margin

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

Kinerja	Posisi			Growth (Oct-24)	% Growth
Oct-24	Sep-25	Oct-25			

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	84.094	86.401	(3.810)	2.307	10.445	13,75%	6.237	7,78%	104.728	82,50%	(18.327)
2	Tabungan	392.786	398.058	387.700	382.901	5.717	(4.799)	(15.157)	-3,81%	(9.885)	-2,52%	428.515	89,36%	(45.614)
3	Deposito	233.260	200.095	191.931	192.041	4.992	110	(8.054)	-4,03%	(41.219)	-17,67%	235.492	81,55%	(43.451)
	Total	706.209	674.108	663.725	661.342	6.899	(2.382)	(12.766)	-1,89%	(44.867)	-6,35%	768.735	86,03%	(107.393)
	CASA	472.950	474.013	471.794	469.301	1.907	(2.492)	(4.712)	-0,99%	(3.648)	-0,77%	533.243	88,01%	(63.942)
	(%) CASA	66,97%	70,32%	71,08%	70,96%									
	FDR	69,41%	78,02%	79,50%	79,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	21.469	23.273	23.328		55	1.859	8,66%	(2.998)	-11,39%	-	0,00%	23.328
2	Giro ISE	3.901	3.709	3.912	3.915		3	205	5,54%	14	0,36%		0,00%	3.915
3	Tabungan ISE	13.925	12.259	13.861	13.913		52	1.653	13,49%	(12)	-0,09%		0,00%	13.913
4	Deposito ISE	8.500	5.500	5.500	5.500		0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	137	137	137		0	0	0,00%	9	7,03%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	87.634	87.964	190	2.300	2.110	-1.962	330	-5.761	1.970	109.730	80,16%	(21.766)
	Linkage	4.522	3.238	3.238	-	-	-	-123	0	-1.284	-	11.492	28,17%	(8.254)
	Non-Linkage	89.203	84.397	84.726	190	2.300	2.110	-1.839	330	-4.476	1.970	98.238	86,25%	(13.512)
	• Local Champion	87.849	83.436	83.766	190	2.300	2.110	-1.803	330	-4.083	1.970	92.133	90,92%	(8.367)
	• Value Chain	1.354	960	960	-	-	-	-36	0	-393	-	6.105	15,73%	(5.145)
2	MBG	44.762	41.002	40.620	255	-	-255	-509	-382	-4.142	382	46.591	87,18%	(5.971)
	KUR	42.954	38.476	38.129	105	-	-105	-821	-347	-4.825	347	44.797	85,12%	(6.668)
	Non KUR	1.808	2.526	2.491	150	-	-150	312	-35	683	35	1.794	138,84%	697
3	PWG	25.216	37.716	39.460	2.932	3.680	747	1.401	1.744	14.244	1.936	46.268	85,29%	(6.807)
	Cilem	10.119	17.744	18.350	624	1.054	430	498	606	8.231	449	28.070	65,37%	(9.720)
	Gadai	15.098	19.972	21.110	2.308	2.625	317	902	1.138	6.013	1.487	18.197	116,01%	2.913
4	CFG	326.493	359.607	359.617	7.646	3.115	-4.531	1.453	10	33.124	3.105	348.181	103,28%	11.436
	CF 1	44.529	52.282	52.345	-	449	449	-427	64	7.816	385	47.127	111,07%	5.219
	Total Griya	33.717	41.976	41.785	-	-	0	0	-191	8.068	191	34.319	121,76%	7.466
	• Total Non Program	33.717	41.976	41.785	-	-	0	0	-191	8.068	191	34.319	121,76%	7.466
	• Program	-	-	-	-	-	-	-	0	0	-	0	0,00%	0
	Oto	10.812	10.306	10.560	-	449	449	-427	254	-252	194	12.808	82,45%	(2.248)
	CF 2	281.964	307.326	307.272	7.646	2.666	-4.980	1.880	-54	25.308	2.720	301.054	102,07%	6.218
	Mitraguna & Others	268.245	289.437	289.545	6.640	2.666	-3.974	948	108	21.300	2.558	285.797	101,31%	3.748
	Pensiun	13.719	17.889	17.727	1.006	-	-1.006	932	-162	4.008	162	15.257	116,19%	2.470
	Total Pembiayaan	490.195	525.960	527.661	11.023	9.094	-1.929	382	1.701	37.466	7.393	550.769	95,80%	(23.108)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap	
1	SME	293	3.204	3.204	3.297	0,31%	3,66%	3,75%	94	3.005	94							
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	293	3.204	3.204	3.297	0,33%	3,80%	3,89%	94	3.005	94							
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
2	MBG	550	1.021	1.799	3.833	1,23%	4,39%	9,44%	2.034	3.282	2.811							
	KUR	550	1.021	1.705	3.474	1,28%	4,43%	9,11%	1.769	2.924	2.453							
	Non KUR	-	-	94	359	0,00%	3,73%	14,40%	264	359	359							
3	PWG	-	-	-	713	0,00%	0,00%	1,81%	713	713	713							
	Cilem	-	-	-	424	0,00%	0,00%	2,31%	424	424	424							
	Gadai	-	-	-	288	0,00%	0,00%	1,37%	288	288	288							
4	CFG	5.180	4.286	2.153	9.701	1,59%	0,60%	2,70%	7.547	4.520	5.414							
	CF 1	174	42	40	4.174	0,39%	0,08%	7,97%	4.134	4.000	4.132							
	Total Griya	174	42	40	3.073	0,52%	0,10%	7,35%	3.033	2.899	3.031							
	CF 2	5.006	4.244	2.113	5.526	1,78%	0,69%	1,80%	3.413	520	1.283							
	Mitraguna & Others	5.006	4.244	2.113	5.526	1,87%	0,73%	1,91%	3.413	520	1.283							
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-							
	Total Pembiayaan	5.937	5.456	6.672	6.679	1,21%	1,27%	1,27%	7	742	1.224	0,63%	50,19%	-0,6%				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	619.222	853.881	668.418	49.196			3.21	3.34	3.38	0,04
2	Contribution Margin	24.234	30.075	25.674	1.440	-5,9%		2.288	2.317	2.340	52

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	9.885	7.558	(4.023)	(2.327)	1.096	16,96%	(10.567)	-58,30%	37.513	20,15%	(29.954)
2	Tabungan	237.991	248.764	249.002	250.285	5.562	1.283	1.521	0,61%	12.294	5,17%	266.025	94,08%	(15.740)
3	Deposito	192.383	164.502	161.613	161.390	8.344	(223)	(3.112)	-1,89%	(30.993)	-16,11%	194.147	83,13%	(32.757)
	Total	448.500	419.728	420.500	419.233	9.882	(1.267)	(495)	-0,12%	(29.267)	-6,53%	497.684	84,24%	(78.451)
	CASA	256.117	255.226	258.887	257.843	1.539	(1.044)	2.617	1,03%	1.726	0,67%	303.537	84,95%	(45.694)
	(%) CASA	57,11%	60,81%	61,57%	61,50%									
	FDR	54,70%	62,33%	63,03%	63,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-14 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	12.175	11.951	(224)	1.037	9,50%	312	2,68%	-	0,00%	11.951
2	Giro ISE	2.314	964	2.094	2.064	(30)	1.100	114,03%	(250)	-10,80%	-	0,00%	2.064
3	Tabungan ISE	1.452	2.077	2.208	2.014	(194)	(63)	-3,02%	562	38,70%	-	0,00%	2.014
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%	-	0,00%	7.872
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%	-	0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	17.615	-	-	0	2.412	-684	36	684	29.361	60,00%	(11.746)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	17.615	-	-	0	2.412	-684	36	684	24.230	72,70%	(6.615)
	• Local Champion	16.492	17.899	17.215	-	-	0	2.412	-684	722	684	19.646	87,63%	(2.431)
	• Value Chain	1.087	401	401	-	-	-	-0	0	-686	-	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	37.563	-	-	0	-966	-594	-707	594	49.876	75,31%	(12.313)
	KUR	37.787	37.645	37.061	-	-	0	-937	-584	-726	584	48.631	76,21%	(11.570)
	Non KUR	483	511	502	-	-	0	-29	-9	19	9	1.245	40,31%	(743)
3	PWG	15.859	36.565	38.096	3.932	3.393	-539	3.305	1.531	22.237	1.863	35.714	106,67%	2.382
	Cilem	7.657	20.078	21.083	639	1.341	702	1.371	1.006	13.426	336	23.148	91,08%	(2.065)
	Gadai	8.201	16.488	17.013	3.293	2.052	-1.241	1.934	525	8.811	1.527	12.566	135,39%	4.447
4	CFG	173.601	168.582	171.764	2.050	3.560	1.510	-3.409	3.182	-1.838	378	192.550	89,20%	(20.786)
	CF 1	81.382	67.479	67.388	-	-	0	-252	-91	-13.994	91	83.606	80,60%	(16.218)
	Total Griya	77.096	63.782	63.718	-	-	0	0	-64	-13.378	64	77.731	81,97%	(14.013)
4	• Total Non Program	77.096	63.782	63.718	-	-	0	-2.418	-64	-13.378	64	77.731	81,97%	(14.013)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.671	-	-	0	-252	-26	-615	26	5.875	62,48%	(2.205)
	CF 2	92.219	101.103	104.376	2.050	3.560	1.510	-3.157	3.273	12.156	287	108.944	95,81%	(4.568)
	Mitraguna & Others	90.304	95.785	99.090	1.800	3.560	1.760	-3.380	3.305	8.786	255	105.404	94,01%	(6.315)
	Pensiun	1.915	5.317	5.286	-	-	-250	223	-32	3.370	32	3.539	149,33%	1.746
	Total Pembiayaan	245.309	261.603	265.038	5.982	6.953	971	1.343	3.435	19.729	3.519	307.502	86,19%	(42.464)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-	-	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	0	-	-	-	-	-	-	
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	0	-	-	-	-	-	-	
2	MBG	1.446	2.172	2.541	4.412	3,78%	6,66%	11,75%	1.871	2.967	2.240	-	-	-	-	-	-
	KUR	1.433	2.047	2.418	4.289	3,79%	6,42%	11,57%	1.871	2.856	2.242	-	-	-	-	-	-
	Non KUR	12	125	123	123	2,54%	24,03%	24,48%	-	111	(2)	-	-	-	-	-	-
3	PWG	-	-	-	-	1.629	0,00%	0,00%	4,27%	1.629	1.629	-	-	-	-	-	-
	Cilem	-	-	-	-	1.476	0,00%	0,00%	7,00%	1.476	1.476	-	-	-	-	-	-
	Gadai	-	-	-	-	153	0,00%	0,00%	0,90%	153	153	-	-	-	-	-	-
4	CFG	3.497	3.360	6.197	4.957	2,01%	3,68%	2,89%	(1.239)	1.460	1.598	-	-	-	-	-	-
	CF 1	3.310	3.079	4.746	4.131	4,07%	7,03%	6,13%	(614)	821	1.053	-	-	-	-	-	-
	Total Griya	3.310	2.976	4.642	3.474	4,29%	7,28%	5,45%	(1.169)	164	497	-	-	-	-	-	-
	Oto	-	102	103	658	0,00%	2,79%	17,92%	-	554	658	-	-	-	-	-	-
	CF 2	187	281	1.451	826	0,20%	1,44%	0,79%	(625)	639	545	-	-	-	-	-	-
	Mitraguna & Others	187	88	1.258	633	0,21%	1,31%	0,64%	(625)	446	545	-	-	-	-	-	-
	Pensiun	-	193	193	193	0,00%	3,63%	3,65%	-	193	-	-	-	-	-	-	-
	Total Pembiayaan	3.556	5.429	2.106	2.502	1,45%	0,80%	0,94%	397	(1.054)	(2.926)	0,45%	52,44%	-0,5%	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	0	-	-	-	-	-	-	-
	Non-Linkage	991	-														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	830	822	(89)	(8)	(299)	-26,68%	(537)	-39,52%	12.152	6,76%	(11.330)
2	Tabungan	139.020	143.955	141.587	143.341	4.061	1.754	(614)	-0,43%	4.321	3,11%	154.745	92,63%	(11.404)
3	Deposito	91.332	76.900	77.039	76.994	230	(45)	94	0,12%	(14.338)	-15,70%	92.313	83,41%	(15.319)
	Total	231.711	221.976	219.455	221.157	4.202	1.701	(820)	-0,37%	(10.554)	-4,55%	259.210	85,32%	(38.053)
	CASA	140.379	145.076	142.417	144.163	3.972	1.746	(913)	-0,63%	3.784	2,70%	166.897	86,38%	(22.734)
	(%) CASA	60,58%	65,36%	64,90%	65,19%									
	FDR	52,09%	65,04%	66,48%	65,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	4.126	4.585	459	(540)	-10,53%	1.812	65,36%	-	0,00%	4.585	
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,70%	-	0,00%	103	
3	Tabungan ISE	2.669	5.022	4.023	4.482	459	(540)	-10,75%	1.813	67,94%	-	0,00%	4.482	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	84	92	92	92	0	0	0,00%	8	9,52%	-	0,00%	92	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	293	-	-	0	-13	0	-1.122	-	1.415	20,72%	(1.122)
	Linkage	189	152	152	-	-	-	-4	0	-37	-	189	80,20%	(37)
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Local Champion	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	5.495	-	100	100	414	88	5.495	12	4.038	136,09%	1.457
	KUR	-	4.876	4.869	-	-	0	422	-7	4.869	7	3.846	126,59%	1.023
	Non KUR	-	531	626	-	100	100	-9	96	626	4	192	326,85%	435
3	PWG	10.318	21.769	22.857	1.867	1.960	93	2.095	1.088	12.539	872	23.389	97,73%	(532)
	Cilem	4.275	13.042	13.939	886	1.218	332	1.217	897	9.664	321	16.449	84,74%	(2.510)
	Gadai	6.043	8.728	8.918	981	742	-239	877	190	2.875	551	6.940	128,51%	1.978
4	CFG	108.966	116.910	117.244	585	926	341	568	334	8.279	592	127.699	91,81%	(10.455)
	CF 1	22.575	21.266	21.150	-	-	0	-123	-116	-1.426	116	26.152	80,87%	(5.002)
	Total Griya	18.510	16.653	16.596	-	-	0	0	-57	-1.914	57	20.513	80,90%	(3.917)
1	• Total Non Program	18.168	16.160	16.103	-	-	0	-430	-57	-2.065	57	18.914	85,14%	(2.811)
	• Program	342	493	493	-	-	0	-2	0	151	-	1.599	30,83%	(1.106)
	Oto	4.065	4.613	4.554	-	-	0	-123	-60	489	60	5.639	80,75%	(1.086)
	CF 2	86.390	95.644	96.095	585	926	341	691	451	9.704	475	101.547	94,63%	(5.452)
	Mitraguna & Others	53.276	65.057	65.559	585	770	185	938	501	12.283	269	66.824	98,11%	(1.266)
	Pensiun	33.115	30.587	30.536	-	156	156	-247	-50	-2.578	206	34.723	87,94%	(4.187)
	Total Pembiayaan	120.698	144.379	145.889	2.452	2.986	534	3.063	1.510	25.191	1.476	156.540	93,20%	(10.651)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	2,36%	539	539	539		
	Cilem	-	-	-	-	446	0,00%	0,00%	0,00%	3,20%	446	446	446		
	Gadai	-	-	-	-	93	0,00%	0,00%	0,00%	1,04%	93	93	93		
4	CFG	438	2.333	4.367	6.136	0,40%	3,74%	5,23%	1,769	5.698	3.803				
	CF 1	438	1.265	1.654	2.130	1,94%	7,78%	10,07%	476	1.692	865				
	Total Griya	438	1.265	1.654	1.691	2,37%	9,93%	10,19%	37	1.252	426				
	Oto	-	-	-	440	0,00%	0,00%	0,00%	9,66%	440	440	440			
	CF 2	-	1.068	2.713	4.006	0,00%	2,84%	4,17%	1.293	4.006	2.938				
	Mitraguna & Others	-	1.068	2.452	2.567	0,00%	3,77%	3,92%	115	2.567	1.499				
	Pensiun	-	-	262	1.439	0,00%	0,86%	4,71%	1.178	1.439	1.439				
	Total Pembiayaan	438	980	671	671	0,36%	3,02%	4,58%	2.308	6.237	4.342	0,24%	48,26%	-0,2%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	219.953	219.062	(126.134)	(891)	30.508	16,18%	146.081	200,16%	92.079	237,91%	126.983
2	Tabungan	196.862	204.302	206.985	216.461	(6.553)	9.477	12.160	5,95%	19.600	9,96%	224.903	96,25%	(8.441)
3	Deposito	1.160.939	1.779.384	1.694.259	1.693.517	487.766	(742)	(85.866)	-4,83%	532.578	45,87%	1.162.702	145,65%	530.816
	Total	1.430.782	2.172.240	2.121.197	2.129.041	355.080	7.844	(43.199)	-1,99%	698.259	48,80%	1.479.683	143,88%	649.358
	CASA	269.843	392.856	426.938	435.524	(132.686)	8.586	42.668	10,86%	165.681	61,40%	316.982	137,40%	118.542
	(%) CASA	18,86%	18,09%	20,13%	20,46%									
	FDR	15,38%	12,25%	12,59%	12,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	11.183	11.185		3	1.064	10,52%	2.107	23,21%	-	0,00%	11.185
2	Giro ISE	2.308	1.766	1.818	1.818		0	52	2,95%	(490)	-21,23%		0,00%	1.818
3	Tabungan ISE	1.370	4.055	5.065	5.068		3	1.012	24,96%	3.697	269,76%		0,00%	5.068
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	69	69	69		0	0	0,00%	11	18,97%		0,00%	69

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	20.130	19.654	19.632	-	-	0	-1.842	-22	-499	22	33.634	58,37%	(14.003)	
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)	
	Non-Linkage	20.130	19.654	19.632	-	-	0	-1.842	-22	-499	22	27.754	70,74%	(8.122)	
	• Local Champion	18.621	18.413	18.391	-	-	0	-1.802	-22	-230	22	22.236	82,71%	(3.845)	
	• Value Chain	1.509	1.241	1.241	-	-	-	-39	0	-268	-	5.518	22,48%	(4.277)	
2	MBG	53.102	55.914	55.576	300	-	-300	-423	-338	2.475	338	65.297	85,11%	(9.721)	
	KUR	50.813	54.482	54.157	300	-	-300	-330	-326	3.344	326	62.288	86,95%	(8.131)	
	Non KUR	2.289	1.432	1.420	-	-	0	-93	-12	-869	12	3.009	47,18%	(1.589)	
3	PWG	17.782	27.368	28.249	2.564	2.324	-240	1.552	881	10.467	1.443	35.103	80,47%	(6.854)	
	Cilem	6.518	15.785	16.577	783	1.155	372	504	792	10.060	363	22.195	74,69%	(5.617)	
	Gadai	11.264	11.583	11.672	1.781	1.169	-612	1.048	89	407	1.080	12.908	90,42%	(1.237)	
4	CFG	129.053	163.160	163.682	3.127	2.223	-904	3.737	522	34.630	1.701	160.708	101,85%	2.974	
	CF 1	19.758	18.000	17.876	-	-	0	-64	-125	-1.882	125	34.689	51,53%	(16.813)	
	Total Griya	14.572	13.490	13.439	-	-	0	0	-51	-1.132	51	27.914	48,15%	(14.474)	
	• Total Non Program	11.408	10.641	10.599	-	-	0	608	-42	-809	42	13.112	80,84%	(2.513)	
	• Program	3.163	2.849	2.840	-	-	0	-28	-9	-323	9	14.802	19,19%	(11.962)	
	Oto	5.186	4.511	4.436	-	-	0	-64	-74	-750	74	6.775	65,48%	(2.339)	
	CF 2	109.295	145.160	145.807	3.127	2.223	-904	3.801	647	36.512	1.576	126.019	115,70%	19.788	
	Mitraguna & Others	90.925	126.736	127.053	2.970	1.793	-1.177	3.761	317	36.128	1.476	106.025	119,83%	21.028	
	Pensiun	18.370	18.424	18.754	-	157	430	273	39	330	384	100	19.994	93,80%	(1.240)
	Total Pembiayaan	220.067	266.096	267.139	5.991	4.547	-1.444	3.024	1.043	47.073	3.505	294.742	90,63%	(27.603)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	451	1.104	1.465	5.688	0,85%	2,62%	10,23%	4.223	5.237	4.584						
	KUR	163	1.023	1.363	5.504	0,32%	2,50%	10,16%	4.141	5.342	4.481						
	Non KUR	289	80	102	184	12,61%	7,10%	12,93%	82	(105)	103						
3	PWG	-	-	-	-	725	0,00%	0,00%	2,57%	725	725						
	Cilem	-	-	-	-	450	0,00%	0,00%	2,72%	450	450						
	Gadai	-	-	-	-	275	0,00%	0,00%	2,36%	275	275						
4	CFG	1.759	1.049	695	1.666	1,36%	0,43%	1,02%	971	(94)	617						
	CF 1	1.212	1.049	695	1.666	6,14%	3,86%	9,32%	971	453	617						
	Total Griya	321	419	562	561	3,10%	2,72%	15,73%	575	537	235						
	CF 2	547	-	-	-	0	0,00%	0,00%	-	(547)	-						
	Mitraguna & Others	547	-	-	-	0	0,00%	0,00%	-	(547)	-						
	Pensiun	55	-	-	-	0	0,00%	0,00%	-	(55)	-						
	Total Pembiayaan	2.449	1.251	1.462	1.571	1,11%	0,55%	0,59%	109	(878)	320	1,56%	-165,44%	1,0%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	156	-	-	-	0	0,77%	0,00%	0,00%	0,00%	-	(156)	-	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Non-Linkage	156	-	-	-	0	0,77%	0,00%	0,00%	0,00%	-	(156)	-	-	-	-	-
	Value Chain</																

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	7.228	7.713	1.308	485	(457)	-5,60%	(1.782)	-18,76%	17.559	43,93%	(9.846)
2	Tabungan	99.410	126.187	122.738	122.689	4.967	(49)	(3.498)	-2,77%	23.278	23,42%	111.159	110,37%	11.530
3	Deposito	64.192	41.870	41.659	41.660	(19.912)	1	(210)	-0,50%	(22.532)	-35,10%	64.924	64,17%	(23.265)
	Total	173.097	176.228	171.625	172.062	(13.637)	437	(4.166)	-2,36%	(1.035)	-0,60%	193.643	88,86%	(21.581)
	CASA	108.906	134.358	129.966	130.402	6.275	436	(3.955)	-2,94%	21.497	19,74%	128.718	101,31%	1.684
	(%) CASA	62,92%	76,24%	75,73%	75,79%									
	FDR	57,60%	66,03%	67,89%	67,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	11.395	11.527	131	4	0,03%	(1.777)	-13,36%	-	0,00%	11.527	
2	Giro ISE	6.014	2.950	4.088	4.190	102	1.240	42,03%	(1.824)	-30,33%	-	0,00%	4.190	
3	Tabungan ISE	6.490	7.773	6.508	6.537	29	(1.236)	-15,90%	47	0,72%	-	0,00%	6.537	
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%	-	0,00%	800	
5	CIF ISE	44	55	55	55	0	0	0,00%	11	25,00%	-	0,00%	55	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	• Local Champion	-	1.884	1.884	-	-	0	-102	0	1.884	-	0	0,00%	1.884
	• Value Chain	-	3.827	3.827	-	-	0	-29	0	3.827	-	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.021	35.088	2.281	2.475	194	-637	66	11.358	2.409	32.140	109,17%	2.948
	Cilem	8.075	16.035	15.606	342	303	-39	-215	-429	7.531	732	14.021	111,30%	1.585
	Gadai	15.654	18.987	19.482	1.939	2.172	233	-421	495	3.828	1.677	18.118	107,52%	1.363
4	CFG	75.933	75.630	75.726	100	465	365	-1.097	97	-206	368	86.043	88,01%	(10.317)
	CF 1	16.979	15.785	16.113	-	400	400	-86	328	-867	72	18.410	87,52%	(2.298)
	Total Griya	15.306	13.770	14.130	-	400	400	0	360	-1.176	40	15.836	89,23%	(1.705)
4	• Total Non Program	15.306	13.770	14.130	-	400	400	-211	360	-1.176	40	15.836	89,23%	(1.705)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.015	1.982	-	-	0	-86	-32	309	32	2.575	76,99%	(593)
	CF 2	58.954	59.845	59.614	100	65	-35	-1.010	-231	660	296	67.633	88,14%	(8.019)
	Mitraguna & Others	51.295	52.822	52.647	100	65	-35	-948	-175	1.351	240	59.053	89,15%	(6.407)
	Pensiun	7.658	7.023	6.967	-	-	0	-62	-56	-691	56	8.580	81,21%	(1.612)
	Total Pembiayaan	99.702	116.362	116.525	2.381	2.940	559	-1.864	163	16.823	2.777	118.223	98,56%	(1.698)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	0	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	645	497	497	0	0,90%	0,66%	0,66%	-	(184)	(148)			
	CF 1	52	-	-	-	0	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	645	497	497	0	1,07%	0,83%	0,83%	-	(132)	(148)			
	Mitraguna & Others	630	645	497	497	0	1,23%	0,94%	0,94%	-	(132)	(148)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	645	497	497	0	0,72%	0,43%	0,43%	-	(224)	(148)	0,26%	39,88%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	2.071	1.792	(91)	(280)	(588)	-24,71%	(1.717)	-48,93%	10.133	17,68%	(8.342)
2	Tabungan	88.498	80.904	81.841	81.947	(3.227)	106	1.042	1,29%	(6.551)	-7,40%	98.149	83,49%	(16.202)
3	Deposito	50.176	22.786	22.691	22.692	(2.444)	1	(94)	-0,41%	(27.484)	-54,78%	50.777	44,69%	(28.086)
	Total	142.182	106.070	106.603	106.430	(5.762)	(174)	360	0,34%	(35.752)	-25,15%	159.059	66,91%	(52.629)
	CASA	92.006	83.284	83.912	83.738	(3.318)	(174)	454	0,55%	(8.268)	-8,99%	108.282	77,33%	(24.544)
	(%) CASA	64,71%	78,52%	78,71%	78,68%									
	FDR	46,30%	81,53%	82,41%	82,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	893	961		68	152	18,82%	(2.295)	-70,48%	-	0,00%	961
2	Giro ISE	705	208	359	398		40	190	91,37%	(306)	-43,46%	-	0,00%	398
3	Tabungan ISE	2.552	601	534	563		28	(38)	-6,32%	(1.989)	-77,94%	-	0,00%	563
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	147	155	155	155		0	0	0,00%	8	5,44%	-	0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.567	4.552	300	-	(-300)	424	-14	4.552	14	4.056	112,25%	497
	KUR	-	4.482	4.468	300	-	(-300)	427	-14	4.468	14	3.846	116,16%	622
	Non KUR	-	85	85	-	0	-2	0	85	-	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.637	279	319	40	412	237	4.287	82	6.694	99,15%	(57)
	Cilem	2.349	6.400	6.637	279	319	40	412	237	4.287	82	6.694	99,15%	(57)
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	76.658	624	2.415	1.791	147	1.148	13.172	1.267	75.145	102,01%	1.513
	CF 1	26.468	27.857	27.121	49	350	301	-62	-736	653	1.086	28.008	96,83%	(887)
	Total Griya	25.069	24.184	23.483	-	350	350	0	-701	-1.586	1.051	25.557	91,88%	(2.074)
4	• Total Non Program	25.069	24.184	23.483	-	350	350	-257	-701	-1.586	1.051	25.557	91,88%	(2.074)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.638	49	-	(-49)	-62	-35	2.239	35	2.451	148,46%	1.188
	CF 2	37.018	47.653	49.537	575	2.065	1.490	209	1.884	12.520	181	47.138	105,09%	2.400
	Mitraguna & Others	36.826	47.451	49.340	575	2.065	1.490	214	1.889	12.515	176	45.872	107,56%	3.469
	Pensiun	192	201	197	-	0	-5	-5	-5	5	5	1.266	15,54%	(1.069)
	Total Pembiayaan	65.835	86.477	87.848	1.203	2.734	1.531	983	1.371	22.012	1.363	85.895	102,27%	1.952

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	-	-	-	444	0,00%	0,00%	9,76%	444	444	444	-	-	-				
	KUR	-	-	-	444	0,00%	0,00%	9,94%	444	444	444	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
3	PWG	-	-	-	157	0,00%	0,00%	0,00%	157	157	157	-	-	-				
	Cilem	-	-	-	157	0,00%	0,00%	0,00%	157	157	157	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	1.097	1.482	215	1.448	0,19%	0,28%	2,84%	1.08%	(1.320)	704	(16)	0,41%	82,52%	-1,9%			
	CF 1	-	821	1.828	806	0,00%	0,00%	5,56%	2,97%	(1.022)	806	(16)						
	Total Griya	-	821	1.828	806	0,00%	0,00%	7,56%	3,43%	(1.022)	806	(16)						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	CF 2	120	19	317	19	0,32%	0,66%	0,04%	(298)	(101)	0							
	Mitraguna & Others	120	19	317	19	0,33%	0,67%	0,04%	(298)	(101)	0							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	120	840	2.144	824	0,18%	2,48%	0,94%	(1.320)	704	(16)	0,92%	1,59%	0,0%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	4.959	4.959	1.293	0	313	6,75%	683	15,98%	16.368	30,30%	(11.409)
2	Tabungan	143.334	167.749	166.557	169.908	(5.471)	3.350	2.159	1,29%	26.573	18,54%	160.947	105,57%	8.961
3	Deposito	111.952	108.727	108.433	108.434	(1.071)	1	(293)	-0,27%	(3.519)	-3,14%	113.051	95,92%	(4.617)
	Total	259.563	281.122	279.949	283.301	(5.250)	3.351	2.179	0,77%	23.738	9,15%	290.365	97,57%	(7.065)
	CASA	147.610	172.395	171.516	174.867	(4.178)	3.350	2.472	1,43%	27.256	18,47%	177.314	98,62%	(2.448)
	(%) CASA	56,87%	61,32%	61,27%	61,72%									
	FDR	26,72%	31,77%	31,88%	31,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	2.855	2.851		(5)	275	10,67%	514	21,98%	-	0,00%	2.851
2	Giro ISE	22	24	24	24		0	(0)	-0,02%	2	11,35%		0,00%	24
3	Tabungan ISE	2.316	2.552	2.831	2.827		(5)	275	10,77%	511	22,08%		0,00%	2.827
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	117	117	117		0	0	0,00%	10	9,35%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	• Local Champion	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	194	9.552	9.523	500	100	-400	1.210	-29	9.329	129	4.206	226,41%	5.317	
	KUR	194	8.589	8.577	300	100	-200	1.028	-13	8.383	113	3.996	214,62%	4.580	
	Non KUR	-	963	946	200	-	-200	182	-16	946	16	210	451,16%	737	
3	PWG	3.438	5.369	5.389	130	145	15	-165	20	1.951	125	10.185	52,92%	(4.795)	
	Cilem	3.438	5.369	5.389	130	145	15	-165	20	1.951	125	10.185	52,92%	(4.795)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	73.807	73.737	442	100	-342	1.342	-69	8.775	169	77.611	95,01%	(3.874)	
	CF 1	19.068	19.352	19.292	-	-	0	-71	-60	224	60	20.733	93,05%	(1.441)	
	Total Griya	17.646	16.960	16.950	-	-	0	0	-11	-697	11	18.170	93,28%	(1.221)	
4	• Total Non Program	17.646	16.960	16.950	-	-	0	0	282	-11	-697	11	18.170	93,28%	(1.221)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.422	2.392	2.342	-	-	0	-71	-50	920	50	2.563	91,39%	(221)	
	CF 2	45.895	54.455	54.446	442	100	-342	1.413	-9	8.551	109	56.878	95,72%	(2.432)	
	Mitraguna & Others	40.397	48.374	48.390	300	100	-200	1.093	16	7.993	84	50.214	96,37%	(1.824)	
	Pensiun	5.498	6.080	6.056	142	-	-142	320	-25	557	25	6.664	90,87%	(608)	
	Total Pembiayaan	69.359	89.317	89.239	1.072	345	-727	2.384	-78	19.881	423	92.766	96,20%	(3.527)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	0,00%	-	(764)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	27	0,00%	0,00%	0,29%	27	27	27				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	27	0,00%	0,00%	2,89%	27	27	27				
3	PWG	-	-	-	25	0,00%	0,00%	0,47%	25	25	25				
	Cilem	-	-	-	25	0,00%	0,00%	0,47%	25	25	25				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.060	4.096	4.175	4.718	1,63%	5,66%	6,40%	544	3.658	622				
	CF 1	648	3.784	3.837	4.382	3,40%	19,83%	22,71%	545	3.733	598				
	Total Griya	648	3.784	3.837	4.310	3,67%	22,62%	25,43%	474	3.662	527				
	Oto	-	-	-	72	0,00%	0,00%	3,06%	72	72	72				
	CF 2	412	313	338	337	0,90%	0,62%	0,62%	(2)	(75)	24				
	Mitraguna & Others	412	-	23	23	1,02%	0,05%	0,05%	-	(389)	23				
	Pensiun	-	313	315	314	0,00%	5,19%	5,18%	(2)	314	1				
	Total Pembiayaan	1.824	4.096	4.175	4.771	2,63%	4,67%	5,35%	596	2.947	675	0,53%	90,05%	-4,8%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	100,00%	0,00%	100,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	593	590	590	100,00%	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	16.635	15.331	1.303	(1.304)	(50)	-0,33%	11.514	301,62%	11.772	130,23%	3.559
2	Tabungan	117.085	114.592	114.192	114.001	(1.258)	(191)	(591)	-0,52%	(3.085)	-2,63%	128.675	88,60%	(14.674)
3	Deposito	49.844	46.365	46.040	46.040	(1.625)	0	(325)	-0,70%	(3.803)	-7,63%	50.566	91,05%	(4.526)
	Total	170.746	176.338	176.868	175.372	(1.579)	(1.495)	(966)	-0,55%	4.626	2,71%	191.013	91,81%	(15.640)
	CASA	120.903	129.973	130.827	129.332	45	(1.495)	(641)	-0,49%	8.429	6,97%	140.447	92,09%	(11.115)
	(%) CASA	70,81%	73,71%	73,97%	73,75%									
	FDR	80,42%	79,03%	80,12%	80,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	765	776	11	(40)	-4,86%	(915)	-54,11%	-	0,00%	776	
2	Giro ISE	436	72	57	57	0	(15)	-21,34%	(379)	-86,94%	-	0,00%	57	
3	Tabungan ISE	1.254	743	708	719	11	(24)	-3,25%	(535)	-42,69%	-	0,00%	719	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	68	76	76	76	0	0	0,00%	8	11,76%	-	0,00%	76	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	23.338	23.856	1.959	2.296	336	1.344	519	10.307	1.777	22.921	104,08%	935
	Cilem	7.456	12.121	12.442	387	622	235	722	322	4.987	300	13.715	90,72%	(1.273)
	Gadai	6.094	11.217	11.414	1.572	1.674	101	622	197	5.320	1.477	9.206	123,98%	2.208
4	CFG	119.321	116.031	117.852	678	2.443	1.765	-607	1.820	-1.470	623	132.306	89,08%	(14.454)
	CF 1	15.625	17.718	17.863	-	225	225	-59	145	2.238	80	17.516	101,98%	347
	Total Griya	13.902	15.656	15.619	-	-	0	0	-36	1.717	36	14.443	108,15%	1.176
4	• Total Non Program	13.902	15.656	15.619	-	-	0	0	-113	-36	36	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	3.073	73,01%	(829)
	Oto	1.723	2.062	2.244	-	225	225	-59	182	521	43	114.790	87,11%	(14.802)
	CF 2	103.696	98.314	99.989	678	2.218	1.540	-548	1.675	-3.708	543	103.911	86,12%	(14.421)
	Mitraguna & Others	94.197	88.244	89.491	100	1.700	1.600	-805	1.246	-4.706	454	10.879	96,50%	(381)
	Pensiun	9.499	10.069	10.498	578	518	-60	257	429	999	89	159.663	88,75%	(17.956)
	Total Pembiayaan	137.307	139.369	141.708	2.637	4.739	2.102	737	2.339	4.401	2.400			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-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	-	-	-	-	1.039	0,00%	0,00%	4,36%	1.039	1.039	1.039						
	Cilem	-	-	-	-	186	0,00%	0,00%	1,49%	186	186	186						
	Gadai	-	-	-	-	853	0,00%	0,00%	7,47%	853	853	853						
4	CFG	1.942	506	410	616	2.736	0,28%	0,53%	0,52%	2.327	795	2.230						
	CF 1	86	-	-	-	131	0,55%	0,00%	0,73%	131	45	131						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Oto	86	-	-	-	131	4,99%	0,00%	5,85%	131	45	131						
	CF 2	1.856	506	410	616	2.605	0,79%	0,62%	2,61%	2.195	749	2.099						
	Mitraguna & Others	1.856	506	410	616	2.605	1,97%	0,46%	2,91%	2.195	749	2.099						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	331	602	616	616	0,24%	0,44%	0,43%	-	285	14	0,63%	-44,77%	0,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-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																

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	8.348	8.070	(9.658)	(278)	5.258	186,94%	(5.860)	-42,07%	24.944	32,35%	(16.874)
2	Tabungan	118.671	155.162	154.939	155.230	(2.867)	290	68	0,04%	36.558	30,81%	135.176	114,84%	20.054
3	Deposito	125.329	129.816	111.812	111.812	(4.784)	0	(18.004)	-13,87%	(13.517)	-10,79%	126.285	88,54%	(14.473)
	Total	257.931	287.790	275.100	275.112	(17.309)	12	(12.678)	-4,41%	17.181	6,66%	286.405	96,06%	(11.293)
	CASA	132.602	157.974	163.288	163.300	(12.525)	12	5.326	3,37%	30.698	23,15%	160.120	101,99%	3.180
	(%) CASA	51,41%	54,89%	59,36%	59,36%									
	FDR	59,82%	64,96%	67,88%	67,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-14 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.718	4.721	4	320	7,27%	1.183	33,45%	-	0,00%	4.721
2	Giro ISE	1	1	1	1	0	(0)	-2,16%	(0)	-36,44%	-	0,00%	1
3	Tabungan ISE	3.537	4.401	4.717	4.721	4	320	7,27%	1.184	33,47%	-	0,00%	4.721
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	49	49	49	0	0	0,00%	4	8,89%	-	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	• Local Champion	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
3	PWG	17.010	27.741	28.122	1.851	2.146	295	1.790	380	11.112	1.766	23.290	120,75%	4.832
	Cilem	7.758	12.741	12.855	444	539	95	830	114	5.097	425	12.693	101,27%	162
	Gadai	9.252	15.000	15.267	1.407	1.607	200	960	266	6.015	1.341	10.597	144,07%	4.670
4	CFG	136.962	150.781	150.211	2.191	1.398	-793	1.860	-569	13.249	1.967	152.429	98,55%	(2.217)
	CF 1	16.548	16.433	16.383	-	18	18	94	-50	-165	68	18.272	89,66%	(1.889)
	Total Griya	15.017	13.622	13.608	-	-	0	0	-15	-1.409	15	15.510	87,74%	(1.902)
4	• Total Non Program	15.017	13.622	13.608	-	-	0	0	-114	-1.409	15	15.510	87,74%	(1.902)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.811	2.776	-	18	18	94	-35	1.244	53	2.762	100,48%	13
	CF 2	120.414	134.348	133.828	2.191	1.380	-811	1.766	-519	13.415	1.899	134.157	99,76%	(329)
	Mitraguna & Others	110.777	123.441	122.607	2.191	987	-1.204	1.619	-834	11.830	1.821	123.263	99,47%	(656)
	Pensiun	9.636	10.906	11.221	-	393	393	147	315	1.585	78	10.894	103,01%	328
	Total Pembiayaan	154.289	186.937	186.748	4.042	3.544	-498	3.582	-189	32.460	3.733	176.035	106,09%	10.713

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-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	148	74	-	-	46,61%	0,00%	0	0,00%	-	(148)	74						
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Non KUR	148	74	-	-	46,61%	0,00%	0	0,00%	-	(148)	74						
3	PWG	-	-	-	-	497	0,00%	0,00%	1,77%	497	497	497						
	Cilem	-	-	-	-	425	0,00%	0,00%	3,31%	425	425	425						
	Gadai	-	-	-	-	72	0,00%	0,00%	0,47%	72	72	72						
4	CFG	334	415	769	2.707	0,24%	0,51%	1,80%	1.937	2.373	2.292							
	CF 1	-	195	195	687	0,00%	0,00%	1,18%	4,19%	492	687	492						
	Total Griya	-	44	43	491	0,00%	0,00%	0,32%	3,61%	448	491	447						
	Oto	-	151	152	196	0,00%	0,00%	5,40%	7,08%	45	196	46						
	CF 2	334	220	575	2.020	0,28%	0,43%	1,51%	1.445	1.686	1.799							
	Mitraguna & Others	334	220	575	2.020	0,30%	0,47%	1,65%	1.445	1.686	1.799							
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	-	-	-						
	Total Pembiayaan	482	489	769	3.203	0,31%	0,41%	1,72%	2.434	2.721	2.714	0,15%	91,35%	-1,6%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-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%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	76	-	43	43	24,03%	100,00%	100,00%	-	(33)	43						
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non KUR	76	-	43	43	24,03%	100,										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	9.178	10.153	(1.594)	975	5.203	105,10%	1.573	18,33%	21.760	46,66%	(11.608)
2	Tabungan	115.717	143.468	134.542	133.530	3.774	(1.012)	(9.938)	-6,93%	17.813	15,39%	131.921	101,22%	1.609
3	Deposito	158.683	167.447	162.689	162.691	(4.690)	2	(4.756)	-2,84%	4.008	2,53%	159.836	101,79%	2.854
	Total	282.980	315.865	306.408	306.373	(2.510)	(35)	(9.492)	-3,00%	23.394	8,27%	313.517	97,72%	(7.144)
	CASA	124.297	148.418	143.719	143.682	2.180	(37)	(4.736)	-3,19%	19.386	15,60%	153.681	93,49%	(9.998)
	(%) CASA	43,92%	46,99%	46,90%	46,90%									
	FDR	77,18%	79,97%	82,33%	82,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	4.452	4.453		1	(840)	-15,88%	1.134	34,16%	-	0,00%	4.453
2	Giro ISE	510	262	746	746		0	484	184,34%	237	46,40%		0,00%	746
3	Tabungan ISE	2.559	4.781	3.456	3.457		1	(1.324)	-27,70%	897	35,06%		0,00%	3.457
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.509	3.992	4.192	-	200	200	-125	200	-317	-	8.871	47,26%	(4.679)	
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)	
	Non-Linkage	4.509	3.992	4.192	-	200	200	-125	200	-317	-	6.971	60,13%	(2.779)	
	• Local Champion	4.509	3.992	4.192	-	200	200	-125	200	-317	-	5.676	73,85%	(1.484)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)	
2	MBG	9.912	12.351	12.366	150	100	-50	96	15	2.454	85	12.408	99,66%	(42)	
	KUR	9.027	11.109	11.135	150	100	-50	310	26	2.107	74	11.420	97,50%	(286)	
	Non KUR	885	1.242	1.231	-	-	0	-214	-11	346	11	987	124,73%	244	
3	PWG	13.890	24.339	24.251	2.167	1.298	-870	655	88	10.361	1.385	28.393	85,41%	(4.142)	
	Cilem	5.699	14.691	14.895	739	422	-317	449	205	9.196	217	17.349	85,86%	(2.453)	
	Gadai	8.191	9.648	9.356	1.429	876	-553	206	-292	1.165	1.168	11.045	84,71%	(1.689)	
4	CFG	190.097	211.911	211.444	3.182	2.631	-551	4.335	-467	21.347	3.098	205.803	102,74%	5.641	
	CF 1	25.896	27.651	27.577	-	-	0	-246	-73	1.681	73	27.891	98,88%	(313)	
	Total Griya	21.834	23.960	23.915	-	-	0	0	-45	2.082	45	22.404	106,75%	1.512	
4	• Total Non Program	21.834	23.960	23.915	-	-	0	0	-45	2.082	45		0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-		5.487	66,74%	(1.825)
	Oto	4.062	3.690	3.662	-	-	0	-246	-29	-400	29	177.912	103,35%	5.955	
	CF 2	164.201	184.260	183.867	3.182	2.631	-551	4.581	-393	19.666	3.024	158.181	104,11%	6.500	
	Mitraguna & Others	145.925	165.161	164.681	3.150	2.381	-769	4.492	-480	18.756	2.861		19.731	97,24%	(545)
	Pensiun	18.276	19.099	19.186	32	250	218	89	87	910	163				
	Total Pembiayaan	218.409	252.593	252.254	5.499	4.229	-1.271	4.962	-339	33.845	4.568	255.475	98,74%	(3.221)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	284	100	99	678	28,87%	0,80%	5,48%	579	394	578					
	KUR	284	100	99	678	3,15%	0,89%	6,09%	579	394	578					
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	26	-	873	0,00%	0,00%	0,00%	360	873	847				
	Cilem	-	-	-	-	381	0,00%	0,00%	0,00%	256	381	381				
	Gadai	-	-	26	-	492	0,00%	0,00%	0,00%	5,26%	492	492				
4	CFG	85	467	65	760	0,04%	0,03%	0,36%	696	675	294					
	CF 1	52	467	65	127	0,20%	0,23%	0,46%	63	75	(340)					
	Total Griya	52	48	47	122	0,24%	0,20%	0,51%	75	70	74					
	Oto	-	419	18	5	0,00%	0,48%	0,15%	(12)	5	(414)					
	CF 2	33	-	-	633	0,02%	0,00%	0,34%	633	600	633					
	Mitraguna & Others	33	-	-	540	0,02%	0,00%	0,33%	540	507	540					
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93					
	Total Pembiayaan	1.209	514	512	512	0,55%	0,20%	0,20%	(697)	(2)	0,00%	98,98%	-0,2%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	-	-	-	0	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	35.407	36.743	1.192	1.336	32.153	700,53%	28.189	329,55%	17.343	211,86%	19.400
2	Tabungan	104.558	99.445	101.724	101.693	(4.330)	(31)	2.248	2,26%	(2.865)	-2,74%	118.277	85,98%	(16.585)
3	Deposito	118.514	111.707	105.839	105.819	(98)	(20)	(5.888)	-5,27%	(12.695)	-10,71%	119.238	88,75%	(13.418)
	Total	231.625	215.742	242.970	244.255	(3.237)	1.285	28.513	13,22%	12.629	5,45%	254.858	95,84%	(10.603)
	CASA	113.112	104.035	137.131	138.435	(3.138)	1.305	34.401	33,07%	25.324	22,39%	135.620	102,08%	2.815
	(%) CASA	48,83%	48,22%	56,44%	56,68%									
	FDR	61,23%	70,15%	61,66%	61,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.668	3.689		21	817	28,43%	1.029	38,70%	-	0,00%	3.689
2	Giro ISE	666	1.009	1.527	1.546		19	537	53,21%	880	132,00%		0,00%	1.546
3	Tabungan ISE	1.893	1.764	2.041	2.043		2	280	15,86%	150	7,92%		0,00%	2.043
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683	
	• Local Champion	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)	
3	PWG	18.643	26.638	26.111	2.311	1.601	-710	1.622	-527	7.468	2.128	29.087	89,77%	(2.976)	
	Cilem	13.169	15.282	15.276	494	635	141	879	-6	2.108	641	19.589	77,98%	(4.312)	
	Gadai	5.474	11.356	10.835	1.817	966	-851	743	-521	5.361	1.487	9.499	114,07%	1.336	
4	CFG	123.108	122.971	121.974	-	1.065	1.065	80	-996	-1.133	2.061	137.895	88,45%	(15.921)	
	CF 1	17.304	13.554	13.453	-	-	0	-104	-102	-3.851	102	19.239	69,92%	(5.787)	
	Total Griya	13.206	10.229	10.181	-	-	0	0	-47	-3.024	47	13.740	74,10%	(3.559)	
4	• Total Non Program	13.206	10.229	10.181	-	-	0	0	-165	-47	-3.024	47	13.740	74,10%	(3.559)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.098	3.325	3.271	-	-	0	-104	-54	-827	54	5.499	59,49%	(2.228)	
	CF 2	105.804	109.416	108.522	-	1.065	1.065	184	-894	2.718	1.959	118.656	91,46%	(10.134)	
	Mitraguna & Others	72.025	76.913	76.278	-	1.065	1.065	568	-635	4.254	1.700	83.513	91,34%	(7.235)	
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-259	-1.536	259	35.143	91,75%	(2.900)	
	Total Pembiayaan	141.827	151.349	149.826	2.311	2.666	355	1.659	-1.523	7.999	4.189	167.059	89,68%	(17.233)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	991	0,00%	0,00%	0,00%	3,79%	991	991	991			
	Cilem	-	-	-	-	845	0,00%	0,00%	0,00%	5,53%	845	845	845			
	Gadai	-	-	-	-	145	0,00%	0,00%	0,00%	1,34%	145	145	145			
4	CFG	370	1.341	1.411	1.839	0	0,30%	0,30%	1,15%	1,51%	428	1.469	498			
	CF 1	206	891	832	937	0	1,19%	0,64%	6,14%	6,97%	105	731	46			
	Total Griya	92	798	742	874	0	0,69%	0,72%	2,72%	1,93%	(27)	(51)	(30)			
	Oto	114	93	90	63	0	2,79%	2,79%	2,72%	1,93%	-	-	-			
	CF 2	164	450	579	902	0	0,15%	0,53%	0,83%	0,48%	323	738	452			
	Mitraguna & Others	164	352	210	532	0	0,23%	0,27%	0,70%	0,40%	323	369	180			
	Pensiun	-	217	217	369	0	0,00%	0,14%	0,67%	0,41%	-	217	(0)			
	Total Pembiayaan	5	625	665	619	0,00%	0,44%	0,41%	(46)	615	(6)	2,09%	-406,54%	1,7%		

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	5.293	5.306	41	13	1.854	53,69%	3.691	228,49%	8.205	64,66%	(2.899)
2	Tabungan	101.049	104.536	106.572	110.618	297	4.046	6.082	5,82%	9.569	9,47%	110.650	99,97%	(32)
3	Deposito	38.774	46.765	46.788	44.142	1.315	(2.646)	(2.623)	-5,61%	5.368	13,85%	39.372	112,11%	4.770
	Total	141.438	154.753	158.653	160.066	1.653	1.413	5.313	3,43%	18.628	13,17%	158.228	101,16%	1.838
	CASA	102.664	107.988	111.864	115.924	338	4.060	7.936	7,35%	13.259	12,92%	118.855	97,53%	(2.931)
	(%) CASA	72,59%	69,78%	70,51%	72,42%									
	FDR	91,03%	105,51%	104,74%	103,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3.298	2.645	3.975	3.814	(161)	1.169	44,21%	516	15,63%	-	0,00%	3.814		
2	Giro ISE	186	153	158	158	0	5	3,29%	(27)	-14,79%	-	0,00%	158		
3	Tabungan ISE	2.913	2.481	3.807	3.646	(161)	1.164	46,91%	733	25,17%	-	0,00%	3.646		
4	Deposito ISE	200	10	10	10	0	0	0,00%	(190)	-95,00%	-	0,00%	10		
5	CIF ISE	94	103	103	103	0	0	0,00%	9	9,57%	-	0,00%	103		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703	
	• Local Champion	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	241	7.352	7.323	-	-	0	454	-29	7.082	29	4.271	171,47%	3.052	
	KUR	103	6.755	6.733	-	-	0	472	-21	6.631	21	3.950	170,46%	2.783	
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269	
3	PWG	20.398	32.657	35.378	2.298	4.832	2.534	2.285	2.721	14.980	2.111	32.338	109,40%	3.040	
	Cilem	7.170	13.624	15.761	445	2.344	1.899	877	2.137	8.591	206	17.171	91,79%	(1.410)	
	Gadai	13.229	19.034	19.618	1.853	2.489	636	1.407	584	6.389	1.905	15.168	129,34%	4.450	
4	CFG	107.701	103.153	103.360	389	530	141	-629	207	-4.341	323	119.851	86,24%	(16.492)	
	CF 1	13.161	13.475	13.421	119	-	-119	43	-54	260	54	14.763	90,91%	(1.342)	
	Total Griya	10.223	9.990	9.970	-	-	0	0	-20	-253	20	10.729	92,92%	(760)	
4	• Total Non Program	10.223	9.819	9.799	-	-	0	-130	-20	-424	20	10.729	91,33%	(930)	
	• Program	-	172	171	-	-	0	-1	-1	171	1	4.034	85,56%	(583)	
	Oto	2.938	3.485	3.452	119	-	-119	43	-33	513	33	105.088	85,58%	(15.149)	
	CF 2	94.540	89.678	89.938	270	530	260	-672	260	-4.601	270	98.599	84,73%	(15.057)	
	Mitraguna & Others	89.171	83.225	83.542	80	530	450	-915	318	-5.629	212	6.488	98,57%	(93)	
	Pensiun	5.368	6.453	6.396	190	-	-190	242	-57	1.027	57	156.875	105,93%	9.304	
	Total Pembiayaan	128.755	163.281	166.179	2.687	5.362	2.676	2.107	2.899	37.424	2.464				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-		
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-		
2	MBG	-	-	-	-	1.231	0,00%	0,00%	16,81%	1.231	1.231	1.231	1.231	1.231	1.231	1.231	1.231	
	KUR	-	-	-	-	1.019	0,00%	0,00%	15,14%	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	
	Non KUR	-	-	-	-	212	0,00%	0,00%	35,92%	212	212	212	212	212	212	212	212	
3	PWG	-	-	-	-	1.772	0,00%	0,00%	5,01%	1.772	1.772	1.772	1.772	1.772	1.772	1.772	1.772	
	Cilem	-	-	-	-	879	0,00%	0,00%	5,58%	879	879	879	879	879	879	879	879	
	Gadai	-	-	-	-	893	0,00%	0,00%	4,55%	893	893	893	893	893	893	893	893	
4	CFG	2.505	2.530	2.284	2.284	2.284	2,33%	2,21%	2,21%	(0)	(221)	(245)						
	CF 1	23	78	78	78	78	0,18%	0,58%	0,58%	-	55	-						
	Total Griya	-	78	78	78	78	0,00%	0,78%	0,78%	-	78	-						
	Oto	23	-	-	-	-	0,79%	0,00%	0,00%	-	(23)	-						
	CF 2	2.482	2.451	2.206	2.206	2.206	2,63%	2,46%	2,46%	(0)	(276)	(245)						
	Mitraguna & Others	2.482	2.451	2.206	2.206	2.206	2,78%	2,65%	2,64%	(0)	(276)	(245)						
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	2.920	2.530	2.284	2.284	2.284	2,27%	1,40%	1,37%	(0)	(636)	(245)				0,00%	100,00%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Target Dec'25	
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Posisi	Penc.
1	Asset (Retail) T	129.882	141.438	164.281	34.399			8.205	64,66%
2	Contribution Margin	5.354	6.401	6.940	1.586	-29,6%		110.650	99,97%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-14 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	Linkage	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	Non-Linkage	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	• Local Champion	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	• Value Chain	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
2	MBG	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	KUR	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	Non KUR	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
3	PWG	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	Cilem	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	Gadai	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
4	CFG	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	CF 1	-	-	-	-	-	-	0	0	0	0	-,00%	0	0
	Total Griya	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
I	• Total Non Program	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	• Program	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	Oto	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	CF 2	-	-	-	-	-	-	0	0	0	0	-,00%	0	0
	Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	Pensiun	-	-	-	-	-	-	0	0	0	0	0,00%	0	0
	Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	0,00%	0	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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-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%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	28	35	110	82	
2	Contribution Margin	(233)	(277)	(177)	56	24,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	2,00	2,00	-	#DIV/0!
CIF Payroll	-	1	1	-	1

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	556	746	710	(137)	(36)	155	27,81%	272	62,04%	502	141,44%	208
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	1.046	1.010	(137)	(36)	(95)	-8,63%	572	130,49%	502	201,19%	508
	CASA	438	556	746	710	(137)	(36)	155	27,81%	272	62,04%	502	141,44%	208
	(%) CASA	100,00%	50,26%	71,33%	70,30%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	0	0	0	0	0	0	0,00%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	0	0	0	0	0	0	0,00%	0	0,00%	0	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,0									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	38.403	38.632	(6.089)	229	305	0,80%	17.180	80,08%	33.434	115,55%	5.198
2	Tabungan	103.481	115.421	117.846	118.416	(6.593)	569	2.995	2,59%	14.935	14,43%	120.938	97,91%	(2.522)
3	Deposito	132.303	108.795	106.972	106.632	22.857	(340)	(2.163)	-1,99%	(25.670)	-19,40%	133.406	79,93%	(26.773)
	Total	257.235	262.542	263.222	263.680	10.175	458	1.137	0,43%	6.444	2,51%	287.777	91,63%	(24.098)
	CASA	124.933	153.747	156.250	157.047	(12.681)	798	3.300	2,15%	32.114	25,71%	154.371	101,73%	2.676
	(%) CASA	48,57%	58,56%	59,36%	59,56%									
	FDR	70,83%	82,46%	83,10%	82,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	7.964	9.433	9.432		(1)	1.469	18,44%	1.496	18,86%	-	0,00%	9.432
2	Giro ISE	4.026	3.838	3.721	3.724		3	(113)	-2,96%	(302)	-7,50%		0,00%	3.724
3	Tabungan ISE	2.910	4.126	5.712	5.708		(4)	1.582	38,35%	2.798	96,17%		0,00%	5.708
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	65	65	65		0	0	0,00%	3	4,84%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	39.025	39.099	640	-	-640	250	74	-6.136	(74)	56.266	69,49%	(17.166)	
	Linkage	14.656	14.625	14.625	-	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	Non-Linkage	30.579	24.401	24.474	640	-	-640	252	74	-6.104	(74)	36.806	66,50%	(12.331)	
	• Local Champion	28.121	21.589	21.510	640	-	-640	276	-80	-6.612	80	31.073	69,22%	(9.564)	
	• Value Chain	2.457	2.812	2.965	-	-	-	-23	153	507	(153)	5.732	51,72%	(2.767)	
2	MBG	4.919	2.747	2.731	-	-	0	-126	-17	-2.188	17	4.919	55,52%	(2.188)	
	KUR	4.804	2.747	2.731	-	-	0	-126	-17	-2.073	17	4.804	56,84%	(2.073)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)	
3	PWG	23.337	42.470	44.199	4.234	3.989	-245	2.937	1.729	20.862	2.259	41.363	106,86%	2.836	
	Cilem	6.677	18.873	19.601	931	961	30	1.426	728	12.924	232	21.729	90,21%	(2.128)	
	Gadai	16.660	23.597	24.598	3.303	3.028	-275	1.511	1.001	7.939	2.027	19.634	125,29%	4.965	
4	CFG	108.703	132.255	132.702	2.615	1.435	-1.180	2.923	447	23.999	988	121.776	108,97%	10.926	
	CF 1	24.869	27.133	27.026	19	-	-19	-221	-107	2.157	107	26.529	101,87%	497	
	Total Griya	19.873	21.230	21.185	-	-	0	0	-45	1.313	45	20.347	104,12%	838	
4	• Total Non Program	19.873	21.230	21.185	-	-	0	-201	-45	1.313	45	20.347	104,12%	838	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.997	5.903	5.841	19	-	-19	-221	-62	844	62	6.182	94,48%	(341)	
	CF 2	83.833	105.122	105.676	2.596	1.435	-1.161	3.144	554	21.842	881	95.247	110,95%	10.429	
	Mitraguna & Others	62.328	80.329	80.545	1.826	900	-926	2.133	216	18.216	684	72.530	111,05%	8.014	
	Pensiun	21.505	24.793	25.131	770	535	-235	1.012	338	3.626	197	22.716	110,63%	2.415	
	Total Pembiayaan	182.193	216.497	218.731	7.489	5.424	-2.065	5.984	2.233	36.538	3.190	224.323	97,51%	(5.592)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25		%	Penc.	Gap
1	SME	-	-	-	-	1.130	0,00%	0,00%	2,89%	1.130	1.130	1.130	-
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-
	Local Champion	-	-	-	-	1.021	0,00%	0,00%	4,17%	1.021	1.021	1.021	-
	Value Chain	-	-	-	-	108	0,00%	0,00%	0,50%	108	108	108	-
2	MBG	121	32	73	161	161	2,46%	2,64%	5,88%	88	40	129	-
	KUR	83	32	73	161	161	1,72%	2,64%	5,88%	88	78	129	-
	Non KUR	38	-	-	-	-	33,52%	0,00%	0,00%	-	(38)	-	-
3	PWG	-	-	-	-	3.208	0,00%	0,00%	7,26%	3.208	3.208	3.208	-
	Cilem	-	-	-	-	2.633	0,00%	0,00%	13,43%	2.633	2.633	2.633	-
	Gadai	-	-	-	-	575	0,00%	0,00%	2,34%	575	575	575	-
4	CFG	330	1.506	979	1.897	1.897	0,30%	0,74%	1,43%	918	1.567	390	-
	CF 1	209	-	-	-	660	0,84%	0,08%	2,44%	637	451	660	-
	Total Griya	-	-	-	-	204	0,00%	0,00%	0,96%	204	204	204	-
	Oto	209	-	-	-	456	4,19%	0,38%	7,81%	434	247	456	-
	CF 2	120	1.506	956	1.237	1.237	0,14%	0,91%	1,17%	280	1.116	(269)	-
	Mitraguna & Others	-	1.506	862	1.142	1.142	0,00%	1,07%	1,42%	280	1.142	(364)	-
	Pensiun	120	-	95	95	95	0,56%	0,38%	0,38%	-	(26)	95	-
	Total Pembiayaan	8.782	6.553	8.017	8.017	4.82%	3,70%	3,67%	(765)	1.464	3,33%	9,23%	-0,3%

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	250.177	257.235	252.367	2.190			2.81	3,01	3,01	(0,00)
2	Contribution Margin	9.070	11.577	5.972	(3.098)	34,42%		675	674	717	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	16.129	19.137	(16.565)	3.008	(4.373)	-18,60%	1.433	8,10%	30.252	63,26%	(11.115)
2	Tabungan	74.047	78.794	84.909	83.407	2.185	(1.502)	4.614	5,86%	9.360	12,64%	92.330	90,34%	(8.923)
3	Deposito	177.676	188.557	188.407	188.407	29.326	0	(150)	-0,08%	10.731	6,04%	178.816	105,36%	9.591
	Total	269.427	290.861	289.446	290.952	14.945	1.506	91	0,03%	21.525	7,99%	301.398	96,53%	(10.446)
	CASA	91.751	102.304	101.038	102.545	(14.380)	1.506	241	0,24%	10.794	11,76%	122.582	83,65%	(20.038)
	(%) CASA	34,05%	35,17%	34,91%	35,24%									
	FDR	66,93%	72,31%	72,81%	72,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	4.347	4.355	8	100	2,35%	657	17,75%	-	0,00%	4.355	
2	Giro ISE	1.245	527	350	350	0	(177)	-33,61%	(895)	-71,90%	-	0,00%	350	
3	Tabungan ISE	2.454	3.729	3.998	4.006	8	277	7,43%	1.552	63,22%	-	0,00%	4.006	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	78	85	85	85	0	0	0,00%	7	8,97%	-	0,00%	85	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.500	11.359	11.357	200	100	-100	895	-1	3.857	101	10.603	107,12%	754
	KUR	5.814	9.851	9.867	200	100	-100	929	16	4.052	84	8.917	110,65%	950
	Non KUR	1.686	1.508	1.491	-	-	0	(34)	-17	-195	17	1.686	88,41%	(195)
3	PWG	25.637	39.504	41.059	4.550	3.632	-918	1.917	1.555	15.422	2.077	38.538	106,54%	2.521
	Cilem	7.478	16.995	17.685	853	1.008	154	982	691	10.207	317	18.884	93,65%	(1.198)
	Gadai	18.160	22.509	23.374	3.697	2.625	-1.072	936	865	5.214	1.760	19.654	118,93%	3.720
4	CFG	147.202	159.467	158.331	197	719	522	-1.974	-1.137	11.129	1.856	162.134	97,65%	(3.803)
	CF 1	16.107	20.872	20.701	150	-	-150	-284	-171	4.594	171	18.306	113,08%	2.395
	Total Griya	8.451	15.348	15.319	150	-	-150	0	-29	6.868	29	9.032	169,61%	6.287
4	• Total Non Program	8.451	15.348	15.319	150	-	-150	2.134	-29	6.868	29	9.032	169,61%	6.287
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.382	-	-	0	-284	-142	-2.274	142	9.274	58,03%	(3.892)
	CF 2	131.096	138.596	137.630	47	719	672	-1.691	-966	6.535	1.685	143.828	95,69%	(6.198)
	Mitraguna & Others	128.138	134.779	133.843	12	719	707	-1.877	-936	5.705	1.655	139.216	96,14%	(5.372)
	Pensiun	2.957	3.817	3.787	35	-	-35	186	-30	829	30	4.612	82,10%	(825)
	Total Pembiayaan	180.340	210.330	210.747	4.947	4.451	-496	838	417	30.408	4.034	211.274	99,75%	(527)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	453	151	380	1.170	6,04%	3,34%	10,30%	791	718	1.019	-	-	-			
	KUR	363	80	229	766	6,24%	2,32%	7,76%	537	403	685	-	-	-			
	Non KUR	90	70	151	405	5,33%	10,00%	27,14%	254	315	334	-	-	-			
3	PWG	-	-	-	-	2.371	0,00%	0,00%	5,77%	2.371	2.371	-	-	-			
	Cilem	-	-	-	-	1.644	0,00%	0,00%	9,29%	1.644	1.644	-	-	-			
	Gadai	-	-	-	-	727	0,00%	0,00%	3,11%	727	727	-	-	-			
4	CFG	537	1.213	2.440	4.141	0,36%	1,53%	2,62%	1.701	3.604	2.928	-	-	-			
	CF 1	200	336	823	2.101	1,24%	3,94%	10,15%	1.278	1.901	1.764	-	-	-			
	Total Griya	-	-	-	-	1.082	0,00%	0,00%	7,06%	1.082	1.082	-	-	-			
	Oto	200	336	823	1.019	2,61%	14,90%	18,92%	196	819	682	-	-	-			
	CF 2	337	876	1.617	2.041	0,26%	1,17%	1,48%	423	1.704	1.164	-	-	-			
	Mitraguna & Others	337	876	1.617	2.041	0,26%	1,20%	1,52%	423	1.704	1.164	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	1.219	2.867	3.060	2.588	0,68%	1,46%	1,23%	(473)	1.368	(279)	0,61%	83,40%	-3,0%	0,06%	94,80%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	261.441	269.409	275.916	14.475		
2	Contribution Margin	6.550	8.606	6.012	(538)	8,2%	

PHR & Payroll

Kinerja	Posisi			Growth
	Oct-24	Sep-25	Oct-25	
PHR	3,68	3,81	3,83	0,02
CIF Payroll	614	732	732	0,15

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	15.081	14.467	(24)	(615)	(55)	-0,38%	1.517	11,71%	19.133	75,61%	(4.667)
2	Tabungan	76.505	82.083	80.077	80.252	(3.276)	175	(1.831)	-2,23%	3.747	4,90%	87.055	92,18%	(6.804)
3	Deposito	21.770	21.010	21.586	21.586	(250)	0	575	2,74%	(185)	-0,85%	22.377	96,47%	(791)
	Total	111.225	117.615	116.744	116.304	(3.551)	(439)	(1.311)	-1,11%	5.079	4,57%	128.565	90,46%	(12.261)
	CASA	89.454	96.605	95.158	94.718	(3.300)	(440)	(1.886)	-1,95%	5.264	5,88%	106.189	89,20%	(11.470)
	(%) CASA	80,43%	82,14%	81,51%	81,44%									
	FDR	45,34%	61,64%	63,00%	63,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.339	1.387	1.391		5	53	3,92%	233	20,14%	-	0,00%	1.391
2	Giro ISE	199	98	132	132		0	34	34,95%	(67)	-33,64%		0,00%	132
3	Tabungan ISE	959	1.241	1.255	1.259		5	18	1,48%	300	31,31%		0,00%	1.259
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	103	5.708	5.699	150	-	-150	941	-9	5.597	9	4.157	137,09%	1.542
	KUR	103	5.507	5.498	150	-	-150	943	-9	5.395	9	3.948	139,27%	1.550
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	20.079	1.619	1.959	339	1.149	601	7.852	1.358	29.234	68,68%	(9.155)
	Cilem	5.118	11.042	11.345	389	777	387	764	303	6.227	474	18.602	60,99%	(7.257)
	Gadai	7.109	8.436	8.734	1.230	1.182	-48	384	299	1.626	884	10.632	82,15%	(1.898)
4	CFG	38.093	47.309	47.763	210	791	581	-276	454	9.670	337	46.784	102,09%	980
	CF 1	11.280	11.213	11.084	-	-	0	-187	-129	-196	129	12.440	89,10%	(1.356)
	Total Griya	5.847	6.712	6.677	-	-	0	0	-35	831	35	6.160	108,40%	517
	• Total Non Program	5.847	5.867	5.832	-	-	0	-159	-34	-14	34	6.160	94,68%	(328)
	• Program	-	846	845	-	-	0	167	-1	845	1	0	0,00%	845
	Oto	5.433	4.501	4.407	-	-	0	-187	-94	-1.026	94	6.280	70,17%	(1.874)
	CF 2	26.814	36.096	36.679	210	791	581	-88	584	9.866	207	34.343	106,80%	2.336
	Mitraguna & Others	24.934	33.722	34.078	170	541	371	-266	356	9.144	185	31.664	107,62%	2.414
	Pensiun	1.880	2.374	2.601	40	250	210	178	228	721	22	2.679	97,09%	(78)
	Total Pembiayaan	50.425	72.497	73.544	1.979	2.750	770	1.814	1.047	23.119	1.703	80.177	91,73%	(6.633)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	-	-	408	752	0,00%	7,15%	13,20%	344	752	752	13,20%	344	752	752			
	KUR	-	-	408	752	0,00%	7,41%	13,69%	344	752	752	13,69%	344	752	752			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
3	PWG	-	-	-	-	733	0,00%	0,00%	365	733	733	0,00%	367	367	367			
	Cilem	-	-	-	-	367	0,00%	0,00%	324	367	367	0,00%	365	365	365			
	Gadai	-	-	-	-	365	0,00%	0,00%	4,18%	365	365	0,00%	4,97%	367	367			
4	CFG	182	361	273	1.226	0,49%	0,58%	0,58%	2,57%	952	1.044	0,00%	952	1.044	1.044			
	CF 1	182	115	115	551	0,68%	1,61%	1,03%	1,43%	367	474	0,00%	367	474	474			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	-	-	-	-	-	(1)	-	-	
	Oto	115	115	115	115	2,12%	2,56%	2,62%	-	-	-	-	-	-	(66)	-	-	
	CF 2	7	891	568	568	0,03%	1,57%	1,57%	1,55%	-	561	0,00%	561	0,00%	561	(324)		
	Mitraguna & Others	7	891	568	568	0,03%	1,68%	1,67%	-	-	561	0,00%	561	0,00%	561	(324)		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-			
	Total Pembiayaan	190	1.008	685	685	0,38%	0,94%	0,93%	-	494	(324)	0,00%	100,00%	-	-0,9%	0,00%	100,00%	-

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	8.527	8.646	258	119	3.022	53,74%	(8.789)	-50,41%	23.630	36,59%	(14.985)
2	Tabungan	88.077	82.380	86.560	86.699	(3.815)	140	4.319	5,24%	(1.378)	-1,56%	98.104	88,38%	(11.404)
3	Deposito	27.462	49.623	49.780	49.281	677	(499)	(342)	-0,69%	21.819	79,45%	28.010	175,94%	21.271
	Total	132.974	137.627	144.867	144.626	(2.881)	(240)	6.999	5,09%	11.652	8,76%	149.745	96,58%	(5,118)
	CASA	105.512	88.004	95.086	95.345	(3.557)	259	7.341	8,34%	(10.166)	-9,64%	121.734	78,32%	(26.389)
	(%) CASA	79,35%	63,94%	65,64%	65,93%									
	FDR	8,88%	18,62%	18,11%	18,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	7.035	7.041		7	1.694	31,67%	(5.689)	-44,69%	-	0,00%	7.041
2	Giro ISE	9.787	135	1.595	1.596		2	1.461	1081,27%	(8.191)	-83,69%	-	0,00%	1.596
3	Tabungan ISE	2.943	4.712	4.940	4.945		5	233	4,94%	2.002	68,04%	-	0,00%	4.945
4	Deposito ISE	-	500	500	500		0	0	0,00%	500	#DIV/0!	-	0,00%	500
5	CIF ISE	32	36	36	36		0	0	0,00%	4	12,50%	-	0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.374	5.524	38	284	246	-10	149	2.451	135	3.219	171,62%	2.305
	Cilem	3.072	5.374	5.524	38	284	246	-10	149	2.451	135	3.219	171,62%	2.305
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.718	235	1.005	770	2.442	461	11.976	544	17.986	115,19%	2.732
	CF 1	1.694	1.836	1.831	-	-	0	-25	-6	137	6	2.801	65,36%	(970)
	Total Griya	398	863	863	-	-	0	0	0	465	-	725	119,11%	138
4	• Total Non Program	398	863	863	-	-	0	-4	0	465	-	725	119,11%	138
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	968	-	-	0	-25	-6	-329	6	2.076	46,60%	(1.109)
	CF 2	7.049	18.421	18.888	235	1.005	770	2.466	466	11.839	539	15.185	124,38%	3.703
	Mitraguna & Others	6.955	18.330	18.796	235	1.005	770	2.467	467	11.841	538	14.429	130,26%	4.367
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.242	273	1.289	1.016	2.431	610	14.427	680	21.204	123,76%	5.037

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-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	-	-	-	-	250	0,00%	0,00%	4,52%	250	250	250	-	-	-	-	-	
	Cilem	-	-	-	-	250	0,00%	0,00%	4,52%	250	250	250	-	-	-	-	-	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	
4	CFG	223	339	428	154	0,00%	2,55%	2,11%	5,57%	727	931	816	-	-	-	-	-	
	CF 1	223	184	185	371	13,18%	10,09%	10,09%	20,29%	186	148	188	-	-	-	-	-	
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	
	Oto	223	184	185	371	17,22%	19,03%	19,03%	38,38%	186	148	188	-	-	-	-	-	
	CF 2	-	155	242	783	0,00%	1,32%	1,32%	4,15%	541	783	628	-	-	-	-	-	
	Mitraguna & Others	-	155	242	783	0,00%	1,32%	1,32%	4,17%	541	783	628	-	-	-	-	-	
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	
	Total Pembiayaan	223	339	428	154	0,00%	0,90%	0,59%	(76)	154	79	5,77%	-882,54%	5,2%	-	-	-	-

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	33.733	33.728	351	(5)	(3.043)	-8,27%	14.703	77,28%	25.910	130,17%	7.818
2	Tabungan	42.453	51.742	56.403	55.070	(2.433)	(1.334)	3.327	6,43%	12.616	29,72%	51.570	106,79%	3.500
3	Deposito	43.338	45.108	42.922	43.928	(418)	1.006	(1.180)	-2,62%	590	1,36%	44.053	99,72%	(125)
	Total	104.817	133.621	133.058	132.726	(2.501)	(332)	(895)	-0,67%	27.909	26,63%	121.533	109,21%	11.193
	CASA	61.479	88.513	90.136	88.798	(2.082)	(1.338)	285	0,32%	27.319	44,44%	77.480	114,61%	11.318
	(%) CASA	58,65%	66,24%	67,74%	66,90%									
	FDR	25,79%	43,61%	43,85%	43,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.161	2.171	10	171	8,57%	789	57,13%	-	0,00%	2.171	
2	Giro ISE	167	54	54	54	0	(0)	-0,03%	(113)	-67,75%	-	0,00%	54	
3	Tabungan ISE	1.214	1.946	2.107	2.117	10	171	8,80%	903	74,35%	-	0,00%	2.117	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	26	37	37	37	0	0	0,00%	11	42,31%	-	0,00%	37	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	2.008	2.008	2.000	-	-2.000	2.008	0	2.008	-	0	0,00%	2.008
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	2.008	2.000	-	-2.000	2.008	0	2.008	-	0	0,00%	2.008
	• Local Champion	-	2.008	2.008	2.000	-	-2.000	2.008	0	2.008	-	0	0,00%	2.008
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.333	10.493	294	345	51	-535	160	5.749	185	5.487	191,24%	5.006
	Cilem	4.744	10.333	10.493	294	345	51	-535	160	5.749	185	5.487	191,24%	5.006
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.840	1.478	400	-1.078	23	-90	23.553	490	31.737	144,44%	14.103
	CF 1	3.598	7.776	7.712	-	-	0	-110	-64	4.114	64	4.798	160,73%	2.914
	Total Griya	1.186	3.129	3.091	-	-	0	0	-38	1.905	38	1.529	202,17%	1.562
1	• Total Non Program	1.186	3.129	3.091	-	-	0	0	-39	1.905	38	1.529	202,17%	1.562
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	2.412	4.647	4.621	-	-	0	-110	-26	2.208	26	3.269	141,35%	1.352
	CF 2	18.689	38.154	38.128	1.478	400	-1.078	133	-26	19.439	426	26.939	141,54%	11.189
	Mitraguna & Others	17.983	37.353	37.331	1.478	400	-1.078	139	-22	19.348	422	25.358	147,22%	11.973
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	58.340	3.772	745	-3.027	1.495	69	31.309	675	37.223	156,73%	21.117

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif		Net (UG) & DG	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25	%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	231	0,00%	0,00%	2,20%	231	231	231	-	-
	Cilem	-	-	-	-	231	0,00%	0,00%	2,20%	231	231	231	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
4	CFG	-	-	-	-	1	0,00%	0,00%	0,00%	1	1	1	-	-
	CF 1	-	-	-	-	1	0,00%	0,00%	0,02%	1	1	1	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Oto	-	-	-	-	1	0,00%	0,00%	0,03%	1	1	1	-	-
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#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	111.170	104.817	136.122	24.952		
2	Contribution Margin	1.240	1.727	2.456	1.216	-98,1%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,02	3,32	3,33	0,01	0,31
CIF Payroll	211	396	417	21	206

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	11.863	12.255	1.519	392	159	1,32%	10.143	480,08%	14.424	84,97%	(2.168)
3	Deposito	750	802	752	752	(314)	0	(50)	-6,20%	2	0,33%	1.518	49,59%	(765)
	Total	2.863	12.898	12.616	13.008	1.205	392	109	0,85%	10.145	354,39%	24.391	53,33%	(11.384)
	CASA	2.113	12.096	11.863	12.255	1.519	392	159	1,32%	10.143	480,08%	22.874	53,58%	(10.619)
	(%) CASA	73,80%	93,78%	94,04%	94,22%									
	FDR	44,75%	139,34%	147,89%	143,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	306	306	0	0	(10)	-3,10%	306	#DIV/0!	-	0,00%	306
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	-	316	306	306	0	0	(10)	-3,10%	306	#DIV/0!	0	0,00%	306
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	89	4	4	4	0	0	0	0,00%	(85)	-95,51%	0	0,00%	4

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	KUR	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	12.123	12.803	1.276	1.116	-160	827	680	11.602	436	9.851	129,97%	2.953
	Cilem	1.026	8.861	9.286	811	575	-236	808	425	8.261	150	6.985	132,95%	2.302
	Gadai	175	3.262	3.517	465	542	76	20	255	3.342	286	2.866	122,71%	651
4	CFG	80	5.331	5.335	-	28	28	-61	4	5.255	24	9.810	54,38%	(4.475)
	CF 1	-	2.512	2.529	-	28	28	-31	17	2.529	11	1.196	211,47%	1.333
	Total Griya	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
	• Total Non Program	-	1.021	1.021	-	-	0	0	-10	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.491	1.508	-	28	28	-31	17	1.508	11	902	167,16%	606
	CF 2	80	2.819	2.806	-	-	0	-30	-13	2.726	13	8.614	32,58%	(5.808)
	Mitraguna & Others	80	2.550	2.539	-	-	0	-28	-11	2.459	11	7.841	32,38%	(5.302)
	Pensiun	-	270	267	-	-	0	-2	-2	267	2	773	34,60%	(505)
	Total Pembiayaan	1.281	17.973	18.657	1.276	1.144	-132	1.285	684	17.376	460	19.661	94,90%	(1.003)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25				%	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	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
3	PWG	-	-	-	-	75	0,00%	0,00%	0,58%	75	75	75	75					
	Cilem	-	-	-	-	20	0,00%	0,00%	0,21%	20	20	20	20					
	Gadai	-	-	-	-	55	0,00%	0,00%	0,00%	55	55	55	55					
4	CFG	-	-	-	-	413	0,00%	0,00%	0,00%	413	413	413	413					
	CF 1	-	-	-	-	370	0,00%	0,00%	0,00%	370	370	370	370					
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	0,00%	-	-	-				
	Oto	-	-	-	-	370	0,00%	0,00%	0,00%	370	370	370	370					
	CF 2	-	-	-	-	43	0,00%	0,00%	0,00%	43	43	43	43					
	Mitraguna & Others	-	-	-	-	43	0,00%	0,00%	0,00%	43	43	43	43					
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0	0,00%	-	-	-				
	Total Pembiayaan	-	-	-	-	488	0,00%	0,00%	2,61%	488	488	488	488	1,10%	57,77%	-1,5%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0							