

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	518.520	517.216	(162.332)	(1.304)	79.989	18,29%	202.244	64,21%	515.367	100,36%	1.849
2	Tabungan	2.242.130	2.410.328	2.419.542	2.434.843	(11.852)	15.302	24.515	1,02%	192.713	8,60%	2.534.104	96,08%	(99,260)
3	Deposito	2.798.677	3.310.810	3.178.534	3.178.977	519.898	443	(131.834)	-3,98%	380.300	13,59%	2.816.881	112,85%	362.095
	Total	5.355.779	6.158.366	6.116.595	6.131.036	345.714	14.440	(27.330)	-0,44%	775.257	14,48%	5.866.352	104,51%	264.684
	CASA	2.557.102	2.847.555	2.938.061	2.952.059	(174.184)	13.998	104.504	3,67%	394.957	15,45%	3.049.471	96,81%	(97,411)
	FDR	47,52%	48,47%	49,14%	49,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'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	DPK ISE	113.657	99.470	108.233	109.430		1.197	9.960	10,01%	(4.227)	-3,72%	151.518	72,22%	(42,088)
2	Giro ISE	31.184	15.875	20.877	22.089		1.213	6.215	39,15%	(9.095)	-29,16%	54.128	40,81%	(32,038)
3	Tabungan ISE	59.057	64.263	68.024	68.009		(15)	3.746	5,83%	8.951	15,16%	64.324	105,73%	3.685
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.278	2.830	2.500	-330	513	-104	19.068	2.604	244.894	84,64%	(37.616)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.262	2.830	2.500	-330	643	-104	20.421	2.604	200.840	94,24%	(11.578)
	• 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	9.392	-	-	-	-128	152	2.986	(152)	23.235	40,42%	(13.843)
2	MBG	159.435	194.735	194.304	1.855	1.350	-505	2.895	-431	34.870	1.781	210.853	92,15%	(16.548)
	KUR	151.599	185.038	184.621	1.505	1.250	-255	2.836	-417	33.023	1.667	200.443	92,11%	(15.822)
	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	449.453	36.585	41.072	4.487	21.944	15.249	197.053	25.824	453.213	99,17%	(3.759)
	Cilem	111.797	234.388	243.268	9.509	14.875	5.366	10.815	8.880	131.471	5.995	276.183	88,08%	(32.914)
	Gadai	140.603	199.817	206.185	27.076	26.197	-879	11.129	6.368	65.582	19.829	177.030	116,47%	29.155
4	CFG	1.944.791	2.148.603	2.154.746	25.749	26.138	390	10.856	6.144	209.955	19.994	2.206.447	97,66%	(51.701)
	CF 1	376.842	382.194	381.080	337	1.769	1.433	-2.215	-1.114	4.238	2.883	422.476	90,20%	(41.396)
	Total Griya	311.852	312.575	311.830	150	1.050	900	0	-744	-21	1.794	334.952	93,10%	(23.122)
	• Total Non Program	308.347	308.216	307.482	150	1.050	900	-1.685	-734	-865	1.784	318.551	96,53%	(11.069)
	• Program	3.505	4.359	4.348	-	-	0	136	-10	844	10	16.401	26,51%	(12.052)
	Oto	64.990	69.619	69.250	187	719	533	-2.215	-369	4.260	1.088	87.524	79,12%	(18.274)
	CF 2	1.567.950	1.766.409	1.773.666	25.412	24.369	-1.043	13.071	7.258	205.717	17.111	1.783.972	99,42%	(10.305)
	Mitraguna & Others	1.383.782	1.569.711	1.575.925	22.212	21.837	-375	10.152	6.213	192.143	15.624	1.577.695	99,89%	(1.771)
	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	3.005.782	67.019	71.060	4.041	36.209	20.858	460.947	50.203	3.115.406	96,48%	(109.625)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			% Relatif	MtD	YTD	MtM	Target Dec'25					
		31-Dec-24	31-Oct-25	30-Nov-25					%	Penc.	Gap			
1	SME	1.267	3.204	3.204	5.162	0,67%	1,54%	2,49%	1.958	3.894	1.958			
	Linkage	-	-	-	5.053	0,75%	1,69%	2,67%	-	-	-			
	Local Champion	1.267	3.204	3.204	108	0,00%	0,00%	0,06%	108	108	108			
2	MBG	3.453	6.764	6.764	19.681	2,17%	3,47%	10,13%	12.917	16.228	12.917			
	KUR	2.876	6.294	6.294	18.514	1,90%	3,40%	10,03%	12.219	15.638	12.219			
	Non KUR	577	470	470	1.167	7,36%	4,84%	12,05%	697	590	697			
3	PWG	-	-	-	16.174	0,00%	0,00%	0,00%	16.174	16.174	16.174			
	Cilem	-	-	-	11.059	0,00%	0,00%	0,00%	11.059	11.059	11.059			
	Gadai	-	-	-	5.115	0,00%	0,00%	0,00%	5.115	5.115	5.115			
4	CFG	19.268	25.105	26.975	48.027	0,99%	1,26%	2,23%	21.052	28.759	22.922			
	CF 1	8.041	13.170	13.772	22.822	2,13%	3,60%	5,99%	9.050	14.781	9.651			
	Total Griya	6.972	10.986	11.815	17.655	2,24%	3,78%	5,66%	5.840	10.683	6.669			
	Oto	1.069	2.184	1.957	5.167	1,64%	2,81%	7,46%	3.210	4.098	2.982			
	CF 2	11.227	11.934	13.204	25.205	0,72%	0,75%	1,42%	12.002	13.978	13.271			
	Mitraguna & Others	11.107	11.331	11.970	22.703	0,80%	0,76%	1,44%	10.733	11.596	11.371			
	Pensiun	120	603	1.234	2.503	0,07%	0,63%	1,27%	1.269	2.382	1.900			
	Total Pembiayaan	30.008	33.313	33.703	32.077	1,18%	1,13%	1,07%	(1.626)	2.069	(1.236)	0,93%	12,98%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,04	3,24	3,26	0,02	0,22
CIF Payroll	18.092	19.207	19.186	(21)	1.094

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	86.401	88.465	(3.810)	2.065	12.510	16,47%	8.302	10,36%	104.728	84,47%	(16.263)
2	Tabungan	392.786	398.058	382.901	386.789	5.717	3.888	(11.269)	-2,83%	(5.997)	-1,53%	428.515	90,26%	(41.726)
3	Deposito	233.260	200.095	192.041	192.051	4.992	10	(8.044)	-4,02%	(41.209)	-17,67%	235.492	81,55%	(43.441)
	Total	706.209	674.108	661.342	667.305	6.899	5.963	(6.803)	-1,01%	(38.904)	-5,51%	768.735	86,81%	(101.430)
	CASA	472.950	474.013	469.301	475.254	1.907	5.953	1.241	0,26%	2.305	0,49%	533.243	89,13%	(57.989)
	(%) CASA	66,97%	70,32%	70,96%	71,22%									
	FDR	69,41%	78,02%	79,86%	79,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'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	DPK ISE	26.326	21.469	23.328	23.812	484	2.343	10,91%	(2.514)	-9,55%	-	0,00%	23.812		
2	Giro ISE	3.901	3.709	3.915	4.216	301	507	13,66%	316	8,09%	-	0,00%	4.216		
3	Tabungan ISE	13.925	12.259	13.913	14.096	183	1.836	14,98%	171	1,22%	-	0,00%	14.096		
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	40.599	255	-	-255	-509	-403	-4.163	403	46.591	87,14%	(5.991)
	KUR	42.954	38.476	38.109	105	-	-105	-821	-368	-4.846	368	44.797	85,07%	(6.688)
	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	39.714	2.932	3.968	1.036	1.401	1.997	14.497	1.971	46.268	85,83%	(6.554)
	Cilem	10.119	17.744	18.431	624	1.142	518	498	686	8.312	456	28.070	65,66%	(9.639)
	Gadai	15.098	19.972	21.283	2.308	2.826	518	902	1.311	6.185	1.515	18.197	116,95%	3.085
4	CFG	326.493	359.607	359.891	7.646	3.415	-4.231	1.453	284	33.398	3.131	348.181	103,36%	11.710
	CF 1	44.529	52.282	52.619	-	749	749	-427	338	8.090	411	47.127	111,66%	5.493
	Total Griya	33.717	41.976	42.085	-	300	300	0	109	8.368	191	34.319	122,63%	7.766
	• Total Non Program	33.717	41.976	42.085	-	300	300	-254	109	8.368	191	34.319	122,63%	7.766
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.306	10.534	-	449	449	-427	229	-278	220	12.808	82,25%	(2.273)
	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	528.168	11.023	9.683	-1.341	382	2.208	37.972	7.475	550.769	95,90%	(22.601)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap	
1	SME	293	3.204	3.204	4.032	● 0,31%	● 3,66%	● 4,58%	828	3.739	828	-	-	-				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-				
	Local Champion	293	3.204	3.204	4.032	● 0,33%	● 3,80%	● 4,76%	828	3.739	828	-	-	-				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-				
2	MBG	550	1.021	1.799	4.090	● 1,23%	● 4,39%	● 10,07%	2.291	3.540	3.069	-	-	-				
	KUR	550	1.021	1.705	3.731	● 1,28%	● 4,43%	● 9,79%	2.027	3.181	2.710	-	-	-				
	Non KUR	-	-	94	359	● 0,00%	● 3,73%	● 14,40%	264	359	359	-	-	-				
3	PWG	-	-	-	832	● 0,00%	● 0,00%	● 2,10%	832	832	832	-	-	-				
	Cilem	-	-	-	544	● 0,00%	● 0,00%	● 2,95%	544	544	544	-	-	-				
	Gadai	-	-	-	288	● 0,00%	● 0,00%	● 1,35%	288	288	288	-	-	-				
4	CFG	5.180	4.286	2.153	8.716	● 1,59%	● 0,60%	● 2,42%	6.563	3.535	4.429	-	-	-				
	CF 1	174	42	40	3.189	● 0,39%	● 0,08%	● 6,06%	3.149	3.015	3.147	-	-	-				
	Total Griya	412	-	-	116	● 0,00%	● 0,00%	● 1,10%	116	116	116	-	-	-				
	Oto	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-				
	CF 2	4.007	4.220	5.303	5.310	● 1,42%	● 1,73%	● 1,73%	8	1.304	1.090	-	-	-				
	Mitraguna & Others	4.007	4.220	5.303	5.310	● 1,49%	● 1,83%	● 1,83%	8	1.304	1.090	-	-	-				
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-				
	Total Pembiayaan	5.937	5.456	6.672	6.679	● 1,21%	● 1,27%	● 1,26%	7	742	1.224	0,63%	50,14%	-0,6%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	7.558	7.203	(4.023)	(356)	741	11,46%	(10.923)	-60,26%	37.513	19,20%	(30.310)
2	Tabungan	237.991	248.764	250.285	250.331	5.562	46	1.567	0,63%	12.340	5,18%	266.025	94,10%	(15.694)
3	Deposito	192.383	164.502	161.390	161.342	8.344	(48)	(3.160)	-1,92%	(31.041)	-16,14%	194.147	83,10%	(32.805)
	Total	448.500	419.728	419.233	418.875	9.882	(358)	(853)	-0,20%	(29.625)	-6,61%	497.684	84,16%	(78.809)
	CASA	256.117	255.226	257.843	257.533	1.539	(310)	2.307	0,90%	1.416	0,55%	303.537	84,84%	(46.004)
	(%) CASA	57,11%	60,81%	61,50%	61,48%									
	FDR	54,70%	62,33%	63,22%	63,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-15 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	11.951	11.870	(81)	956	8,76%	231	1,99%	-	0,00%	11.870
2	Giro ISE	2.314	964	2.064	2.173	109	1.209	125,35%	(141)	-6,08%	-	0,00%	2.173
3	Tabungan ISE	1.452	2.077	2.014	1.824	(190)	(253)	-12,18%	372	25,59%	-	0,00%	1.824
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	37.549	-	-	0	-966	-608	-721	608	49.876	75,28%	(12.328)
	KUR	37.787	37.645	37.047	-	-	0	-937	-598	-740	598	48.631	76,18%	(11.584)
	Non KUR	483	511	502	-	-	0	-29	-9	19	9	1.245	40,31%	(743)
3	PWG	15.859	36.565	38.097	3.932	3.575	-358	3.305	1.532	22.238	2.043	35.714	106,67%	2.383
	Cilem	7.657	20.078	21.000	639	1.363	724	1.371	923	13.343	440	23.148	90,72%	(2.148)
	Gadai	8.201	16.488	17.096	3.293	2.212	-1.082	1.934	609	8.895	1.603	12.566	136,05%	4.531
4	CFG	173.601	168.582	171.759	2.050	3.560	1.510	-3.409	3.177	-1.843	383	192.550	89,20%	(20.791)
	CF 1	81.382	67.479	67.383	-	-	0	-252	-96	-13.999	96	83.606	80,60%	(16.223)
	Total Griya	77.096	63.782	63.712	-	-	0	0	-70	-13.384	70	77.731	81,97%	(14.019)
4	• Total Non Program	77.096	63.782	63.712	-	-	0	-2.418	-70	-13.384	70	77.731	81,97%	(14.019)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.671	-	-	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	-	-250	223	-32	3.370	32	3.539	149,33%	1.746
	Total Pembiayaan	245.309	261.603	265.019	5.982	7.135	1.152	1.343	3.416	19.710	3.718	307.502	86,18%	(42.482)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-	-	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
2	MBG	1.446	2.172	2.541	5.176	3,78%	6,66%	13,78%	2.635	3.730	3.004	-	-	-	-	-	-
	KUR	1.433	2.047	2.418	5.053	3,79%	6,42%	13,64%	2.635	3.620	3.006	-	-	-	-	-	-
	Non KUR	12	125	123	123	2,54%	24,03%	24,48%	-	111	(2)	-	-	-	-	-	-
3	PWG	-	-	-	-	1.367	0,00%	0,00%	3,59%	1.367	1.367	-	-	-	-	-	-
	Cilem	-	-	-	-	1.255	0,00%	0,00%	5,97%	1.255	1.255	-	-	-	-	-	-
	Gadai	-	-	-	-	112	0,00%	0,00%	0,65%	112	112	-	-	-	-	-	-
4	CFG	3.497	3.360	6.197	5.022	2,019	3,68%	2,92%	(1.175)	1.525	1.662	-	-	-	-	-	-
	CF 1	3.310	3.079	4.746	4.196	4,07%	7,03%	6,23%	(550)	886	1.117	-	-	-	-	-	-
	Total Griya	3.310	2.976	4.642	3.468	4,29%	7,28%	5,44%	(1.174)	158	492	-	-	-	-	-	-
	Oto	-	102	103	728	0,00%	2,79%	19,82%	624	728	625	-	-	-	-	-	-
	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	2.278	1,45%	0,80%	0,86%	172	(1.278)	(3.151)	0,45%	47,76%	-0,4%	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Non-Linkage	991	-	-													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	822	850	(89)	29	(270)	-24,12%	(508)	-37,41%	12.152	7,00%	(11.301)
2	Tabungan	139.020	143.955	143.341	143.098	4.061	(243)	(858)	-0,60%	4.078	2,93%	154.745	92,47%	(11.648)
3	Deposito	91.332	76.900	76.994	76.825	230	(169)	(75)	-0,10%	(14.508)	-15,88%	92.313	83,22%	(15.488)
	Total	231.711	221.976	221.157	220.773	4.202	(384)	(1.204)	-0,54%	(10.938)	-4,72%	259.210	85,17%	(38.437)
	CASA	140.379	145.076	144.163	143.948	3.972	(215)	(1.128)	-0,78%	3.569	2,54%	166.897	86,25%	(22.949)
	(%) CASA	60,58%	65,36%	65,19%	65,20%									
	FDR	52,09%	65,04%	66,19%	66,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 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	DPK ISE	2.773	5.125	4.585	5.543	958	418	8,16%	2.771	99,92%	-	0,00%	5.543	
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,70%	-	0,00%	103	
3	Tabungan ISE	2.669	5.022	4.482	5.440	958	418	8,33%	2.771	103,85%	-	0,00%	5.440	
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	293	-	-	0	-13	0	-1.122	-	1.415	20,72%	(1.122)
	Linkage	189	152	152	-	-	-	-4	0	-37	-	189	80,20%	(37)
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
• Local Champion	1.226	141	141	-	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	5.491	-	100	100	414	84	5.491	16	4.038	135,99%	1.453
	KUR	-	4.876	4.865	-	-	0	422	-11	4.865	11	3.846	126,48%	1.018
	Non KUR	-	531	626	-	100	100	-9	96	626	4	192	326,85%	435
3	PWG	10.318	21.769	23.362	1.867	2.537	670	2.095	1.593	13.044	944	23.389	99,89%	(26)
	Cilem	4.275	13.042	14.064	886	1.344	457	1.217	1.023	9.789	321	16.449	85,50%	(2.385)
	Gadai	6.043	8.728	9.298	981	1.193	212	877	570	3.255	623	6.940	133,98%	2.358
4	CFG	108.966	116.910	117.238	585	926	341	568	328	8.273	598	127.699	91,81%	(10.461)
	CF 1	22.575	21.266	21.144	-	-	0	-123	-122	-1.432	122	26.152	80,85%	(5.009)
	Total Griya	18.510	16.653	16.596	-	-	0	0	-57	-1.914	57	20.513	80,90%	(3.917)
• Total Non Program	18.168	16.160	16.103	-	-	-	0	-430	-57	-2.065	57	18.914	85,14%	(2.811)
• Program	342	493	493	-	-	-	0	-2	0	151	-	1.599	30,83%	(1.106)
Oto	4.065	4.613	4.548	-	-	0	-123	-66	483	66	5.639	80,64%	(1.092)	
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	146.384	2.452	3.563	1.111	3.063	2.005	25.686	1.558	156.540	93,51%	(10.156)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-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	-	-	-	-	520	0,00%	0,00%	0,00%	520	520	520			
	Cilem	-	-	-	-	467	0,00%	0,00%	0,00%	3,32%	467	467			
	Gadai	-	-	-	-	53	0,00%	0,00%	0,00%	53	53	53			
4	CFG	438	2.333	4.367	5.956	0,40%	3,74%	5,08%	1,57%	1.589	5.517	3.623			
	CF 1	438	1.265	1.654	1.950	1,94%	7,78%	9,22%	2,96	1.511	685				
	Total Griya	438	1.265	1.654	1.691	2,37%	9,93%	10,19%	37	1.252	426				
Oto	-	-	-	259	0,00%	0,00%	0,00%	5,70%	259	259	259				
CF 2	-	1.068	2.713	4.006	4.006	2,84%	4,17%	4,17%	1.293	4.006	2.938				
Mitraguna & Others	-	1.068	2.452	2.567	2.567	3,77%	3,92%	3,92%	115	2.567	1.499				
Pensiun	-	108	-	-	1439	0,00%	0,00%	0,00%	1.178	1.439	1.439				
Total Pembiayaan	1.438	980	671	671	1,19%	0,46%	0,46%	-	(767)	(309)	0,24%	48,08%	-0,2%		

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	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 (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	219.062	216.533	(126.134)	(2.529)	27.979	14,84%	143.552	196,70%	92.079	235,16%	124.454
2	Tabungan	196.862	204.302	216.461	220.723	(6.553)	4.261	16.421	8,04%	23.861	12,12%	224.903	98,14%	(4.180)
3	Deposito	1.160.939	1.779.384	1.693.517	1.693.700	487.766	183	(85.684)	-4,82%	532.761	45,89%	1.162.702	145,67%	530.999
	Total	1.430.782	2.172.240	2.129.041	2.130.956	355.080	1.915	(41.284)	-1,90%	700.173	48,94%	1.479.683	144,01%	651.272
	CASA	269.843	392.856	435.524	437.256	(132.686)	1.732	44.400	11,30%	167.412	62,04%	316.982	137,94%	120.274
	(%) CASA	18,86%	18,09%	20,46%	20,52%									
	FDR	15,38%	12,25%	12,56%	12,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 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	DPK ISE	9.078	10.121	11.185	11.424		239	1.303	12,87%	2.346	25,84%	-	0,00%	11.424
2	Giro ISE	2.308	1.766	1.818	2.018		200	252	14,27%	(290)	-12,57%	-	0,00%	2.018
3	Tabungan ISE	1.370	4.055	5.068	5.106		39	1.051	25,92%	3.736	272,59%	-	0,00%	5.106
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	55.704	300	150	-150	-423	-210	2.603	360	65.297	85,31%	(9.593)
	KUR	50.813	54.482	54.285	300	150	-150	-330	-198	3.472	348	62.288	87,15%	(8.003)
	Non KUR	2.289	1.432	1.420	-	-	0	-93	-12	-869	12	3.009	47,18%	(1.590)
3	PWG	17.782	27.368	28.413	2.564	2.532	-32	1.552	1.045	10.631	1.487	35.103	80,94%	(6.690)
	Cilem	6.518	15.785	16.719	783	1.298	515	504	933	10.201	365	22.195	75,33%	(5.476)
	Gadai	11.264	11.583	11.694	1.781	1.233	-547	1.048	111	430	1.122	12.908	90,59%	(1.214)
4	CFG	129.053	163.160	163.676	3.127	2.223	-904	3.737	515	34.623	1.708	160.708	101,85%	2.967
	CF 1	19.758	18.000	17.869	-	-	0	-64	-132	-1.889	132	34.689	51,51%	(16.820)
	Total Griya	14.572	13.490	13.435	-	-	0	0	-55	-1.137	55	27.914	48,13%	(14.479)
1	• Total Non Program	11.408	10.641	10.595	-	-	0	608	-46	-814	46	13.112	80,80%	(2.517)
	• Program	3.163	2.849	2.840	-	-	0	-28	-9	-323	9	14.802	19,19%	(11.962)
	Oto	5.186	4.511	4.434	-	-	0	-64	-77	-752	77	6.775	65,44%	(2.341)
	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	100	19.994	93,80%	(1.240)
	Total Pembiayaan	220.067	266.096	267.424	5.991	4.905	-1.086	3.024	1.328	47.358	3.577	294.742	90,73%	(27.318)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-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	6.122	0,85%	2,62%	10,99%	4.657	5.670	5.018							
	KUR	163	1.023	1.363	5.914	0,32%	2,50%	10,90%	4.551	5.752	4.891							
	Non KUR	289	80	102	207	12,61%	7,10%	14,61%	106	(81)	127							
3	PWG	-	-	-	-	777	0,00%	0,00%	2,74%	777	777							
	Cilem	-	-	-	-	502	0,00%	0,00%	3,00%	502	502							
	Gadai	-	-	-	-	275	0,00%	0,00%	2,35%	275	275							
4	CFG	1.759	1.049	695	1.546	1,36%	0,43%	0,94%	851	(213)	497							
	CF 1	1.212	1.049	695	1.546	6,14%	3,86%	8,65%	851	334	497							
	Total Griya	1.052	586	572	567	3,10%	2,72%	13,06%	456	418	116							
	Oto	161	463	123	579	3,10%	2,72%	13,06%	-	-	-							
	CF 2	547	-	-	-	0,50%	0,00%	0,00%	-	(547)	-							
	Mitraguna & Others	547	-	-	-	0,60%	0,00%	0,00%	-	(547)	-							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	2.449	1.251	1.462	1.571	1,11%	0,55%	0,59%	108	(878)	320	1,56%	-165,73%	1,0%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-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%	-	-	-	-</td			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	7.713	8.220	1.308	507	50	0,61%	(1.275)	-13,42%	17.559	46,82%	(9.339)
2	Tabungan	99.410	126.187	122.689	122.724	4.967	35	(3.463)	-2,74%	23.314	23,45%	111.159	110,40%	11.565
3	Deposito	64.192	41.870	41.660	41.660	(19.912)	1	(210)	-0,50%	(22.531)	-35,10%	64.924	64,17%	(23.264)
	Total	173.097	176.228	172.062	172.605	(13.637)	543	(3.623)	-2,06%	(492)	-0,28%	193.643	89,14%	(21.038)
	CASA	108.906	134.358	130.402	130.945	6.275	542	(3.413)	-2,54%	22.039	20,24%	128.718	101,73%	2.226
	(%) CASA	62,92%	76,24%	75,79%	75,86%									
	FDR	57,60%	66,03%	67,74%	67,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-15 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	11.527	11.791	265	268	2,33%	(1.512)	-11,37%	-	0,00%	11.791
2	Giro ISE	6.014	2.950	4.190	4.389	199	1.439	48,78%	(1.624)	-27,01%	-	0,00%	4.389
3	Tabungan ISE	6.490	7.773	6.537	6.602	65	(1.171)	-15,06%	112	1,73%	-	0,00%	6.602
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	35.126	2.281	2.553	272	-637	104	11.396	2.449	32.140	109,29%	2.986
	Cilem	8.075	16.035	15.644	342	381	39	-215	-391	7.569	772	14.021	111,57%	1.623
	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	96	-207	369	86.043	88,01%	(10.318)
	CF 1	16.979	15.785	16.112	-	400	400	-86	327	-867	73	18.410	87,52%	(2.298)
	Total Griya	15.306	13.770	14.130	-	400	400	0	360	-1.176	40	15.836	89,23%	(1.705)
4	• Total Non Program	15.306	13.770	14.130	-	400	400	-211	360	-1.176	40	15.836	89,23%	(1.705)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.015	1.982	-	-	0	-86	-33	309	33	2.575	76,97%	(593)
	CF 2	58.954	59.845	59.614	100	65	-35	-1.010	-231	660	296	67.633	88,14%	(8.019)
	Mitraguna & Others	51.295	52.822	52.646	100	65	-35	-948	-176	1.351	241	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	116.562	2.381	3.018	637	-1.864	200	16.860	2.818	118.223	98,60%	(1.661)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-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	-	-	-	-	100,00%	0,00%	0,00%	-	-	(40)	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	-	(40)	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	682	645	497	497	0,90%	0,66%	0,66%	-	(184)	(148)	-	-	-			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-	-	-	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	630	645	497	497	1,07%	0,83%	0,83%	-	(132)	(148)	-	-	-			
	Mitraguna & Others	630	645	497	497	1,23%	0,94%	0,94%	-	(132)	(148)	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	721	645	497	497	0,72%	0,43%	0,43%	-	(224)	(148)	0,26%	39,86%	-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 (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.792	1.781	(91)	(11)	(598)	-25,15%	(1.727)	-49,23%	10.133	17,58%	(8.352)
2	Tabungan	88.498	80.904	81.947	82.580	(3.227)	633	1.676	2,07%	(5.918)	-6,69%	98.149	84,14%	(15.569)
3	Deposito	50.176	22.786	22.692	22.692	(2.444)	0	(94)	-0,41%	(27.484)	-54,78%	50.777	44,69%	(28.085)
	Total	142.182	106.070	106.430	107.053	(5.762)	623	983	0,93%	(35.129)	-24,71%	159.059	67,30%	(52.006)
	CASA	92.006	83.284	83.738	84.361	(3.318)	623	1.077	1,29%	(7.645)	-8,31%	108.282	77,91%	(23.921)
	(%) CASA	64,71%	78,52%	78,68%	78,80%									
	FDR	46,30%	81,53%	82,54%	82,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'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	DPK ISE	3.257	809	961	977		16	168	20,80%	(2.279)	-69,99%	-	0,00%	977
2	Giro ISE	705	208	398	426		28	218	104,78%	(278)	-39,50%	-	0,00%	426
3	Tabungan ISE	2.552	601	563	551		(12)	(50)	-8,29%	(2.001)	-78,40%	-	0,00%	551
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	6.636	279	319	40	412	236	4.286	83	6.694	99,12%	(59)
	Cilem	2.349	6.400	6.636	279	319	40	412	236	4.286	83	6.694	99,12%	(59)
	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	1.266	15,54%	(1.069)
	Total Pembiayaan	65.835	86.477	87.846	1.203	2.734	1.531	983	1.369	22.011	1.365	85.895	102,27%	1.951

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	444	0,00%	0,00%	9,76%	444	444	444	444	444				
	KUR	-	-	-	444	0,00%	0,00%	9,94%	444	444	444	444	444				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	155	0,00%	0,00%	2,34%	155	155	155	155	155				
	Cilem	-	-	-	155	0,00%	0,00%	2,34%	155	155	155	155	155				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	1.097	1.482	215	1.463	0,19%	0,28%	1,91%	1.248	366	(19)	1.097	1.482				
	CF 1	1.097	1.182	145	1.287	0,15%	0,52%	4,74%	1.142	189	104	1.097	1.182				
	Total Griya	1.097	1.038	-	899	0,38%	0,00%	3,83%	899	(198)	(139)	1.097	1.038				
	Oto	-	144	145	387	0,00%	3,94%	10,65%	243	387	244	144	144				
	CF 2	-	300	70	176	0,00%	0,15%	0,36%	106	176	(124)	144	144				
	Mitraguna & Others	-	300	70	176	0,00%	0,15%	0,36%	106	176	(124)	144	144				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	144	144				
	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	Oct-25		
1	Asset (Retail) T	134.967	142.182	111.831	(23.136)		
2	Contribution Margin	2.999	3.810	3.028	29	-1,0%	

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	4.959	4.955	1.293	(4)	309	6,66%	679	15,88%	16.368	30,27%	(11.413)
2	Tabungan	143.334	167.749	169.908	168.040	(5.471)	(1.868)	291	0,17%	24.706	17,24%	160.947	104,41%	7.094
3	Deposito	111.952	108.727	108.434	108.434	(1.071)	0	(293)	-0,27%	(3.518)	-3,14%	113.051	95,92%	(4.617)
	Total	259.563	281.122	283.301	281.429	(5.250)	(1.872)	307	0,11%	21.866	8,42%	290.365	96,92%	(8.936)
	CASA	147.610	172.395	174.867	172.995	(4.178)	(1.872)	601	0,35%	25.385	17,20%	177.314	97,56%	(4.319)
	(%) CASA	56,87%	61,32%	61,72%	61,47%									
	FDR	26,72%	31,77%	31,50%	31,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.337	2.576	2.851	3.173		322	597	23,19%	836	35,77%	-	0,00%	3.173
2	Giro ISE	22	24	24	24		0	(0)	-0,02%	2	11,35%		0,00%	24
3	Tabungan ISE	2.316	2.552	2.827	3.149		322	597	23,41%	834	36,00%		0,00%	3.149
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	16-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	9.520	500	100	-400	1.210	-32	9.326	132	4.206	226,34%	5.314	
	KUR	194	8.589	8.573	300	100	-200	1.028	-16	8.380	116	3.996	214,54%	4.577	
	Non KUR	-	963	946	200	-	-200	182	-16	946	16	210	451,16%	737	
3	PWG	3.438	5.369	5.388	130	145	15	-165	19	1.950	126	10.185	52,91%	(4.796)	
	Cilem	3.438	5.369	5.388	130	145	15	-165	19	1.950	126	10.185	52,91%	(4.796)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	73.807	73.737	442	100	-342	1.342	-70	8.774	170	77.611	95,01%	(3.874)	
	CF 1	19.068	19.352	19.291	-	-	0	-71	-61	223	61	20.733	93,05%	(1.442)	
	Total Griya	17.646	16.960	16.950	-	-	0	0	-11	-697	11	18.170	93,28%	(1.221)	
4	• Total Non Program	17.646	16.960	16.950	-	-	0	0	282	-11	-697	11	18.170	93,28%	(1.221)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.422	2.392	2.341	-	-	0	-71	-50	920	50	2.563	91,36%	(221)	
	CF 2	45.895	54.455	54.446	442	100	-342	1.413	-9	8.551	109	56.878	95,72%	(2.432)	
	Mitraguna & Others	40.397	48.374	48.390	300	100	-200	1.093	16	7.993	84	50.214	96,37%	(1.824)	
	Pensiun	5.498	6.080	6.056	142	-	-142	320	-25	557	25	6.664	90,87%	(608)	
	Total Pembiayaan	69.359	89.317	89.234	1.072	345	-727	2.384	-83	19.876	428	92.766	96,19%	(3.532)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	764	-	-	-	-	100,00%	0,00%	0,00%	-	(764)	-	-				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	764	-	-	-	-	100,00%	0,00%	0,00%	-	(764)	-	-				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	1.060	4.096	4.175	4.704	1.673	0,41%	2,94%	2,95%	-	1.905	105					
	CF 1	267	749	855	855	1.404	4,42%	4,42%	4,43%	-	587	105					
	Total Griya	132	614	719	719	0,75%	4,24%	4,24%	4,24%	-	587	105					
	Oto	135	135	135	135	9,51%	5,65%	5,65%	5,78%	-	-	-					
	CF 2	-	1.318	1.318	1.318	0,00%	2,42%	2,42%	2,42%	-	1.318	(0)					
	Mitraguna & Others	-	1.318	1.318	1.318	0,00%	2,72%	2,72%	2,72%	-	1.318	(0)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	267	2.661	2.762	2.762	0,39%	3,09%	3,10%	-	2.495	101	2,14%	30,92%	-1,0%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	241.414	259.564	286.371	44.957		
2	Contribution Margin	4.446	5.407	4.543	97	-2,2%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,96	3,21	3,20	(0,01)	0,24
CIF Payroll	959	971	869	(102)	(90)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	15.331	14.763	1.303	(568)	(618)	-4,02%	10.946	286,74%	11.772	125,41%	2.991
2	Tabungan	117.085	114.592	114.001	115.370	(1.258)	1.370	779	0,68%	(1.715)	-1,46%	128.675	89,66%	(13.304)
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	175.372	176.174	(1.579)	802	(164)	-0,09%	5.428	3,18%	191.013	92,23%	(14.839)
	CASA	120.903	129.973	129.332	130.134	45	802	161	0,12%	9.231	7,64%	140.447	92,66%	(10.313)
	(%) CASA	70,81%	73,71%	73,75%	73,87%									
	FDR	80,42%	79,03%	80,81%	80,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'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	DPK ISE	1.691	816	776	792		16	(23)	-2,85%	(899)	-53,14%	-	0,00%	792
2	Giro ISE	436	72	57	57		0	(15)	-21,34%	(379)	-86,94%	-	0,00%	57
3	Tabungan ISE	1.254	743	719	735		16	(8)	-1,05%	(519)	-41,38%	-	0,00%	735
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	23.874	1.959	2.670	710	1.344	536	10.325	2.133	22.921	104,16%	953
	Cilem	7.456	12.121	12.461	387	645	258	722	341	5.005	304	13.715	90,86%	(1.254)
	Gadai	6.094	11.217	11.413	1.572	2.025	452	622	196	5.319	1.829	9.206	123,97%	2.207
4	CFG	119.321	116.031	117.848	678	2.443	1.765	-607	1.817	-1.474	627	132.306	89,07%	(14.458)
	CF 1	15.625	17.718	17.859	-	225	225	-59	142	2.234	84	17.516	101,96%	343
	Total Griya	13.902	15.656	15.619	-	0	0	-36	1.717	36	14.443	108,15%	1.176	
4	• Total Non Program	13.902	15.656	15.619	-	0	0	-113	-36	1.717	36	0	0,00%	0
	• Program	-	-	-	-	0	0	0	0	-	-	3.073	72,89%	(833)
	Oto	1.723	2.062	2.240	-	225	225	-59	178	517	47	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	88,76%	(17.942)
	Total Pembiayaan	137.307	139.369	141.722	2.637	5.113	2.476	737	2.353	4.415	2.760			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-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	-	-	-	-	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%	832	3,48%	832	832	832		
	Cilem	-	-	-	-	129	0,00%	0	1,04%	129	129	129	129	129	129			
	Gadai	-	-	-	-	703	0,00%	0	0,00%	616	6,16%	703	703	703	703	703		
4	CFG	1.942	506	410	4.018	0,28%	0,53%	0,52%	2.776	1.244	2.679	1.942	0,37%	86,93%	-2,5%			
	CF 1	86	-	-	73	0,55%	0,00%	0,41%	73	(13)	73	86						
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Oto	86	-	-	73	4,99%	0,00%	3,27%	73	(13)	73	86						
	CF 2	1.856	506	410	3.112	1,79%	0,42%	0,62%	2.703	1.257	2.606	1.856						
	Mitraguna & Others	1.856	506	410	3.112	1,97%	0,46%	0,69%	2.703	1.257	2.606	1.856						
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Total Pembiayaan	331	602	616	616	0,24%	0,44%	0,43%	285	14	285	14	0,63%	-44,79%	0,2%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	171.109	170.746	177.918	6.809		
2	Contribution Margin	6.500	7.910	8.142	1.642	-25,3%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,03	3,32	3,33	0,01	0,30
CIF Payroll	680	545	542	(3)	(138)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	8.070	8.229	(9.658)	159	5.416	192,58%	(5.701)	-40,93%	24.944	32,99%	(16.715)
2	Tabungan	118.671	155.162	155.230	155.678	(2.867)	448	516	0,33%	37.007	31,18%	135.176	115,17%	20.502
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	275.112	275.719	(17.309)	607	(12.071)	-4,19%	17.788	6,90%	286.405	96,27%	(10.686)
	CASA	132.602	157.974	163.300	163.907	(12.525)	607	5.933	3,76%	31.305	23,61%	160.120	102,37%	3.787
	(%) CASA	51,41%	54,89%	59,36%	59,45%									
	FDR	59,82%	64,96%	67,89%	67,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-15 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.721	4.730	9	329	7,47%	1.192	33,70%	-	0,00%	4.730
2	Giro ISE	1	1	1	1	0	(0)	-2,16%	(0)	-36,44%	-	0,00%	1
3	Tabungan ISE	3.537	4.401	4.721	4.730	9	329	7,47%	1.193	33,72%	-	0,00%	4.730
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	28.157	1.851	2.182	331	1.790	416	11.147	1.767	23.290	120,90%	4.867
	Cilem	7.758	12.741	12.881	444	566	122	830	140	5.123	426	12.693	101,48%	188
	Gadai	9.252	15.000	15.276	1.407	1.617	209	960	276	6.025	1.341	10.597	144,16%	4.680
4	CFG	136.962	150.781	150.210	2.191	1.398	-793	1.860	-571	13.248	1.969	152.429	98,54%	(2.219)
	CF 1	16.548	16.433	16.382	-	18	18	94	-51	-167	69	18.272	89,66%	(1.890)
	Total Griya	15.017	13.622	13.607	-	-	0	0	-15	-1.409	15	15.510	87,74%	(1.902)
4	• Total Non Program	15.017	13.622	13.607	-	-	0	0	-114	-1.409	15	15.510	87,74%	(1.902)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.811	2.774	-	18	18	94	-37	1.243	55	2.762	100,43%	12
	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	186.782	4.042	3.580	-462	3.582	-155	32.494	3.735	176.035	106,11%	10.747

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-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	-	-	-	-	409	0,00%	0	0,00%	1,45%	409	409						
	Cilem	-	-	-	-	337	0,00%	0	0,00%	2,62%	337	337						
	Gadai	-	-	-	-	72	0,00%	0	0,00%	0,47%	72	72						
4	CFG	334	415	769	2.673	0,24%	0,51%	0,178%	1.904	2.339	2.259							
	CF 1	-	195	195	654	0,00%	0,00%	1,18%	459	654	459							
	Total Griya	-	44	43	491	0,00%	0,00%	0,32%	448	491	447							
	Oto	-	151	152	163	0,00%	0,00%	5,40%	11	163	11							
	CF 2	334	220	575	2.020	0,28%	0,43%	0,151%	1.445	1.686	1.799							
	Mitraguna & Others	334	220	575	2.020	0,30%	0,47%	0,165%	1.445	1.686	1.799							
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	-	-	-						
	Total Pembiayaan	863	1.276	1.319	1.319	0,56%	0,71%	0,71%	(0)	456	43	0,00%	100,00%	-0,7%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	10.153	11.289	(1.594)	1.136	6.339	128,06%	2.709	31,57%	21.760	51,88%	(10.471)
2	Tabungan	115.717	143.468	133.530	133.349	3.774	(181)	(10.119)	-7,05%	17.632	15,24%	131.921	101,08%	1.428
3	Deposito	158.683	167.447	162.691	162.984	(4.690)	293	(4.463)	-2,67%	4.301	2,71%	159.836	101,97%	3.147
	Total	282.980	315.865	306.373	307.621	(2.510)	1.248	(8.243)	-2,61%	24.642	8,71%	313.517	98,12%	(5.896)
	CASA	124.297	148.418	143.682	144.638	2.180	955	(3.780)	-2,55%	20.341	16,36%	153.681	94,12%	(9.043)
	(%) CASA	43,92%	46,99%	46,90%	47,02%									
	FDR	77,18%	79,97%	82,39%	82,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'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	DPK ISE	3.319	5.293	4.453	4.501		48	(792)	-14,97%	1.182	35,61%	-	0,00%	4.501
2	Giro ISE	510	262	746	758		12	496	188,89%	248	48,75%		0,00%	758
3	Tabungan ISE	2.559	4.781	3.457	3.493		36	(1.288)	-26,94%	933	36,47%		0,00%	3.493
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	16-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	24.424	2.167	1.561	-606	655	85	10.534	1.476	28.393	86,02%	(3.969)	
	Cilem	5.699	14.691	14.848	739	422	-317	449	157	9.149	265	17.349	85,59%	(2.501)	
	Gadai	8.191	9.648	9.576	1.429	1.140	-289	206	-72	1.385	1.212	11.045	86,70%	(1.468)	
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	-205	-45	2.082	-	22.404	106,75%	1.512
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0	
	Oto	4.062	3.690	3.662	-	-	0	-246	-29	-400	29	5.487	66,74%	(1.825)	
	CF 2	164.201	184.260	183.867	3.182	2.631	-551	4.581	-393	19.666	3.024	177.912	103,35%	5.955	
	Mitraguna & Others	145.925	165.161	164.681	3.150	2.381	-769	4.492	-480	18.756	2.861	158.181	104,11%	6.500	
	Pensiun	18.276	19.099	19.186	-	32	250	218	89	87	910	163	19.731	97,24%	(545)
	Total Pembiayaan	218.409	252.593	252.427	5.499	4.492	-1.007	4.962	-166	34.018	4.659	255.475	98,81%	(3.048)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-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	-	848	0,00%	0,00%	0,00%	3,47%	848	848	822		
	Cilem	-	-	-	-	352	0,00%	0,00%	0,00%	2,37%	352	352	352		
	Gadai	-	-	26	-	496	0,00%	0,00%	0,00%	5,18%	496	496	470		
4	CFG	85	467	65	760	0,63%	0,24%	0,24%	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 (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-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 (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	36.743	36.790	1.192	47	32.200	701,56%	28.236	330,10%	17.343	212,13%	19.447
2	Tabungan	104.558	99.445	101.693	101.199	(4.330)	(494)	1.754	1,76%	(3.359)	-3,21%	118.277	85,56%	(17.079)
3	Deposito	118.514	111.707	105.819	105.831	(98)	12	(5.876)	-5,26%	(12.683)	-10,70%	119.238	88,76%	(13.406)
	Total	231.625	215.742	244.255	243.820	(3.237)	(435)	28.078	13,01%	12.194	5,26%	254.858	95,67%	(11.038)
	CASA	113.112	104.035	138.435	137.989	(3.138)	(447)	33.954	32,64%	24.877	21,99%	135.620	101,75%	2.368
	(%) CASA	48,83%	48,22%	56,68%	56,59%									
	FDR	61,23%	70,15%	61,42%	61,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'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.
1	DPK ISE	2.660	2.873	3.689	3.914	225	1.042	36,27%	1.255	47,17%	-	0,00%	3.914
2	Giro ISE	666	1.009	1.546	1.647	102	638	63,28%	981	147,25%	-	0,00%	1.647
3	Tabungan ISE	1.893	1.764	2.043	2.167	124	403	22,87%	274	14,45%	-	0,00%	2.167
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	16-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	26.321	2.311	1.944	-367	1.622	-317	7.678	2.261	29.087	90,49%	(2.766)	
	Cilem	13.169	15.282	15.478	494	847	353	879	196	2.310	651	19.589	79,02%	(4.110)	
	Gadai	5.474	11.356	10.843	1.817	1.097	-720	743	-513	5.369	1.610	9.499	114,15%	1.344	
4	CFG	123.108	122.971	121.972	-	1.065	1.065	80	-999	-1.136	2.064	137.895	88,45%	(15.924)	
	CF 1	17.304	13.554	13.450	-	-	0	-104	-104	-3.854	104	19.239	69,91%	(5.789)	
	Total Griya	13.206	10.229	10.181	-	-	0	0	-47	-3.024	47	13.740	74,10%	(3.559)	
4	• Total Non Program	13.206	10.229	10.181	-	-	0	0	-165	-47	-3.024	47	13.740	74,10%	(3.559)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.098	3.325	3.268	-	-	0	-104	-57	-829	57	5.499	59,44%	(2.230)	
	CF 2	105.804	109.416	108.522	-	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	150.033	2.311	3.009	698	1.659	-1.316	8.206	4.325	167.059	89,81%	(17.026)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-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	-	-	-	-	823	0,00%	0,00%	0,00%	3,13%	823	823	823		
	Cilem	-	-	-	-	737	0,00%	0,00%	0,00%	4,76%	737	737	737		
	Gadai	-	-	-	-	87	0,00%	0,00%	0,00%	0,80%	87	87	87		
4	CFG	370	1.341	1.411	1.816	1.065	0,30%	1,15%	1,49%	405	1.446	475			
	CF 1	206	891	832	914	1.065	1,19%	6,14%	6,80%	82	708	23			
	Total Griya	92	798	742	874	1.065	0,69%	7,25%	8,59%	133	783	76			
	Oto	114	93	90	40	1.065	2,79%	2,72%	1,22%	(51)	(75)	(53)			
	CF 2	164	450	579	902	1.065	0,15%	0,53%	0,83%	323	738	452			
	Mitraguna & Others	164	352	210	532	1.065	0,23%	0,27%	0,70%	323	369	180			
	Pensiun	-	98	369	217	1.065	0,00%	1,14%	1,15%	-	369	272			
	Total Pembiayaan	5	625	665	619	0,44%	0,41%	0,41%	0,41%	(46)	615	(6)	2,09%	-407,25%	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 (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	5.306	5.073	41	(233)	1.621	46,95%	3.458	214,09%	8.205	61,83%	(3.132)
2	Tabungan	101.049	104.536	110.618	112.403	297	1.785	7.868	7,53%	11.354	11,24%	110.650	101,58%	1.753
3	Deposito	38.774	46.765	44.142	44.132	1.315	(10)	(2.633)	-5,63%	5.358	13,82%	39.372	112,09%	4.760
	Total	141.438	154.753	160.066	161.609	1.653	1.543	6.856	4,43%	20.170	14,26%	158.228	102,14%	3.381
	CASA	102.664	107.988	115.924	117.477	338	1.553	9.489	8,79%	14.812	14,43%	118.855	98,84%	(1.379)
	(%) CASA	72,59%	69,78%	72,42%	72,69%									
	FDR	91,03%	105,51%	104,23%	103,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'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	DPK ISE	3.298	2.645	3.814	4.028	215	1.384	52,33%	730	22,14%	-	0,00%	4.028	
2	Giro ISE	186	153	158	242	84	89	58,06%	56	30,39%	-	0,00%	242	
3	Tabungan ISE	2.913	2.481	3.646	3.777	131	1.295	52,19%	864	29,66%	-	0,00%	3.777	
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	16-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	7.622	-	300	300	454	269	7.380	31	4.271	178,46%	3.351	
	KUR	103	6.755	7.032	-	300	300	472	277	6.929	23	3.950	178,01%	3.082	
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269	
3	PWG	20.398	32.657	35.686	2.298	5.297	2.999	2.285	3.028	15.288	2.269	32.338	110,35%	3.348	
	Cilem	7.170	13.624	15.771	445	2.356	1.911	877	2.147	8.601	208	17.171	91,85%	(1.400)	
	Gadai	13.229	19.034	19.915	1.853	2.941	1.088	1.407	881	6.686	2.060	15.168	131,30%	4.747	
4	CFG	107.701	103.153	103.409	389	580	191	-629	256	-4.292	324	119.851	86,28%	(16.442)	
	CF 1	13.161	13.475	13.421	119	-	-119	43	-54	260	54	14.763	90,91%	(1.342)	
	Total Griya	10.223	9.990	9.970	-	-	0	0	-20	-253	20	10.729	92,92%	(760)	
4	• Total Non Program	10.223	9.819	9.799	-	-	0	-130	-20	-424	20	10.729	91,33%	(930)	
	• Program	-	172	171	-	-	0	-1	-1	171	1	4.034	85,56%	(583)	
	Oto	2.938	3.485	3.452	119	-	-119	43	-33	513	33	105.088	85,63%	(15.100)	
	CF 2	94.540	89.678	89.988	270	580	310	-672	310	-4.552	270	98.599	84,78%	(15.008)	
	Mitraguna & Others	89.171	83.225	83.592	80	580	500	-915	367	-5.579	213	6.488	98,57%	(93)	
	Pensiun	5.368	6.453	6.396	190	-	-190	242	-57	1.027	57	Total Pembiayaan	156.875	106,35%	9.960
	Total Pembiayaan	128.755	163.281	166.835	2.687	6.177	3.490	2.107	3.554	38.079	2.623				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.231	1.231	0,00%	0,00%	16,15%	1.231	1.231	1.231			
	KUR	-	-	-	1.019	1.019	0,00%	0,00%	14,50%	1.019	1.019	1.019			
	Non KUR	-	-	-	212	212	0,00%	0,00%	35,92%	212	212	212			
3	PWG	-	-	-	1.688	1.688	0,00%	0,00%	4,73%	1.688	1.688	1.688			
	Cilem	-	-	-	782	782	0,00%	0,00%	4,96%	782	782	782			
	Gadai	-	-	-	906	906	0,00%	0,00%	4,55%	906	906	906			
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	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	129.882	141.438	164.281	34.399			2,93	3,18	3,20	0,02
2	Contribution Margin	5.354	6.401	6.940	1.586	-29,6%		790	788	798	8

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	135	130	128	26	(3)	(8)	-5,64%	93	264,16%	40	317,87%	87
3	Deposito	-	-	415	415	0	0	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	545	543	26	(3)	407	301,38%	508	1448,97%	40	1352,06%	502
	CASA	35	135	130	128	26	(3)	(8)	-5,64%	93	264,16%	40	317,87%	87
(%) CASA	100,00%	100,00%	23,88%	23,51%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 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	DPK ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				31-Dec-24	30-Nov-25	16-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	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				31-Dec-24	30-Nov-25	16-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%	0,00%	0,00%								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	556	710	694	(137)	(17)	138	24,82%	255	58,25%	502	138,13%	191
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	1.010	994	(137)	(17)	(112)	-10,14%	555	126,69%	502	197,88%	491
	CASA	438	556	710	694	(137)	(17)	138	24,82%	255	58,25%	502	138,13%	191
	(%) CASA	100,00%	50,26%	70,30%	69,81%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 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	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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			</td

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				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	DPK ISE	7.936	7.964	9.432	7.894	(1.538)	(70)	-0,87%	(42)	-0,53%	-	0,00%	7.894
2	Giro ISE	4.026	3.838	3.724	3.944	219	106	2,76%	(82)	-2,05%		0,00%	3.944
3	Tabungan ISE	2.910	4.126	5.708	3.950	(1.758)	(176)	-4,26%	1.041	35,76%		0,00%	3.950
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	39.025	39.098	640	-	-640	250	73	-6.137	(73)	56.266	69,49%	(17,167)	
	Linkage	14.656	14.625	14.625	-	-	-	-3	0	-31	-	19.460	75,15%	(4,835)	
	Non-Linkage	30.579	24.401	24.473	640	-	-640	252	73	-6.105	(73)	36.806	66,49%	(12,332)	
	• 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	2.964	-	-	-	-23	152	506	(152)	5.732	51,70%	(2,768)	
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	44.252	4.234	3.998	-236	2.937	1.782	20.915	2.216	41.363	106,99%	2.889	
	Cilem	6.677	18.873	19.616	931	996	66	1.426	744	12.939	253	21.729	90,28%	(2,113)	
	Gadai	16.660	23.597	24.636	3.303	3.002	-301	1.511	1.039	7.976	1.963	19.634	125,48%	5.002	
4	CFG	108.703	132.255	132.839	2.615	1.585	-1.030	2.923	584	24.136	1.001	121.776	109,09%	11.063	
	CF 1	24.869	27.133	27.014	19	-	-19	-221	-119	2.144	119	26.529	101,83%	484	
	Total Griya	19.873	21.230	21.175	-	-	0	0	-55	1.303	55	20.347	104,07%	828	
	• Total Non Program	19.873	21.230	21.175	-	-	0	-201	-55	1.303	55	20.347	104,07%	828	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.997	5.903	5.838	19	-	-19	-221	-65	842	65	6.182	94,44%	(344)	
	CF 2	83.833	105.122	105.826	2.596	1.585	-1.011	3.144	704	21.992	881	95.247	111,11%	10.579	
	Mitraguna & Others	62.328	80.329	80.695	1.826	1.050	-776	2.133	366	18.366	684	72.530	111,26%	8.164	
	Pensiun	21.505	24.793	25.131	770	535	-235	1.012	338	3.626	197	22.716	110,63%	2.415	
	Total Pembayaan	182.193	216.497	218.920	7.489	5.583	-1.906	5.984	2.423	36.727	3.161		224.323	97,59%	(5,403)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	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	227	2,46%	2,64%	8,31%	154	106	195			
	KUR	83	32	73	227	1,72%	2,64%	8,31%	154	144	195			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	3.078	0,00%	0,00%	6,96%	3.078	3.078	3.078			
	Cilem	-	-	-	2.476	0,00%	0,00%	12,62%	2.476	2.476	2.476			
	Gadai	-	-	-	602	0,00%	0,00%	2,44%	602	602	602			
4	CFG	330	1.506	979	1.730	0,30%	0,74%	1,30%	751	1.400	224			
	CF 1	209	-	22	493	0,84%	0,08%	1,83%	471	284	493			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	209	-	22	493	4,19%	0,38%	8,45%	471	284	493			
	CF 2	120	1.506	956	1.237	0,14%	0,91%	1,17%	280	1.116	(269)			
	Mitraguna & Others	-	1.506	862	1.142	0,00%	1,07%	1,42%	280	1.142	(364)			
	Pensiun	120	-	95	95	0,56%	0,38%	0,38%	-	(26)	95			
	Total Pembiayaan	451	1.538	1.051	6.165	0,25%	0,49%	2,82%	5.114	5.714	4.627	3,24%	-15,03%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,77%	15,74%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,23%	25,15%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	-	-	-	7,57%	0,00%	0,00%	-	(372)	-			
	KUR	296	-	-	-	6,16%	0,00%	0,00%	-	(296)	-			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	397	1.861	1.861	2,47%	1,41%	1,40%	-	(823)	1.464			
	CF 1	107	261	261	261	0,43%	0,96%	0,96%	-	153	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	261	261	261	2,15%	4,41%	4,46%	-	153	-			
	CF 2	2.577	137	1.601	1.601	3,07%	1,52%	1,51%	-	(976)	1.464			
	Mitraguna & Others	2.422	-	1.464	1.464	3,89%	1,82%	1,81%	-	(958)	1.464			
	Pensiun	155	137	137	137	0,09%	0,06%	0,54%	-	(19)	(0)			
	Total Pembiayaan	8.782	6.553	8.017	8.017	4,82%	3,70%	3,66%	-	(765)	1.464			
	Asset & Contribution Margin								DPR & Payroll					

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Pendapatan			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,81	3,01	3,01	(0,00)	0,19
CIF Payroll	675	674	717	43	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	19.137	17.819	(16.565)	(1.319)	(5.692)	-24,21%	115	0,65%	30.252	58,90%	(12.434)
2	Tabungan	74.047	78.794	83.407	84.634	2.185	1.227	5.840	7,41%	10.587	14,30%	92.330	91,66%	(7.696)
3	Deposito	177.676	188.557	188.407	188.597	29.326	190	40	0,02%	10.921	6,15%	178.816	105,47%	9.781
	Total	269.427	290.861	290.952	291.050	14.945	98	189	0,06%	21.623	8,03%	301.398	96,57%	(10.348)
	CASA	91.751	102.304	102.545	102.452	(14.380)	(92)	148	0,14%	10.702	11,66%	122.582	83,58%	(20.130)
	(%) CASA	34,05%	35,17%	35,24%	35,20%									
	FDR	66,93%	72,31%	72,44%	72,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'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	DPK ISE	3.699	4.255	4.355	4.347		(9)	91	2,15%	648	17,52%	-	0,00%	4.347
2	Giro ISE	1.245	527	350	309		(40)	(218)	-41,30%	(935)	-75,15%		0,00%	309
3	Tabungan ISE	2.454	3.729	4.006	4.037		32	309	8,29%	1.583	64,52%		0,00%	4.037
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	41.084	4.550	3.838	-713	1.917	1.580	15.447	2.257	38.538	106,61%	2.546
	Cilem	7.478	16.995	17.707	853	1.032	178	982	712	10.229	319	18.884	93,77%	(1.177)
	Gadai	18.160	22.509	23.377	3.697	2.806	-891	936	868	5.218	1.938	19.654	118,94%	3.723
4	CFG	147.202	159.467	158.326	197	719	522	-1.974	-1.141	11.124	1.860	162.134	97,65%	(3.807)
	CF 1	16.107	20.872	20.698	150	-	-150	-284	-174	4.592	174	18.306	113,07%	2.392
	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	5.379	-	-	0	-284	-145	-2.276	145	9.274	58,01%	(3.895)
	CF 2	131.096	138.596	137.628	47	719	672	-1.691	-968	6.533	1.687	143.828	95,69%	(6.200)
	Mitraguna & Others	128.138	134.779	133.841	12	719	707	-1.877	-938	5.703	1.657	139.216	96,14%	(5.374)
	Pensiun	2.957	3.817	3.787	35	-	-35	186	-30	829	30	4.612	82,10%	(825)
	Total Pembiayaan	180.340	210.330	210.768	4.947	4.657	-291	838	438	30.428	4.219	211.274	99,76%	(507)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	453	151	380	960	6,04%	3,34%	8,45%	580	507	809				
	KUR	363	80	229	694	6,24%	2,32%	7,03%	465	331	614				
	Non KUR	90	70	151	266	5,33%	10,00%	17,85%	115	176	196				
3	PWG	-	-	-	2.313	0,00%	0,00%	0,00%	5,63%	2.313	2.313				
	Cilem	-	-	-	1.590	0,00%	0,00%	0,00%	8,98%	1.590	1.590				
	Gadai	-	-	-	723	0,00%	0,00%	0,00%	3,09%	723	723				
4	CFG	537	1.213	2.440	4.221	0,36%	1,53%	2,67%	1.781	3.684	3.008				
	CF 1	200	336	823	2.180	1,24%	3,94%	10,53%	1.358	1.981	1.844				
	Total Griya	-	-	-	1.082	0,00%	0,00%	0,00%	7,06%	1.082	1.082				
	Oto	200	336	823	1.098	2,61%	14,90%	20,42%	276	899	762				
	CF 2	337	876	1.617	2.041	0,26%	1,17%	1,48%	423	1.704	1.164				
	Mitraguna & Others	337	876	1.617	2.041	0,26%	1,20%	1,52%	423	1.704	1.164				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	990	1.364	2.820	7.494	0,55%	1,34%	3,56%	4.674	6.505	6.131	0,61%	82,98%	-3,0%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	198	265	198	0,93%	2,34%	1,74%	(67)	128	(0)				
	KUR	-	198	198	198	0,00%	0,00%	0,00%	(0)	198	(0)				
	Non KUR	70	-	67	-	4,15%	4,47%	0,00%	(67)	(70)	-				
3	PWG	-	-	-	-	0	0,00%	0,00%</							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	14.467	14.425	(24)	(42)	(97)	-0,66%	1.475	11,39%	19.133	75,39%	(4.708)
2	Tabungan	76.505	82.083	80.252	82.069	(3.276)	1.817	(15)	-0,02%	5.564	7,27%	87.055	94,27%	(4.987)
3	Deposito	21.770	21.010	21.586	21.566	(250)	(20)	556	2,64%	(204)	-0,94%	22.377	96,38%	(811)
	Total	111.225	117.615	116.304	118.059	(3.551)	1.755	444	0,38%	6.835	6,14%	128.565	91,83%	(10.506)
	CASA	89.454	96.605	94.718	96.493	(3.300)	1.775	(111)	-0,12%	7.039	7,87%	106.189	90,87%	(9.695)
	(%) CASA	80,43%	82,14%	81,44%	81,73%									
	FDR	45,34%	61,64%	63,82%	62,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 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	DPK ISE	1.158	1.339	1.391	1.372		(20)	33	2,45%	213	18,43%	-	0,00%	1.372
2	Giro ISE	199	98	132	122		(10)	24	24,70%	(77)	-38,68%	-	0,00%	122
3	Tabungan ISE	959	1.241	1.259	1.249		(10)	9	0,69%	290	30,29%	-	0,00%	1.249
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	103	5.708	6.195	150	500	350	941	486	6.092	14	4.157	149,00%	2.037
	KUR	103	5.507	5.993	150	500	350	943	486	5.890	14	3.948	151,81%	2.045
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	20.117	1.619	2.162	543	1.149	639	7.890	1.523	29.234	68,81%	(9.117)
	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	8.772	1.230	1.386	156	384	337	1.664	1.049	10.632	82,51%	(1.860)
4	CFG	38.093	47.309	47.908	210	941	731	-276	599	9.814	342	46.784	102,40%	1.124
	CF 1	11.280	11.213	11.078	-	-	0	-187	-135	-201	135	12.440	89,05%	(1.362)
	Total Griya	5.847	6.712	6.677	-	-	0	0	-36	830	36	6.160	108,39%	517
1	• Total Non Program	5.847	5.867	5.832	-	-	0	-159	-34	-14	34	6.160	94,68%	(328)
	• Program	-	846	844	-	-	0	167	-1	844	1	0	0,00%	844
	Oto	5.433	4.501	4.401	-	-	0	-187	-99	-1.031	99	6.280	70,08%	(1.879)
	CF 2	26.814	36.096	36.829	210	941	731	-88	734	10.016	207	34.343	107,24%	2.486
	Mitraguna & Others	24.934	33.722	34.228	170	691	521	-266	506	9.294	185	31.664	108,10%	2.564
	Pensiun	1.880	2.374	2.601	40	250	210	178	228	721	22	2.679	97,09%	(78)
	Total Pembiayaan	50.425	72.497	74.221	1.979	3.603	1.624	1.814	1.724	23.797	1.879	80.177	92,57%	(5.956)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-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%	12,15%	344	752	752							
	KUR	-	-	408	752	0,00%	7,41%	12,55%	344	752	752							
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
3	PWG	-	-	-	-	508	0,00%	0,00%	2,53%	508	508							
	Cilem	-	-	-	-	308	0,00%	0,00%	2,72%	308	308							
	Gadai	-	-	-	-	200	0,00%	0,00%	2,28%	200	200							
4	CFG	182	361	273	1.061	0,49%	0,58%	0,58%	2,21%	788	879	700						
	CF 1	77	272	185	387	0,68%	1,65%	3,49%	202	310	115							
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	(1)	-	-	-	-	-	-	-	
	Oto	76	272	185	387	1,39%	4,11%	4,11%	202	311	115							
	CF 2	105	89	89	674	0,39%	0,25%	0,25%	1,83%	586	570	585						
	Mitraguna & Others	105	89	89	674	0,42%	0,26%	0,26%	1,97%	586	570	585						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	190	1.008	685	685	0,38%	0,94%	0,92%	-	494	(324)	0,00%	100,00%	-0,9%	0,00%	100,00%	-0,9%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Oct-25		
1	Asset (Retail) T	101.737	111.225	121.166	14.429		
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 (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	8.646	8.799	258	154	3.176	56,47%	(8.635)	-49,53%	23.630	37,24%	(14.831)
2	Tabungan	88.077	82.380	86.699	87.096	(3.815)	397	4.716	5,73%	(981)	-1,11%	98.104	88,78%	(11.007)
3	Deposito	27.462	49.623	49.281	49.282	677	1	(341)	-0,69%	21.820	79,45%	28.010	175,94%	21.272
	Total	132.974	137.627	144.626	145.178	(2.881)	551	7.550	5,49%	12.204	9,18%	149.745	96,95%	(4.567)
	CASA	105.512	88.004	95.345	95.896	(3.557)	551	7.892	8,97%	(9.616)	-9,11%	121.734	78,77%	(25.838)
	(%) CASA	79,35%	63,94%	65,93%	66,05%									
	FDR	8,88%	18,62%	18,28%	18,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'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	DPK ISE	12.730	5.348	7.041	7.014	(27)	1.667	31,16%	(5.716)	-44,90%		-	0,00%	7.014
2	Giro ISE	9.787	135	1.596	1.605	9	1.470	1087,64%	(8.182)	-83,60%			0,00%	1.605
3	Tabungan ISE	2.943	4.712	4.945	4.909	(36)	197	4,18%	1.967	66,83%			0,00%	4.909
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.374	5.477	38	284	246	-10	103	2.405	181	3.219	170,18%	2.259
	Cilem	3.072	5.374	5.477	38	284	246	-10	103	2.405	181	3.219	170,18%	2.259
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.953	235	1.245	1.010	2.442	696	12.211	549	17.986	116,50%	2.967
	CF 1	1.694	1.836	1.826	-	-	0	-25	-11	132	11	2.801	65,19%	(975)
	Total Griya	398	863	863	-	-	0	0	0	465	-	725	119,11%	138
4	• Total Non Program	398	863	863	-	-	0	-4	0	465	-	725	119,11%	138
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	963	-	-	0	-25	-11	-334	11	2.076	46,36%	(1.114)
	CF 2	7.049	18.421	19.128	235	1.245	1.010	2.466	706	12.079	539	15.185	125,96%	3.943
	Mitraguna & Others	6.955	18.330	19.036	235	1.245	1.010	2.467	707	12.081	538	14.429	131,93%	4.607
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.431	273	1.529	1.256	2.431	799	14.616	731	21.204	124,65%	5.226

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	250	0,00%	0,00%	4,56%	250	250	250					
	Cilem	-	-	-	-	250	0,00%	0,00%	4,56%	250	250	250					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	339	428	154	2.559	2.11%	2.11%	4,62%	541	745	629					
	CF 1	223	184	185	185	13,18%	10,09%	10,09%	10,14%	-	(38)	1					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	184	185	185	17,22%	19,03%	19,03%	19,24%	-	(38)	1					
	CF 2	-	155	242	783	0,00%	1,32%	1,32%	4,09%	541	783	628					
	Mitraguna & Others	-	155	242	783	0,00%	1,32%	1,32%	4,11%	541	783	628					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	76	230	154	0,00%	0,90%	0,90%	4,61%	79	154	79	5,77%	-889,62%	5,2%		

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	33.728	33.737	351	9	(3.034)	-8,25%	14.711	77,33%	25.910	130,21%	7.826
2	Tabungan	42.453	51.742	55.070	56.185	(2.433)	1.115	4.443	8,59%	13.732	32,35%	51.570	108,95%	4.615
3	Deposito	43.338	45.108	43.928	43.928	(418)	0	(1.180)	-2,62%	590	1,36%	44.053	99,72%	(125)
	Total	104.817	133.621	132.726	133.850	(2.501)	1.124	229	0,17%	29.033	27,70%	121.533	110,13%	12.317
	CASA	61.479	88.513	88.798	89.922	(2.082)	1.124	1.409	1,59%	28.443	46,26%	77.480	116,06%	12.442
	(%) CASA	58,65%	66,24%	66,90%	67,18%									
	FDR	25,79%	43,61%	43,93%	43,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'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	DPK ISE	1.382	2.000	2.171	2.246	75	246	12,30%	864	62,54%	-	0,00%	2.246	
2	Giro ISE	167	54	54	54	0	(0)	-0,03%	(113)	-67,75%	-	0,00%	54	
3	Tabungan ISE	1.214	1.946	2.117	2.192	75	246	12,64%	977	80,50%	-	0,00%	2.192	
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	10.477	294	345	51	-535	144	5.733	201	5.487	190,95%	4.990
	Cilem	4.744	10.333	10.477	294	345	51	-535	144	5.733	201	5.487	190,95%	4.990
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.822	1.478	400	-1.078	23	-108	23.535	508	31.737	144,38%	14.086
	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
	• 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	38.110	1.478	400	-1.078	133	-44	19.422	444	26.939	141,47%	11.172
	Mitraguna & Others	17.983	37.353	37.313	1.478	400	-1.078	139	-39	19.330	439	25.358	147,15%	11.956
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	58.307	3.772	745	-3.027	1.495	36	31.276	708	37.223	156,64%	21.083

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Dec'25					
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	123	0,00%	0,00%	1,17%	123	123	123		
	Cilem	-	-	-	-	123	0,00%	0,00%	1,17%	123	123	123		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	-	-	-	-	119	0,00%	0,00%	0,26%	119	119	119		
	CF 1	-	-	-	-	119	0,00%	0,00%	1,55%	119	119	119		
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	119	0,00%	0,00%	2,58%	119	119	119		
	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				MtD	YtD	MtM	Target Dec'25					
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	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	Target Dec'25		
Oct-24	Dec-24	Oct-25	Oct-25	Oct-24</						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	12.255	12.104	1.519	(152)	7	0,06%	9.991	472,89%	14.424	83,91%	(2.320)
3	Deposito	750	802	752	752	(314)	0	(50)	-6,20%	2	0,33%	1.518	49,59%	(765)
	Total	2.863	12.898	13.008	12.856	1.205	(152)	(42)	-0,33%	9.993	349,09%	24.391	52,71%	(11.535)
	CASA	2.113	12.096	12.255	12.104	1.519	(152)	7	0,06%	9.991	472,89%	22.874	52,91%	(10.770)
	(%) CASA	73,80%	93,78%	94,22%	94,15%									
	FDR	44,75%	139,34%	143,75%	145,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 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	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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	12.848	1.276	1.161	-115	827	725	11.647	436	9.851	130,43%	2.997
	Cilem	1.026	8.861	9.325	811	614	-197	808	464	8.299	150	6.985	133,51%	2.340
	Gadai	175	3.262	3.523	465	548	82	20	261	3.348	286	2.866	122,92%	657
4	CFG	80	5.331	5.331	-	28	28	-61	-0	5.251	28	9.810	54,34%	(4.479)
	CF 1	-	2.512	2.525	-	28	28	-31	13	2.525	15	1.196	211,14%	1.329
4	Total Griya	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
	• Total Non Program	-	1.021	1.021	-	-	0	0	-10	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	902	166,72%	602
	Oto	-	1.491	1.504	-	28	28	-31	13	1.504	15	8.614	32,58%	(5.808)
	CF 2	80	2.819	2.806	-	-	0	-30	-13	2.726	13	7.841	32,38%	(5.302)
	Mitraguna & Others	80	2.550	2.539	-	-	0	-28	-11	2.459	11	-	-	-
	Pensiun	-	270	267	-	-	0	-2	-2	267	2	773	34,60%	(505)
	Total Pembiayaan	1.281	17.973	18.698	1.276	1.189	-87	1.285	725	17.417	464	19.661	95,10%	(962)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	16-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	-	-	-	-	233	0,00%	0,00%	0,00%	4.37%	233	233	233	233	-	-	-	-
	CF 1	-	-	-	-	190	0,00%	0,00%	0,00%	7,52%	190	190	190	190	-	-	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
	Oto	-	-	-	-	190	0,00%	0,00%	0,00%	12,63%	190	190	190	190	-	-	-	-
	CF 2	-	-	-	-	43	0,00%	0,00%	0,00%	1,53%	43	43	43	43	-	-	-	-
	Mitraguna & Others	-	-	-	-	43	0,00%	0,00%	0,00%	1,69%	43	43	43	43	-	-	-	-
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
	Total Pembiayaan	-	-	-	-	307	0,00%	0,00%	0,00%	1,64%	307	307	307	307	1,10%	32,87%	-0,5%	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-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	0,0								