

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	50.374	51.341	(10.306)	967	2.598	5,33%	(22.828)	-30,78%	247.274	20,76%	(195.933)
2	Tabungan	1.786.724	2.008.954	2.020.924	2.020.441	40.750	(483)	11.486	0,57%	233.717	13,08%	2.037.916	99,14%	(17.475)
3	Deposito	649.060	610.498	602.270	592.611	(5.364)	(9.659)	(17.887)	-2,93%	(56.450)	-8,70%	667.179	88,82%	(74.569)
	Total	2.509.954	2.668.196	2.673.568	2.664.392	25.080	(9.175)	(3.803)	-0,14%	154.439	6,15%	2.952.369	90,25%	(287.977)
	CASA	1.860.893	2.057.697	2.071.298	2.071.782	30.444	484	14.084	0,68%	210.888	11,33%	2.285.190	90,66%	(213.408)
	(%) CASA	74,14%	77,12%	77,47%	77,76%									
	FDR	125,36%	131,30%	132,14%	132,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-17 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	43.249	41.645		(1.604)	203	0,49%	(1.194)	-2,79%	83.611	49,81%	(41.966)
2	Giro ISE	4.948	2.786	5.440	3.995		(1.445)	1.209	43,40%	(953)	-19,26%	29.659	13,47%	(25.664)
3	Tabungan ISE	31.691	34.438	33.590	33.431		(158)	(1.006)	-2,92%	1.741	5,49%	37.357	89,49%	(3.926)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	184.570	243.280	245.928	-	3.500	3.500	615	2.648	61.358	852	223.889	109,84%	22.039	
	Linkage	86.431	110.781	110.781	-	-	-	-	(519)	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	135.147	-	3.500	3.500	1.134	2.648	37.007	852	120.072	112,56%	15.075	
	• Local Champion	98.139	132.499	135.147	-	3.500	3.500	1.134	2.648	37.007	852	116.221	116,28%	18.926	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)	
2	MBG	446.877	444.841	447.250	4.495	8.511	4.016	502	2.409	373	6.102	507.692	88,09%	(60.441)	
	KUR	419.345	420.474	422.681	4.495	8.111	3.616	1.113	2.206	3.336	5.905	477.116	88,59%	(54.435)	
3	PWG	258.833	422.883	435.552	54.773	55.171	398	16.622	12.669	176.719	42.502	433.208	100,54%	2.344	
	Cilem	127.522	228.193	240.330	14.933	18.737	3.804	8.501	12.137	112.808	6.600	267.053	89,99%	(26.723)	
	Gadai	131.312	194.690	195.222	39.840	36.434	(3.406)	8.121	532	63.910	35.902	166.155	117,49%	29.067	
4	CFG	2.256.170	2.392.296	2.404.080	23.255	34.004	10.749	12.190	11.784	147.911	22.220	2.483.471	96,80%	(79.391)	
	CF 1	461.418	474.026	475.795	3.175	4.104	929	4.543	1.768	14.377	2.336	498.650	95,42%	(22.855)	
	Total Griya	417.205	391.149	390.606	788	523	(266)	0	(544)	-26.600	1.066	434.485	89,90%	(43.879)	
	• Total Non Program	64.148	59.172	59.131	510	220	(290)	(157)	(41)	-5.017	261	71.781	82,38%	(12.650)	
	• Program	353.058	331.978	331.475	278	303	25	(1.952)	(503)	-21.583	805	362.704	91,39%	(31.229)	
	Oto	44.213	82.877	85.189	2.387	3.582	1.195	4.543	2.312	40.977	1.270	64.165	132,77%	21.024	
	CF 2	1.794.752	1.918.270	1.928.286	20.079	29.900	9.820	7.647	10.016	133.534	19.884	1.984.822	97,15%	(56.536)	
	Mitraguna & Others	1.323.695	1.437.274	1.449.038	16.072	27.226	11.154	6.250	11.765	125.343	15.461	1.494.383	96,97%	(45.345)	
	Pensiun	471.056	480.996	479.247	4.007	2.674	(1.333)	1.397	(1.749)	8.191	4.423	490.439	97,72%	(11.191)	
	Total Pembiayaan	3.146.451	3.503.301	3.532.811	82.523	101.186	18.663	29.929	29.510	386.360	71.676	3.648.260	96,84%	(115.449)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-18 Nov'25)	% Relatif			MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	18-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.153	0,10%	0,19%	0,47%	693	961	677				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	192	475	460	1.153	0,20%	0,35%	0,85%	693	961	677				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	4.879	14.773	14.773	42.758	1.09%	3,32%	9,56%	27.985	37.879	27.985				
	KUR	3.627	13.148	13.148	38.494	0,86%	3,13%	9,11%	25.346	34.868	25.346				
	Non KUR	1.252	1.625	1.625	4.264	4,55%	6,67%	17,35%	2.639	3.011	2.639				
3	PWG	275	122	122	12.677	0,11%	0,03%	2,91%	12.555	12.402	12.555				
	Cilem	275	-	-	8.763	0,22%	0,00%	2,00%	8.763	8.488	8.763				
	Gadai	-	122	122	3.914	0,00%	0,00%	0,00%	3.914	3.792	3.792				
4	CFG	67.344	65.451	70.806	107.488	2,98%	2,96%	4,47%	36.682	40.144	42.037				
	CF 1	43.373	41.926	45.314	66.663	9,40%	9,56%	14,01%	21.348	23.290	24.737				
	Total Griya	41.791	40.088	42.848	57.962	10,02%	10,95%	14,84%	15.115	16.172	17.874				
	Oto	1.583	1.838	2.467	8.701	3,58%	2,98%	10,21%	6.234	7.118	6.862				
	CF 2	23.971	23.525	25.491	40.825	1,34%	1,33%	2,12%	15.333	16.854	17.300				
	Mitraguna & Others	22.208	21.186	23.560	37.455	1,68%	1,64%	2,58%	13.895	15.248	16.269				
	Pensiun	1.763	2.338	1.931	3.369	0,37%	0,40%	0,70%	1.438	1.607	1.031				
	Total Pembiayaan	138.673	177.658	174.204	175.310	4,41%	4,97%	4,96%	1.106	36.637	(2.348)	3.99%	19,57%	-1,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Target Dec'25		
		Oct-24	Dec-24	Oct-25			Oct-24	Sep-25	Oct-25		Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	3.177.084	3.261.982										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-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	1.144	7.189	8.094	7.847	286	(248)	658	9,16%	6.702	585,67%	11.144	70,41%	(3.298)
3	Deposito	-	2.650	3.150	3.150	0	0	500	18,87%	3.150	#DIV/0!	352	895,91%	2.798
	Total	1.144	9.839	11.244	10.997	286	(248)	1.158	11,77%	9.852	860,93%	11.496	95,66%	(499)
	CASA	1.144	7.189	8.094	7.847	286	(248)	658	9,16%	6.702	585,67%	11.144	70,41%	(3.298)
(%)	CASA	100,00%	73,07%	71,99%	71,36%									
	FDR	0,00%	33,29%	29,59%	30,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	140	141	0	0	1	0,67%	141	#DIV/0!	-	0,00%	141
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	140	140	141	0	1	0,67%	141	#DIV/0!	0	-	0,00%	141
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	8	8	8	0	0	0	0,00%	8	#DIV/0!	-	0,00%	8

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	-	3.276	3.327	200	100	-100	435	52	3.327	48	2.402	138,52%	925
	KUR	-	3.040	3.092	200	100	-100	440	52	3.092	48	2.282	135,49%	810
	Non KUR	-	235	235	-	-	0	-5	0	235	-	120	195,97%	115
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	-	3.276	3.327	200	100	-100	435	52	3.327	48	2.402	138,52%	925	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-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	-	-	-	-	47	0,00%	0	0,00%	1,42%	47	47	47				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non KUR	-	-	-	-	47	0,00%	0	0,00%	20,15%	47	47	47				
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-	0,00%	100,00%	-1,4%

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		Oct-24	Dec-24	Oct-25	Growth (YoY)				% Growth	Oct-24	Sept-25	Oct-25	Growth (Mtd)	Growth (YoY)	%	Penc.	Gap
1	Asset (Retail) T	-	1.144	9.552	9.552	0	0	0	0,00%	#DIV/0!	3,12	3,17	0,05	#DIV/0!	0	0,00%	0
2	Contribution Margin	-	(120)	(795)	(795)	0	0	0	0,00%	#DIV/0!	-	82	81	(1)	81	0,00%	0

PHR & Payroll

Kinerja	Posisi			Growth	
	Oct-24	Sept-25	Oct-25		(Mtd)
PHR	#DIV/0!	3,12	3,17	0,05	#DIV/0!
CIF Payroll	-	82	81	(1)	81

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	6.049	7.062	(437)	1.013	1.220	20,87%	(4.849)	-40,71%	32.340	21,84%	(25.278)
2	Tabungan	224.769	228.193	234.010	232.530	2.933	(1.480)	4.336	1,90%	7.760	3,45%	248.413	93,61%	(15.883)
3	Deposito	43.574	34.668	35.290	35.291	153	1	623	1,80%	(8.283)	-19,01%	44.995	78,43%	(9.704)
	Total	280.254	268.703	275.349	274.882	2.648	(466)	6.179	2,30%	(5.372)	-1,92%	325.749	84,38%	(50.866)
	CASA	236.680	234.036	240.059	239.591	2.496	(467)	5.556	2,37%	2.912	1,23%	280.753	85,34%	(41.162)
	(%) CASA	84,45%	87,10%	87,18%	87,16%									
	FDR	105,53%	134,63%	132,64%	132,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.594	7.968	7.582		(385)	988	14,99%	(1.166)	-13,32%	-	0,00%	7.582
2	Giro ISE	799	583	2.092	1.462		(630)	878	150,52%	662	82,84%		0,00%	1.462
3	Tabungan ISE	1.949	3.011	2.876	3.121		245	110	3,66%	1.172	60,16%		0,00%	3.121
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	234	234	234		0	0	0,00%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	48.018	-	2.000	2.000	-931	1.175	17.110	825	40.885	117,45%	7.133
	Linkage	-	2.483	2.483	-	-	-	-162	0	2.483	-	4.262	58,26%	(1.779)
	Non-Linkage	30.908	44.361	45.535	-	2.000	2.000	-769	1.175	14.627	825	36.624	124,33%	8.912
	• Local Champion	30.908	44.361	45.535	-	2.000	2.000	-769	1.175	14.627	825	35.340	128,85%	10.196
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	33.243	-	665	665	-689	162	-1.801	503	39.284	84,62%	(6.041)
	KUR	33.160	31.456	31.435	-	465	465	-660	-21	-1.725	486	37.188	84,53%	(5.753)
	Non KUR	1.883	1.624	1.808	-	200	200	-29	183	-75	17	2.096	86,24%	(289)
3	PWG	42.057	65.501	64.784	12.737	10.148	-2.588	262	-717	22.727	10.866	61.948	104,58%	2.836
	Cilem	12.529	18.576	19.815	1.264	1.711	447	481	1.239	7.286	472	26.953	73,52%	(7.138)
	Gadai	29.527	46.925	44.969	11.473	8.437	-3.036	-218	-1.957	15.442	10.394	34.995	128,50%	9.974
4	CFG	187.744	216.327	219.179	3.312	5.443	2.131	3.617	2.852	31.435	2.591	210.406	104,17%	8.773
	CF 1	15.514	21.606	21.704	895	434	-461	1.116	99	6.190	335	18.043	120,29%	3.661
	Total Griya	12.407	11.645	11.698	-	220	220	-163	53	-709	167	12.758	91,69%	(1.060)
4	• Total Non Program	12.280	11.525	11.578	-	220	220	-1	53	-702	167	12.628	91,69%	(1.050)
	• Program	127	120	120	-	-	-	0	0	-7	-	130	92,22%	(10)
	Oto	3.107	9.961	10.006	895	214	-681	1.116	45	6.899	169	5.285	189,32%	4.721
	CF 2	172.230	194.722	197.475	2.417	5.009	2.592	2.501	2.753	25.245	2.256	192.363	102,66%	5.112
	Mitraguna & Others	136.376	155.730	158.602	2.031	4.776	2.745	1.883	2.872	22.226	1.904	154.735	102,50%	3.867
	Pensiun	35.854	38.991	38.873	386	233	-153	618	-119	3.019	352	37.628	103,31%	1.245
	Total Pembiayaan	295.752	361.753	365.224	16.049	18.256	2.207	2.259	3.471	69.472	14.785	352.523	103,60%	12.701

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25		31-Dec-24	30-Nov-25	18-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	903	● 0,00%	● 0,76%	● 1,88%	● 546	● 903	● 552					
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-					
	Local Champion	-	351	357	903	● 0,00%	● 0,80%	● 1,98%	● 546	● 903	● 552					
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-					
2	MBG	139	1.089	1.249	3.622	● 0,40%	● 3,78%	● 10,90%	● 2.373	● 3.483	● 2.532					
	KUR	69	1.080	1.249	3.528	● 0,21%	● 3,97%	● 11,22%	● 2.279	● 3.460	● 2.449					
	Non KUR	70	10	-	94	● 3,74%	● 0,00%	● 5,18%	● 94	● 23	● 84					
3	PWG	-	-	-	1.966	● 0,00%	● 0,00%	● 3,04%	● 1.966	● 1.966	● 1.966					
	Cilem	-	-	-	1.171	● 0,00%	● 0,00%	● 5,91%	● 1.171	● 1.171	● 1.171					
	Gadai	-	-	-	795	● 0,00%	● 0,00%	● 1,77%	● 795	● 795	● 795					
4	CFG	606	1.400	2.021	6.000	● 0,32%	● 0,93%	● 2,74%	● 3.979	● 5.394	● 4.601					
	CF 1	136	665	679	1.628	● 0,88%	● 3,14%	● 7,50%	● 949	● 1.492	● 962					
	Total Griya	124	274	277	284	● 1,00%	● 2,38%	● 2,43%	● 7	● 160	● 10					
	Oto	12	391	402	1.344	● 0,39%	● 4,04%	● 13,43%	● 941	● 1.332	● 953					
	CF 2	470	734	1.342	4.372	● 0,27%	● 0,69%	● 2,21%	● 3.031	● 3.902	● 3.638					
	Mitraguna & Others	382	734	1.199	3.834	● 0,28%	● 0,77%	● 2,42%	● 2.635	● 3.452	● 3.100					
	Pensiun	88	-	143	138	● 0,24%	● 0,37%	● 1,39%	● 396	● 451	● 538					
	Total Pembiayaan	3.769	3.638	3.046	2.417	● 1,27%	● 0,84%	● 0,66%	(629)	(1.352)	(1.221)	10,41%	#####	9,7%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25		31-Dec-24	30-Nov-25	18-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	427	● 4,43%	● 2,39%	● 0,89%	● (693)	● (942)	● (693)					
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,0								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	8.708	7.513	(4.227)	(1.195)	(7.286)	-49,23%	(3.956)	-34,49%	32.177	23,35%	(24.664)
2	Tabungan	240.508	313.726	307.681	306.130	3.063	(1.551)	(7.596)	-2,42%	65.622	27,28%	264.258	115,84%	41.872
3	Deposito	185.720	182.362	183.499	178.499	1.513	(5.000)	(3.863)	-2,12%	(7.221)	-3,89%	187.162	95,37%	(8.663)
	Total	437.698	510.888	499.888	492.143	349	(7.746)	(18.746)	-3,67%	54.445	12,44%	483.598	101,77%	8.545
	CASA	251.978	328.526	316.389	313.644	(1.164)	(2.746)	(14.883)	-4,53%	61.666	24,47%	296.436	105,80%	17.208
	(%) CASA	57,57%	64,30%	63,29%	63,73%									
	FDR	88,88%	84,80%	87,51%	88,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.467	5.350		(116)	302	5,98%	1.225	29,70%	-	0,00%	5.350
2	Giro ISE	544	449	466	476		10	27	6,08%	(68)	-12,49%		0,00%	476
3	Tabungan ISE	3.581	4.600	5.001	4.874		(126)	275	5,97%	1.293	36,11%		0,00%	4.874
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	257	257	257		0	0	0,00%	24	10,30%		0,00%	257

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	86.034	104.716	104.716	-	-	0	2.060	0	18.682	-	98.792	106,00%	5.924	
	Linkage	44.151	42.730	42.730	-	-	-	-	-210	0	-1.421		49.776	85,84%	(7.046)
	Non-Linkage	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	49.016	126,46%	12.970	
	• Local Champion	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	47.733	129,86%	14.254	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)	
2	MBG	29.653	29.963	30.512	400	935	535	-56	549	859	386	34.174	89,28%	(3.662)	
	KUR	28.300	29.002	29.557	400	935	535	-40	555	1.257	380	32.594	90,68%	(3.037)	
	Non KUR	1.354	961	956	-	-	0	-16	-6	-398	6	1.580	50,46%	(625)	
3	PWG	33.844	48.286	49.667	4.187	5.179	992	1.553	1.381	15.822	3.799	53.646	92,58%	(3.979)	
	Cilem	16.485	25.714	26.976	1.466	1.891	425	613	1.262	10.491	629	32.084	84,08%	(5.108)	
	Gadai	17.360	22.572	22.691	2.721	3.288	567	939	119	5.331	3.170	21.562	105,23%	1.129	
4	CFG	239.485	250.290	252.536	2.060	4.139	2.079	1.387	2.246	13.051	1.893	267.205	94,51%	(14.669)	
	CF 1	40.558	44.440	44.917	269	726	457	791	477	4.359	249	44.275	101,45%	642	
	Total Griya	29.064	28.761	28.858	-	160	160	0	97	-206	63	30.122	95,80%	(1.264)	
	• Total Non Program	12.679	13.464	13.447	-	-	0	-111	-17	768	17	13.290	101,19%	158	
	• Program	16.385	15.297	15.411	-	160	160	-100	114	-974	46	16.832	91,55%	(1.422)	
	Oto	11.494	15.679	16.059	269	566	297	791	380	4.564	186	14.153	113,46%	1.905	
	CF 2	198.927	205.850	207.619	1.791	3.413	1.622	596	1.769	8.692	1.644	222.929	93,13%	(15.311)	
	Mitraguna & Others	182.594	188.301	190.213	1.681	3.347	1.666	-334	1.912	7.619	1.435	204.325	93,09%	(14.112)	
	Pensiun	16.332	17.549	17.406	110	66	-44	930	-143	1.073	209	18.604	93,56%	(1.199)	
	Total Pembiayaan	389.016	433.255	437.431	6.647	10.253	3.606	4.943	4.176	48.414	6.077	453.816	96,39%	(16.386)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25		31-Dec-24	30-Nov-25	18-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	97	370	289	1.901	0,33%	0,96%	6,23%	1.612	1.804	1.531				
	KUR	-	370	289	1.901	0,00%	1,00%	6,43%	1.612	1.901	1.531				
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-				
3	PWG	78	-	30	2.150	0,23%	0,06%	4,33%	2.119	2.072	2.150				
	Cilem	78	-	-	760	0,47%	0,00%	2,82%	760	682	760				
	Gadai	-	-	30	1.390	0,00%	0,13%	6,13%	1.360	1.390	1.390				
4	CFG	3.097	3.356	4.038	8.621	1,29%	1,61%	3,41%	4.583	5.524	5.265				
	CF 1	2.023	2.761	3.429	7.019	4,99%	7,72%	15,63%	3.590	4.996	4.258				
	Total Griya	1.062	2.366	2.482	4.919	3,65%	8,63%	17,04%	2.437	3.856	2.552				
	Oto	961	395	947	2.100	8,36%	6,04%	13,08%	1.153	1.139	1.706				
	CF 2	1.074	595	609	1.602	0,54%	0,30%	0,77%	993	528	1.007				
	Mitraguna & Others	1.074	500	609	1.452	0,59%	0,32%	0,76%	843	378	952				
	Pensiun	-	95	-	150	0,00%	0,02%	0,86%	150	150	55				
	Total Pembiayaan	34.931	36.291	35.881	36.289	8,98%	8,28%	8,30%	408	1.358	(2)	13,65%	-64,48%	5,3%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Dec'25		
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Growth (Mtd)
1	Asset (Retail) T	417.028	437.801	510.727	93.699		2,38	2,67	2,69
2	Contribution Margin	8.623	9.961	18.612	9.989	-115,8%	6.255	6.226	6.185

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,38	2,67			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	5.509	5.536	(10.173)	27	(456)	-7,60%	2.020	57,46%	23.250	23,81%	(17.714)
2	Tabungan	249.031	282.568	283.544	284.230	3.113	686	1.663	0,59%	35.199	14,13%	269.131	105,61%	15.100
3	Deposito	114.464	71.107	72.709	73.310	9.139	601	2.203	3,10%	(41.155)	-35,95%	115.929	63,24%	(42.619)
	Total	367.012	359.666	361.762	363.076	2.079	1.314	3.410	0,95%	(3.936)	-1,07%	408.310	88,92%	(45.234)
	CASA	252.547	288.559	289.053	289.767	(7.060)	713	1.207	0,42%	37.219	14,74%	292.381	99,11%	(2.614)
	(%) CASA	68,81%	80,23%	79,90%	79,81%									
	FDR	140,41%	152,41%	152,58%	152,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	2.414	2.418		4	(798)	-24,82%	(987)	-28,99%	-	0,00%	2.418
2	Giro ISE	179	34	14	11		(3)	(23)	-67,55%	(168)	-93,81%		0,00%	11
3	Tabungan ISE	3.226	3.182	2.400	2.407		7	(775)	-24,36%	(819)	-25,39%		0,00%	2.407
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	373	373	373		0	0	0,00%	106	39,70%		0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	84.920	-	1.500	1.500	-401	1.475	26.804	25	74.700	113,68%	10.220
	Linkage	33.720	57.778	57.778	-	-	-	-74	0	24.058	-	41.220	140,17%	16.558
	Non-Linkage	24.397	25.667	27.142	-	1.500	1.500	-327	1.475	2.745	25	33.480	81,07%	(6.338)
	• Local Champion	24.397	25.667	27.142	-	1.500	1.500	-327	1.475	2.745	25	32.196	84,30%	(5.054)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.261	550	1.050	500	-757	368	-6.450	682	47.216	76,80%	(10.955)
	KUR	42.080	34.773	35.150	550	1.050	500	-732	376	-6.931	674	46.419	75,72%	(11.269)
	Non KUR	631	1.120	1.112	-	-	0	-25	-8	481	8	797	139,47%	315
3	PWG	35.041	54.796	56.840	7.185	7.496	311	1.923	2.044	21.799	5.452	53.675	105,90%	3.165
	Cilem	13.016	25.836	27.241	2.221	2.072	-149	1.052	1.405	14.225	667	27.246	99,98%	(5)
	Gadai	22.025	28.960	29.599	4.964	5.424	460	871	639	7.574	4.785	26.429	112,00%	3.171
4	CFG	379.443	374.048	373.965	1.773	2.169	397	757	-82	-5.477	2.252	406.672	91,96%	(32.707)
	CF 1	241.455	234.905	235.237	337	1.038	701	1.425	333	-6.218	706	252.666	93,10%	(17.429)
	Total Griya	235.660	221.091	220.556	-	-	0	0	-534	-15.104	534	244.973	90,03%	(24.417)
	• Total Non Program	5.587	4.754	4.748	-	-	0	0	-58	-7	7	8.614	55,11%	(3.867)
	• Program	230.073	216.336	215.809	-	-	0	0	-1.172	-527	527	236.359	91,31%	(20.550)
	Oto	5.795	13.814	14.681	337	1.038	701	1.425	867	8.885	171	7.693	190,83%	6.988
	CF 2	137.987	139.143	138.728	1.435	1.131	-304	-668	-415	741	1.546	154.006	90,08%	(15.278)
	Mitraguna & Others	90.056	90.516	90.415	1.294	1.007	-287	-645	-100	359	1.107	104.634	86,41%	(14.218)
	Pensiun	47.932	48.628	48.313	141	124	-17	-24	-315	382	439	49.373	97,85%	(1.059)
	Total Pembiayaan	515.311	548.182	551.987	9.508	12.215	2.707	1.521	3.805	36.676	8.410	582.263	94,80%	(30.276)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	192	-	-	147	0,33%	0,00%	0,17%	147	(45)	147							
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	192	-	-	147	0,79%	0,00%	0,54%	147	(45)	147							
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
2	MBG	903	521	403	1.495	2,11%	1,12%	4,12%	1.092	592	974							
	KUR	903	418	403	1.449	2,15%	1,16%	4,12%	1.045	546	1.031							
	Non KUR	-	103	-	46	0,00%	0,00%	0,00%	-	46	46	(57)						
3	PWG	99	-	-	590	0,28%	0,00%	0,00%	1.04%	590	491	590						
	Cilem	99	-	-	375	0,76%	0,00%	0,37%	375	276	375							
	Gadai	-	-	-	216	0,00%	0,00%	0,73%	216	216	216							
4	CFG	32.852	30.578	30.678	39.850	8,66%	8,20%	8,20%	10.66%	9.172	6.998	9.272						
	CF 1	31.606	27.466	28.543	36.221	13,09%	12,15%	15,40%	7.677	4.615	8.755							
	Total Griya	31.469	27.355	28.435	35.847	13,35%	12,86%	16,25%	7.412	4.378	8.492							
	Oto	136	111	108	374	2,35%	0,78%	2,54%	265	237	263							
	CF 2	1.247	3.113	2.135	3.629	0,90%	1,53%	2,62%	1.495	2.383	517							
	Mitraguna & Others	1.122	2.540	1.807	2.994	1,25%	2,00%	3,31%	1.187	1.871	453							
	Pensiun	642	175	742	423	0,12%	0,14%	0,87%	(319)	(220)	247							
	Total Pembiayaan	60.897	74.810	76.505	77.372	11,82%	13,96%	14,02%	867	16.475	2.562	0,02%	99,82%	-14,0%				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Dec-24	Oct-25	Growth (Mtd)
1	Asset (Retail) T	242.234	530.211	560.444	318.210			2.71	2.90	2.93	0.03
2	Contribution Margin	7.227	11.173	6.961	(266)	3,7%		1.918	1.759	1.773	14

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	72	74	(56)	2	15	25,75%	(1.731)	-95,89%	12.155	0,61%	(12.081)
2	Tabungan	71.593	76.850	82.969	83.605	1.714	635	6.754	8,79%	12.011	16,78%	87.712	95,32%	(4.108)
3	Deposito	17.657	22.158	22.358	22.358	(380)	0	200	0,90%	4.702	26,63%	19.029	117,50%	3.329
	Total	91.055	99.068	105.400	106.037	1.278	637	6.970	7,04%	14.983	16,45%	118.897	89,18%	(12.860)
	CASA	73.398	76.909	83.042	83.679	1.658	637	6.770	8,80%	10.281	14,01%	99.868	83,79%	(16.189)
	(%) CASA	80,61%	77,63%	78,79%	78,91%									
	FDR	229,29%	239,29%	224,57%	223,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Dec'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.340	1.342		2	175	15,01%	(55)	-3,93%	-	0,00%	1.342
2	Giro ISE	302	41	51	55		4	14	35,37%	(247)	-81,77%	-	0,00%	55
3	Tabungan ISE	1.094	1.126	1.288	1.286		(2)	161	14,27%	192	17,56%	-	0,00%	1.286
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	148	150	150	150		0	0	0,00%	2	1,35%	-	0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	19.058	19.731	19.924	200	400	200	117	194	866	206	22.107	90,13%	(2.183)
	KUR	17.594	18.200	18.400	200	400	200	144	200	806	200	20.461	89,93%	(2.060)
	Non KUR	1.464	1.530	1.524	-	-	0	-27	-6	60	6	1.646	92,57%	(122)
3	PWG	15.250	29.854	29.607	4.459	2.322	-2.138	2.752	-247	14.356	2.569	30.315	97,66%	(709)
	Cilem	9.140	17.519	17.916	2.064	1.033	-1.031	1.866	398	8.776	636	21.218	84,44%	(3.301)
	Gadai	6.110	12.335	11.690	2.395	1.289	-1.107	886	-645	5.580	1.934	9.098	128,49%	2.592
4	CFG	174.474	187.470	187.168	1.903	1.876	-27	154	-302	12.694	2.178	189.674	98,68%	(2.505)
	CF 1	2.726	4.273	4.238	200	-	-200	-31	-35	1.513	35	3.975	106,63%	263
	Total Griya	1.978	1.974	1.967	200	-	-200	0	-7	-11	7	2.215	88,80%	(248)
4	• Total Non Program	1.978	1.974	1.967	200	-	-200	163	-7	-11	7	2.215	88,80%	(248)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.271	-	-	0	-31	-28	1.524	28	1.760	129,06%	511
	CF 2	171.748	183.197	182.930	1.703	1.876	173	185	-267	11.182	2.143	185.699	98,51%	(2.769)
	Mitraguna & Others	111.863	118.892	118.397	1.367	1.234	-133	276	-495	6.534	1.729	124.277	95,27%	(5.879)
	Pensiun	59.885	64.304	64.532	336	642	306	-91	228	4.648	414	61.422	105,06%	3.111
	Total Pembiayaan	208.782	237.055	236.699	6.562	4.598	-1.965	3.023	-355	27.917	4.953	242.096	97,77%	(5.397)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	344	36	3.010	4.822	1.81%	15,26%	24,20%	1.811	4.477	4.785						
	KUR	344	36	2.773	4.390	1.96%	15,23%	23,86%	1.618	4.046	4.354						
	Non KUR	-	-	238	431	0,00%	15,53%	28,29%	194	431	431						
3	PWG	-	-	14	1.533	0,00%	0,05%	0,18%	1.519	1.533	1.533						
	Cilem	-	-	-	1.471	0,00%	0,00%	8,21%	1.471	1.471	1.471						
	Gadai	-	-	14	62	0,00%	0,11%	0,53%	48	62	62						
4	CFG	621	471	2.688	6.808	0,36%	1,43%	3,64%	4.120	6.188	6.338						
	CF 1	122	-	-	867	4,46%	0,00%	20,45%	867	745	867						
	Total Griya	-	-	-	82	0,00%	0,00%	4,17%	82	82	82						
	Oto	122	-	-	785	16,27%	0,00%	34,54%	785	663	785						
	CF 2	499	471	2.688	5.941	0,29%	1,47%	3,25%	3.253	5.443	5.471						
	Mitraguna & Others	499	471	2.587	5.494	0,45%	2,18%	4,64%	2.907	4.995	5.023						
	Pensiun	-	-	101	448	0,00%	0,16%	0,69%	346	448	448						
	Total Pembiayaan	150	2.556	2.249	2.242	0,07%	0,95%	0,95%	(7)	2.092	(314)	1,17%	-23,63%	0,2%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	110	299	334	328	0,58%	1,69%	1,64%	(7)	217	29						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	96	96	(133)	0	15	18,64%	51	116,57%	9.894	0,97%	(9.799)
2	Tabungan	126.106	145.807	140.009	140.044	4.307	35	(5.763)	-3,95%	13.938	11,05%	141.567	98,92%	(1.523)
3	Deposito	46.391	51.246	51.199	51.239	(8.517)	40	(7)	-0,01%	4.848	10,45%	47.572	107,71%	3.667
	Total	172.540	197.134	191.303	191.379	(4.343)	75	(5.755)	-2,92%	18.838	10,92%	199.033	96,15%	(7.655)
	CASA	126.150	145.888	140.104	140.140	4.174	35	(5.748)	-3,94%	13.990	11,09%	151.462	92,52%	(11.322)
	(%) CASA	73,11%	74,00%	73,24%	73,23%									
	FDR	92,15%	84,68%	87,76%	87,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Dec'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	730	730		0	(61)	-7,70%	128	21,34%	-	0,00%	730
2	Giro ISE	8	2	3	3		0	1	26,16%	(5)	-64,69%		0,00%	3
3	Tabungan ISE	593	789	727	727		0	(61)	-7,80%	134	22,53%		0,00%	727
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	196	196	196		0	0	0,00%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Local Champion	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.237	200	-	-200	545	-189	3.709	189	20.174	100,31%	62
	KUR	15.208	19.215	19.035	200	-	-200	586	-180	3.827	180	18.673	101,94%	363
	Non KUR	1.319	1.210	1.201	-	-	0	-41	-9	-118	9	1.501	80,01%	(300)
3	PWG	4.082	8.586	8.775	279	350	70	-223	189	4.693	161	8.709	100,75%	66
	Cilem	4.082	8.586	8.775	279	350	70	-223	189	4.693	161	8.709	100,75%	66
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	138.872	2.135	2.080	-55	73	952	539	1.128	151.416	91,72%	(12.544)
	CF 1	3.556	3.661	3.893	278	295	17	-166	232	337	63	5.044	77,18%	(1.151)
	Total Griya	1.390	1.305	1.301	278	-	-278	0	-4	-89	4	1.622	80,22%	(321)
	• Total Non Program	1.390	1.013	1.010	-	-	0	-17	-3	-380	3	1.622	62,27%	(612)
	• Program	-	293	291	278	-	-278	293	-2	291	2	0	0,00%	291
	Oto	2.165	2.356	2.592	-	295	295	-166	236	427	59	3.422	75,74%	(830)
	CF 2	134.777	134.260	134.979	1.857	1.785	-72	239	720	202	1.065	146.373	92,22%	(11.393)
	Mitraguna & Others	92.204	95.035	96.104	1.857	1.785	-72	970	1.069	3.900	716	102.550	93,71%	(6.446)
	Pensiun	42.574	39.224	38.875	-	-	0	-731	-349	-3.699	349	43.822	88,71%	(4.947)
	Total Pembiayaan	158.995	166.938	167.889	2.614	2.430	-184	393	951	8.894	1.478	180.352	93,09%	(12.462)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				MtD	YtD	MtM	%	Penc.	Gap					
1	SME	-	8	6	6	6	0,00%	100,00%	100,00%	6	(2)								
	Linkage	-	-	-	-	6	0,00%	100,00%	100,00%	6	(2)								
	Local Champion	-	8	6	6	6	0,00%	100,00%	100,00%	6	(2)								
	Value Chain	-	-	-	-	6	0,00%	100,00%	100,00%	6	(2)								
2	MBG	172	136	129	2.149	52	1,04%	0,63%	10,62%	2.021	1.978	2.014							
	KUR	85	-	-	2.021	52	0,56%	0,00%	10,62%	2.021	1.936	2.021							
	Non KUR	87	136	129	-	129	6,58%	10,63%	10,63%	10,71%	-	42	(7)						
3	PWG	-	1	-	-	153	0,00%	0,00%	1,75%	153	153	152							
	Cilem	-	1	-	-	153	0,00%	0,00%	1,75%	153	153	152							
	Gadai	-	-	-	-	153	0,00%	0,00%	1,75%	153	153	152							
4	CFG	2.726	874	1.012	1.012	52	1,97%	0,73%	0,73%	(0)	(1.714)	138							
	CF 1	30	106	-	-	52	0,85%	0,00%	0,00%	-	(30)	(106)							
	Total Griya	-	-	-	-	52	0,00%	0,00%	0,00%	-	-	-							
	Oto	30	106	-	-	52	1,39%	0,00%	0,00%	-	(30)	(106)							
	CF 2	2.696	768	1.012	1.012	52	2,00%	0,75%	0,75%	(0)	(1.684)	244							
	Mitraguna & Others	2.696	462	707	707	52	2,92%	0,74%	0,74%	-	(1.988)	245							
	Pensiun	-	305	304	304	52	0,00%	0,18%	0,18%	(0)	304	(1)	304	(1)					
	Total Pembiayaan	2.762	927	1.064	1.063	52	1,74%	0,64%	0,64%	(1)	(1.699)	136	0,60%	5,98%	0,0%				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	163.906	172.540	201.477	37.571		
2	Contribution Margin	7.219	9.606	10.525	3.306	-45,8%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	3,20	3,23	0,03	0,28
CIF Payroll	1.387	1.528	1.537	9	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	541	501	20	(39)	21	4,30%	(2.904)	-85,28%	12.585	3,98%	(12.084)
2	Tabungan	80.230	94.233	96.049	96.562	4.587	514	2.330	2,47%	16.332	20,36%	94.513	102,17%	2.049
3	Deposito	12.294	14.848	14.860	14.861	(2.510)	0	12	0,08%	2.566	20,87%	13.135	113,14%	1.726
	Total	95.930	109.561	111.450	111.924	2.097	474	2.363	2,16%	15.994	16,67%	120.233	93,09%	(8.309)
	CASA	83.636	94.713	96.589	97.064	4.608	474	2.350	2,48%	13.428	16,06%	107.098	90,63%	(10.034)
	(%) CASA	87,18%	86,45%	86,67%	86,72%									
	FDR	162,31%	168,82%	167,46%	166,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.719	2.720		1	(61)	-2,21%	1.178	76,45%	-	0,00%	2.720
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.763	1.700	1.701		1	(61)	-3,48%	160	10,37%	-	0,00%	1.701
4	Deposito ISE	-	1.019	1.019	1.019		0	(0)	-0,00%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	158	158	158		0	0	0,00%	17	12,06%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Local Champion	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	57.584	445	1.710	1.265	236	984	3.771	726	59.614	96,60%	(2.030)
	KUR	50.217	53.821	54.831	445	1.710	1.265	366	1.010	4.614	700	55.758	98,34%	(927)
	Non KUR	3.596	2.779	2.753	-	-	0	-130	-25	-843	25	3.856	71,40%	(1.103)
3	PWG	27.769	44.158	44.989	5.421	6.268	847	1.908	831	17.220	5.437	41.295	108,95%	3.694
	Cilem	10.764	20.583	21.983	1.084	2.083	999	1.090	1.400	11.219	683	20.846	105,46%	1.138
	Gadai	17.005	23.575	23.006	4.338	4.185	-153	819	-569	6.001	4.754	20.449	112,50%	2.557
4	CFG	73.851	84.100	83.959	2.235	1.436	-799	892	-141	10.108	1.577	86.681	96,86%	(2.722)
	CF 1	1.222	2.030	2.005	-	-	0	-92	-25	783	25	2.492	80,46%	(487)
	Total Griya	938	749	749	-	-	0	0	0	-189	-	1.099	68,18%	(350)
1	• Total Non Program	938	749	749	-	-	0	-5	0	-189	-	1.099	68,18%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.256	-	-	0	-92	-25	972	25	1.393	90,15%	(137)
	CF 2	72.630	82.070	81.954	2.235	1.436	-799	984	-116	9.325	1.552	84.189	97,34%	(2.235)
	Mitraguna & Others	46.537	52.181	52.624	1.077	1.436	359	-235	443	6.087	993	56.880	92,52%	(4.256)
	Pensiun	26.093	29.889	29.330	1.158	-	-1.158	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	186.634	8.101	9.414	1.313	3.022	1.674	30.933	7.740	187.856	99,35%	(1.223)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				31-Dec-24	30-Nov-25	18-Dec-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	260	704	936	3.928	0,48%	1,65%	6,82%	2.992	3.667	3.223							
	KUR	228	545	766	3.499	0,45%	1,42%	6,38%	2.733	3.272	2.954							
	Non KUR	33	159	170	428	0,91%	6,13%	15,56%	258	396	269							
3	PWG	-	-	-	-	1.239	0,00%	0,00%	2,75%	1.239	1.239	1.239						
	Cilem	-	-	-	-	1.239	0,00%	0,00%	5,63%	1.239	1.239	1.239						
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
4	CFG	61	252	149	635	0,08%	0,18%	0,76%	486	574	382							
	CF 1	-	-	-	-	21	0,00%	0,00%	1,04%	21	21	21						
	Total Griya	-	-	-	-	21	0,00%	0,00%	2,78%	21	21	21						
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	CF 2	61	252	149	614	0,08%	0,18%	0,75%	465	553	361							
	Mitraguna & Others	61	208	104	569	0,13%	0,20%	1,08%	465	507	361							
	Pensiun	292	-	-	-	45	0,00%	0,15%	0,15%	-	45	0						
	Total Pembiayaan	1.115	1.494	1.233	1.306	0,72%	0,67%	0,70%	73	191	(188)	4,44%	-533,77%	3,7%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				31-Dec-24	30-Nov-25	18-Dec-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	477	546	622	781</												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	16.796	17.015	5.703	219	6.188	57,16%	2.334	15,89%	28.261	60,21%	(11.246)
2	Tabungan	126.637	123.445	120.986	121.308	634	323	(2.136)	-1,73%	(5.329)	-4,21%	141.573	85,69%	(20.265)
3	Deposito	60.864	54.876	56.071	55.871	(1.285)	(200)	995	1,81%	(4.993)	-8,20%	62.398	89,54%	(6.527)
	Total	202.183	189.147	193.853	194.194	5.053	342	5.047	2,67%	(7.988)	-3,95%	232.232	83,62%	(38.037)
	CASA	141.318	134.271	137.781	138.323	6.337	542	4.052	3,02%	(2.995)	-2,12%	169.834	81,45%	(31.511)
	(%) CASA	69,90%	70,99%	71,08%	71,23%									
	FDR	127,02%	126,34%	123,43%	123,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.988	3.830		(158)	331	9,47%	412	12,05%	-	0,00%	3.830
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.788	3.630		(158)	331	10,05%	412	12,80%	-	0,00%	3.630
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	234	234	234		0	0	0,00%	14	6,36%	-	0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	108	-	-	0	-22	-1	-133	1	241	44,73%	(133)
	Linkage	46	36	36	-	-	-	-1	0	-9	-	46	79,54%	(9)
	Non-Linkage	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Local Champion	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	21.021	-	-	0	-818	-343	-6.468	343	31.121	67,55%	(10.100)
	KUR	24.649	19.536	19.217	-	-	0	-735	-319	-5.432	319	28.072	68,46%	(8.855)
	Non KUR	2.840	1.828	1.804	-	-	0	-82	-24	-1.036	24	3.049	59,17%	(1.245)
3	PWG	10.361	9.671	9.773	261	366	105	-137	102	-587	264	19.402	50,37%	(9.628)
	Cilem	10.361	9.671	9.773	261	366	105	-137	102	-587	264	19.402	50,37%	(9.628)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	208.377	1.450	2.118	668	-3.776	562	-10.347	1.555	235.220	88,59%	(26.843)
	CF 1	7.216	7.651	7.689	310	143	-168	-89	38	474	105	9.051	84,95%	(1.362)
	Total Griya	3.957	4.371	4.492	310	143	-168	0	121	534	22	4.296	104,55%	195
	• Total Non Program	3.667	3.593	3.572	310	-	-310	268	-21	-94	21	3.998	89,37%	(425)
	• Program	291	778	919	-	143	143	-4	141	628	1	299	307,58%	620
	Oto	3.258	3.280	3.197	-	-	0	-89	-83	-61	83	4.755	67,25%	(1.557)
	CF 2	211.508	200.163	200.688	1.140	1.975	835	-3.687	524	-10.820	1.451	226.169	88,73%	(25.481)
	Mitraguna & Others	176.747	169.319	170.148	1.140	1.975	835	-3.116	829	-6.599	1.146	189.944	89,58%	(19.796)
	Pensiun	34.761	30.844	30.540	-	-	0	-571	-305	-4.221	305	36.225	84,31%	(5.685)
	Total Pembiayaan	256.814	238.959	239.279	1.711	2.484	773	-4.753	320	-17.535	2.164	285.983	83,67%	(46.704)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25		31-Dec-24	30-Nov-25	18-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	22	0	0,00%	19,92%	20,18%	-	22	(20)				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	42	22	22	0	0,00%	29,93%	30,52%	-	22	(20)				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	154	707	979	1.384	0	0,56%	4,58%	6,59%	406	1.231	677				
	KUR	154	428	699	1.172	0	0,62%	3,58%	6,10%	473	1.018	744				
	Non KUR	-	279	280	212	0	0,00%	15,31%	11,78%	(67)	212	(67)				
3	PWG	25	-	-	143	0	0,24%	0,00%	1,46%	143	119	143				
	Cilem	25	-	-	143	0	0,24%	0,00%	1,46%	143	119	143				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	14.908	10.054	9.774	9.786	0	6,82%	4,70%	4,70%	12	(5.122)	(268)				
	CF 1	-	33	176	309	0	0,00%	2,30%	4,01%	133	309	276				
	Total Griya	-	-	-	166	0	0,00%	0,00%	3,69%	166	166	166				
	Oto	-	33	176	143	0	0,00%	5,36%	4,47%	(33)	143	110				
	CF 2	14.908	10.021	9.598	9.477	0	7,05%	4,80%	4,72%	(121)	(5.430)	(544)				
	Mitraguna & Others	14.471	9.714	9.403	9.282	0	8,19%	5,55%	5,46%	(120)	(5.189)	(432)				
	Pensiun	436	307	521	521	0	1,25%	0,63%	0,64%	(0)	(241)	(112)				
	Total Pembiayaan	8.238	23.033	19.188	19.247	0	3,21%	8,03%	8,04%	58	11.009	(3.787)	1,09%	86,48%	-7,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	262.410	263.262	250.938	(11.472)	
2	Contribution Margin	7.990	9.342	(1.983)	(9.973)	124,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,58	2,77	2,81	0,03	0,23
CIF Payroll	3.299	2.582	2.636	54	(663)

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	6.956	5.859	(1.098)	730	14,24%	(2.502)	-29,93%	-	0,00%	5.859
2	Giro ISE	1.674	480	1.547	587	(960)	107	22,28%	(1.088)	-64,95%	-	0,00%	587
3	Tabungan ISE	6.686	4.648	5.409	5.272	(138)	624	13,41%	(1.414)	-21,15%	-	0,00%	5.272
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	188	209	209	209	0	0	0,00%	21	11,17%	-	0,00%	209

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	0,00%	0
2	MBG	46.391	47.978	48.030	1.050	650	-400	429	51	1.639	599	51.533	93,20%	(3.504)
	KUR	42.708	44.232	44.295	1.050	650	-400	484	62	1.587	588	47.624	93,01%	(3.329)
	Non KUR	3.682	3.746	3.735	-	-	0	-55	-11	53	11	3.910	95,53%	(175)
3	PWG	25.907	49.126	53.304	8.144	8.812	668	2.667	4.179	27.397	4.634	44.094	120,89%	9.210
	Cilem	11.633	29.592	32.859	3.069	4.468	1.399	2.140	3.267	21.226	1.202	24.677	133,15%	8.181
	Gadai	14.275	19.533	20.445	5.075	4.344	-731	527	912	6.171	3.432	19.416	105,30%	1.029
4	CFG	167.028	188.016	188.869	942	2.022	1.080	1.443	853	21.841	1.170	184.607	102,31%	4.262
	CF 1	10.804	15.629	16.383	49	910	861	820	753	5.579	157	12.990	126,12%	3.393
	Total Griya	4.197	5.377	5.368	-	-	0	0	-9	1.171	9	4.504	119,18%	864
M	• Total Non Program	4.197	5.224	5.215	-	-	0	-54	-9	1.018	9	4.504	115,78%	711
	• Program	-	153	153	-	-	0	-1	0	153	-	0	0,00%	153
	Oto	6.607	10.252	11.014	49	910	861	820	762	4.408	148	8.486	129,80%	2.529
	CF 2	156.224	172.386	172.486	893	1.112	219	623	100	16.262	1.012	171.617	100,51%	869
	Mitraguna & Others	100.077	114.669	114.774	663	698	35	341	105	14.698	593	113.744	100,91%	1.030
	Pensiun	56.148	57.718	57.712	230	414	184	282	-5	1.564	419	57.873	99,72%	(161)
	Total Pembiayaan	239.326	285.120	290.203	10.137	11.485	1.348	4.540	5.083	50.876	6.402	280.234	103,56%	9.969

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	198	322	234	5.760	0,43%	0,49%	11,99%	5.526	5.562	5.437	-	-	-	
	KUR	198	249	162	4.443	0,46%	0,37%	10,03%	4.281	4.245	4.194	-	-	-	
	Non KUR	-	74	72	1.317	0,00%	1,92%	35,26%	1.245	1.317	1.243	-	-	-	
3	PWG	-	-	-	1.897	0,00%	0,00%	3,56%	1.897	1.897	1.897	-	-	-	
	Cilem	-	-	-	1.092	0,00%	0,00%	3,32%	1.092	1.092	1.092	-	-	-	
	Gadai	-	-	-	805	0,00%	0,00%	3,94%	805	805	805	-	-	-	
4	CFG	1.021	788	1.127	2.813	0,61%	0,60%	1,49%	1.685	1.791	2.024	-	-	-	
	CF 1	202	371	242	1.796	1,87%	1,55%	10,96%	1.555	1.594	1.425	-	-	-	
	Total Griya	-	212	211	893	0,00%	3,92%	16,64%	682	893	681	-	-	-	
	Oto	202	160	31	903	3,06%	0,30%	8,20%	872	701	744	-	-	-	
	CF 2	819	417	885	1.016	0,52%	0,51%	0,59%	131	197	599	-	-	-	
	Mitraguna & Others	819	161	356	356	0,82%	0,31%	0,31%	-	(463)	195	-	-	-	
	Pensiun	-	256	530	660	0,00%	0,92%	1,14%	131	660	405	-	-	-	
	Total Pembiayaan	1.219	1.111	1.361	10.469	0,51%	0,48%	3,61%	9.108	9.250	9.358	1,08%	70,04%	-2,5%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	409	479	478	0,99%	1,00%	0,99%	(1)	17	69			
	KUR	366	358	429	428	0,86%	0,97%	0,97%	(1)	62	70			
	Non KUR	95	51	50	50	2,57%	1,33%	1,34%	-	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.468	1,59%	0,78%	0,78%	-	(1.180)	45			
	CF 1	10	294	294	294	0,09%	1,88%	1,79%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,67%	-	284	-			
	CF 2	2.638	1.130	1.174	1.174	1,69%	0,68%	0,68%	-	(1.464)	45			
	Mitraguna & Others	2.229	1.101	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	0			
	Pensiun	410	29	74	74	0,17%	0,03%	0,13%	-	(336)	45			
	Total Pembiayaan	3.109	1.832	1.947	1.946	1,30%	0,68%	0,67%	(1)	(1.163)	114	1,79%	-167,44%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	238.864	242.722	285.171	46.307	
2	Contribution Margin	9.403	12.126	15.378	5.975	-63,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,62	2,76	2,78	0,02	0,17
CIF Payroll	1.924	2.066	2.072	6	148

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	954	954	(98)	0	84	9,65%	(409)	-29,98%	9.620	9,92%	(8.666)
2	Tabungan	77.945	101.306	103.150	103.120	3.787	(30)	1.813	1,79%	25.175	32,30%	90.999	113,32%	12.120
3	Deposito	9.935	10.260	8.176	8.474	433	298	(1.786)	-17,41%	(1.461)	-14,71%	10.702	79,18%	(2.228)
	Total	89.243	112.436	112.280	112.548	4.121	268	111	0,10%	23.305	26,11%	111.321	101,10%	1.226
	CASA	79.307	102.177	104.104	104.074	3.688	(30)	1.897	1,86%	24.767	31,23%			
	(%) CASA	88,87%	90,88%	92,72%	92,47%									
	FDR	131,75%	135,15%	136,62%	136,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.153	2.288		135	(166)	-6,76%	(508)	-18,16%	-	0,00%	2.288
2	Giro ISE	1.018	584	400	530		129	(54)	-9,23%	(488)	-47,97%		0,00%	530
3	Tabungan ISE	1.778	1.870	1.753	1.758		6	(112)	-5,99%	(19)	-1,09%		0,00%	1.758
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	99	99	99		0	0	0,00%	16	19,28%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)	
	• Local Champion	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	19.406	24.035	24.216	70	400	330	557	181	4.810	219	22.874	105,87%	1.342	
	KUR	19.311	23.042	23.134	70	300	230	578	93	3.823	207	22.603	102,35%	531	
	Non KUR	95	993	1.082	-	100	100	20	89	987	11	271	399,58%	811	
3	PWG	2.291	6.450	6.895	182	519	337	-144	445	4.603	74	6.471	106,55%	424	
	Cilem	2.291	6.450	6.895	182	519	337	-144	445	4.603	74	6.471	106,55%	424	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	95.786	121.474	122.290	1.891	1.834	-57	4.317	816	26.505	1.018	106.301	115,04%	15.990	
	CF 1	18.535	22.457	22.333	594	-	-594	625	-125	3.797	125	20.252	110,27%	2.080	
	Total Griya	17.245	15.716	15.704	-	-	0	0	-12	-1.541	12	18.033	87,09%	(2.329)	
	• Total Non Program	1.070	691	684	-	-	0	0	-10	-7	-386	7	1.416	48,30%	(732)
	• Program	16.174	15.025	15.020	-	-	0	0	-468	-6	-1.155	6	16.616	90,39%	(1.597)
	Oto	1.291	6.741	6.629	594	-	-594	625	-112	5.338	112	2.220	298,63%	4.409	
	CF 2	77.250	99.017	99.958	1.297	1.834	537	3.692	941	22.707	893	86.049	116,16%	13.909	
	Mitraguna & Others	58.013	80.885	81.927	1.297	1.632	335	3.843	1.042	23.914	590	65.912	124,30%	16.016	
	Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)	
	Total Pembiayaan	117.580	151.958	153.401	2.143	2.753	610	4.730	1.442	35.821	1.311	135.743	113,01%	17.658	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-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	167	622	534	817	0,86%	2,22%	3,38%	283	650	196						
	KUR	167	622	534	817	0,87%	2,32%	3,53%	283	650	196						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
3	PWG	-	-	-	-	153	0,00%	0,00%	153	153	153						
	Cilem	-	-	-	-	153	0,00%	0,00%	153	153	153						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
4	CFG	2.572	2.138	2.399	3.202	2,69%	1,97%	2,62%	803	630	1.064						
	CF 1	1.875	1.540	1.780	2.576	10,12%	7,93%	11,54%	796	701	1.037						
	Total Griya	1.875	1.449	1.567	2.278	10,87%	9,97%	14,50%	711	403	829						
	Oto	-	91	213	298	0,00%	3,16%	4,50%	85	298	208						
	CF 2	697	598	619	625	0,90%	0,63%	0,63%	7	(71)	28						
	Mitraguna & Others	583	598	619	625	1,01%	0,77%	0,76%	7	42	28						
	Pensiun	113	-	-	-	0,00%	0,00%	0,00%	-	-	(113)						
	Total Pembiayaan	2.739	2.759	2.933	4.172	2,33%	1,93%	2,72%	1.238	1.433	1.412	0,81%	70,14%	-1,9%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
2	MBG	-	664	651	650	0,00%	2,71%	2,69%	(1)	650	(14)						
	KUR	-	664	651	650	0,00%	2,83%	2,81%	(1)	650	(14)						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	96	96	(16)	0	7	7,46%	(66)	-40,87%	8.912	1,07%	(8.816)
2	Tabungan	112.107	105.488	110.819	110.156	2.418	(663)	4.667	4,42%	(1.951)	-1,74%	127.186	86,61%	(17.030)
3	Deposito	7.734	11.503	11.318	6.318	(753)	(5.000)	(5.185)	-45,08%	(1.416)	-18,31%	8.925	70,79%	(2.607)
	Total	120.003	117.080	122.233	116.569	1.648	(5.663)	(511)	-0,44%	(3.433)	-2,86%	145.022	80,38%	(28.453)
	CASA	112.269	105.577	110.915	110.251	2.402	(663)	4.674	4,43%	(2.017)	-1,80%	136.097	81,01%	(25.846)
	(%) CASA	93,56%	90,17%	90,74%	94,58%									
	FDR	119,28%	128,26%	122,39%	128,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.548	1.748	1.594	1.594	0	(154)	-8,82%	45	2,94%	-	0,00%	1.594		
2	Giro ISE	6	7	7	7	0	0	0,00%	1	14,04%	0	0,00%	7		
3	Tabungan ISE	1.542	1.741	1.587	1.587	0	(154)	-8,86%	45	2,89%	0	0,00%	1.587		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0		
5	CIF ISE	142	158	158	158	0	0	0,00%	16	11,27%	0,00%	0,00%	158		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Local Champion	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.672	350	301	-49	-145	134	-2.839	167	21.533	72,78%	(5.861)
	KUR	17.071	14.073	14.210	350	301	-49	-164	137	-2.861	164	19.918	71,34%	(5.707)
	Non KUR	1.440	1.465	1.462	-	-	0	19	-3	22	3	1.615	90,50%	(153)
3	PWG	10.369	18.035	18.319	1.618	2.032	413	1.020	284	7.949	1.748	21.336	85,86%	(3.018)
	Cilem	7.309	11.518	11.648	393	647	254	75	129	4.339	518	15.842	73,52%	(4.195)
	Gadai	3.060	6.516	6.671	1.225	1.385	159	945	155	3.611	1.230	5.494	121,42%	1.177
4	CFG	114.187	116.546	115.560	844	1.036	192	-66	-986	1.374	2.021	125.520	92,07%	(9.960)
	CF 1	709	1.829	1.963	-	142	142	-43	134	1.254	8	1.960	100,12%	2
	Total Griya	277	244	244	-	-	0	0	0	-33	-	438	55,62%	(194)
4	• Total Non Program	277	244	244	-	-	0	-1	0	-33	-	438	55,62%	(194)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.719	-	142	142	-43	134	1.288	8	1.522	112,92%	197
	CF 2	113.478	114.717	113.598	844	894	50	-23	-1.119	120	2.013	123.560	91,94%	(9.962)
	Mitraguna & Others	95.023	97.391	96.443	544	894	350	-48	-948	1.420	1.842	104.219	92,54%	(7.776)
	Pensiun	18.455	17.326	17.155	300	-	-300	25	-172	-1.301	172	19.341	88,70%	(2.186)
	Total Pembiayaan	937	150.169	149.601	2.812	3.368	556	807	-568	6.466	3.936	168.458	88,81%	(18.857)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25		31-Dec-24	30-Nov-25	18-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	321	728	965	1.935	1.73%	6,21%	12,35%	970	1.614	1.207	322	322		
	KUR	302	728	923	1.779	1.77%	6,56%	12,52%	856	1.477	1.051	188	188		
	Non KUR	19	-	43	156	1.33%	2,90%	10,67%	113	137	156	134	134		
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	617	842	1.148	2.546	0,54%	0,98%	2,20%	1.398	1.929	1.704	757	757		
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	1.994	1.184	1.181	1.87%	1.03%	1.04%	(3)	(944)	(813)	1.20%	(3)	(653)	(813)
	Mitraguna & Others	1.814	1.975	1.165	1.162	1.91%	1.20%	1.20%	(3)	(653)	(813)	0,11%	(291)	(0)	
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	-	-	1.51%	43	(275)	(794)
	Total Pembiayaan	2.540	3.059	2.221	2.265	1.77%	1.48%	1.51%	43	(275)	(794)	7,80%	-415,25%	6,3%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	142.452	147.619	152.669	10.217		
2	Contribution Margin	6.436	7.943	6.220	(216)	3,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,03	3,26	3,25	(0,01)	0,23
CIF Payroll	1.457	1.132	1.565	433	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.196	1.196	(22)	1	340	39,63%	(1.809)	-60,18%	13.658	8,76%	(12.461)
2	Tabungan	56.317	64.168	63.482	63.912	392	430	(257)	-0,40%	7.595	13,49%	71.329	89,60%	(7.417)
3	Deposito	45.220	60.141	59.736	59.736	(2.889)	0	(404)	-0,67%	14.516	32,10%	46.637	128,09%	13.100
	Total	104.542	125.166	124.414	124.844	(2.519)	431	(321)	-0,26%	20.302	19,42%	131.623	94,85%	(6.779)
	CASA	59.322	65.025	64.677	65.108	370	431	83	0,13%	5.786	9,75%	84.987	76,61%	(19.879)
	(%) CASA	56,74%	51,95%	51,99%	52,15%									
	FDR	207,64%	192,09%	194,95%	194,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.249	2.263		13	140	6,59%	(548)	-19,48%	-	0,00%	2.263
2	Giro ISE	19	387	613	615		1	228	58,90%	596	3112,10%	615	0,00%	0
3	Tabungan ISE	2.791	1.736	1.636	1.648		12	(88)	-5,07%	(1.143)	-40,95%	179	100,00%	1.648
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%	123	0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.933	-	-	0	-72	0	-761	-	8.694	91,25%	(761)
	Linkage	8.515	7.754	7.754	-	-	-	-72	0	-761	-	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
• Local Champion	179	179	179	-	-	-	0	0	0	0	-	179	100,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	30.131	-	250	250	-485	-198	-4.444	448	38.794	77,67%	(8.663)
	KUR	29.907	26.736	26.583	-	250	250	-378	-153	-3.324	403	33.893	78,43%	(7.310)
	Non KUR	4.668	3.593	3.548	-	0	0	-107	-45	-1.120	45	4.901	72,39%	(1.353)
3	PWG	5.791	10.002	10.304	209	635	426	-202	302	4.513	333	14.991	68,73%	(4.687)
	Cilem	5.791	10.002	10.304	209	635	426	-202	302	4.513	333	14.991	68,73%	(4.687)
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	194.174	2.778	3.663	885	3.928	2.003	26.165	1.661	186.413	104,16%	7.761
	CF 1	111.105	105.092	105.037	242	398	156	651	-55	-6.068	454	116.457	90,19%	(11.420)
	Total Griya	105.380	96.415	96.178	-	0	0	-236	-9.202	-	236	109.231	88,05%	(13.053)
• Total Non Program	15.372	12.439	12.426	-	-	0	-116	-14	-2.946	-	14	16.763	74,13%	(4.337)
• Program	90.009	83.975	83.752	-	-	0	-499	-223	-6.256	-	223	92.468	90,57%	(8.715)
4	Oto	5.724	8.677	8.859	242	398	156	651	181	3.134	217	7.226	122,59%	1.632
	CF 2	56.904	87.079	89.137	2.536	3.265	729	3.277	2.058	32.233	1.207	69.956	127,42%	19.181
	Mitraguna & Others	52.060	75.127	77.244	1.435	3.265	1.830	2.692	2.118	25.185	1.147	63.627	121,40%	13.618
	Pensiun	4.844	11.953	11.893	1.101	-	-1.101	586	-60	7.049	60	6.329	187,91%	5.564
	Total Pembiayaan	217.069	240.436	242.542	2.987	4.548	1.561	3.170	2.106	25.474	2.442	248.892	97,45%	(6.350)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25		31-Dec-24	30-Nov-25	18-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	471	1.195	1.176	2.739	1.36%	3,88%	9,09%	1.563	2.267	1.544					
	KUR	56	592	740	2.101	0,19%	2,77%	7,90%	1.361	2.045	1.510					
	Non KUR	415	603	436	637	8,89%	12,14%	17,97%	201	222	34					
3	PWG	-	-	-	490	0,00%	0,00%	4,75%	490	490	490					
	Cilem	-	-	-	490	0,00%	0,00%	4,75%	490	490	490					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	7.329	9.702	11.055	16.963	4,36%	5,75%	8,74%	5.907	9.634	7.261					
	CF 1	7.221	8.741	10.093	14.258	6,50%	9,60%	13,57%	4.164	7.037	5.516					
	Total Griya	7.194	8.389	9.787	13.366	6,83%	10,15%	13,90%	3.579	6.172	4.977					
	Oto	26	352	306	891	0,46%	3,53%	10,06%	585	865	539					
	CF 2	108	960	962	2.705	0,19%	1,10%	3,03%	1.743	2.597	1.745					
	Mitraguna & Others	-	960	657	657	0,00%	1,28%	3,50%	1.743	2.705	1.745					
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	12.895	16.634	17.144	17.688	5,94%	7,13%	7,29%	544	4.792	1.053	0,04%	99,39%	-7,2%		

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	215.816	219.091	243.112	27.296		
2	Contribution Margin	725	1.145	2.220	1.495	-206,2%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,68	2,02	2,01	(0,00)	0,34
CIF Payroll	1.683	2.057	2.107	50	424

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	2.778	3.988	(32)	1.209	2.680	204,83%	(3.093)	-43,68%	16.932	23,55%	(12.945)
2	Tabungan	82.750	97.023	99.125	98.419	8.832	(706)	1.396	1,44%	15.669	18,94%	97.775	100,66%	644
3	Deposito	20.500	30.747	31.034	31.034	(11)	0	287	0,93%	10.533	51,38%	21.287	145,79%	9.747
	Total	110.331	129.078	132.937	133.440	8.789	503	4.363	3,38%	23.109	20,95%	135.994	98,12%	(2.554)
	CASA	89.831	98.331	101.904	102.407	8.800	503	4.076	4,15%	12.576	14,00%	114.707	89,28%	(12.301)
	(%) CASA	81,42%	76,18%	76,66%	76,74%									
	FDR	132,60%	132,08%	130,80%	130,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	973	977		4	(1.209)	-55,32%	182	22,95%	-	0,00%	977
2	Giro ISE	389	146	174	177		3	31	21,14%	(212)	-54,55%	-	0,00%	177
3	Tabungan ISE	406	2.040	799	800		1	(1.240)	-60,79%	394	97,25%	-	0,00%	800
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	102	118	118	118		0	0	0,00%	16	15,69%	-	0,00%	118

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	37.651	37.153	37.567	410	1.050	640	462	415	-83	635	41.294	90,97%	(3.727)
	KUR	36.457	36.207	36.630	410	1.050	640	491	424	173	626	39.946	91,70%	(3.315)
	Non KUR	1.194	946	937	-	-	0	-29	-9	-257	9	1.348	69,48%	(411)
3	PWG	14.628	27.021	28.253	3.617	4.460	842	2.042	1.232	13.626	3.228	26.021	108,58%	2.233
	Cilem	6.737	14.413	15.368	1.203	1.385	183	946	955	8.631	430	14.271	107,69%	1.097
	Gadai	7.891	12.608	12.885	2.415	3.075	660	1.096	277	4.994	2.797	11.750	109,67%	1.136
4	CFG	94.017	106.314	108.059	770	3.113	2.343	853	1.746	14.043	1.368	108.286	99,79%	(227)
	CF 1	1.650	2.775	2.764	-	18	18	-44	-11	1.114	30	2.811	98,32%	(47)
	Total Griya	348	256	256	-	-	0	0	0	-92	-	509	50,35%	(253)
	• Total Non Program	348	256	256	-	-	0	-9	0	-92	-	509	50,35%	(253)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.508	-	18	18	-44	-11	1.205	30	2.302	108,93%	206
	CF 2	92.366	103.539	105.296	770	3.095	2.325	897	1.757	12.929	1.338	105.475	99,83%	(180)
	Mitraguna & Others	54.628	64.218	65.908	770	2.685	1.915	1.225	1.691	11.280	994	66.375	99,30%	(466)
	Pensiun	37.738	39.321	39.387	-	410	410	-328	66	1.649	344	39.101	100,73%	287
	Total Pembiayaan	146.295	170.488	173.880	4.797	8.623	3.826	3.357	3.393	27.585	5.231	175.601	99,02%	(1.721)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25		31-Dec-24	30-Nov-25	18-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	83	54	35	2.114	0,22%	0,09%	5,63%	2.079	2.030	2.059				
	KUR	-	19	-	1.900	0,00%	0,00%	5,19%	1.900	1.900	1.881				
	Non KUR	83	35	35	213	6,98%	3,66%	22,78%	179	130	178				
3	PWG	-	-	-	531	0,00%	0,00%	1,88%	531	531	531				
	Cilem	-	-	-	507	0,00%	0,00%	3,30%	507	507	507				
	Gadai	-	-	-	24	0,00%	0,00%	0,19%	24	24	24				
4	CFG	-	732	816	2.351	0,00%	0,77%	2,18%	1.535	2.351	1.619				
	CF 1	-	152	135	414	0,00%	4,88%	14,98%	279	414	262				
	Total Griya	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Oto	-	152	135	414	0,00%	5,38%	16,51%	279	414	262				
	CF 2	-	580	680	1.937	0,00%	0,66%	1,84%	1.257	1.937	1.357				
	Mitraguna & Others	-	479	579	1.835	0,00%	0,90%	2,78%	1.257	1.835	1.356				
	Pensiun	-	550	549	549	0,00%	0,26%	0,26%	-	549	1				
	Total Pembiayaan	83	3.336	2.888	2.887	0,08%	1,69%	1,66%	(1)	2.771	(449)	0,70%	57,71%	-1,0%	

Asset & Contribution Margin

No.	Neraca	Posisi				% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)	
1	Asset (Retail) T	145.275	155.632	170.150	24.875	
2	Contribution Margin	7.001	9.101	6.404	(597)	8,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,73	3,12	3,17	0,06	0,45
CIF Payroll	2.775	1.150	1.180	30	(1.595)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	631	582	(337)	(49)	250	75,13%	425	271,91%	8.656	6,72%	(8.075)
2	Tabungan	45.583	50.262	49.310	50.185	1.727	875	(77)	-0,15%	4.601	10,09%	56.511	88,81%	(6.326)
3	Deposito	28.548	6.821	6.674	6.674	6	0	(147)	-2,16%	(21.874)	-76,62%	29.786	22,41%	(23.112)
	Total	74.288	57.415	56.614	57.440	1.396	826	25	0,04%	(16.847)	-22,68%	94.953	60,49%	(37.513)
	CASA	45.740	50.594	49.941	50.767	1.390	826	173	0,34%	5.027	10,99%	65.167	77,90%	(14.401)
	(%) CASA	61,57%	88,12%	88,21%	88,38%									
	FDR	155,10%	226,45%	232,08%	228,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Dec'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.265	1.237		(28)	(27)	-2,15%	442	55,61%	-	0,00%	1.237
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.193	1.166		(28)	(27)	-2,27%	377	47,87%		0,00%	1.166
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	91	91	91		0	0	0,00%	12	15,19%		0,00%	91

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	24.147	31.278	31.651	320	800	480	794	373	7.504	427	27.194	116,39%	4.457
	KUR	23.464	30.534	30.811	320	700	380	809	277	7.347	423	26.337	116,99%	4.474
	Non KUR	683	744	840	-	100	100	15	97	158	3	857	98,10%	(16)
3	PWG	2.751	6.017	6.132	101	198	97	185	115	3.381	82	7.141	85,86%	(1.010)
	Cilem	2.751	6.017	6.132	101	198	97	185	115	3.381	82	7.141	85,86%	(1.010)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.608	620	1.737	1.117	-539	887	5.286	850	97.427	96,08%	(3.819)
	CF 1	3.542	3.547	3.530	-	-	0	-16	-17	-12	17	4.547	77,63%	(1.017)
	Total Griya	3.385	2.524	2.513	-	-	0	0	-11	-872	11	3.546	70,88%	(1.033)
4	• Total Non Program	3.385	2.524	2.513	-	-	0	0	-29	-11	11	3.546	70,88%	(1.033)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.017	-	-	0	-16	-5	860	5	1.002	101,56%	16
	CF 2	84.780	89.174	90.078	620	1.737	1.117	-523	904	5.298	833	92.880	96,98%	(2.802)
	Mitraguna & Others	72.402	77.082	77.797	620	1.454	834	-419	715	5.395	739	79.470	97,89%	(1.674)
	Pensiun	12.378	12.092	12.281	-	283	283	-104	189	-97	94	13.410	91,58%	(1.128)
	Total Pembiayaan	115.220	130.015	131.391	1.041	2.735	1.694	441	1.376	16.170	1.359	131.762	99,72%	(371)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	18-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	261	15	86	2.053	1.08%	0,28%	6,49%	1.966	1.792	2.038							
	KUR	188	-	72	1.932	0,80%	0,23%	6,27%	1.860	1.744	1.932							
	Non KUR	73	15	15	121	10,64%	2,01%	14,41%	106	48	106							
3	PWG	-	-	-	101	0,00%	0,00%	1,65%	101	101	101							
	Cilem	-	-	-	101	0,00%	0,00%	1,65%	101	101	101							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	563	1.072	1.795	2.709	0,64%	1,94%	2,89%	913	2.145	1.636							
	CF 1	-	-	-	183	0,00%	0,00%	5,20%	183	183	183							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	-	-	-	183	0,00%	0,00%	18,03%	183	183	183							
	CF 2	563	1.072	1.795	2.525	0,66%	2,01%	2,80%	730	1.962	1.453							
	Mitraguna & Others	408	998	1.795	2.525	0,56%	2,33%	3,25%	730	2.117	1.527							
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	134	72							
	Total Pembiayaan	1.213	1.118	1.121	1.319	1,05%	0,86%	1,00%	198	106	202	1,38%	-36,99%	0,4%				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	116.704	117.396	133.028	16.324		
2	Contribution Margin	4.204	5.086	4.559	355	-8,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,38	3,74	3,79	0,04	0,41
CIF Payroll	608	627	615	(12)	7

Kineria Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	899	911		11	128	16,39%	346	61,18%	-	0,00%	911
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%		0,00%	1
3	Tabungan ISE	563	781	898	909		11	128	16,42%	346	61,46%		0,00%	909
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	185	185	185		0	0	0,00%	21	12,80%		0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	18.077	200	200	0	617	-102	-628	302	21.722	83,22%	(3.645)
	KUR	17.857	17.662	17.575	200	200	0	645	-87	-282	287	20.701	84,90%	(3.126)
	Non KUR	848	516	502	-	-	0	-28	-14	-347	14	1.021	49,15%	(519)
3	PWG	28.691	45.381	47.911	6.371	6.386	15	3.017	2.530	19.219	3.856	44.164	108,48%	3.747
	Cilem	14.633	23.716	24.645	1.138	1.379	241	760	929	10.013	450	27.201	90,60%	(2.556)
	Gadai	14.059	21.665	23.265	5.233	5.007	-226	2.256	1.601	9.207	3.407	16.963	137,15%	6.302
4	CFG	116.769	117.085	117.464	541	1.338	797	-850	379	694	959	127.644	92,02%	(10.180)
	CF 1	2.827	4.132	4.103	-	-	0	-404	-29	1.276	29	4.086	100,41%	17
	Total Griya	979	721	721	-	-	0	0	0	-258	-	1.140	63,28%	(419)
M	• Total Non Program	979	721	721	-	-	0	-13	0	-258	-	1.140	63,28%	(419)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.382	-	-	0	-404	-29	1.533	29	2.946	114,78%	435
	CF 2	113.942	112.953	113.361	541	1.338	797	-446	407	-581	930	123.557	91,75%	(10.197)
Mitraguna & Others	Mitraguna & Others	55.116	57.928	58.440	296	1.038	742	-183	512	3.325	526	63.692	91,76%	(5.251)
	Pensiun	58.827	55.025	54.920	245	300	55	-264	-104	-3.906	404	59.866	91,74%	(4.945)
	Total Pembiayaan	164.260	180.720	183.526	7.112	7.924	811	2.784	2.807	19.266	5.117	193.623	94,79%	(10.097)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	326	391	1.084	3,30%	2,15%	6,00%	694	467	758			
	KUR	461	291	368	1.055	2,58%	2,08%	6,00%	687	594	764			
	Non KUR	156	35	23	29	18,40%	4,37%	5,88%	7	(127)	(6)			
3	PWG	74	-	78	1.410	0,26%	0,17%	2,94%	1.332	1.336	1.410			
	Cilem	74	-	-	923	0,51%	0,00%	3,74%	923	848	923			
	Gadai	-	-	78	487	0,00%	0,36%	2,10%	410	487	487			
4	CFG	1.969	2.567	1.914	2.535	1,69%	1,63%	2,16%	620	565	(33)			
	CF 1	66	197	90	260	2,32%	2,17%	6,33%	170	194	63			
	Total Griya	66	43	90	107	6,70%	12,45%	14,87%	17	42	64			
	Oto	-	154	-	153	0,00%	0,00%	4,51%	153	153	(1)			
	CF 2	1.904	2.371	1.825	2.275	1,67%	1,62%	2,01%	450	371	(96)			
	Mitraguna & Others	1.427	1.787	1.337	1.687	2,59%	2,31%	2,89%	350	260	(100)			
	Pensiun	477	583	488	588	0,81%	0,89%	1,07%	100	111	4			
	Total Pembiayaan	2.661	2.969	2.458	5.104	1,62%	1,36%	2,78%	2.646	2.444	2.136	0,00%	100,00%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	229	643	561	630	1,22%	3,09%	3,48%	69	401	(13)	-	-	-	
	KUR	229	541	459	528	1,28%	2,60%	3,00%	69	299	(13)	-	-	-	
	Non KUR	-	102	102	102	0,00%	19,76%	20,32%	-	102	(0)	-	-	-	
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
4	CFG	1.597	1.451	2.303	2.303	1,37%	1,97%	1,96%	-	706	852	-	-	-	
	CF 1	-	154	149	149	0,00%	3,60%	3,62%	-	149	(5)	-	-	-	
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Oto	-	154	149	149	0,00%	4,36%	4,40%	-	149	(5)	-	-	-	
	CF 2	1.597	1.297	2.155	2.155	1,40%	1,91%	1,90%	-	558	857	-	-	-	
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,32%	-	1.169	649	-	-	-	
	Pensiun	827	8	216	216	0,50%	0,12%	0,39%	-	(611)	209	-	-	-	
	Total Pembiayaan	1.826	2.095	2.864	2.933	1,11%	1,58%	1,60%	69	1.107	839	0,00%	100,00%	-1,6%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.804	167.709	181.913	13.109	
2	Contribution Margin	9.039	11.234	12.419	3.380	-37,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,82	2,05	2,09	0,04	0,28
CIF Payroll	1.677	1.729	1.762	33	85

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-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	24.901	22.760	24.414	24.526	(336)	112	1.766	7,76%	(375)	-1,50%	34.925	70,22%	(10.399)
3	Deposito	2.060	2.117	2.117	2.117	261	0	(0)	-0,00%	57	2,77%	2.439	86,80%	(322)
	Total	26.961	24.878	26.532	26.644	(75)	112	1.766	7,10%	(317)	-1,18%	37.365	71,31%	(10.721)
	CASA	24.901	22.760	24.414	24.526	(336)	112	1.766	7,76%	(375)	-1,50%	34.925	70,22%	(10.399)
(%)	CASA	92,36%	91,49%	92,02%	92,05%									
	FDR	86,03%	80,47%	74,61%	74,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.228	2.233		5	(112)	-4,76%	299	15,44%	-	0,00%	2.233
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	1.934	2.344	2.228	2.233		5	(112)	-4,76%	299	15,44%	0	0,00%	2.233
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%	0	0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	23.194	20.019	19.796	100	-	-100	-741	-223	-3.399	223	26.655	74,27%	(6.859)
	KUR	21.361	18.943	18.724	100	-	-100	-721	-218	-2.636	218	24.648	75,97%	(5.924)
	Non KUR	1.833	1.076	1.071	-	0	-19	-5	-762	5	2.006	53,40%	(935)	
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	23.194	20.019	19.796	100	-	-100	-741	-223	-3.399	223	26.655	74,27%	(6.859)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-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	692	1.173	4.357	6.908	2.98%	21,76%	34,90%	2.551	6.216	5.735						
	KUR	472	1.000	4.171	6.507	2,21%	22,02%	34,75%	2.336	6.034	5.507						
	Non KUR	220	173	185	401	11,98%	17,23%	37,42%	215	181	228						
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
Total Pembiayaan	178	749	900	804	0,77%	4,50%	4,06%	(97)	626	55	24,95%	-514,58%	20,9%				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	23.179	26.961	24.953	1.774		
2	Contribution Margin	810	1.153	943	133	-16,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,42	3,57	3,67	0,11	0,25
CIF Payroll	84	92	88	(4)	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-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	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	CASA	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
(%) CASA	100,00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
FDR	0,00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	18-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	18-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-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	302	344	0	0	9	0	(344)	-99,90%	(301)	-99,89%	302	0,11%	(301)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	0	0	9	0	(344)	-99,90%	(301)	-99,89%	302	0,11%	(301)
	CASA	302	344	0	0	9	0	(344)	-99,90%	(301)	-99,89%	302	0,11%	(301)
(%) CASA	100,00%	100,00%	100,00%	100,00%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	-	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	-	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	-	0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	18-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	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	18-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	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%	0,00%	0,00%	-	-	-			
Oto																	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-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	3.509	787	526	514	726	(12)	(273)	-34,65%	(2.995)	-85,34%	7.010	7,34%	(6.495)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	526	514	726	(12)	(273)	-34,65%	(2.995)	-85,34%	7.150	7,19%	(6.636)
	CASA	3.509	787	526	514	726	(12)	(273)	-34,65%	(2.995)	-85,34%	7.010	7,34%	(6.495)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	18-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				31-Dec-24	30-Nov-25	18-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	18-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25				31-Dec-24	30-Nov-25	18-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,								