

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.420.169	1.428.289	(97.170)	8.120	14.180	1,00%	317.227	28,55%	1.422.021	100,44%	6.268
2	Tabungan	4.778.169	5.505.119	5.402.005	5.425.412	387.504	23.407	(79.707)	-1,45%	647.242	13,55%	5.182.062	104,70%	243.349
3	Deposito	1.667.902	1.627.216	1.610.375	1.594.084	(70.429)	(16.291)	(33.133)	-2,04%	(73.818)	-4,43%	1.695.532	94,02%	(101.449)
	Total	7.557.133	8.546.444	8.432.548	8.447.784	219.905	15.236	(98.660)	-1,15%	890.651	11,79%	8.299.616	101,79%	148.168
	CASA	5.889.231	6.919.228	6.822.174	6.853.700	290.334	31.527	(65.527)	-0,95%	964.470	16,38%	6.604.083	103,78%	249.617
	(%) CASA	77,93%	80,96%	80,90%	81,13%									
	FDR	79,28%	79,23%	81,09%	80,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	365.651	364.853		(798)	(916)	-0,25%	60.475	19,87%	399.069	91,43%	(34,216)
2	Giro ISE	93.275	88.775	97.841	98.085		244	9.311	10,49%	4.810	5,16%	150.822	65,03%	(52,736)
3	Tabungan ISE	174.173	229.504	236.975	235.933		(1.042)	6.429	2,80%	61.760	35,46%	187.112	126,09%	48,821
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30,301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi				Pemcairan (1-22 Nov'25)	Pemcairan (1-22 Dec'25)	Pemcairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	DtD					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	969.288	955.689	102.302	1.400	-100.902	174.663	-13,598	131.082	14.998		901.947	105,96%	53.742
	Linkage	583.855	720.364	717.878	100.000	-	(100.000)	172.022	-2,486	134.023	2,486		617.271	116,30%	100.606
	Non-Linkage	240.753	248.924	237.812	2.302	1.400	-902	2.641	-11,113	-2,941	12.513		284.676	83,54%	(46,864)
	• Local Champion	177.655	182.232	171.741	2.050	-	-2.050	5.250	-10,491	-5,914	10.491		190.795	90,01%	(19,054)
	• Value Chain	63.098	66.692	66.071	252	1.400	1.148	-2.610	-622	2.973	2.022		93.880	70,38%	(27,810)
2	MBG	1.025.144	1.051.900	1.061.980	22.456	33.736	11.280	1.690	10.080	36.836	23.656		1.139.485	93,20%	(77,505)
	KUR	965.396	993.508	1.003.124	21.976	32.175	10.199	2.886	9.615	37.728	22.560		1.074.013	93,40%	(70,889)
	Non KUR	59.748	58.392	58.856	480	1.561	1.081	-1.196	464	-892	1.097		65.472	89,90%	(6,616)
3	PWG	255.819	538.581	573.856	59.833	75.774	15.942	30.241	35.275	318.037	40.500		601.092	95,47%	(27,236)
	Cilem	149.863	366.173	396.543	27.219	40.182	12.963	19.595	30.370	246.680	9.812		432.657	91,65%	(36,113)
	Gadai	105.956	172.408	177.312	32.614	35.592	2.978	10.646	4.904	71.357	30.688		168.435	105,27%	8.877
4	CFG	3.885.901	4.211.869	4.246.434	64.369	94.077	29.708	23.924	34.565	360.533	59.512		4.354.361	97,52%	(107,927)
	CF 1	838.535	900.893	912.768	9.206	22.727	13.521	4.556	11.876	74.233	10.852		919.422	99,28%	(6,654)
	Total Griya	595.912	600.711	608.889	2.076	11.541	9.465	0	8.178	12.977	3.363		636.591	95,65%	(27,702)
	• Total Non Program	435.065	452.228	460.467	1.918	10.902	8.984	-4.115	8.239	25.403	2.663		453.034	101,64%	7.433
	• Program	160.848	148.482	148.422	158	639	481	-1.118	-61	-12.426	699		183.557	80,86%	(35,135)
	Oto	242.622	300.182	303.879	7.130	11.186	4.056	4.556	3.697	61.257	7.489		282.830	107,44%	21.049
	CF 2	3.047.367	3.310.976	3.333.666	55.163	71.350	16.187	19.368	22.690	286.299	48.660		3.434.939	97,05%	(101,273)
	Mitraguna & Others	2.497.673	2.750.501	2.773.207	47.577	65.365	17.788	20.016	22.706	275.535	42.659		2.845.615	97,46%	(72,407)
	Pensiun	549.694	560.475	560.458	7.586	5.985	-1.601	-648	-16	10.764	6.001		589.324	95,10%	(28,866)
	Total Pembiayaan	5.991.472	6.771.638	6.837.959	248.960	204.988	-43.972	230.518	66.321	846.487	138.666		6.996.885	97,73%	(158,926)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				Pemcairan (1-22 Nov'25)	Pemcairan (1-22 Dec'25)	Pemcairan MtM	MtD (1-22 Nov'25)	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	1.291	188	149	5.457	0,16%	0,02%	0,57%	5.308	4.166	5.269				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.291	188	149	5.457	0,54%	0,06%	2,29%	5.308	4.166	5.269				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	11.476	19.334	19.334	62.784	1,12%	1,84%	5,91%	43.450	51.308	43.450				
	KUR	9.838	15.519	15.519	54.710	1,02%	1,56%	5,45%	39.191	44.872	39.191				
	Non KUR	1.638	3.815	3.815	8.074	2,74%	6,53%	13,72%	4.259	6.436	4.259				
3	PWG	124	4	4	10.245	0,05%	0,00%	1,79%	10.241	10.120	10.241				
	Cilem	118	-	-	8.556	0,08%	0,01%	0,95%	1.685	1.682	1.685				
	Gadai	7	4	4	1.688	0,01%	0,00%	0,95%	-	-	-				
4	CFG	59.411	72.096	65.976	125.741	1,53%	1,57%	2,96%	59.765	66.329	53.645				
	CF 1	35.165	39.232	37.416	67.106	4,19%	4,15%	7,35%	29.690	31.942	27.874				
	Total Griya	29.490	30.424	28.365	37.460	4,95%	4,72%	6,15%	9.095	7.970	7.035				
	Oto	5.675	8.808	9.051	29.647	2,34%	3,02%	9,76%	20.596	23.972	20.839				
	CF 2	24.246	32.864	28.560	58.634	0,80%	0,86%	1,76%	30.075	34.388	25.770				
	Mitraguna & Others	22.605	29.933	26.523	51.665	0,91%	0,96%	1,86%	25.142	29.060	21.733				
	Pensiun	1.642	2.931	2.037	6.969	0,30%	0,36%	1,24%	4.932	5.327	4.038				
	Total Pembiayaan	72.302	91.622	85.462	204.226	1,21%	1,26%	2,99%	118.764	131.924	112.604		1.12%	17,70%	-0,2%

Asset & Contribution Margin

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	15.431	16.446	(582)	1.015	2.661	19,30%	7.469	83,20%	22.506	73,07%	(6.061)
2	Tabungan	318.561	344.246	312.887	312.805	(2.287)	(82)	(31.441)	-9,13%	(5.756)	-1,81%	339.786	92,06%	(26.981)
3	Deposito	104.995	106.389	106.272	106.282	(1.163)	10	(108)	-0,10%	1.287	1,23%	105.764	100,49%	517
	Total	432.533	464.421	434.589	435.532	(4.032)	944	(28.888)	-6,22%	2.999	0,69%	468.057	93,05%	(32.524)
	CASA	327.538	358.031	328.317	329.251	(2.869)	933	(28.780)	-8,04%	1.713	0,52%	362.292	90,88%	(33.042)
	(%) CASA	75,73%	77,09%	75,55%	75,60%									
	FDR	79,97%	81,04%	86,31%	86,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.339	14.342		3	13	0,09%	4.036	39,16%	-	0,00%	14.342
2	Giro ISE	2.678	2.163	2.123	2.125		2	(38)	-1,74%	(553)	-20,65%		0,00%	2.125
3	Tabungan ISE	7.628	9.166	9.216	9.217		1	51	0,56%	1.589	20,83%		0,00%	9.217
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	174	174	174		0	0	0,00%	8	4,82%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	19.787	-	-	0	-139	-7	-3.389	7	31.035	63,76%	(11.248)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	19.787	-	-	0	-139	-7	-3.389	7	27.536	71,86%	(7.749)
	• Local Champion	13.476	11.751	11.744	-	-	0	-121	-7	-1.732	7	14.852	79,08%	(3.108)
	• Value Chain	9.700	8.043	8.043	-	-	-	-18	0	-1.657	-	12.685	63,41%	(4.642)
2	MBG	32.111	33.279	34.046	510	1.400	890	-9	767	1.934	633	37.112	91,74%	(3.066)
	KUR	29.277	30.950	31.557	510	1.200	690	170	608	2.280	592	34.170	92,35%	(2.613)
	Non KUR	2.834	2.329	2.488	-	200	200	-178	159	-346	41	2.942	84,59%	(453)
3	PWG	33.786	48.657	50.888	4.607	5.688	1.081	1.519	2.231	17.102	3.457	40.601	125,34%	10.287
	Cilem	19.457	29.181	30.172	1.559	1.936	377	255	991	10.715	945	22.471	134,27%	7.701
	Gadai	14.329	19.476	20.716	3.048	3.752	704	1.264	1.240	6.387	2.512	18.130	114,26%	2.586
4	CFG	256.811	274.638	270.369	2.176	3.332	1.157	-800	-4.269	13.557	7.601	271.098	99,73%	(729)
	CF 1	12.729	15.398	15.720	158	565	408	178	322	2.992	243	14.486	108,52%	1.234
	Total Griya	2.031	4.248	4.398	158	158	0	0	150	2.367	8	2.489	176,69%	1.909
4	• Total Non Program	2.031	4.080	4.231	-	158	158	-33	151	2.200	7	2.489	169,98%	1.742
	• Program	-	168	167	158	-	-158	168	-1	167	1	0	0,00%	167
	Oto	10.697	11.151	11.323	-	408	408	178	172	625	236	11.997	94,38%	(675)
	CF 2	244.083	259.239	254.648	2.018	2.767	749	-978	-4.591	10.565	7.358	256.612	99,23%	(1.963)
	Mitraguna & Others	223.458	235.936	231.762	1.504	2.767	1.263	-1.295	-4.174	8.303	6.941	234.706	98,75%	(2.945)
	Pensiun	20.624	23.303	22.887	514	-	-514	317	-417	2.262	417	21.906	104,48%	981
	Total Pembiayaan	345.884	376.367	375.089	7.293	10.421	3.128	571	-1.277	29.205	11.698	379.846	98,75%	(4.757)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	-	20	18	18	0	0,00%	0,09%	0,09%	0,09%	0,09%	-	18	(3)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	18	18	0	0,00%	0,09%	0,09%	0,09%	0,09%	-	18	(3)			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	887	1.638	1.578	0,71%	4,92%	4,64%	(59)	1.349	692						
	KUR	230	808	1.439	1.210	0,78%	4,65%	3,83%	(229)	980	402						
	Non KUR	-	79	199	369	0,00%	8,53%	14,82%	170	369	290						
3	PWG	-	-	4	703	0,00%	0,01%	0,18%	700	703	703						
	Cilem	-	-	-	422	0,00%	0,00%	0,00%	422	422	422						
	Gadai	-	-	4	281	0,00%	0,02%	0,136%	277	281	281						
4	CFG	1.832	1.731	1.012	3.455	0,71%	0,37%	0,128%	2.443	1.623	1.724						
	CF 1	169	232	59	1.542	1.33%	0,38%	0,981%	1.483	1.373	1.310						
	Total Griya	33	18	-	437	0,62%	0,00%	0,994%	437	404	419						
	Oto	136	214	59	1.105	1,28%	0,53%	9,76%	1.046	969	891						
	CF 2	1.662	1.499	953	1.913	0,68%	0,37%	0,75%	960	251	414						
	Mitraguna & Others	1.662	1.274	953	1.913	0,74%	0,40%	0,83%	960	251	639						
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	-	-	-	(225)					
	Total Pembiayaan	941	3.683	3.903	3.928	0,27%	1,04%	1,05%	24	2.987	245	0,40%	61,67%	-0,6%			

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.649	2.776	999	127	(822)	-22,85%	1.289	86,77%	8.643	32,11%	(5.868)
2	Tabungan	231.208	252.124	243.836	243.498	9.602	(339)	(8.627)	-3,42%	12.289	5,32%	249.114	97,75%	(5.617)
3	Deposito	90.995	77.625	77.073	76.753	(442)	(320)	(872)	-1,12%	(14.242)	-15,65%	91.892	83,52%	(15.140)
	Total	323.689	333.347	323.558	323.026	10.160	(532)	(10.321)	-3,10%	(663)	-0,20%	349.650	92,39%	(26.624)
	CASA	232.695	255.722	246.485	246.273	10.602	(212)	(9.449)	-3,70%	13.579	5,84%	257.758	95,54%	(11.484)
	(%) CASA	71,89%	76,71%	76,18%	76,24%									
	FDR	38,52%	40,66%	42,93%	43,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	10.041	10.056	16	768	8,27%	2.295	29,57%	-	0,00%	10.056	
2	Giro ISE	590	1.189	654	663	9	(526)	-44,26%	72	12,20%	-	0,00%	663	
3	Tabungan ISE	7.171	8.100	9.387	9.394	7	1.294	15,98%	2.223	31,00%	-	0,00%	9.394	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	82	85	85	85	0	0	0,00%	3	3,66%	-	0,00%	85	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	-0	-	0	0,00%	0
2	MBG	36.365	29.708	29.816	300	750	450	253	108	-6.549	642	42.922	69,47%	(13.106)
	KUR	33.975	26.732	26.751	-	600	600	11	19	-7.224	581	40.290	66,40%	(13.540)
	Non KUR	2.390	2.977	3.066	300	150	(150)	242	89	676	61	2.632	116,47%	433
3	PWG	10.065	21.247	23.869	3.378	3.800	422	2.110	2.622	13.804	1.178	26.292	90,79%	(2.423)
	Cilem	6.212	14.127	15.738	1.268	2.005	737	1.314	1.612	9.527	394	17.310	90,92%	(1.571)
	Gadai	3.854	7.120	8.131	2.110	1.795	(315)	796	1.010	4.277	784	8.982	80,52%	(851)
4	CFG	78.172	84.597	85.229	1.013	1.730	717	(23)	632	7.057	1.098	93.884	90,78%	(8.655)
	CF 1	15.674	21.488	21.622	783	551	(232)	443	134	5.948	417	17.607	122,80%	4.015
	Total Griya	3.604	3.894	3.879	-	-	0	0	-16	275	16	4.107	94,44%	(228)
4	• Total Non Program	3.604	3.894	3.879	-	-	0	0	-16	275	16	4.107	94,44%	(228)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	17.743	783	551	(232)	443	149	5.673	402	13.500	131,43%	4.243
	CF 2	62.498	63.109	63.607	230	1.179	949	(466)	499	1.109	680	76.277	83,39%	(12.670)
	Mitraguna & Others	54.964	55.724	56.132	180	949	(291)	408	1.168	541	67.334	83,36%	(11.202)	
	Pensiun	7.534	7.385	7.475	50	230	180	(175)	91	-58	139	8.943	83,59%	(1.467)
	Total Pembiayaan	124.679	135.553	138.914	4.691	6.280	1.589	2.340	3.362	14.236	2.918	163.174	85,13%	(24.260)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-	-	-	-	-	-		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	0,00%	-	-	-	-	-	-		
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-	-	-	-	-	-		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	0,00%	-	-	-	-	-	-		
2	MBG	1.062	2.283	2.018	3.800	2.92%	6,79%	12,74%	1.782	2.737	1.517	-	-	-	-	-	-	
	KUR	1.062	2.082	1.533	3.067	3,13%	5,73%	11,47%	1.534	2.005	985	-	-	-	-	-	-	
	Non KUR	-	201	485	732	0,00%	16,29%	23,89%	247	732	532	-	-	-	-	-	-	
3	PWG	-	-	-	335	0,00%	0,00%	1,40%	335	335	335	-	-	-	-	-	-	
	Cilem	-	-	-	318	0,00%	0,00%	2,02%	318	318	318	-	-	-	-	-	-	
	Gadai	-	-	-	16	0,00%	0,00%	0,20%	16	16	16	-	-	-	-	-	-	
4	CFG	113	554	499	2.754	0,14%	0,59%	3,23%	2.255	2.642	2.200	-	-	-	-	-	-	
	CF 1	113	272	293	1.790	0,72%	1,36%	8,28%	1.497	1.678	1.518	-	-	-	-	-	-	
	Total Griya	-	52	43	56	0,00%	1,10%	1,44%	13	56	4	-	-	-	-	-	-	
	Oto	-	113	220	250	1.734	0,93%	1,42%	9,78%	1.484	1.622	1.514	-	-	-	-	-	-
	CF 2	-	282	207	964	0,00%	0,33%	1,52%	757	964	682	-	-	-	-	-	-	
	Mitraguna & Others	-	282	207	964	0,00%	0,37%	1,72%	757	964	682	-	-	-	-	-	-	
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-	-	-	-	-	-	-	
	Total Pembiayaan	1.434	1.420	1.962	2.171	1,15%	1,45%	1,56%	210	737	751	2,79%	-78,65%	1,2%	-	-	-	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	324.335	323.821	323.321	(1.014)	
2	Contribution Margin	10.181	13.391	12.000	1.819	-17,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,17	3,64	3,66	0,02	0,49
CIF Payroll	1.136	1.395	1.458	63	322

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	28.029	27.833	1.491	(196)	1.936	7,48%	3.942	16,50%	35.529	78,34%	(7.696)
2	Tabungan	197.564	215.010	213.224	217.663	3.190	4.439	2.653	1,23%	20.099	10,17%	212.134	102,61%	5.529
3	Deposito	16.291	17.393	17.589	17.739	(1.607)	150	346	1,99%	1.448	8,89%	17.162	103,36%	577
	Total	237.746	258.299	258.842	263.235	3.073	4.393	4.936	1,91%	25.488	10,72%	264.824	99,40%	(1.589)
	CASA	221.455	240.906	241.253	245.496	4.680	4.242	4.590	1,91%	24.041	10,86%	247.662	99,13%	(2.167)
	(%) CASA	93,15%	93,27%	93,20%	93,26%									
	FDR	68,74%	65,22%	66,81%	65,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	44.887	44.370	(517)	536	1,22%	13.557	44,00%	-	0,00%	44.370	
2	Giro ISE	20.367	24.404	26.610	26.590	(20)	2.186	8,96%	6.223	30,55%	-	0,00%	26.590	
3	Tabungan ISE	10.446	19.430	18.277	17.780	(497)	(1.650)	-8,49%	7.334	70,20%	-	0,00%	17.780	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	195	221	221	221	0	0	0,00%	26	13,33%	-	0,00%	221	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	780	-	-	0	-63	-8	-196	8	975	79,95%	(196)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	780	-	-	0	-63	-8	-196	8	975	79,95%	(196)
	• Local Champion	975	787	780	-	-	0	-63	-8	-196	8	975	79,95%	(196)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.790	300	1.525	1.225	-776	490	-5.393	1.035	52.347	85,56%	(7.557)
	KUR	46.016	40.498	41.032	300	1.525	1.225	-694	534	-4.984	991	47.898	85,67%	(6.866)
	Non KUR	4.166	3.801	3.757	-	-	0	-83	-44	-409	44	4.449	84,46%	(691)
3	PWG	5.806	13.714	15.282	1.307	2.411	1.103	104	1.568	9.475	843	23.846	64,08%	(8.564)
	Cilem	4.026	10.294	11.702	449	1.791	1.342	-10	1.408	7.676	383	16.566	70,64%	(4.864)
	Gadai	1.780	3.419	3.580	858	620	-238	115	160	1.800	459	7.281	49,17%	(3.701)
4	CFG	106.465	109.661	112.071	1.814	3.218	1.404	965	2.409	5.606	809	117.867	95,08%	(5.796)
	CF 1	51.093	50.574	51.319	361	1.153	792	291	745	226	408	52.529	97,70%	(1.211)
	Total Griya	39.118	38.098	38.360	-	379	379	0	262	-758	117	39.521	97,06%	(1.161)
4	• Total Non Program	38.883	37.871	38.133	-	379	379	35	262	-750	117	39.253	97,15%	(1.120)
	• Program	235	227	227	-	-	0	-1	0	-8	-	268	84,82%	(41)
	Oto	11.975	12.476	12.959	361	774	413	291	483	984	291	13.009	99,62%	(50)
	CF 2	55.372	59.088	60.752	1.453	2.065	612	673	1.664	5.380	401	65.337	92,98%	(4.585)
	Mitraguna & Others	53.214	55.550	57.241	1.020	2.065	1.045	270	1.691	4.027	374	62.160	92,09%	(4.919)
	Pensiun	2.158	3.537	3.511	433	-	-433	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	172.922	3.421	7.154	3.733	230	4.460	9.493	2.694	195.035	88,66%	(22.114)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.234	2.989	3.901	2.419	6,75%	8,71%	912	2.694	1.666				
	KUR	992	1.476	2.147	2.803	2.15%	5,30%	6,83%	656	1.812	1.327				
	Non KUR	216	758	842	1.098	5,18%	22,15%	29,21%	256	882	339				
3	PWG	-	-	-	-	759	0,00%	0,00%	4,97%	759	759				
	Cilem	-	-	-	-	696	0,00%	0,00%	5,95%	696	696				
	Gadai	-	-	-	-	64	0,00%	0,00%	1,77%	64	64				
4	CFG	1.664	4.473	3.583	3.454	1.56%	3,27%	3,08%	(130)	1.790	(1.020)				
	CF 1	1.143	2.927	3.357	2.962	2,24%	6,64%	5,77%	(395)	1.819	35				
	Total Griya	959	2.602	2.936	2.002	2,45%	7,71%	5,22%	(934)	1.043	(600)				
	Oto	185	325	421	960	1,54%	3,38%	7,41%	539	776	635				
	CF 2	521	1.547	226	491	0,94%	0,38%	0,81%	265	(29)	(1.055)				
	Mitraguna & Others	521	1.547	226	491	0,98%	0,41%	0,86%	265	(29)	(1.055)				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	3.589	3.052	3.656	3.307	2,20%	2,17%	1,91%	(349)	(282)	255	2,95%	-54,32%	1,0%	

Asset & Contribution Margin

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	42.371	42.001	11.189	(371)	5.368	14,65%	19.874	89,82%	38.023	110,46%	3.977
2	Tabungan	184.167	209.712	202.256	205.030	9.425	2.774	(4.682)	-2,23%	20.863	11,33%	207.489	98,81%	(2.459)
3	Deposito	54.206	45.633	45.615	45.415	(4.260)	(200)	(217)	-0,48%	(8.791)	-16,22%	54.846	82,81%	(9.431)
	Total	260.500	291.977	290.243	292.446	16.355	2.204	469	0,16%	31.946	12,26%	300.358	97,37%	(7.912)
	CASA	206.294	246.345	244.628	247.031	20.615	2.403	686	0,28%	40.737	19,75%	245.512	100,62%	1.518
	(%) CASA	79,19%	84,37%	84,28%	84,47%									
	FDR	138,97%	141,26%	143,51%	142,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	7.571	7.752	182	(1.056)	-11,99%	(748)	-8,80%		-	0,00%	7.752
2	Giro ISE	2.572	2.040	829	848	18	(1.192)	-58,43%	(1.724)	-67,04%			0,00%	848
3	Tabungan ISE	5.928	6.769	6.741	6.905	163	136	2,01%	976	16,47%			0,00%	6.905
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	132	159	159	159	0	0	0,00%	27	20,45%			0,00%	159

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	21.688	15.835	15.792	-	-	0	-250	-43	-5.896	43	30.016	52,61%	(14.224)	
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)	
	Non-Linkage	21.688	15.835	15.792	-	-	0	-250	-43	-5.896	43	26.324	59,99%	(10.532)	
	• Local Champion	15.491	11.700	11.656	-	-	0	-250	-43	-3.835	43	16.943	68,80%	(5.287)	
	• Value Chain	6.197	4.136	4.136	-	-	0	0	0	-2.061	-	9.381	44,08%	(5.245)	
2	MBG	56.291	49.937	49.441	600	550	-50	-1.259	-496	-6.850	1.046	57.818	85,51%	(8.377)	
	KUR	53.330	47.520	47.060	600	550	-50	-1.164	-461	-6.270	1.011	54.632	86,14%	(7.572)	
	Non KUR	2.961	2.416	2.381	-	-	0	-95	-35	-580	35	3.186	74,74%	(805)	
3	PWG	18.519	33.535	35.152	5.075	6.102	1.027	1.672	1.616	16.633	4.486	34.982	100,48%	169	
	Cilem	7.342	16.788	18.258	1.543	2.265	722	1.194	1.470	10.916	795	20.867	87,50%	(2.609)	
	Gadai	11.177	16.747	16.894	3.532	3.838	305	478	147	5.717	3.691	14.115	119,68%	2.779	
4	CFG	265.530	313.132	316.149	7.213	6.879	-335	7.402	3.017	50.619	3.862	296.169	106,75%	19.980	
	CF 1	155.192	153.591	153.835	1.000	1.383	382	1.655	244	-1.356	1.138	175.968	87,42%	(22.133)	
	Total Griya	146.765	137.680	137.868	-	948	948	0	188	-8.898	760	166.519	82,79%	(28.651)	
1	• Total Non Program	29.135	30.941	31.653	-	948	948	-286	712	2.518	236	32.280	98,06%	(627)	
	• Program	117.630	106.738	106.215	-	-	0	-1.010	-524	-11.416	524	134.238	79,12%	(28.024)	
	Oto	8.426	15.911	15.968	1.000	435	-566	1.655	56	7.541	379	9.450	168,98%	6.518	
	CF 2	110.338	159.541	162.313	6.213	5.496	-717	5.746	2.772	51.975	2.724	120.201	135,04%	42.113	
	Mitraguna & Others	99.558	147.696	150.456	5.983	5.396	-587	5.730	2.760	50.899	2.636	108.412	138,78%	42.045	
	Pensiun	10.780	11.845	11.857	230	100	-130	16	12	1.076	88	11.789	100,58%	68	
	Total Pembiayaan	362.027	412.438	416.533	12.889	13.531	642	7.565	4.094	54.505	9.437		418.985	99,41%	(2.452)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	781	2.060	1.665	3.486	1,39%	3,33%	7,05%	1.821	2.704	1.426						
	KUR	645	1.815	1.319	2.898	1,21%	2,78%	6,16%	1.579	2.254	1.083						
	Non KUR	137	245	346	587	4,62%	14,31%	24,67%	242	451	343						
3	PWG	-	-	-	219	0,00%	0,00%	0,62%	219	219	219						
	Cilem	-	-	-	69	0,00%	0,00%	0,38%	69	69	69						
	Gadai	-	-	-	150	0,00%	0,00%	0,89%	150	150	150						
4	CFG	18.567	18.075	17.721	21.967	6,99%	5,66%	6,95%	4.246	3.400	3.892						
	CF 1	18.567	16.819	16.551	20.941	11,96%	10,78%	13,61%	4.390	2.374	4.122						
	Total Griya	18.403	16.440	16.112	19.593	12,54%	11,70%	14,21%	3.481	1.190	3.154						
	Oto	164	379	439	1.348	1,95%	2,76%	8,44%	909	1.184	969						
	CF 2	-	1.256	1.170	1.026	0,00%	0,73%	0,63%	(144)	1.026	(231)						
	Mitraguna & Others	-	1.072	984	1.026	0,00%	0,67%	0,68%	41	1.026	(47)						
	Pensiun	-	184	186	186	0,00%	0,00%	0,157	(186)	186	186						
	Total Pembiayaan	5.957	13.315	13.170	14.038	1,65%	3,19%	3,37%	868	8.081	723				0,66%	80,34%	-2,7%

Asset & Contribution Margin

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

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	45.948	45.968	20	(6.494)	-12,38%	4.426	10,66%	-	0,00%	45.968
2	Giro ISE	8.627	8.734	15.059	15.073	14	6.339	72,57%	6.446	74,72%		0,00%	15.073
3	Tabungan ISE	5.900	14.152	17.969	17.975	6	3.823	27,01%	12.075	204,66%		0,00%	17.975
4	Deposito ISE	27.015	29.575	12.920	12.920	0	(16.655)	-56,31%	(14.095)	-52,17%		0,00%	12.920
5	CIF ISE	181	211	211	211	0	0	0,00%	30	16,57%		0,00%	211

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	184.395	258.195	255.588	-	-	-	0	85.148	-2.607	71.193	2.607	191.222	133,66%	64.365
	Linkage	161.832	240.200	239.311	-	-	-	-	87.708	-890	77.479	890	164.906	145,12%	74.404
	Non-Linkage	22.563	17.995	16.277	-	-	-	0	-2.559	-1.717	-6.286	1.717	26.316	61,85%	(10.039)
	• Local Champion	13.053	13.825	13.695	-	-	-	0	-322	-131	642	131	14.262	96,02%	(567)
	• Value Chain	9.510	4.169	2.583	-	-	-	-	-2.237	-1.587	-6.928	1.587	12.055	21,42%	(9.472)
2	MBG	15.807	20.460	20.427	800	435	-365	461	-33	4.620	468	21.559	94,75%	(1.132)	
	KUR	15.684	19.746	19.716	800	435	-365	264	-30	4.031	465	21.276	92,67%	(1.560)	
	Non KUR	123	715	711	-	-	-	0	198	-3	589	3	283	251,60%	429
3	PWG	19.902	32.755	33.357	3.951	4.043	92	1.389	602	13.454	3.441	35.985	92,70%	(2.628)	
	Cilem	10.166	18.541	20.156	2.325	2.341	16	1.349	1.615	9.990	726	21.740	92,72%	(1.584)	
	Gadai	9.737	14.214	13.201	1.626	1.702	76	40	-1.014	3.464	2.715	14.245	92,67%	(1.045)	
4	CFG	226.020	244.752	248.587	2.968	8.279	5.311	1.703	3.835	22.568	4.444	250.409	99,27%	(1.822)	
	CF 1	15.856	23.020	24.297	652	1.600	948	529	1.276	8.440	324	18.857	128,85%	5.440	
	Total Griya	12.125	18.638	20.100	-	1.600	1.600	0	1.461	7.974	139	12.907	155,73%	7.193	
1	• Total Non Program	12.125	18.638	20.100	-	1.600	1.600	907	1.461	7.974	139	12.907	155,73%	7.193	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	3.731	4.382	4.197	652	-	-652	529	-185	466	185	5.950	70,54%	(1.753)	
	CF 2	210.163	221.732	224.291	2.316	6.679	4.363	1.174	2.559	14.127	4.120	231.552	96,86%	(7.262)	
	Mitraguna & Others	179.175	185.964	188.083	2.303	5.951	3.648	1.766	2.119	8.909	3.832	198.377	94,81%	(10.293)	
	Pensiun	30.988	35.768	36.207	13	728	715	-592	439	5.219	289	33.176	109,14%	3.032	
	Total Pembiayaan	446.124	556.162	557.959	7.719	12.757	5.038	88.702	1.796	111.835	10.961	499.175	111,78%	58.784	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	417	254	61	707	2,64%	0,30%	3,46%	646	290	453			
	KUR	294	254	61	707	1,87%	0,31%	3,59%	646	413	453			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	1.288	0,00%	0,00%	3,86%	1.288	1.288	1.288			
	Cilem	-	-	-	890	0,00%	0,00%	4,42%	890	890	890			
	Gadai	-	-	-	398	0,00%	0,00%	3,01%	398	398	398			
4	CFG	3.141	2.689	4.421	5.457	1,39%	1,81%	2,20%	1.036	2.316	2.768			
	CF 1	52	41	143	427	0,33%	0,62%	1,76%	284	375	385			
	Total Griya	52	41	40	263	0,43%	0,22%	1,31%	222	211	221			
	Oto	-	-	102	164	0,00%	2,34%	3,91%	62	164	164			
	CF 2	3.089	2.648	4.278	5.031	1,47%	1,93%	2,24%	752	1.941	2.383			
	Mitraguna & Others	2.920	2.648	3.836	4.588	1,63%	2,06%	2,44%	752	1.668	1.940			
	Pensiun	170	-	443	443	0,55%	1,24%	1,22%	-	273	443			
	Total Pembiayaan	3.558	2.943	4.482	7.452	0,80%	0,81%	1,34%	2.971	3.895	4.509	0,34%	74,43%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Dec 25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YTD	MtM	%	Penc.	Gap	
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	83	-	186	123	0,52%	0,91%	0,60%	(63)	40	123				
	KUR	83	-	186	123	0,53%	0,94%	0,62%	(63)	40	123				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	3.558	5.136	4.566	4.266	1,57%	1,87%	1,72%	(300)	708	(870)				
	CF 1	753	301	19	18	4,75%	0,08%	0,07%	(1)	(735)	(283)				
	Total Griya	312	301	19	18	2,57%	0,10%	0,09%	(1)	(294)	(283)				
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-				
	CF 2	2.805	4.836	4.547	4.248	1,33%	2,05%	1,89%	(299)	1.443	(588)				
	Mitraguna & Others	2.805	4.836	4.547	4.248	1,57%	2,44%	2,26%	(299)	1.443	(588)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	4.675	5.136	4.752	4.389	1,05%	0,85%	0,79%	(363)	(286)	(747)	1,06%	-34,53%	0,3%	

Asset & Contribution Margin

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

FIR & Payton

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	472.225	471.461	(189.493)	(764)	(30.821)	-6,14%	(157.510)	-25,04%	710.323	66,37%	(238.862)
2	Tabungan	522.123	612.606	603.571	605.121	78.303	1.549	(7.485)	-1,22%	82.997	15,90%	554.516	109,13%	50.605
3	Deposito	264.012	230.344	230.381	231.338	(13.229)	958	995	0,43%	(32.674)	-12,38%	264.620	87,42%	(33.281)
	Total	1.415.106	1.345.232	1.306.177	1.307.920	(124.419)	1.743	(37.312)	-2,77%	(107.187)	-7,57%	1.529.459	85,52%	(221.539)
	CASA	1.151.094	1.114.888	1.075.796	1.076.581	(111.190)	785	(38.307)	-3,44%	(74.513)	-6,47%	1.264.839	85,12%	(188.258)
	(%) CASA	81,34%	82,88%	82,36%	82,31%									
	FDR	55,59%	68,66%	70,14%	70,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	39.608	49.513	47.144	47.273	129	(2.240)	-4,52%	7.665	19,35%	-	0,00%	47.273		
2	Giro ISE	24.819	26.480	26.205	26.348	143	(132)	-0,50%	1.528	6,16%		0,00%	26.348		
3	Tabungan ISE	14.728	20.972	18.878	18.864	(14)	(2.108)	-10,05%	4.136	28,08%		0,00%	18.864		
4	Deposito ISE	61	2.061	2.061	2.061	0	0	0,00%	2.000	3278,69%		0,00%	2.061		
5	CIF ISE	155	175	175	175	0	0	0,00%	20	12,90%		0,00%	175		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	575.783	101.752	190	-101.562	90.687	-10.709	82.646	10.899	524.148	109,85%	51.636
	Linkage	388.874	450.575	449.315	100.000	-	(100.000)	84.653	-1.260	60.441	1.260	401.901	111,80%	47.413
	Non-Linkage	104.263	135.918	126.469	1.752	190	-1.562	6.034	-9.449	22.206	9.639	122.246	103,45%	4.222
	• Local Champion	71.739	90.083	80.696	1.500	-	-1.500	6.354	-9.387	8.957	9.387	76.862	104,99%	3.834
	• Value Chain	32.524	45.835	45.773	252	190	(62)	-320	-62	13.249	252	45.385	100,86%	389
2	MBG	11.179	17.002	17.220	750	600	-150	766	217	6.040	383	15.758	109,28%	1.462
	KUR	10.795	16.732	16.956	750	600	-150	773	224	6.161	376	15.252	111,17%	1.703
	Non KUR	384	270	264	-	-	0	-7	-7	-120	7	505	52,23%	(241)
3	PWG	42.303	69.807	71.778	9.550	9.456	-94	5.374	1.971	29.475	7.485	64.428	111,41%	7.349
	Cilem	16.301	31.198	33.034	2.930	2.547	-383	1.799	1.836	16.733	711	36.881	89,57%	(3.847)
	Gadai	26.001	38.609	38.743	6.620	6.908	289	3.575	135	12.742	6.774	27.547	140,64%	11.196
4	CFG	239.992	250.295	251.364	4.723	5.946	1.224	-1.767	1.069	11.372	4.878	267.745	93,88%	(16.382)
	CF 1	49.326	55.954	56.843	1.511	1.570	60	-242	889	7.516	681	52.741	107,78%	4.102
	Total Griya	38.490	43.621	44.779	1.291	1.450	159	0	1.158	6.289	292	39.379	113,71%	5.400
1	• Total Non Program	38.490	43.621	44.779	1.291	1.450	159	250	1.158	6.289	292	39.379	113,71%	5.400
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.064	219	120	-99	-242	-269	1.227	389	13.362	90,29%	(1.298)
	CF 2	190.665	194.341	194.521	3.212	4.376	1.164	-1.526	179	3.856	4.197	215.005	90,47%	(20.484)
	Mitraguna & Others	156.155	162.005	162.229	3.049	3.968	919	-1.703	224	6.074	3.744	178.005	91,14%	(15.777)
	Pensiun	34.510	32.337	32.292	163	408	245	178	-45	-2.218	453	36.999	87,28%	(4.707)
	Total Pembiayaan	786.611	923.597	916.144	116.774	16.192	-100.582	95.059	-7.453	129.534	23.645	872.079	105,05%	44.065

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	2.811	0,00%	0,00%	0,49%	2.811	2.811	2.811				
	Linkage	-	-	-	-	2.811	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	2.811	0,00%	0,00%	2,22%	2.811	2.811	2.811				
	Value Chain	-	-	-	-	2.811	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	496	0,00%	0,00%	2,88%	496	496	496				
	KUR	-	-	-	-	441	0,00%	0,00%	2,60%	441	441	441				
	Non KUR	-	-	-	-	55	0,00%	0,00%	20,92%	55	55	55				
3	PWG	-	-	-	-	702	0,00%	0,00%	0,98%	702	702	702				
	Cilem	-	-	-	-	569	0,00%	0,00%	1,72%	569	569	569				
	Gadai	-	-	-	-	133	0,00%	0,00%	0,34%	133	133	133				
4	CFG	1.445	2.548	3.699	4.156	4.156	0,60%	1,48%	1,65%	458	2.711	1.608				
	CF 1	161	732	2.349	1.883	1.883	0,33%	4,20%	3,31%	(465)	1.723	1.151				
	Total Griya	152	572	2.195	387	387	0,39%	5,03%	1,87%	(1.358)	685	265				
	Oto	9	160	154	1.046	1.046	0,08%	1,25%	8,67%	892	1.037	886				
	CF 2	1.284	1.816	1.350	2.273	2.273	0,67%	0,69%	1,17%	923	988	457				
	Mitraguna & Others	1.284	1.448	979	1.464	1.464	0,82%	0,60%	0,90%	484	179	15				
	Pensiun	28	-	-	-	809	0,00%	1,15%	2,51%	(28)	439	809	442			
	Total Pembiayaan	4.879	4.149	3.338	3.704	3.704	0,62%	0,36%	0,40%	366	(1.176)	(445)	0,12%	70,65%	-0,3%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	Penc.	Gap
1	Asset (Retail) T	1.335.686	1.415.515	1.474.602	1.471.461</td											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	33.286	34.255	(9.448)	969	5.792	20,35%	6.111	21,72%	39.098	87,61%	(4.843)
2	Tabungan	312.220	335.697	343.793	345.059	573	1.267	9.363	2,79%	32.840	10,52%	334.511	103,15%	10.548
3	Deposito	88.440	68.089	71.263	71.261	(2.247)	(2)	3.171	4,66%	(17.179)	-19,42%	89.381	79,73%	(18.120)
	Total	428.803	432.249	448.341	450.575	(11.123)	2.233	18.326	4,24%	21.772	5,08%	462.990	97,32%	(12.415)
	CASA	340.363	364.159	377.078	379.314	(8.875)	2.236	15.155	4,16%	38.951	11,44%	373.609	101,53%	5.705
	(%) CASA	79,38%	84,25%	84,11%	84,18%									
	FDR	84,89%	91,40%	89,66%	89,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	40.281	43.680	45.633	45.778	145	2.098	4,80%	5.497	13,65%	-	0,00%	45.778		
2	Giro ISE	7.566	4.370	5.156	5.244	88	874	19,99%	(2.322)	-30,69%	-	0,00%	5.244		
3	Tabungan ISE	32.715	39.309	40.477	40.534	57	1.225	3,12%	7.819	23,90%	-	0,00%	40.534		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	182	207	207	207	0	0	0,00%	25	13,74%	-	0,00%	207		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.546	-	-	0	-815	-406	-5.423	406	73.583	71,41%	(21.037)
	Linkage	31.740	28.625	28.330	-	-	-	-297	-296	-3.410	296	38.430	73,72%	(10.101)
	Non-Linkage	26.229	24.327	24.216	-	-	0	-517	-110	-2.013	110	35.153	68,89%	(10.936)
	• Local Champion	25.361	21.619	21.524	-	-	0	-502	-95	-3.838	95	27.992	76,89%	(6.469)
	• Value Chain	867	2.708	2.692	-	-	-	-15	-15	1.825	15	7.160	37,60%	(4.468)
2	MBG	34.002	30.083	30.748	200	1.300	1.100	-596	664	-3.255	636	35.710	86,10%	(4.963)
	KUR	32.921	28.859	29.534	200	1.300	1.100	-571	675	-3.387	625	34.485	85,64%	(4.951)
	Non KUR	1.081	1.224	1.214	-	-	0	-24	-10	133	10	1.225	99,04%	(12)
3	PWG	9.475	21.262	22.692	2.784	3.074	290	1.878	1.430	13.217	1.644	29.851	76,02%	(7.159)
	Cilem	5.148	13.382	13.952	1.179	898	-281	1.083	570	8.804	328	19.940	69,97%	(5.988)
	Gadai	4.327	7.880	8.740	1.605	2.176	571	796	860	4.413	1.316	9.911	88,19%	(1.171)
4	CFG	262.577	290.785	296.008	2.792	7.888	5.096	1.832	5.223	33.431	2.665	286.430	103,34%	9.578
	CF 1	159.367	166.652	170.235	178	5.159	4.981	-174	3.583	10.868	1.576	162.301	104,89%	7.934
	Total Griya	139.426	143.053	146.859	-	4.813	4.813	0	3.806	7.433	1.007	140.190	104,76%	6.669
1	• Total Non Program	139.426	143.053	146.859	-	4.813	4.813	-289	3.806	7.433	1.007	140.190	104,76%	6.669
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.376	178	347	168	-174	-222	3.435	569	22.111	105,72%	1.265
	CF 2	103.210	124.133	125.772	2.614	2.729	115	2.007	1.640	22.563	1.089	124.128	101,32%	1.644
	Mitraguna & Others	99.172	118.844	120.478	2.614	2.679	65	2.034	1.633	21.305	1.046	117.952	102,14%	2.526
	Pensiun	4.038	5.289	5.295	-	50	50	-27	6	1.257	44	6.177	85,72%	(882)
	Total Pembiayaan	364.023	395.082	401.993	5.776	12.262	6.486	2.300	6.911	37.970	5.351	425.574	94,46%	(23.581)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	30	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(30)					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	30	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(30)					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	872	1.641	1.419	2.378	2.57%	4.72%	7,73%	959	1.506	737							
	KUR	703	1.487	1.263	2.378	2.14%	4.38%	8,05%	1.115	1.674	891							
	Non KUR	169	154	156	-	15,61%	12,75%	0,00%	(156)	(169)	(154)							
3	PWG	-	-	-	-	549	0,00%	0,00%	0,00%	0,00%	549	549	549					
	Cilem	-	-	-	-	539	0,00%	0,00%	0,00%	0,00%	539	539	539					
	Gadai	-	-	-	-	11	0,00%	0,00%	0,00%	0,12%	11	11	11					
4	CFG	4.689	3.445	2.895	7.749	1,79%	1,00%	1,00%	2.62%	4.854	3.060	4.304						
	CF 1	4.583	2.690	2.084	5.284	2,88%	1,25%	3,10%	3.200	701	2.594							
	Total Griya	3.651	1.566	1.079	2.851	2,62%	0,75%	1,94%	1.772	(800)	1.286							
	Oto	932	1.124	1.004	2.433	4,67%	4,26%	10,41%	1.428	1.501	1.308							
	CF 2	106	755	812	1.319	0,10%	0,65%	1,96%	1.654	2.360	1.710							
	Mitraguna & Others	106	755	812	1.319	0,11%	0,68%	2,05%	1.654	2.360	1.710							
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-							
	Total Pembiayaan	3.318	8.754	7.533	7.972	0,91%	1,91%	1,98%	439	4.654	(781)	0,00%	100,00%	-2,0%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	124	153	153	0	0,00%	0,29%	0,29%	-	153	29					
	Linkage	-															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	95	81	21	(14)	12	17,77%	(137)	-62,88%	5.816	1,39%	(5.735)
2	Tabungan	144.169	164.349	166.134	166.088	1.752	(45)	1.739	1,06%	21.919	15,20%	156.198	106,33%	9.890
3	Deposito	10.918	21.051	21.946	22.146	909	200	1.095	5,20%	11.228	102,84%	11.620	190,58%	10.525
	Total	155.304	185.469	188.174	188.315	2.683	140	2.846	1,53%	33.010	21,26%	173.634	108,45%	14.680
	CASA	144.386	164.418	166.229	166.169	1.774	(60)	1.751	1,07%	21.782	15,09%			
	(%) CASA	92,97%	88,65%	88,34%	88,24%									
	FDR	134,72%	123,06%	122,72%	122,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.753	1.794		40	278	18,34%	533	42,32%	-	0,00%	1.794
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%	0	0,00%	0
3	Tabungan ISE	1.260	1.516	1.753	1.793		40	278	18,34%	534	42,36%		0,00%	1.793
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%		0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Local Champion	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	60.210	1.150	2.100	950	-418	621	5.297	1.479	61.295	98,23%	(1.085)
	KUR	53.824	58.285	58.927	1.150	2.100	950	-385	643	5.103	1.457	59.797	98,55%	(870)
	Non KUR	1.089	1.304	1.283	-	-	0	-32	-21	194	21	1.498	85,65%	(215)
3	PWG	2.063	7.845	8.638	247	874	627	79	794	6.575	80	10.922	79,09%	(2.284)
	Cilem	2.063	7.845	8.638	247	874	627	79	794	6.575	80	10.922	79,09%	(2.284)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.216	2.900	1.937	-963	1.534	1.261	10.218	675	161.312	99,32%	(1.096)
	CF 1	15.162	18.407	18.645	30	557	527	980	238	3.483	319	16.602	112,30%	2.043
	Total Griya	4.320	3.786	3.773	-	-	0	0	-12	-547	12	4.736	79,66%	(963)
4	• Total Non Program	3.984	3.473	3.463	-	-	0	-43	-10	-522	10	4.353	79,55%	(890)
	• Program	336	312	310	-	-	0	-2	-2	-26	2	383	80,95%	(73)
	Oto	10.841	14.622	14.872	30	557	527	980	250	4.030	307	11.866	125,33%	3.006
	CF 2	134.836	140.548	141.571	2.870	1.380	-1.490	554	1.024	6.735	356	144.710	97,83%	(3.138)
	Mitraguna & Others	130.780	136.767	137.808	2.870	1.380	-1.490	728	1.041	7.028	339	139.644	98,69%	(1.836)
	Pensiun	4.056	3.781	3.763	-	-	0	-175	-17	-293	17	5.065	74,29%	(1.302)
	Total Pembiayaan	209.233	228.246	230.920	4.297	4.910	614	1.181	2.675	21.687	2.236	235.787	97,94%	(4.867)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif	Net (UG) & DG	Target Dec'25						
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	604	0,00%	604	604	604	604				
	Linkage	-	-	-	-	604	0,00%	604	0,00%	604	604				
	Local Champion	-	-	-	-	604	0,00%	604	0,00%	604	604				
	Value Chain	-	-	-	-	604	0,00%	604	0,00%	604	604				
2	MBG	-	53	113	2.642	56	0,00%	1.19%	4.39%	2.529	2.642	2.588			
	KUR	-	-	113	2.595	56	0,00%	0,19%	4,40%	2.482	2.595	2.595			
	Non KUR	-	53	-	47	63	0,00%	0,00%	3,65%	47	47	(6)			
3	PWG	-	-	-	-	63	0,00%	0,00%	0,72%	63	63	63			
	Cilem	-	-	-	-	63	0,00%	0,00%	0,72%	63	63	63			
	Gadai	-	-	-	-	63	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	2.916	56	0,72%	1,37%	1,82%	744	1.840	312			
	CF 1	278	426	376	1.120	56	1,83%	2,04%	6,00%	744	842	693			
	Total Griya	278	253	109	462	56	6,43%	2,87%	12,25%	354	184	209			
	Oto	-	173	267	657	56	0,00%	1,83%	4,42%	390	657	484			
	CF 2	799	2.179	1.797	1.797	56	0,59%	1,28%	1,27%	-	998	(382)			
	Mitraguna & Others	799	2.179	1.797	1.797	56	0,61%	1,31%	1,30%	-	998	(382)			
	Pensiun	-	-	-	-	68	0,00%	0,00%	1,80%	-	-	-			
	Total Pembiayaan	1.077	2.658	2.286	6.225	56	0,46%	0,93%	0,90%	(55)	1.117	248	0,14%	84,28%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif	Net (UG) & DG	Target Dec'25					
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	-	-	-	-	-	-			
	Linkage	-	-	-	-	-	-	-	-	-	-			
	Non-Linkage	-	750	750	750	56	0,00%	40,39%	40,43%	-	-			
	Value Chain	-	-	-	-	56	0,00%	0,00%	0,00%	-	-			
2	MBG	144	8	58	56	56	0,26%	0,10%	0,09%	(2)	(87)	49		
	KUR	103	-	-	-	56	0,19%	0,00%	0,00%	-	-	(103)		
	Non KUR	40	8	58	56	56	3,71%	4,46%	4,40%	(2)	16	49		
3	PWG	-	-	-	-	56	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	56	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	56	0,00%	0,00%	0,00%	-	-	-		
4	CFG	810	1.064	1.317	1.264	56	0,54%	0,83%	0,					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.057	2.030	(8)	(27)	(194)	-8,71%	1.792	753,76%	5.704	35,58%	(3.674)
2	Tabungan	85.480	97.428	101.262	101.348	3.265	86	3.920	4,02%	15.868	18,56%	95.843	105,74%	5.505
3	Deposito	55.765	41.842	41.742	41.742	(49)	0	(99)	-0,24%	(14.023)	-25,15%	56.657	73,68%	(14.915)
	Total	141.483	141.493	145.061	145.120	3.207	59	3.627	2,56%	3.637	2,57%	158.204	91,73%	(13.084)
	CASA	85.718	99.652	103.319	103.377	3.256	59	3.726	3,74%	17.660	20,60%	101.547	101,80%	1.831
	(%) CASA	60,59%	70,43%	71,22%	71,24%									
	FDR	57,51%	63,37%	63,59%	63,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.259	2.260		0	(116)	-4,88%	1.923	570,48%	-	0,00%	2.260
2	Giro ISE	44	2.016	1.831	1.831		0	(186)	-9,21%	1.786	4016,74%		0,00%	1.831
3	Tabungan ISE	293	359	429	429		0	70	19,45%	136	46,64%		0,00%	429
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	98	98	98		0	0	0,00%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.190	26.244	500	870	370	-30	54	-2.346	816	29.195	89,89%	(2.951)
	KUR	28.019	25.654	25.714	500	870	370	-14	61	-2.304	809	28.469	90,32%	(2.755)
	Non KUR	572	536	529	-	-	0	-16	-7	-42	7	726	72,94%	(196)
3	PWG	2.056	6.594	7.419	276	936	661	257	825	5.363	111	8.284	89,56%	(865)
	Cilem	2.056	6.594	7.419	276	936	661	257	825	5.363	111	8.284	89,56%	(865)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	58.576	1.140	2.400	1.260	842	1.690	7.851	710	59.828	97,91%	(1.252)
	CF 1	3.683	6.276	6.462	-	242	242	-153	185	2.779	56	4.803	134,54%	1.659
	Total Griya	695	353	351	-	-	0	0	-2	-344	2	987	35,56%	(636)
	• Total Non Program	695	353	351	-	-	0	0	-5	-344	2	987	35,56%	(636)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	6.111	-	242	242	-153	187	3.123	55	3.816	160,14%	2.295
	CF 2	47.042	50.610	52.115	1.140	2.158	1.018	995	1.505	5.073	653	55.025	94,71%	(2.910)
	Mitraguna & Others	38.019	40.795	42.367	1.140	2.158	1.018	1.067	1.572	4.348	586	45.186	93,76%	(2.819)
	Pensiun	9.023	9.815	9.748	-	-	0	-72	-67	725	67	9.839	99,07%	(92)
	Total Pembiayaan	81.372	89.670	92.239	1.916	4.206	2.291	1.069	2.570	10.868	1.637	97.307	94,79%	(5.067)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-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	574	300	215	1.355	2.019	0,82%	5,16%	1.140	781	1.054						
	KUR	574	300	215	1.355	2.05%	0,84%	5,27%	1.140	781	1.054						
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
3	PWG	-	-	-	-	63	0,00%	0,00%	0,00%	63	63	63					
	Cilem	-	-	-	-	63	0,00%	0,00%	0,00%	63	63	63					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0,00%	-	-	-			
4	CFG	234	933	583	2.360	0,46%	1,03%	4,03%	1.777	2.126	1.427						
	CF 1	134	320	301	460	3,65%	4,79%	7,12%	159	326	140						
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	0,00%	-	-	-			
	Oto	134	320	301	460	4,50%	5,08%	7,53%	159	326	140						
	CF 2	100	613	283	1.900	0,21%	0,56%	3,65%	1.617	1.800	1.287						
	Mitraguna & Others	-	201	203	1.822	0,00%	0,50%	4,30%	1.619	1.822	1.621						
	Pensiun	100	412	80	78	1,10%	0,81%	0,80%	(2)	(22)	(334)						
	Total Pembiayaan	315	742	771	666	0,39%	0,86%	0,72%	(105)	351	(76)	0,04%	94,75%	-0,7%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	148.321	142.483	139.289	(9.032)	
2	Contribution Margin	4.450	6.308	5.378	928	-20,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,16	3,84	3,90	0,06	0,74
CIF Payroll	594	641	660	19	66

Kineria Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.462	14.448	(14)	198	1,39%	5.780	66,67%	-	0,00%	14.448
2	Giro ISE	6.094	191	231	229	(2)	38	19,83%	(5.865)	-96,24%		0,00%	229
3	Tabungan ISE	2.575	12.260	12.431	12.419	(12)	160	1,30%	9.844	382,31%		0,00%	12.419
4	Deposito ISE	-	1.800	1.800	1.800	0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	141	141	141	0	0	0,00%	20	16,53%		0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	37.150	750	1.675	925	273	927	7.261	748	34.712	107,02%	2.438
	KUR	29.147	35.310	36.256	750	1.675	925	310	946	7.109	729	33.704	107,57%	2.553
	Non KUR	742	913	894	-	-	0	-38	-19	152	19	1.009	88,60%	(115)
3	PWG	5.787	18.975	20.434	1.760	2.280	521	1.201	1.459	14.647	821	22.274	91,74%	(1.840)
	Cilem	4.662	15.117	16.615	964	1.805	842	1.328	1.498	11.954	307	17.028	97,58%	(413)
	Gadai	1.126	3.858	3.819	796	475	-321	-127	-39	2.693	514	5.246	72,79%	(1.428)
4	CFG	121.436	146.124	145.651	1.824	1.932	108	3.459	-473	24.216	2.405	132.134	110,23%	13.518
	CF 1	20.925	20.500	21.464	-	1.150	1.150	-188	964	539	187	22.241	96,50%	(77)
	Total Griya	15.996	15.201	16.325	-	1.150	1.150	0	1.123	329	27	16.338	99,92%	(14)
1	• Total Non Program	15.996	15.201	16.164	-	990	990	-75	963	169	27	16.338	98,93%	(174)
	• Program	-	-	160	-	160	160	0	160	160	-	0	0,00%	160
	Oto	4.930	5.299	5.139	-	-	0	-188	-160	210	160	5.903	87,06%	(764)
	CF 2	100.511	125.624	124.188	1.824	782	-1.042	3.647	-1.436	23.677	2.218	109.892	113,01%	14.295
Mitraguna & Others		63.905	83.472	82.225	1.738	690	-1.048	3.336	-1.247	18.320	1.937	72.328	113,68%	9.897
Pensiun		36.606	42.152	41.963	86	92	6	311	-189	5.358	281	37.565	111,71%	4.398
Total Pembiayaan		157.150	201.322	203.236	4.334	5.887	1.554	4.933	1.914	46.085	3.974	189.158	107,44%	14.077

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	179	179	32	1.679	0,60%	0,09%	4,52%	1.647	1.500	1.500			
	KUR	179	124	32	1.670	0,61%	0,09%	4,61%	1.638	1.491	1.546			
	Non KUR	-	55	-	9	0,00%	0,00%	0,98%	9	9	(46)			
3	PWG	74	-	-	1.294	1,27%	0,00%	6,33%	1.294	1.221	1.294			
	Cilem	74	-	-	1.294	1,58%	0,00%	7,79%	1.294	1.221	1.294			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	2.206	812	4.528	0,92%	0,56%	3,11%	3.716	3.413	2.322			
	CF 1	120	73	-	953	0,57%	0,00%	4,44%	953	833	880			
	Total Griya	-	-	-	885	0,00%	0,00%	5,42%	885	885	885			
	Oto	120	73	-	68	2,43%	0,00%	1,32%	68	(52)	(5)			
	CF 2	995	2.132	812	3.575	0,99%	0,65%	2,88%	2.763	2.580	1.442			
	Mitraguna & Others	254	1.562	492	3.061	0,40%	0,59%	3,72%	2.569	2.807	1.499			
	Pensiun	740	570	319	514	2,02%	0,76%	1,22%	194	(227)	(56)			
	Total Pembiayaan	1.367	2.384	844	7.501	0,87%	0,42%	3,69%	6.658	6.134	5.117	0,15%	95,85%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YrD	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	35	143	281	211	0,12%	0,78%	0,57%	(70)	176	67			
	KUR	-	143	229	159	0,00%	0,65%	0,44%	(70)	159	16			
	Non KUR	35	-	52	51	4,67%	5,71%	5,73%	(1)	17	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.333	1.546	1.331	0,00%	1,06%	0,91%	(214)	1.331	(1)			
	CF 1	-	170	170	170	0,00%	0,83%	0,79%	-	170	-			
	Total Griya	-	170	170	170	0,00%	1,12%	1,04%	-	170	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.163	1.376	1.162	0,00%	1,10%	0,94%	(214)	1.162	(1)			
	Mitraguna & Others	-	888	1.102	888	0,00%	1,32%	1,08%	(213)	888	0			
	Pensiun	-	275	274	273	0,00%	0,14%	0,65%	(1)	273	(1)			
	Total Pembiayaan	35	1.476	1.827	1.542	0,02%	0,91%	0,76%	(285)	1.507	66	0,06%	92,29%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	131	238	8	108	101	73,72%	(222)	-48,27%	5.769	4,13%	(5.530)
2	Tabungan	104.069	106.823	104.413	105.500	1.148	1.087	(1.322)	-1,24%	1.431	1,38%	114.310	92,29%	(8.810)
3	Deposito	24.703	24.802	24.629	24.629	145	0	(173)	-0,70%	(74)	-0,30%	25.533	96,46%	(904)
	Total	129.233	131.762	129.173	130.368	1.301	1.195	(1.394)	-1,06%	1.135	0,88%	145.612	89,53%	(15.244)
	CASA	104.530	106.960	104.544	105.739	1.156	1.195	(1.221)	-1,14%	1.209	1,16%	120.079	88,06%	(14.340)
	(%) CASA	80,88%	81,18%	80,93%	81,11%									
	FDR	125,49%	144,26%	147,38%	146,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	4.034	2.506	2.161	2.162	2	(344)	-13,73%	(1.871)	-46,39%	-	0,00%	2.162		
2	Giro ISE	415	71	99	95	(4)	24	33,66%	(321)	-77,19%	-	0,00%	95		
3	Tabungan ISE	3.618	2.435	2.062	2.068	6	(368)	-15,11%	(1.551)	-42,86%	-	0,00%	2.068		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	119	146	146	146	0	0	0,00%	27	22,69%	-	0,00%	146		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.322	22.346	590	565	-25	-200	25	-548	540	25.007	89,36%	(2.661)
	KUR	22.067	21.177	21.232	510	565	55	-345	55	-835	510	24.038	88,33%	(2.806)
	Non KUR	827	1.144	1.114	80	-	-80	145	-30	287	30	969	114,99%	145
3	PWG	1.733	7.305	7.492	309	353	44	17	187	5.759	166	11.387	65,79%	(3.895)
	Cilem	1.733	7.305	7.492	309	353	44	17	187	5.759	166	11.387	65,79%	(3.895)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	160.538	5.069	4.057	-1.012	2.230	82	22.987	3.975	159.690	100,53%	848
	CF 1	5.904	8.366	7.831	187	-	-187	375	-536	1.926	536	8.628	90,76%	(797)
	Total Griya	1.926	1.730	1.719	-	0	0	-12	-207	12	-	2.635	65,21%	(917)
	• Total Non Program	1.926	1.730	1.719	-	0	0	-18	-207	12	-	2.635	65,21%	(917)
	• Program	-	-	-	-	0	0	0	0	-	-	0	0,00%	0
	Oto	3.978	6.636	6.112	187	-	-187	375	-524	2.134	524	5.993	101,99%	119
	CF 2	131.647	152.090	152.707	4.882	4.057	-825	1.855	617	21.060	3.440	151.062	101,09%	1.645
	Mitraguna & Others	65.693	84.995	85.497	4.782	3.032	-1.750	3.295	502	19.804	2.530	83.123	102,86%	2.374
	Pensiun	65.954	67.095	67.210	100	1.025	925	-1.440	115	1.257	910	67.939	98,93%	(729)
	Total Pembiayaan	162.178	190.083	190.376	5.968	4.975	-993	2.047	293	28.198	4.681	196.085	97,09%	(5.708)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-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	640	514	469	2.248	2,80%	2,10%	10,06%	1.779	1.608	1.735	-	-	-				
	KUR	508	460	469	2.173	2,30%	2,22%	10,24%	1.704	1.665	1.713	-	-	-				
	Non KUR	132	54	-	75	15,90%	0,00%	6,74%	75	(56)	21	-	-	-				
3	PWG	-	-	-	116	0,00%	0,00%	1,54%	116	116	116	-	-	-				
	Cilem	-	-	-	116	0,00%	0,00%	1,54%	116	116	116	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	1.035	272	-	1.574	0,75%	0,00%	0,98%	1.574	539	1.301	-	-	-				
	CF 1	-	-	-	493	0,00%	0,00%	6,29%	493	493	493	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Oto	-	-	-	493	0,00%	0,00%	8,06%	493	493	493	-	-	-				
	CF 2	-	38	38	37	0,79%	0,00%	0,02%	0,71%	1.081	46	809	-	-	-			
	Mitraguna & Others	-	38	38	37	0,00%	0,00%	0,04%	0,04%	473	70	473	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	608	(24)	608	-	-	-			
	Total Pembiayaan	306	314	477	557	0,19%	0,25%	0,29%	80	251	243	0,85%	-191,58%	0,6%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	21.001	21.015	14	575	2,81%	19.149	1026,31%	-	0,00%	21.015
2	Giro ISE	28	33	33	33	0	0	1,16%	5	16,40%		0,00%	33
3	Tabungan ISE	1.837	18.807	19.368	19.382	14	574	3,05%	17.544	954,84%		0,00%	19.382
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	78	78	78	0	0	0,00%	38	95,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.160	-	-	0	-41	-9	-495	9	1.656	70,07%	(495)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.160	-	-	0	-41	-9	-495	9	1.656	70,07%	(495)
	• Local Champion	1.656	1.169	1.160	-	-	0	-41	-9	-495	9	1.656	70,07%	(495)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.230	1.800	1.551	-249	220	28	2.422	1.523	64.246	93,75%	(4.016)
	KUR	55.256	56.946	56.791	1.800	1.300	-500	344	-156	1.535	1.456	61.291	92,66%	(4.500)
	Non KUR	2.553	3.256	3.440	-	251	251	-124	184	887	67	2.956	116,37%	484
3	PWG	4.560	21.203	21.814	1.500	1.301	-199	1.569	611	17.254	690	17.879	122,01%	3.935
	Cilem	4.560	21.203	21.814	1.500	1.301	-199	1.569	611	17.254	690	17.879	122,01%	3.935
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	99.795	784	2.645	1.861	1.985	1.956	18.933	689	93.189	107,09%	6.606
	CF 1	35.630	44.241	45.235	-	1.514	1.514	-124	994	9.605	519	37.878	119,42%	7.357
	Total Griya	16.876	22.071	22.152	-	158	158	0	82	5.276	76	18.078	122,54%	4.074
1	• Total Non Program	11.817	17.375	17.320	-	-	0	-415	-55	5.503	55	12.305	140,76%	5.015
	• Program	5.059	4.695	4.832	-	158	158	-40	136	-227	21	5.773	83,70%	(941)
	Oto	18.754	22.170	23.083	-	1.356	1.356	-124	913	4.329	443	19.800	116,58%	3.283
	CF 2	45.232	53.598	54.560	784	1.131	347	2.109	962	9.328	169	55.311	98,64%	(751)
	Mitraguna & Others	44.353	52.413	53.396	784	1.131	347	1.854	983	9.044	148	53.401	99,99%	(5)
	Pensiun	880	1.185	1.163	-	-	0	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	182.999	4.084	5.497	1.413	3.733	2.587	38.113	2.910	176.970	103,41%	6.030

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	1.160	68,36%	0,00%	100,00%	1.160	28	1.160			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	1.160	68,36%	0,00%	100,00%	1.160	28	1.160			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	876	860	4.404	0,03%	1,43%	7,31%	3.544	4.389	3.528			
	KUR	16	781	764	4.094	0,03%	1,34%	7,21%	3.330	4.079	3.313			
	Non KUR	-	94	95	310	0,00%	2,93%	9,01%	214	310	216			
3	PWG	36	-	-	263	0,78%	0,00%	1,21%	263	228	263			
	Cilem	36	-	-	263	0,78%	0,00%	1,21%	263	228	263			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.606	1.453	3.042	1,24%	1,49%	3,05%	1.589	2.040	1.436			
	CF 1	1.001	1.606	1.453	3.042	2,81%	3,28%	6,72%	1.589	2.040	1.436			
	Total Griya	582	882	696	1.022	3,45%	3,15%	4,62%	326	440	140			
	Oto	419	724	757	2.019	2,23%	3,41%	8,75%	1.262	1.601	1.296			
	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		2.184	2.481	2.313	8.869	1,51%	1,28%	4,85%	6.556	6.685	6.388	0,56%	88,46%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	278	-	74	248	0,48%	0,12%	0,41%	174	(30)	248	-	-	-
	KUR	271	-	74	153	0,49%	0,13%	0,27%	79	(118)	153	-	-	-
	Non KUR	8	-	-	95	0,30%	0,00%	2,77%	95	88	95	-	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	1.388	1.745	1.998	1.992	1,72%	2,04%	2,00%	(5)	604	247	-	-	-
	CF 1	693	742	1.003	997	1,94%	2,27%	2,21%	(5)	305	255	-	-	-
	Total Griya	592	631	622	621	3,51%	2,82%	2,81%	(1)	30	(9)	-	-	-
	Oto	101	112	381	376	0,54%	1,72%	1,63%	(4)	275	264	-	-	-
	CF 2	696	1.003	995	995	1,54%	1,86%	1,82%	(0)	299	(8)	-	-	-
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,86%	(0)	299	(8)	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Total Pendapatan	1.666	1.745	2.070	2.040	1,15%	1,15%	1,02%	160	574	405	0,94%	96,81%	1,28%

Asset & Contribution Margin

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

PHP & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	345	342	64	(3)	7	2,10%	310	943,74%	7.711	4,44%	(7.368)
2	Tabungan	95.230	94.353	92.142	92.521	(4.503)	378	(1.833)	-1,94%	(2.709)	-2,84%	105.081	88,05%	(12.560)
3	Deposito	25.200	24.085	24.125	24.125	(648)	0	40	0,17%	(1.075)	-4,26%	26.127	92,34%	(2.001)
	Total	120.463	118.773	116.613	116.989	(5.087)	375	(1.785)	-1,50%	(3.474)	-2,88%	138.918	84,21%	(21.930)
	CASA	95.263	94.689	92.488	92.863	(4.439)	375	(1.825)	-1,93%	(2.400)	-2,52%	112.792	82,33%	(19.928)
	(%) CASA	79,08%	79,72%	79,31%	79,38%									
	FDR	167,21%	175,24%	180,34%	179,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.735	1.722		(13)	174	11,21%	706	69,44%	-	0,00%	1.722
2	Giro ISE	1	45	15	18		3	(27)	-59,88%	17	3408,44%		0,00%	18
3	Tabungan ISE	1.016	1.504	1.720	1.704		(16)	200	13,31%	688	67,76%		0,00%	1.704
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.418	60.898	60.721	1.611	1.070	-541	-239	-177	2.303	1.247	59.109	102,73%	1.612
	KUR	53.406	57.154	57.101	1.611	1.070	-541	-146	-54	3.695	1.124	53.926	105,89%	3.175
	Non KUR	5.013	3.744	3.620	-	-	0	-92	-123	-1.392	123	5.183	69,85%	(1.563)
3	PWG	7.973	12.469	13.247	682	1.175	493	107	778	5.274	397	16.407	80,74%	(3.160)
	Cilem	7.973	12.469	13.247	682	1.175	493	107	778	5.274	397	16.407	80,74%	(3.160)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	136.333	615	2.254	1.638	-2.928	1.564	1.293	689	162.470	83,91%	(26.137)
	CF 1	25.995	30.348	30.247	385	214	-172	23	-100	4.252	314	29.370	102,99%	878
	Total Griya	13.277	16.005	16.091	-	115	115	0	85	2.813	30	14.156	113,66%	1.934
4	• Total Non Program	13.277	16.005	16.091	-	115	115	-149	85	2.813	30			
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.157	385	99	-287	23	-186	1.439	284	15.213	93,06%	(1.057)
	CF 2	109.045	104.421	106.085	230	2.040	1.810	-2.952	1.665	-2.960	375	133.100	79,70%	(27.015)
	Mitraguna & Others	98.253	93.901	95.538	30	1.950	1.920	-3.105	1.638	-2.715	312	119.849	79,72%	(24.310)
	Pensiun	10.792	10.520	10.547	200	90	-110	154	27	-245	63	13.252	79,59%	(2.705)
	Total Pembiayaan	201.431	208.136	210.301	2.908	4.498	1.590	-3.060	2.165	8.870	2.333	237.987	88,37%	(27.686)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	1.180	1.618	1.713	6.493	2.02%	2.81%	10,69%	4.781	5.313	4.875							
	KUR	896	1.153	1.281	5.919	1.68%	2.24%	10,37%	4.638	5.024	4.766							
	Non KUR	284	465	431	574	5,67%	11,52%	15,85%	143	289	109							
3	PWG	-	-	-	-	182	0,00%	0,00%	1,37%	182	182	182						
	Cilem	-	-	-	-	182	0,00%	0,00%	1,37%	182	182	182						
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-						
4	CFG	795	1.639	2.264	7.139	0,59%	1,68%	5,24%	4.875	6.344	5.500							
	CF 1	92	107	224	1.850	0,35%	0,74%	6,12%	1.626	1.759	1.744							
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-						
	Oto	92	107	227	1.850	0,72%	1,56%	13,07%	1.626	1.759	1.744							
	CF 2	704	1.532	2.040	5.288	0,65%	1,95%	4,99%	3.249	4.585	3.756							
	Mitraguna & Others	704	1.532	2.040	5.146	0,72%	2,17%	5,39%	3.106	4.443	3.614							
	Pensiun	205	-	-	-	142	0,00%	0,00%	1,35%	142	142	142						
	Total Pembiayaan	1.800	2.004	1.927	1.940	0,89%	0,93%	0,92%	13	140	(65)	0,13%	85,41%	-0,8%				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	195.455	204.546	214.231	18.776			3.48	4.14	4.12	(0,02)
2	Contribution Margin	6.170	7.563	6.650	480	-7,8%		412	359	363	49(49)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	223	378	272	154	(150)	-28,45%	(798)	-67,87%	5.025	7,52%	(4.647)
2	Tabungan	91.378	107.649	106.722	106.620	1.819	(102)	(1.028)	-0,96%	15.243	16,68%	99.264	107,41%	7.357
3	Deposito	20.885	16.970	16.975	16.975	(128)	0	5	0,03%	(3.910)	-18,72%	21.629	78,48%	(4.654)
	Total	113.438	125.146	123.920	123.973	1.964	53	(1.173)	-0,94%	10.535	9,29%	125.918	98,46%	(1.944)
	CASA	92.553	108.176	106.945	106.998	2.092	53	(1.178)	-1,09%	14.445	15,61%	104.289	102,60%	2.709
	(%) CASA	81,59%	86,44%	86,30%	86,31%									
	FDR	111,58%	121,41%	125,26%	125,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.621	1.604	(17)	(24)	-1,45%	191	13,52%	-	0,00%	1.604	
2	Giro ISE	4	140	127	127	0	(13)	-9,57%	122	2820,98%	-	0,00%	127	
3	Tabungan ISE	1.409	1.488	1.495	1.478	(17)	(10)	-0,68%	69	4,87%	-	0,00%	1.478	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	95	99	99	99	0	0	0,00%	4	4,21%	-	0,00%	99	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.596	1.925	2.600	675	781	1.375	4.408	1.225	67.018	93,40%	(4.422)
	KUR	54.166	56.888	58.331	1.925	2.600	675	910	1.443	4.165	1.157	62.682	93,06%	(4.351)
	Non KUR	4.022	4.333	4.265	-	-	0	-129	-68	243	68	4.337	98,35%	(72)
3	PWG	2.382	10.305	11.438	953	1.236	283	897	1.134	9.056	102	10.963	104,34%	475
	Cilem	2.382	10.305	11.438	953	1.236	283	897	1.134	9.056	102	10.963	104,34%	475
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	81.188	1.105	1.142	37	1.572	776	15.245	366	74.165	109,47%	7.024
	CF 1	8.522	7.991	7.818	185	91	-94	-69	-174	-705	265	9.534	82,00%	(1.716)
	Total Griya	5.933	5.700	5.488	185	-	-185	0	-212	-445	212	6.197	88,57%	(709)
4	• Total Non Program	5.933	5.700	5.488	-	-	0	0	-212	-445	212	6.197	88,57%	(709)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.329	-	91	91	-69	39	-260	53	3.337	69,80%	(1.008)
	CF 2	57.421	72.421	73.371	920	1.051	131	1.641	950	15.950	101	64.631	113,52%	8.740
	Mitraguna & Others	56.582	71.055	71.852	920	891	-29	1.649	797	15.270	94	63.055	113,95%	8.797
	Pensiun	838	1.366	1.518	-	160	160	-8	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	155.223	3.983	4.978	995	3.250	3.285	28.654	1.693	152.201	101,99%	3.022

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-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	130	560	553	3.398	0,22%	0,90%	5,43%	2.845	3.268	2.837	-	-	-			
	KUR	123	305	175	2.603	0,23%	0,31%	4,46%	2.428	2.480	2.298	-	-	-			
	Non KUR	6	255	377	794	0,16%	8,71%	18,62%	417	788	539	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	447	635	186	1.795	0,68%	0,23%	0,11%	1.609	1.347	1.160	-	-	-			
	CF 1	217	533	-	918	2,55%	0,00%	11,75%	918	701	385	-	-	-			
	Total Griya	-	533	-	412	0,00%	0,00%	7,50%	412	412	(122)	-	-	-			
	Oto	217	-	-	507	8,39%	0,00%	21,76%	507	290	507	-	-	-			
	CF 2	-	101	186	87	0,40%	0,26%	1,19%	691	646	775	-	-	-			
	Mitraguna & Others	230	101	186	87	0,41%	0,26%	1,22%	691	646	775	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	47	201	621	263	0,04%	0,41%	0,17%	(358)	216	62	0,46%	-169,89%	0,3%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Posisi	Oct-24	Oct-25	Growth (YoY)
1	Asset (Retail) T	127.856	131.801	151.161	23.305			PHR	2,94	4,16	4,29
2	Contribution Margin	4.393	6.199	6.827	2.434	-55,4%		CIF Payroll	116	444	465

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.433	4.507	263	74	967	27,33%	2.629	140,03%	4.551	99,02%	(44)
2	Tabungan	48.550	62.403	59.391	59.676	3.671	285	(2.727)	-4,37%	11.125	22,92%	56.302	105,99%	3.374
3	Deposito	7.602	13.430	13.430	13.440	(120)	10	10	0,07%	5.838	76,80%	8.529	157,59%	4.912
	Total	58.030	79.373	77.254	77.623	3.814	370	(1.750)	-2,20%	19.593	33,76%	69.382	111,88%	8.241
	CASA	50.428	65.943	63.823	64.183	3.934	360	(1.760)	-2,67%	13.755	27,28%	60.853	105,47%	3.329
	(%) CASA	86,90%	83,08%	82,62%	82,69%									
	FDR	148,42%	125,88%	130,49%	129,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	458	511	552	555	2	43	8,49%	96	21,04%	-	0,00%	555		
2	Giro ISE	360	411	415	416	1	5	1,22%	56	15,70%	0	0,00%	416		
3	Tabungan ISE	99	100	137	139	1	38	38,30%	40	40,54%	0	0,00%	139		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0		
5	CIF ISE	26	34	34	34	0	0	0,00%	8	30,77%	0	0,00%	34		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	45.037	49.670	49.755	1.330	1.070	-260	641	85	4.718	985	53.035	93,82%	(3.280)	
	KUR	43.986	48.092	48.202	1.230	1.070	-160	580	109	4.216	961	51.611	93,39%	(3.409)	
	Non KUR	1.052	1.578	1.554	100	-	-100	60	502	24	1.424	109,12%	130		
3	PWG	3.221	9.211	9.918	630	862	232	688	706	6.697	156	9.152	108,36%	765	
	Cilem	3.221	9.211	9.918	630	862	232	688	706	6.697	156	9.152	108,36%	765	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	37.871	41.037	41.139	829	921	93	690	102	3.268	820	44.519	92,41%	(3.380)	
	CF 1	26.387	25.220	25.340	479	886	408	-13	120	-1.048	766	27.205	93,14%	(1.865)	
	Total Griya	5.331	5.249	5.231	-	-	0	0	-17	-99	17	5.544	94,36%	(312)	
	• Total Non Program	5.331	4.918	4.902	-	-	0	-58	-16	-429	16	5.544	88,42%	(642)	
	• Program	-	330	329	-	-	0	-2	-1	329	1	0	0,00%	329	
	Oto	21.057	19.971	20.109	479	886	408	-13	138	-948	749	21.662	92,83%	(1.553)	
	CF 2	11.484	15.817	15.799	350	35	-315	703	-19	4.315	54	17.313	91,25%	(1.514)	
	Mitraguna & Others	8.469	10.930	10.936	-	35	35	375	6	2.467	29	13.702	79,81%	(276)	
	Pensiun	3.015	4.888	4.863	350	-	-350	327	-25	1.848	25	3.611	134,67%	1.252	
	Total Pembiayaan	86.130	99.919	100.812	2.789	2.854	65	2.019	893	14.682	1.960	106.706	94,48%	(5.894)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	409	293	285	628	0,91%	0,57%	1,26%	343	219	334	-	-	-			
	KUR	384	293	285	514	0,87%	0,59%	1,07%	229	130	221	-	-	-			
	Non KUR	25	-	-	114	2,33%	0,00%	7,33%	114	89	114	-	-	-			
3	PWG	6	-	-	140	0,18%	0,00%	1,41%	140	134	140	-	-	-			
	Cilem	6	-	-	140	0,18%	0,00%	1,41%	140	134	140	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	1.220	2.133	2.516	3.321	3,22%	6,13%	8,07%	805	2.101	1.188	-	-	-			
	CF 1	985	1.070	980	2.296	3,73%	3,88%	9,06%	1.317	1.312	1.226	-	-	-			
	Total Griya	-	63	62	-	0,00%	1,18%	0,00%	(62)	-	(63)	-	-	-			
	Oto	985	1.007	917	2.296	4,68%	4,59%	11,42%	1.379	1.312	1.289	-	-	-			
	CF 2	235	1.063	1.537	1.025	2,05%	9,71%	6,49%	(512)	789	(38)	-	-	-			
	Mitraguna & Others	235	799	1.176	1.025	2,78%	10,76%	9,37%	(151)	789	226	-	-	-			
	Pensiun	-	264	361	-	0,00%	7,38%	0,00%	(361)	-	(264)	-	-	-			
	Total Pembiayaan	662	938	900	1.150	0,77%	0,90%	1,14%	250	488	212	3,49%	-206,08%	2,4%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	22.732	22.652	706	(80)	435	1,96%	(5.535)	-19,64%	36.108	62,73%	(13.456)
2	Tabungan	231.223	248.416	253.451	254.100	7.527	649	5.684	2,29%	22.877	9,89%	245.837	103,36%	8.263
3	Deposito	34.752	33.262	33.565	33.565	(6.292)	0	303	0,91%	(1.187)	-3,41%	34.808	96,43%	(1.243)
	Total	294.162	303.894	309.748	310.317	1.941	569	6.423	2,11%	16.155	5,49%	316.753	97,97%	(6.435)
	CASA	259.410	270.633	276.183	276.752	8.233	569	6.119	2,26%	17.342	6,69%	281.944	98,16%	(5.192)
	(%) CASA	88,19%	89,05%	89,16%	89,18%									
	FDR	81,90%	86,14%	86,20%	86,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.930	4.928	(2)	(9)	-41	-0,18%	440	9,81%	-	0,00%	4.928
2	Giro ISE	733	748	820	820	0	72	9,67%	87	11,88%	820	-	0,00%	820
3	Tabungan ISE	3.754	4.189	4.110	4.107	(3)	(81)	-1,94%	353	9,41%	4.107	-	0,00%	4.107
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	-	0,00%	0
5	CIF ISE	101	111	111	111	0	0	0,00%	10	9,90%	111	-	0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.604	-	-	0	-56	-41	-1.638	41	3.242	49,47%	(1.638)
	Linkage	1.406	963	923	-	-	-	-41	-41	-483	41	1.406	65,63%	(483)
	Non-Linkage	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Local Champion	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	73.469	650	2.895	2.245	73	1.236	996	1.659	73.952	99,35%	(483)
	KUR	67.505	67.969	69.279	650	2.895	2.245	201	1.310	1.774	1.585	68.808	100,68%	471
	Non KUR	4.969	4.265	4.190	-	-	0	-128	-75	-778	75	5.144	81,46%	(954)
3	PWG	12.827	25.789	28.039	3.502	4.171	669	1.040	2.250	15.213	1.921	30.742	91,21%	(2.703)
	Cilem	7.700	17.570	19.090	1.573	1.863	290	736	1.520	11.391	343	21.371	89,33%	(2.280)
	Gadai	5.127	8.219	8.949	1.929	2.308	379	304	730	3.822	1.578	9.371	95,49%	(422)
4	CFG	152.377	162.097	163.879	2.979	5.673	2.694	1.627	1.782	11.502	3.890	175.490	93,38%	(11.611)
	CF 1	49.433	44.315	44.591	102	515	413	-46	276	-4.842	239	55.718	80,03%	(11.127)
	Total Griya	45.444	38.769	38.949	-	321	321	0	180	-6.495	140	49.984	77,92%	(11.035)
4	• Total Non Program	21.636	16.200	16.137	-	-	0	-1.885	-63	-5.499	63	22.814	70,73%	(6.677)
	• Program	23.808	22.568	22.812	-	321	321	-274	244	-996	77	27.169	83,96%	(4.357)
	Oto	3.989	5.547	5.642	102	194	92	-46	95	1.653	98	5.734	98,39%	(92)
	CF 2	102.945	117.781	119.288	2.877	5.158	2.281	1.672	1.507	16.343	3.651	119.772	99,60%	(484)
	Mitraguna & Others	90.697	103.649	104.509	2.877	4.336	1.459	1.760	861	13.813	3.475	105.804	98,78%	(1.294)
	Pensiun	12.248	14.132	14.778	-	822	822	-87	646	2.531	176	13.969	105,80%	810
	Total Pembiayaan	240.919	261.764	266.992	7.130	12.738	5.608	2.684	5.227	26.072	7.511	283.427	94,20%	(16.435)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-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	190	935	1.497	3.317	0,26%	0,20%	0,00%	4,51%	1.820	3.127	2.381			
	KUR	190	589	890	2.816	0,28%	0,31%	0,00%	4,06%	1.925	2.626	2.227			
	Non KUR	-	346	607	501	0,00%	0,00%	14,22%	11,96%	(106)	501	155			
3	PWG	-	-	-	85	0,00%	0,00%	0,00%	0,30%	85	85	85			
	Cilem	-	-	-	44	0,00%	0,00%	0,00%	0,23%	44	44	44			
	Gadai	-	-	-	41	0,00%	0,00%	0,00%	0,46%	41	41	41			
4	CFG	3.319	4.033	4.628	4.818	2,18%	2,86%	0,00%	2,94%	190	1.499	785			
	CF 1	1.762	3.096	3.322	3.822	3,57%	3,70%	0,00%	8,57%	500	2.059	726			
	Total Griya	1.762	2.831	3.064	3.437	3,88%	3,90%	0,00%	8,82%	373	1.675	606			
	Oto	-	265	258	385	0,00%	0,00%	4,65%	6,82%	127	385	120			
	CF 2	1.556	937	1.306	997	1,51%	1,11%	0,00%	0,84%	(310)	(560)	59			
	Mitraguna & Others	1.556	937	1.306	997	1,72%	1,26%	0,00%	0,95%	(310)	(560)	59			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.357	5.426	3.477	4.643	2,22%	1,33%	0,00%	1,74%	1.166	(714)	(783)	2,29%	-31,92%	0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	368	55	52	52	0	11,36%	3,16%	3,24%	-	(316)	(3)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	55	52	52	0	20,07%	0,00%	7,63%	0	(316)	(3)			
2	MBG	194	314	362	358	0,27%	0,50%	0,49%	(4)	164	44	44			
	KUR	3	222	275	275	0,0									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.359	9.151	(1.543)	791	707	8,38%	(5.195)	-36,21%	23.539	38,87%	(14.388)
2	Tabungan	145.625	420.167	321.204	322.139	224.839	935	(98.027)	-23,33%	176.514	121,21%	161.588	199,36%	160.551
3	Deposito	70.189	66.097	67.341	67.334	(20.386)	(6)	1.237	1,87%	(2.855)	-4,07%	71.125	94,67%	(3.791)
	Total	230.159	494.707	396.904	398.624	202.911	1.720	(96.083)	-19,42%	168.465	73,19%	256.252	155,56%	142.372
	CASA	159.970	428.610	329.564	331.290	223.297	1.726	(97.320)	-22,71%	171.319	107,09%	185.127	178,95%	146.162
	(%) CASA	69,50%	86,64%	83,03%	83,11%									
	FDR	49,05%	25,46%	32,51%	32,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	12.643	12.805	11.640	11.692	53	(1.113)	-8,69%	(951)	-7,52%	-	0,00%	11.692		
2	Giro ISE	2.499	1.709	1.744	1.744	0	35	2,06%	(754)	-30,20%	-	0,00%	1.744		
3	Tabungan ISE	9.095	10.047	8.846	8.898	53	(1.148)	-11,43%	(196)	-2,16%	-	0,00%	8.898		
4	Deposito ISE	1.050	1.050	1.050	1.050	0	0	0,00%	0	0,00%	-	0,00%	1.050		
5	CIF ISE	89	114	114	114	0	0	0,00%	25	28,09%	-	0,00%	114		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.262	-	-	0	-439	-259	-4.986	259	21.257	67,09%	(6.995)
	KUR	17.796	13.144	12.885	-	-	0	-433	-259	-4.911	259	19.713	65,36%	(6.828)
	Non KUR	1.452	1.377	1.377	-	-	0	-6	0	-75	-	1.544	89,16%	(167)
3	PWG	5.178	13.671	15.268	1.943	2.607	664	1.707	1.597	10.090	1.010	22.093	69,11%	(6.825)
	Cilem	3.578	9.897	11.162	730	1.573	843	1.123	1.265	7.584	309	15.061	74,11%	(3.899)
	Gadai	1.600	3.774	4.106	1.212	1.034	-178	584	332	2.506	702	7.032	58,39%	(2.926)
4	CFG	88.436	97.737	99.511	1.449	2.347	897	1.409	1.774	11.075	572	112.870	88,16%	(13.359)
	CF 1	19.579	25.688	26.098	516	647	130	240	409	6.519	237	22.651	115,22%	3.447
	Total Griya	14.822	14.966	14.923	-	-	0	0	-43	101	43	15.677	95,19%	(754)
4	• Total Non Program	14.371	14.544	14.501	-	-	0	241	-43	130	43	15.162	95,64%	(662)
	• Program	451	423	423	-	-	0	-3	0	-29	-	515	82,02%	(93)
	Oto	4.757	10.722	11.175	516	647	130	240	453	6.418	194	6.973	160,25%	4.202
	CF 2	68.857	72.048	73.413	933	1.700	767	1.169	1.365	4.556	335	90.220	81,37%	(16.807)
	Mitraguna & Others	68.359	70.944	72.315	700	1.700	1.000	942	1.371	3.955	329	87.538	82,61%	(15.223)
	Pensiun	498	1.105	1.099	233	-	-233	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	129.041	3.392	4.954	1.562	2.677	3.113	16.141	1.842	156.258	82,58%	(27.217)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	1.267	789	514	916	6.58%	3.54%	6.42%	402	(351)	127						
	KUR	1.267	789	514	916	7,12%	3,91%	7,11%	402	(351)	127						
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	379	0,00%	0,00%	248	2,48%	379	379	379				
	Cilem	-	-	-	-	353	0,00%	0,00%	316	3,16%	353	353	353				
	Gadai	-	-	-	-	26	0,00%	0,00%	63	0,63%	26	26	26				
4	CFG	1.470	1.419	1.446	2.730	1,66%	1,48%	2,74%	1.283	1.260	1.310						
	CF 1	117	626	649	1.516	0,60%	2,53%	5,81%	867	1.399	891						
	Total Griya	-	232	460	479	0,00%	3,07%	3,21%	19	479	247						
	Oto	117	393	189	1.037	2,46%	1,77%	9,28%	848	920	644						
	CF 2	1.353	794	797	1.213	1,96%	1,11%	1,65%	416	(140)	420						
	Mitraguna & Others	1.353	794	797	1.213	1,98%	1,12%	1,68%	416	(140)	426						
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Total Pembiayaan	11.065	11.382	11.252	10.818	9,80%	8,94%	8,38%	(435)	(247)	(564)	1,40%	83,24%	-7,0%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	10.076	9.991	9.863	9.855	52,35%	67,92%	69,10%	(8)	(221)						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	8.404	8.693	779	289	1.455	20,09%	(6.859)	-44,10%	27.974	31,08%	(19.280)
2	Tabungan	146.646	155.279	171.829	173.501	10.278	1.672	18.221	11,73%	26.854	18,31%	160.366	108,19%	13.134
3	Deposito	29.176	27.653	28.770	28.718	43	(52)	1.065	3,85%	(458)	-1,57%	30.350	94,62%	(1.633)
	Total	191.374	190.171	209.003	210.912	11.100	1.909	20.741	10,91%	19.538	10,21%	218.690	96,44%	(7.779)
	CASA	162.198	162.518	180.233	182.194	11.057	1.961	19.676	12,11%	19.996	12,33%	188.340	96,74%	(6.146)
	(%) CASA	84,75%	85,46%	86,23%	86,38%									
	FDR	87,12%	105,44%	98,24%	97,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.548	10.674	10.638		(36)	2.090	24,45%	(3.465)	-24,57%	-	0,00%	10.638
2	Giro ISE	4.458	3.516	4.365	4.382		17	866	24,62%	(76)	-1,70%		0,00%	4.382
3	Tabungan ISE	9.645	5.032	6.309	6.256		(53)	1.224	24,32%	(3.389)	-35,14%		0,00%	6.256
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	107	107	107		0	0	0,00%	7	7,00%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	16.150	19.292	20.121	900	1.075	175	522	829	3.971	246	22.027	91,35%	(1.906)
	KUR	14.812	18.197	19.054	900	1.075	175	555	857	4.242	218	20.506	92,92%	(1.452)
	Non KUR	1.337	1.095	1.067	-	-	0	-33	-28	-270	28	1.522	70,14%	(454)
3	PWG	15.238	31.852	33.526	3.681	5.640	1.960	2.328	1.674	18.288	3.966	31.893	105,12%	1.632
	Cilem	3.814	13.153	14.512	1.540	1.734	194	1.117	1.358	10.697	375	17.213	84,31%	(2.701)
	Gadai	11.423	18.698	19.014	2.141	3.907	1.766	1.211	316	7.591	3.591	14.680	129,52%	4.334
4	CFG	135.343	149.379	151.685	1.270	3.976	2.706	3.599	2.307	16.342	1.670	160.306	94,62%	(8.621)
	CF 1	16.023	19.533	20.177	296	1.086	790	283	644	4.154	442	19.094	105,67%	1.083
	Total Griya	9.034	11.740	12.137	-	450	450	0	396	3.102	54	9.834	123,41%	2.302
4	• Total Non Program	9.034	11.740	12.137	-	450	450	1.150	396	3.102	54	9.834	123,41%	2.302
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	8.040	296	636	340	283	248	1.052	388	9.260	86,83%	(1.220)
	CF 2	119.320	129.846	131.508	974	2.890	1.916	3.256	1.663	12.188	1.227	141.212	93,13%	(9.704)
	Mitraguna & Others	104.787	116.468	118.237	774	2.890	2.116	3.460	1.769	13.450	1.121	124.440	95,01%	(6.204)
	Pensiun	14.533	13.378	13.272	200	-	-200	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	205.332	5.851	10.691	4.841	6.388	4.809	38.602	5.882	214.227	95,85%	(8.895)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-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	46	460	441	1.889	0,29%	0,29%	0,93%	1.448	1.843	1.430				
	KUR	-	460	441	1.774	0,00%	2,43%	9,31%	1.333	1.774	1.315				
	Non KUR	46	-	-	115	3,44%	0,00%	0,00%	115	69	115				
3	PWG	-	-	-	630	0,00%	0,00%	0,00%	1.888	630	630				
	Cilem	-	-	-	552	0,00%	0,00%	0,00%	3,81%	552	552				
	Gadai	-	-	-	78	0,00%	0,00%	0,00%	78	78	78				
4	CFG	993	406	854	1.871	0,73%	0,57%	0,57%	1.017	878	1.465				
	CF 1	153	406	637	1.004	0,95%	3,26%	4,98%	367	852	598				
	Total Griya	15	339	341	576	0,16%	2,90%	4,75%	236	562	237				
	Oto	138	67	297	428	1,98%	3,81%	5,33%	131	290	361				
	CF 2	840	-	216	867	0,70%	0,17%	0,66%	650	27	867				
	Mitraguna & Others	840	-	216	281	0,80%	0,19%	0,24%	65	(559)	281				
	Pensiun	-	-	-	585	0,00%	4,41%	585	585	585					
	Total Pembiayaan	1.039	866	1.295	4.391	0,62%	0,65%	2,14%	3.096	3.352	3.525	2,83%	-32,56%	0,7%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	481	480	479	1,61%	2,49%	2,38%	(1)	218	(2)				
	KUR	204	182	182	182	1,38%	1,00%	0,96%	-	(22)	(0)				
	Non KUR	57	298	298	297	4,24%	27,22%	27,81%	(1)	240	(2)				
3	PWG	-	-	-											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	Giro	8.687	9.285	14.723	9.686	642	(5.037)	400	4,31%	999	11,50%	21.655	44,73%	(11.969)	
2	Tabungan	252.421	256.666	263.282	264.608	(5.161)	1.325	7.941	3,09%	12.187	4,83%	270.553	97,80%	(5.945)	
3	Deposito	76.726	62.391	63.053	63.090	(10.114)	37	700	1,12%	(13.636)	-17,77%	78.055	80,83%	(14.965)	
	Total	337.834	328.342	341.058	337.384	(14.632)	(3.674)	9.042	2,75%	2,75%	(450)	-0,13%	370.263	91,12%	(32.880)
	CASA	261.108	265.952	278.005	274.294	(4.518)	(3.712)	8.342	3,14%	13.186	5,05%	292.208	93,87%	(17.914)	
	(%) CASA	77,29%	81,00%	81,51%	81,30%										
	FDR	106,55%	114,80%	112,34%	113,56%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	8.448	12.608	14.310	14.328	18	1.720	13,64%	5.880	69,61%	-	0,00%	14.328		
2	Giro ISE	1.077	1.162	1.285	1.286	2	124	10,68%	209	19,44%	-	0,00%	1.286		
3	Tabungan ISE	7.371	11.446	13.026	13.042	16	1.596	13,94%	5.671	76,94%	-	0,00%	13.042		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	163	189	189	189	0	0	0,00%	26	15,95%	-	0,00%	189		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	26.940	450	1.210	760	275	334	-6.467	876	41.107	65,54%	(14.167)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	26.940	450	1.210	760	275	334	-6.464	876	37.670	71,52%	(10.730)
	• Local Champion	29.104	25.708	24.980	450	-	-450	275	-728	-4.125	728	30.454	82,02%	(5.475)
	• Value Chain	4.299	898	1.960	-	1.210	1.210	0	1.062	-2.339	148	7.216	27,16%	(5.256)
2	MBG	23.844	26.866	27.414	150	1.400	1.250	441	548	3.570	852	28.156	97,36%	(743)
	KUR	21.881	24.944	25.598	150	1.400	1.250	572	654	3.717	746	26.074	98,18%	(475)
	Non KUR	1.963	1.922	1.816	-	-	0	-131	-106	-147	106	2.083	87,18%	(267)
3	PWG	18.313	36.508	38.759	5.684	7.727	2.042	1.708	2.251	20.446	5.475	33.743	114,87%	5.016
	Cilem	9.363	19.245	21.093	1.276	2.531	1.255	771	1.848	11.730	683	21.307	99,00%	(214)
	Gadai	8.950	17.263	17.666	4.408	5.196	787	937	403	8.716	4.792	12.436	142,05%	5.230
4	CFG	284.398	286.972	290.024	2.786	5.889	3.103	-1.641	3.052	5.625	2.837	293.929	98,67%	(3.905)
	CF 1	38.670	35.236	35.284	752	337	-415	141	49	-3.386	289	39.842	88,56%	(4.558)
	Total Griya	32.928	29.492	29.338	442	-	-442	0	-154	-3.590	154	33.233	88,28%	(3.896)
4	• Total Non Program	32.928	29.492	29.338	442	-	-442	-648	-154	-3.590	154	33.233	88,28%	(3.896)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	5.946	310	337	27	141	203	205	134	6.609	89,97%	(663)
	CF 2	245.728	251.736	254.739	2.034	5.552	3.518	-1.782	3.003	9.011	2.549	254.086	100,26%	653
	Mitraguna & Others	226.104	233.173	236.311	1.667	5.266	3.599	-2.660	3.137	10.206	2.129	233.608	101,16%	2.703
	Pensiun	19.624	18.563	18.429	367	286	-81	878	-134	-1.195	420	20.479	89,99%	(2.050)
	Total Pembiayaan	5.148	8.892	3.663	10.289	1.43%	0.97%	2.69%	6.626	5.141	1.397	0,89%	66,86%	-1,8%

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25		%	Penc.	Gap	
1	SME	-	90	85	136	0,00%	0,32%	0,50%	51	136	46			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	136	0,00%	0,32%	0,50%	51	136	46			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	759	1.32%	0,82%	2,77%	538	445	592			
	KUR	205	122	138	714	0,94%	0,55%	2,79%	576	508	592			
	Non KUR	109	45	83	46	5,56%	4,33%	2,51%	(38)	(64)	1			
3	PWG	-	-	-	-	0,00%	0,00%	1,48%	573	573	573			
	Cilem	-	-	-	-	0,00%	0,00%	2,30%	486	486	486			
	Gadai	-	-	-	-	0,00%	0,00%	0,49%	87	87	87			
4	CFG	4.834	8.636	3.357	8.821	1,70%	1,17%	3,04%	5.464	3.988	186			
	CF 1	1.936	3.537	302	2.188	5,01%	0,86%	6,20%	1.886	251	(1.349)			
	Total Griya	1.859	3.167	92	1.149	5,65%	0,31%	3,92%	1.056	(710)	(2.018)			
	Oto	77	370	209	1.039	1,35%	3,64%	17,47%	830	962	669			
	CF 2	2.897	5.099	3.056	6.634	1,18%	1,21%	2,60%	3.578	3.736	1.535			
	Mitraguna & Others	2.897	5.099	3.056	6.634	1,28%	1,31%	2,81%	3.578	3.736	1.535			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	2.880	12.832	10.553	10.687	0,80%	2,80%	2,79%	133	7.807	(2.145)	2,99%	-7,03%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25		%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	635	593	727	0,47%	2,21%	2,65%	134	615	92			
	KUR	77	397	396	494	0,35%	1,59%	1,93%	97	416	96			
	Non KUR	34	237	196	233	1,74%	10,22%	12,84%	37	199	(4)			
3</td														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	6.723	7.588	672	865	888	13,25%	(15)	-0,20%	20.152	37,66%	(12.563)
2	Tabungan	169.083	165.994	168.304	169.953	(2.296)	1.650	3.959	2,39%	870	0,51%	184.507	92,11%	(14.554)
3	Deposito	159.534	163.489	163.192	162.172	(4.793)	(1.020)	(1.317)	-0,81%	2.638	1,65%	161.298	100,54%	874
	Total	336.221	336.184	338.219	339.713	(6.417)	1.494	3.530	1,05%	3.493	1,04%	365.957	92,83%	(26.243)
	CASA	176.687	172.695	175.027	177.542	(1.624)	2.515	4.847	2,81%	855	0,48%	204.659	86,75%	(27.117)
	(%) CASA	52,55%	51,37%	51,75%	52,26%									
	FDR	59,93%	63,66%	64,72%	64,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	9.875	9.596	(279)	1.144	13,53%	(1.577)	-14,12%		-	0,00%	9.596
2	Giro ISE	2.226	2.662	2.008	2.041	32	(621)	-23,35%	(186)	-8,34%			0,00%	2.041
3	Tabungan ISE	8.944	5.787	7.864	7.552	(311)	1.765	30,50%	(1.391)	-15,56%			0,00%	7.552
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%			0,00%	3
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%			0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	40.703	42.189	43.049	1.600	1.665	65	991	860	2.346	805	47.802	90,06%	(4.754)	
	KUR	38.741	40.577	41.467	1.600	1.665	65	1.044	890	2.726	775	45.587	90,96%	(4.121)	
	Non KUR	1.963	1.612	1.582	-	-	0	-53	-30	-380	30	2.215	71,42%	(633)	
3	PWG	8.703	17.233	17.732	1.731	1.691	-40	638	498	9.029	1.193	28.179	62,93%	(10.447)	
	Cilem	6.698	12.816	13.413	957	1.227	270	303	597	6.715	630	19.460	68,93%	(6.047)	
	Gadai	2.005	4.417	4.319	774	464	-310	334	-99	2.314	562	8.719	49,53%	(4.400)	
4	CFG	152.101	154.591	158.112	1.855	4.605	2.750	9	3.521	6.011	1.085	178.761	88,45%	(20.650)	
	CF 1	24.823	20.454	20.899	-	675	675	-538	445	-3.924	230	28.103	74,37%	(7.204)	
	Total Griya	16.607	12.539	12.485	-	-	0	0	-54	-4.122	54	17.461	71,50%	(4.976)	
4	• Total Non Program	16.607	12.539	12.485	-	-	0	0	-125	-54	-4.122	54	17.461	71,50%	(4.976)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	8.216	7.915	8.414	-	675	675	-538	499	198	176	10.641	79,07%	(2.227)	
	CF 2	127.278	134.138	137.213	1.855	3.930	2.075	547	3.075	9.935	855	150.659	91,08%	(13.446)	
	Mitraguna & Others	115.000	120.110	122.962	1.193	3.550	2.357	-38	2.853	7.962	697	135.990	90,42%	(13.028)	
	Pensiun	12.278	14.028	14.251	-	662	380	-282	585	223	1.972	157	14.669	97,15%	(418)
	Total Pembiayaan	201.507	214.013	218.892	5.186	7.961	2.775	1.638	4.879	17.385	3.082	254.742	85,93%	(35.850)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-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	377	866	654	2.922	0,93%	1,55%	6,79%	2.267	2.545	2.055						
	KUR	327	833	622	2.670	0,84%	1,53%	6,44%	2.048	2.343	1.838						
	Non KUR	50	34	32	252	2,53%	2,01%	15,90%	219	202	218						
3	PWG	-	-	-	-	477	0,00%	0,00%	2,69%	477	477						
	Cilem	-	-	-	-	309	0,00%	0,00%	2,30%	309	309						
	Gadai	-	-	-	-	168	0,00%	0,00%	3,90%	168	168						
4	CFG	2.744	3.268	2.491	5.210	1,02%	1,96%	1,91%	(8)	1.478	(326)						
	CF 1	114	909	714	713	0,46%	3,49%	3,41%	(1)	599	(195)						
	Total Griya	114	620	616	615	0,69%	4,91%	4,93%	(1)	501	(4)						
	Oto	-	289	98	98	0,00%	1,24%	1,16%	-	98	(191)						
	CF 2	1.431	2.441	2.317	2.310	1,12%	1,73%	1,68%	(7)	879	(131)						
	Mitraguna & Others	1.388	2.441	2.317	2.310	1,21%	1,93%	1,88%	(7)	922	(131)						
	Pensiun	43	-	-	-	0,02%	0,00%	-	(43)	-	-						
	Total Pembiayaan	2.045	3.745	3.532	3.591	1,01%	1,65%	1,64%	60	1.547	(154)	1,39%	15,13%	-0,2%			

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Oct-25	Oct-24	Oct-25	Oct-25		
1	Asset (Retail) T	310.263	336.221	342.600	32.337								0,02	0,25
2	Contribution Margin	9.746	13.162	9.468	(278)	2,9%							19	36

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,18				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.531	2.516	272	(15)	(46)	-1,80%	(10.669)	-80,91%	20.088	12,53%	(17.572)
2	Tabungan	147.923	149.529	145.129	144.891	10.877	(238)	(4.638)	-3,10%	(3.032)	-2,05%	159.714	90,72%	(14.823)
3	Deposito	54.920	80.181	79.958	79.962	(2.429)	3	(220)	-0,27%	25.042	45,60%	56.101	142,53%	23.861
	Total	216.028	232.273	227.618	227.369	8.720	(250)	(4.904)	-2,11%	11.341	5,25%	235.903	96,38%	(8.534)
	CASA	161.108	152.091	147.660	147.407	11.149	(253)	(4.684)	-3,08%	(13.701)	-8,50%	179.802	81,98%	(32.395)
	(%) CASA	74,58%	65,48%	64,87%	64,83%									
	FDR	99,10%	97,25%	99,68%	99,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.173	3.057	(116)	666	27,85%	468	18,06%	-	0,00%	3.057	
2	Giro ISE	59	57	153	23	(130)	(35)	-60,58%	(36)	-61,49%	-	0,00%	23	
3	Tabungan ISE	2.531	2.334	3.020	3.035	14	701	30,03%	504	19,90%	-	0,00%	3.035	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	90	115	115	115	0	0	0,00%	25	27,78%	-	0,00%	115	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.781	49.576	1.950	1.100	-850	612	-205	3.842	1.305	51.039	97,13%	(1.463)
	KUR	43.301	47.907	47.746	1.950	1.100	-850	674	-160	4.445	1.260	48.404	98,64%	(658)
	Non KUR	2.433	1.874	1.829	-	-	0	-62	-45	-604	45	2.634	69,45%	(805)
3	PWG	2.160	7.107	8.003	177	1.003	825	238	896	5.843	107	9.538	83,90%	(1.536)
	Cilem	2.160	7.107	8.003	177	1.003	825	238	896	5.843	107	9.538	83,90%	(1.536)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.305	1.690	2.911	1.221	-1.580	308	3.114	2.603	173.605	97,52%	(4.300)
	CF 1	15.140	17.633	17.764	127	426	299	126	131	2.624	295	16.052	110,66%	1.712
	Total Griya	1.118	992	981	-	-	0	0	-11	-137	11	1.356	72,38%	(375)
	• Total Non Program	1.118	992	981	-	-	0	0	-12	-137	11	1.356	72,38%	(375)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.782	127	426	299	126	142	2.761	284	14.696	114,20%	2.086
	CF 2	151.051	151.364	151.541	1.563	2.485	922	-1.706	178	490	2.307	157.553	96,18%	(6.012)
	Mitraguna & Others	120.364	119.927	120.367	550	2.485	1.935	-2.058	440	3	2.045	126.201	95,38%	(5.834)
	Pensiun	30.687	31.437	31.174	1.013	-	-1.013	352	-262	487	262	31.352	99,43%	(178)
	Total Pembiayaan	214.086	225.884	226.884	3.817	5.014	1.196	-730	1.000	12.798	4.014	234.182	96,88%	(7.298)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-25	22-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	330	635	554	2.156	0,72%	1,11%	4,35%	1.602	1.827	1.521	-	-	-
	KUR	190	611	529	1.999	0,44%	1,10%	4,19%	1.469	1.808	1.387	-	-	-
	Non KUR	139	24	25	158	5,72%	1,31%	8,62%	133	19	133	-	-	-
3	PWG	3	-	-	82	0,14%	0,00%	1,03%	82	79	82	-	-	-
	Cilem	3	-	-	82	0,14%	0,00%	1,03%	82	79	82	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	1.389	1.421	1.580	4.748	0,84%	0,93%	2.80%	3.168	3.359	3.327	-	-	-
	CF 1	197	679	766	1.956	1,30%	4,34%	11,01%	1.190	1.758	1.277	-	-	-
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Oto	197	679	766	1.956	1,41%	4,60%	11,65%	1.190	1.758	1.277	-	-	-
	CF 2	1.192	742	814	2.793	0,79%	0,54%	1,84%	1.979	1.601	2.050	-	-	-
	Mitraguna & Others	1.192	354	616	2.248	0,99%	0,51%	1,87%	1.632	1.056	1.894	-	-	-
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	347	545	156	-	-	-
	Total Pembiayaan	1.868	2.351	2.219	2.215	0,87%	0,98%	0,98%	(4)	347	(136)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	225.173	222.162	233.545	8.372	
2	Contribution Margin	7.958	10.417	9.751	1.793	-22,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,59	2,88	2,86	(0,02)	0,26
CIF Payroll	2.731	1.501	1.598	97	(1.133)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	25	25	(7)	0	(5)	-15,46%	(41)	-61,93%	2.674	0,94%	(2.649)
2	Tabungan	73.366	68.269	66.668	68.154	92	1.487	(115)	-0,17%	(5.212)	-7,10%	79.971	85,22%	(11.817)
3	Deposito	13.172	14.189	14.071	14.066	531	(5)	(123)	-0,87%	894	6,79%	14.379	97,83%	(313)
	Total	86.605	82.488	80.764	82.246	615	1.482	(242)	-0,29%	(4.359)	-5,03%	97.024	84,77%	(14.778)
	CASA	73.432	68.299	66.693	68.180	84	1.487	(119)	-0,17%	(5.253)	-7,15%	82.645	82,50%	(14.466)
	(%) CASA	84,79%	82,80%	82,58%	82,90%									
	FDR	98,27%	110,98%	114,47%	112,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	374	374		0	(21)	-5,22%	25	7,10%	-	0,00%	374
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	349	395	374	374		0	(21)	-5,22%	25	7,10%	18	100,00%	374
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%	0	0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.735	571	1.012	441	367	960	6.024	52	5.032	153,72%	2.703
	Cilem	1.711	6.775	7.735	571	1.012	441	367	960	6.024	52	5.032	153,72%	2.703
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	84.701	1.290	962	-328	-246	-50	1.334	1.012	91.686	92,38%	(6.986)
	CF 1	269	448	445	-	-	0	-3	-3	176	3	1.292	34,44%	(847)
	Total Griya	269	251	251	-	-	0	0	0	-18	-	535	46,87%	(284)
	• Total Non Program	269	251	251	-	-	0	-2	0	-18	-	535	46,87%	(284)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	194	-	-	0	-3	-3	194	3	757	25,65%	(563)
	CF 2	83.098	84.303	84.256	1.290	962	-328	-243	-47	1.158	1.009	90.394	93,21%	(6.138)
	Mitraguna & Others	38.271	38.205	37.965	560	470	-90	-672	-240	-306	710	44.821	84,70%	(8.656)
	Pensiun	44.827	46.098	46.290	730	492	-238	429	193	1.464	299	45.573	101,57%	718
	Total Pembiayaan	85.106	91.544	92.454	1.861	1.974	113	121	910	7.348	1.064	96.747	95,56%	(4.293)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	39	0,00%	0,00%	0,00%	0,51%	39	39	39			
	Cilem	-	-	-	-	39	0,00%	0,00%	0,00%	0,51%	39	39	39			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	389	387	1.719	1.719	0,00%	0,00%	0,46%	2,03%	1.332	1.719	1.330			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	229	229	224	224	0,00%	0,00%	0,27%	0,27%	(4)	224	(5)			
	Mitraguna & Others	-	229	229	224	224	0,00%	0,00%	0,60%	0,59%	(4)	224	(5)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	247	247	242	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-127,30%	0,3%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	23.562	23.569	26	7	945	4,18%	12.554	113,97%	17.115	137,71%	6.453
2	Tabungan	115.074	111.762	116.384	115.251	3.958	(1.133)	3.489	3,12%	177	0,15%	124.578	92,51%	(9.327)
3	Deposito	23.779	24.785	25.695	25.696	69	0	910	3,67%	1.916	8,06%	24.677	104,13%	1.018
	Total	149.869	159.171	165.641	164.516	4.053	(1.126)	5.344	3,36%	14.647	9,77%	166.371	98,89%	(1.855)
	CASA	126.089	134.386	139.946	138.820	3.984	(1.126)	4.434	3,30%	12.731	10,10%	141.693	97,97%	(2.873)
	(%) CASA	84,13%	84,43%	84,49%	84,38%									
	FDR	105,52%	113,31%	110,02%	110,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	7.106	7.074	(32)	852	13,69%	(298)	-4,04%		-	0,00%	7.074
2	Giro ISE	1.170	279	887	898	11	619	221,86%	(272)	-23,24%			0,00%	898
3	Tabungan ISE	2.302	1.843	2.119	2.076	(43)	233	12,62%	(226)	-9,82%			0,00%	2.076
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%			0,00%	4.100
5	CIF ISE	69	80	80	80	0	0	0,00%	11	15,94%			0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	731	1.458	1.414	100	-	-100	51	-44	683	44	731	193,47%	683	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	731	1.458	1.414	100	-	-100	51	-44	683	44	731	193,47%	683	
	• Local Champion	731	554	530	100	-	-100	70	-24	-201	24	731	72,52%	(201)	
	• Value Chain	-	904	884	-	-	-	-19	-19	884	19	0	0,00%	884	
2	MBG	14.454	21.062	21.274	330	575	245	425	212	6.820	363	19.012	111,90%	2.262	
	KUR	11.979	19.003	19.250	330	575	245	496	247	7.270	328	16.423	117,21%	2.827	
	Non KUR	2.475	2.059	2.025	-	-	0	-71	-35	-450	35	2.589	78,21%	(564)	
3	PWG	2.088	8.579	10.093	306	1.689	1.384	126	1.514	8.005	176	9.948	101,46%	145	
	Cilem	1.902	8.366	9.852	298	1.636	1.338	150	1.486	7.950	150	9.762	100,92%	90	
	Gadai	186	213	241	8	53	46	-24	28	55	25	186	129,51%	55	
4	CFG	140.874	149.252	149.456	2.853	3.163	310	-564	204	8.582	2.959	153.851	97,14%	(4.395)	
	CF 1	3.720	5.449	5.604	-	246	246	-22	155	1.884	91	5.317	105,41%	288	
	Total Griya	422	1.164	1.159	-	-	0	0	-4	737	4	838	138,30%	321	
	• Total Non Program	422	1.164	1.159	-	-	0	0	-5	-4	737	4	838	138,30%	321
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	3.298	4.286	4.445	-	246	246	-22	159	1.147	87	4.479	99,25%	(34)	
	CF 2	137.153	143.803	143.851	2.853	2.917	64	-542	49	6.698	2.868	148.534	96,85%	(4.683)	
	Mitraguna & Others	95.850	99.959	99.632	1.660	1.875	215	-1.303	-327	3.782	2.202	106.067	93,93%	(6.435)	
	Pensiun	41.304	43.844	44.219	1.193	1.042	-151	761	376	2.916	666	42.468	104,13%	1.752	
	Total Pembiayaan	158.147	180.352	182.237	3.589	5.427	1.838	38	1.885	24.090	3.542	183.542	99,29%	(1.305)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				%	Penc.	Gap			
1	SME	-	48	47	47	47	47	47	0,00%	3,20%	3,30%	-	47	(1)
	Linkage	-	-	-	-	47	47	47	0,00%	0,00%	0,00%	-	-	-
	Local Champion	-	48	47	47	47	47	47	0,00%	3,20%	3,30%	-	47	(1)
	Value Chain	-	-	-	-	47	47	47	0,00%	0,00%	0,00%	-	-	-
2	MBG	24	-	-	826	826	826	826	0,16%	0,00%	3,88%	826	802	826
	KUR	24	-	-	672	672	672	672	0,20%	0,00%	3,49%	672	649	672
	Non KUR	-	-	-	154	154	154	154	0,00%	0,00%	7,58%	154	154	154
3	PWG	-	-	-	213	213	213	213	0,00%	0,00%	2,11%	213	213	213
	Cilem	-	-	-	213	213	213	213	0,00%	0,00%	2,16%	213	213	213
	Gadai	-	-	-	-	213	213	213	0,00%	0,00%	0,00%	-	-	-
4	CFG	636	1.462	1.682	2.318	2.318	2.318	2.318	0,45%	1,13%	1,55%	636	1.682	856
	CF 1	195	110	334	392	392	392	392	5,25%	6,13%	7,00%	58	197	282
	Total Griya	-	-	-	-	392	392	392	5,92%	7,79%	8,82%	58	197	282
	Oto	195	110	334	392	392	392	392	5,92%	7,79%	8,82%	-	-	-
	CF 2	441	1.352	1.348	1.926	1.926	1.926	1.926	0,32%	0,94%	1,34%	578	1.485	575
	Mitraguna & Others	441	1.183	1.348	1.637	1.637	1.637	1.637	0,46%	1,35%	1,64%	289	1.196	454
	Pensiun	-	169	-	-	289	289	289	0,00%	0,00%	0,65%	289	289	120
	Total Pembiayaan	537	258	257	257	257	257	257	0,34%	0,14%	0,14%	(280)	(1)	1,10%
														-683,84%
														1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				%	Penc.	Gap			
1	SME	-	-	-	-	47	47	47	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	47	47	47	0,00%	0,00%	0,00%	-	-	-
	Non-Linkage	-	-	-	-	47	47	47	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	47	47	47	0,00%	0,00%	0,00%	-	-	-
2	MBG	224	220	219	219	219	219	219	1,55%	1,04%	1,03%	-	(5)	(1)
	KUR	-	-	-	-	219	219	219	0,00%	0,00%	0,00%	-	-	-
	Non KUR	224	220	219	219	2								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	4.331	6.329	(1.908)	1.998	(175)	-2,69%	(460)	-6,78%	14.374	44,03%	(8.045)
2	Tabungan	175.767	198.253	206.056	207.629	4.592	1.573	9.376	4,73%	31.862	18,13%	191.167	108,61%	16.462
3	Deposito	41.842	50.886	50.428	50.428	(773)	0	(458)	-0,90%	8.586	20,52%	42.458	118,77%	7.970
	Total	224.399	255.644	260.816	264.387	1.911	3.571	8.743	3,42%	39.988	17,82%	247.999	106,61%	16.388
	CASA	182.557	204.758	210.388	213.959	2.684	3.571	9.201	4,49%	31.402	17,20%	205.541	104,10%	8.418
	(%) CASA	81,35%	80,09%	80,67%	80,93%									
	FDR	108,91%	102,51%	101,22%	99,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.898	5.900		1	(294)	-4,74%	1.817	44,50%	-	0,00%	5.900
2	Giro ISE	1.486	3.178	2.696	2.696		0	(482)	-15,15%	1.210	81,42%		0,00%	2.696
3	Tabungan ISE	2.597	3.016	3.202	3.203		1	188	6,23%	607	23,37%		0,00%	3.203
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.370	-	-	0	-110	-49	775	49	1.595	148,58%	775
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.370	-	-	0	-110	-49	775	49	1.595	148,58%	775
	• Local Champion	1.595	2.418	2.370	-	-	0	-110	-49	775	49	1.595	148,58%	775
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	97.393	1.150	2.735	1.585	-1.166	717	-340	2.018	103.342	94,24%	(5.949)
	KUR	92.544	90.757	91.559	1.150	2.735	1.585	-934	802	-985	1.933	97.667	93,75%	(6.108)
	Non KUR	5.189	5.919	5.835	-	-	0	-232	-85	646	85	5.676	102,80%	159
3	PWG	10.721	22.181	23.749	3.154	2.514	-640	1.305	1.567	13.027	947	32.125	73,93%	(8.377)
	Cilem	6.388	13.681	14.554	1.206	1.148	-58	943	873	8.166	275	21.573	67,46%	(7.019)
	Gadai	4.333	8.500	9.195	1.949	1.366	-582	362	694	4.862	672	10.553	87,13%	(1.358)
4	CFG	134.342	140.777	140.491	4.906	2.407	-2.499	1.543	-286	6.149	2.693	156.757	89,62%	(16.266)
	CF 1	27.563	25.063	24.744	-	-	0	-271	-319	-2.819	319	32.202	76,84%	(7.458)
	Total Griya	18.820	16.452	16.326	-	-	0	0	-125	-2.494	125	21.615	75,53%	(5.289)
	• Total Non Program	5.808	4.898	4.844	-	-	0	-59	-54	-964	54	6.766	71,60%	(1.921)
	• Program	13.012	11.553	11.482	-	-	0	-124	-72	-1.530	72	14.849	77,32%	(3.367)
	Oto	8.743	8.611	8.418	-	-	0	-271	-194	-325	194	10.587	79,51%	(2.169)
	CF 2	106.779	115.714	115.747	4.906	2.407	-2.499	1.813	33	8.968	2.374	124.556	92,93%	(8.809)
	Mitraguna & Others	66.464	74.478	74.986	4.238	2.377	-1.861	1.897	508	8.522	1.869	82.423	90,98%	(7.436)
	Pensiun	40.315	41.236	40.761	668	30	-638	-84	-475	446	505	42.133	96,74%	(1.372)
	Total Pembiayaan	244.391	262.053	264.003	9.210	7.656	-1.554	1.571	1.950	19.611	5.707	293.820	89,85%	(29.817)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	83	-	-	-	682	5,19%	0,00%	28,77%	682	599	682			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	682	5,19%	0,00%	28,77%	682	599	682			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	6.050	0.95%	0.81%	6,21%	5.271	5.120	5.105				
	KUR	830	846	683	4.983	0,90%	0,75%	5,44%	4.300	4.153	4.137				
	Non KUR	101	100	97	1.068	1,95%	1,64%	18,30%	971	967	968				
3	PWG	7	-	-	509	0,06%	0,00%	2,14%	509	503	509				
	Cilem	-	-	-	273	0,00%	0,00%	1,88%	273	273	273				
	Gadai	7	-	-	236	0,15%	0,00%	2,57%	236	229	236				
4	CFG	949	1.067	1.430	6.618	0,71%	1,02%	4,71%	5.189	5.669	5.552				
	CF 1	949	1.067	983	3.855	3,44%	3,92%	15,58%	2.872	2.907	2.789				
	Total Griya	745	834	757	2.542	3,96%	4,60%	15,57%	1.785	1.798	1.708				
	Oto	204	232	226	1.313	2,34%	2,63%	15,60%	1.087	1.109	1.081				
	CF 2	-	-	446	2.763	0,00%	0,39%	2,39%	2.317	2.763	2.763				
	Mitraguna & Others	-	-	446	2.592	0,00%	0,60%	3,46%	2.146	2.592	2.592				
	Pensiun	-	-	-	171	0,00%	0,00%	0,42%	171	171	171				
	Total Pembiayaan	1.942	2.888	2.704	3.549	0,79%	1,03%	1,34%	845	1.607	661	3,68%	-173,97%	2,3%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	241.574	251.305	266.152	24.578			2.75	3.00	3.03	0,03
2	Contribution Margin	9.721	12.827	12.605	2.884	-29,7%		1.262	1.587	1.490	(97)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.158	2.200	261	42	(633)	-22,33%	(1.437)	-39,51%	9.639	22,83%	(7.439)
2	Tabungan	133.319	154.882	151.898	152.113	2.042	215	(2.769)	-1,79%	18.794	14,10%	144.556	105,23%	7.557
3	Deposito	34.970	33.332	33.600	33.600	560	0	268	0,81%	(1.370)	-3,92%	36.234	92,73%	(2.634)
	Total	171.926	191.046	187.656	187.913	2.862	257	(3.133)	-1,64%	15.987	9,30%	190.428	98,68%	(2.515)
	CASA	136.957	157.715	154.056	154.313	2.302	257	(3.402)	-2,16%	17.357	12,67%	154.194	100,08%	119
	(%) CASA	79,66%	82,55%	82,09%	82,12%									
	FDR	77,08%	67,13%	68,70%	68,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.126	2.160	34	(141)	-6,15%	126	6,17%	-	0,00%	2.160	
2	Giro ISE	95	517	229	229	0	(288)	-55,77%	134	140,97%	-	0,00%	229	
3	Tabungan ISE	1.439	1.285	1.397	1.431	34	147	11,42%	(8)	-0,56%	-	0,00%	1.431	
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%	-	0,00%	500	
5	CIF ISE	176	228	228	228	0	0	0,00%	52	29,55%	-	0,00%	228	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	18.945	18.568	19.039	-	845	845	-1.287	471	93	374	21.588	88,19%	(2.549)
	KUR	17.446	17.524	17.830	-	645	645	-984	306	384	339	19.977	89,25%	(2.147)
	Non KUR	1.500	1.044	1.209	-	200	200	-302	165	291	35	1.611	75,03%	(402)
3	PWG	1.695	7.408	8.293	536	1.038	502	354	885	6.598	153	6.399	129,60%	1.894
	Cilem	1.695	7.408	8.293	536	1.038	502	354	885	6.598	153	6.399	129,60%	1.894
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.596	386	1.315	929	-2.978	-677	-10.279	1.992	115.400	88,04%	(13.804)
	CF 1	3.054	2.795	2.758	-	-	0	-55	-37	-295	37	3.488	79,09%	(729)
	Total Griya	942	876	876	-	0	0	0	0	-66	-	1.055	83,01%	(179)
	• Total Non Program	942	876	876	-	0	0	-6	0	-66	-	1.055	83,01%	(179)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.883	-	-	0	-55	-37	-229	37	2.433	77,39%	(550)
	CF 2	108.821	99.477	98.837	386	1.315	929	-2.923	-640	-9.983	1.955	111.912	88,32%	(13.075)
	Mitraguna & Others	34.866	41.418	41.152	300	1.285	985	-115	-266	6.286	1.551	37.641	109,33%	3.511
	Pensiun	73.955	58.059	57.686	86	30	-56	-2.808	-373	-16.269	403	74.271	77,67%	(16.585)
	Total Pembiayaan	132.514	128.248	128.927	922	3.198	2.276	-3.910	679	-3.587	2.519	143.386	89,92%	(14.459)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
2	MBG	302	530	94	393	1.59%	0,51%	2.06%	299	92	(137)							
	KUR	199	530	94	251	1.14%	0,54%	1.41%	157	51	(280)							
	Non KUR	102	-	-	142	6,82%	0,00%	11,78%	142	40	142							
3	PWG	-	-	-	67	0,00%	0,00%	0,81%	67	67	67							
	Cilem	-	-	-	67	0,00%	0,00%	0,81%	67	67	67							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	58	1.868	1.234	4.349	0,05%	1,21%	4,28%	3.115	4.291	2.481							
	CF 1	54	31	28	254	1.76%	1,01%	9,19%	225	200	223							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	54	31	28	254	2,55%	1,47%	13,46%	225	200	223							
	CF 2	5	1.838	1.206	4.095	0,00%	1,21%	4,14%	2.890	4.091	2.258							
	Mitraguna & Others	5	1.758	1.125	2.998	0,01%	2,72%	7,28%	1.872	2.993	1.240							
	Pensiun	-	80	81	1.098	0,00%	0,14%	1,90%	1.017	1.098	1.018							
	Total Pembiayaan	9.858	2.947	999	1.549	7,44%	0,78%	1,20%	551	(8.308)	(1.397)	2,09%	-73,71%	0,9%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.964	2.129	(204)	165	(185)	-8,01%	(710)	-25,00%	7.495	28,41%	(5.366)
2	Tabungan	118.896	130.042	130.790	130.797	5.288	7	755	0,58%	11.901	10,01%	132.336	98,84%	(1.539)
3	Deposito	12.522	15.544	15.560	15.560	(147)	0	16	0,10%	3.038	24,27%	13.338	116,66%	2.222
	Total	134.257	147.901	148.315	148.486	4.937	172	586	0,40%	14.229	10,60%	153.169	96,94%	(4.683)
	CASA	121.735	132.356	132.754	132.926	5.084	172	569	0,43%	11.191	9,19%	139.831	95,06%	(6.905)
	(%) CASA	90,67%	89,49%	89,51%	89,52%									
	FDR	193,63%	185,65%	187,61%	187,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	3.696	3.721		26	(280)	-7,00%	(203)	-5,18%	-	0,00%	3.721
2	Giro ISE	2.210	1.269	1.261	1.264		3	(5)	-0,38%	(946)	-42,81%	-	0,00%	1.264
3	Tabungan ISE	1.714	2.732	2.435	2.457		23	(275)	-10,07%	743	43,32%	-	0,00%	2.457
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%	-	0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	72.097	1.960	2.325	365	841	593	-4.164	1.732	76.854	93,81%	(4.757)
	KUR	69.790	66.016	66.499	1.960	2.125	165	1.010	483	-3.291	1.642	70.240	94,67%	(3.741)
	Non KUR	6.471	5.488	5.598	-	200	200	-168	110	-873	90	6.614	84,64%	(1.016)
3	PWG	2.698	8.741	9.528	521	987	466	301	787	6.830	201	11.023	86,44%	(1.495)
	Cilem	2.698	8.741	9.528	521	987	466	301	787	6.830	201	11.023	86,44%	(1.495)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	196.579	2.739	4.130	1.391	1.026	2.304	15.733	1.826	199.512	98,53%	(2.933)
	CF 1	24.361	31.792	33.191	403	1.963	1.560	41	1.399	8.830	564	26.703	124,30%	6.488
	Total Griya	4.158	5.304	5.281	-	-	0	0	-24	1.123	24	4.806	109,87%	474
	• Total Non Program	3.841	5.012	4.989	-	-	0	-35	-24	1.147	24	4.445	112,23%	544
	• Program	317	292	292	-	-	0	-2	0	-25	-	361	80,82%	(69)
	Oto	20.203	26.488	27.910	403	1.963	1.560	41	1.422	7.707	540	21.897	127,46%	6.013
	CF 2	156.485	162.483	163.388	2.336	2.167	-169	985	905	6.903	1.262	172.808	94,55%	(9.421)
	Mitraguna & Others	140.742	148.597	149.630	2.336	2.167	-169	1.270	1.033	8.888	1.134	155.396	96,29%	(5.767)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,02%	(3.654)
	Total Pembiayaan	259.960	274.582	278.257	5.220	7.442	2.221	2.160	3.675	18.297	3.767	287.544	96,77%	(9.287)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	439	551	3.271	0	0,00%	0,77%	4,54%	2.720	3.271	2.832				
	KUR	-	398	511	2.590	0	0,00%	0,77%	3,89%	2.079	2.590	2.192				
	Non KUR	-	41	40	681	0	0,00%	0,73%	12,16%	641	681	639				
3	PWG	-	-	-	-	0	0,00%	0,00%	1,85%	176	176	176				
	Cilem	-	-	-	-	0	0,00%	0,00%	1,85%	176	176	176				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	4.563	2.138	2.643	5.505	0	0,00%	2,52%	1,36%	2.861	942	3.367				
	CF 1	1.171	1.100	1.509	3.032	0	0,00%	4,81%	4,75%	9,13%	1.522	1.860	1.931			
	Total Griya	405	-	379	20	0	0,00%	7,40%	7,15%	0,38%	(359)	(385)	20			
	Oto	766	1.100	1.130	3.011	0	0,00%	3,79%	4,27%	10,79%	1.881	2.245	1.911			
	CF 2	3.391	1.038	1.134	2.473	0	0,00%	2,17%	0,70%	1,51%	1.339	(918)	1.435			
	Mitraguna & Others	3.391	1.038	1.134	2.109	0	0,00%	2,41%	0,76%	1,41%	975	(1.283)	1.070			
	Pensiun	-	-	-	-	0	0,00%	2,65%	0,00%	365	365	365				
	Total Pembiayaan	2.747	2.973	3.045	3.294	0	0,00%	1,18%	249	547	321	1,20%	-1,57%	0,0%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	260.376	264.312	276.443	16.067		2.77	3.23	3.28
2	Contribution Margin	7.604	9.653	10.272	2.668	-35,1%	636	1.542	1.643

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										
FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%	-	0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%	-	0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Value Chain	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.606	1.618	657	12	593	57,78%	111	7,35%	4.003	40,43%	(2.384)
2	Tabungan	77.097	95.902	97.377	97.697	2.511	320	1.795	1,87%	20.600	26,72%	82.429	118,52%	15.268
3	Deposito	8.333	13.467	13.600	13.600	(12)	0	133	0,99%	5.267	63,21%	9.029	150,62%	4.571
	Total	86.937	110.395	112.582	112.915	3.155	332	2.520	2,28%	25.978	29,88%	95.461	118,28%	17.454
	CASA	78.604	96.928	98.982	99.315	3.167	332	2.387	2,46%	20.711	26,35%	86.431	114,91%	12.884
	(%) CASA	90,42%	87,80%	87,92%	87,96%									
	FDR	27,35%	46,81%	46,83%	46,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	27.486	26.980	(507)	(1.186)	-4,21%	2.547	10,43%	-	0,00%	26.980	
2	Giro ISE	1.505	1.023	1.601	1.603	2	580	56,74%	98	6,50%	-	0,00%	1.603	
3	Tabungan ISE	19.127	23.343	22.085	21.577	(509)	(1.767)	-7,57%	2.450	12,81%	-	0,00%	21.577	
4	Deposito ISE	3.800	3.800	3.800	3.800	0	0	0,00%	0	0,00%	-	0,00%	3.800	
5	CIF ISE	46	109	109	109	0	0	0,00%	63	136,96%	-	0,00%	109	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	7.909	18.124	18.546	650	1.060	410	809	422	10.636	638	17.599	105,38%	947	
	KUR	7.722	16.929	16.798	650	500	-150	644	-130	9.077	630	17.082	98,34%	(283)	
	Non KUR	188	1.195	1.747	-	560	560	165	552	1.560	8	517	337,85%	1.230	
3	PWG	1.199	7.125	7.748	396	693	297	936	622	6.549	71	7.689	100,76%	59	
	Cilem	1.199	7.125	7.748	396	693	297	936	622	6.549	71	7.689	100,76%	59	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	14.673	26.422	26.432	1.095	298	-798	1.114	10	11.759	288	24.603	107,43%	1.829	
	CF 1	4.501	8.858	8.872	695	198	-498	889	14	4.371	184	5.723	155,02%	3.149	
	Total Griya	108	76	76	-	-	0	0	0	-32	-	426	17,81%	(350)	
	• Total Non Program	108	76	76	-	-	0	0	-3	0	-32	-	426	17,81%	(350)
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0	
	Oto	4.393	8.783	8.796	695	198	-498	889	14	4.403	184	5.297	166,06%	3.499	
	CF 2	10.171	17.564	17.560	400	100	-300	224	-4	7.389	104	18.880	93,01%	(1.320)	
	Mitraguna & Others	10.171	15.574	15.577	400	100	-300	233	3	5.406	97	17.990	86,59%	(2.412)	
	Pensiun	-	1.989	1.982	-	-	0	-9	-7	1.982	7	890	222,63%	1.092	
	Total Pembiayaan	23.780	51.671	52.725	2.141	2.051	-90	2.859	1.054	28.944	997	49.891	105,68%	2.834	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-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	-	-	-	-	1.093	0,00%	0,00%	5,90%	1.093	1.093	1.093	1.093			
	KUR	-	-	-	-	899	0,00%	0,00%	5,35%	899	899	899	899			
	Non KUR	-	-	-	-	195	0,00%	0,00%	11,15%	195	195	195	195			
3	PWG	-	-	-	-	84	0,00%	0,00%	1,09%	84	84	84	84			
	Cilem	-	-	-	-	84	0,00%	0,00%	1,09%	84	84	84	84			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0	0			
4	CFG	-	156	90	670	0,00%	0,00%	0,34%	2,53%	580	670	514	514			
	CF 1	-	156	90	670	0,00%	0,00%	1,02%	7,55%	580	670	514	514			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	156	90	670	0,00%	0,00%	1,03%	7,62%	580	670	514	514			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	11.943	26.961	(210)	15.018	21.531	396,54%	(53.078)	-66,32%	93.470	28,84%	(66.509)
2	Tabungan	33.280	44.566	45.634	46.464	939	830	1.898	4,26%	13.184	39,61%	38.014	122,23%	8.449
3	Deposito	18.866	77.656	77.340	62.340	1.032	(15.000)	(15.316)	-19,72%	43.473	230,43%	19.836	314,28%	42.504
	Total	132.186	127.652	134.917	135.765	1.760	848	8.112	6,36%	3.579	2,71%	151.319	89,72%	(15.555)
	CASA	113.319	49.996	57.577	73.425	729	15.848	23.429	46,86%	(39.895)	-35,21%	131.484	55,84%	(58.059)
	(%) CASA	85,73%	39,17%	42,68%	54,08%									
	FDR	12,66%	24,75%	24,57%	24,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	933	934	0	29	3,16%	349	59,78%	-	0,00%	934	
2	Giro ISE	18	55	51	51	0	(4)	-7,47%	34	191,17%	0	0,00%	51	
3	Tabungan ISE	567	850	882	882	0	33	3,85%	316	55,71%	0	0,00%	882	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	30	36	36	36	0	0	0,00%	6	20,00%	0	0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	3.113	3.748	233	707	474	162	635	3.020	72	3.778	99,20%	(30)
	Cilem	728	3.113	3.748	233	707	474	162	635	3.020	72	3.778	99,20%	(30)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.400	1.054	1.130	76	1.046	916	13.392	214	27.778	105,84%	1.622
	CF 1	6.128	9.054	8.977	159	-	(159)	122	77	2.849	77	7.576	118,49%	1.401
	Total Griya	4.538	7.289	7.266	-	-	0	0	(23)	2.728	23	4.915	147,84%	2.351
4	• Total Non Program	4.538	6.115	6.093	-	-	0	(36)	(21)	1.556	21	4.915	123,98%	1.178
	• Program	-	1.175	1.173	-	-	0	172	(2)	1.173	2	0	0,00%	1.173
	Oto	1.591	1.765	1.711	159	-	(159)	122	(54)	121	54	2.662	64,29%	(950)
	CF 2	9.879	19.429	20.422	895	1.130	235	924	993	10.543	137	20.202	101,09%	221
	Mitraguna & Others	9.209	18.517	19.515	895	1.130	235	929	998	10.307	132	18.475	105,63%	1.040
	Pensiun	671	912	907	-	-	0	(5)	(5)	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	33.147	1.287	1.837	549	1.208	1.550	16.412	286	31.556	105,04%	1.592

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
3	PWG	-	-	-	-	9	0,00%	0	0,00%	0,24%	9	9	9	9				
	Cilem	-	-	-	-	9	0,00%	0	0,00%	0,24%	9	9	9	9				
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	-				
4	CFG	-	258	257	128	0	0,00%	0	0,90%	0,44%	(128)	128	128	(130)				
	CF 1	-	-	-	-	128	0,00%	0	0,00%	1,43%	128	128	128	128				
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	-				
	Oto	-	-	-	-	128	0,00%	0	0,00%	7,50%	128	128	128	128				
	CF 2	-	258	257	-	0	0,00%	0	1,32%	0,00%	(257)	-	(258)	(258)				
	Mitraguna & Others	-	258	257	-	0	0,00%	0	1,39%	0,00%	(257)	-	(258)	(258)				
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	-	258	257	137	0	0,00%	0	0,41%	(119)	137	(121)	0,29%	29,63%	-0,1%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	1.458	290	(2.713)	(1.168)	(82)	-22,12%	(1.458)	-83,41%	8.707	3,33%	(8.417)
2	Tabungan	52.637	67.696	66.815	67.049	3.154	234	(647)	-0,96%	14.412	27,38%	59.126	113,40%	7.923
3	Deposito	30.502	32.660	32.826	32.264	(207)	(562)	(396)	-1,21%	1.762	5,78%	31.501	102,42%	763
	Total	84.886	100.728	101.099	99.603	234	(1.496)	(1.126)	-1,12%	14.717	17,34%	99.334	100,27%	269
	CASA	54.385	68.068	68.273	67.339	442	(934)	(729)	-1,07%	12.954	23,82%	67.833	99,27%	(494)
	(%) CASA	64,07%	67,58%	67,53%	67,61%									
	FDR	15,32%	28,93%	29,94%	30,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	2.320	2.370	50	1.218	105,76%	391	19,78%	-	0,00%	2.370	
2	Giro ISE	1.572	313	1.354	1.409	55	1.096	349,62%	(163)	-10,36%	-	0,00%	1.409	
3	Tabungan ISE	407	839	966	961	(5)	123	14,63%	554	136,12%	-	0,00%	961	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%	-	0,00%	47	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	8.219	389	703	314	169	603	5.291	99	5.655	145,35%	2.564
	Cilem	2.928	7.616	8.219	389	703	314	169	603	5.291	99	5.655	145,35%	2.564
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	22.052	1.052	712	(340)	925	527	11.974	185	18.905	116,65%	3.147
	CF 1	3.825	6.546	6.451	247	-	(247)	135	(95)	2.627	95	4.911	131,38%	1.541
	Total Griya	789	1.474	1.470	-	-	0	0	(4)	681	4	1.072	137,19%	399
4	• Total Non Program	789	1.474	1.470	-	-	0	0	(4)	681	4	1.072	137,19%	399
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	4.981	247	-	(247)	135	(91)	1.945	91	3.839	129,75%	1.142
	CF 2	6.254	14.979	15.601	805	712	(93)	789	621	9.347	91	13.995	111,48%	1.606
	Mitraguna & Others	5.039	13.436	14.048	510	692	182	660	613	9.010	79	11.989	117,18%	2.060
	Pensiun	1.215	1.544	1.552	295	20	(275)	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	30.271	1.441	1.415	(27)	1.094	1.130	17.265	285	24.560	123,25%	5.711

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	83	31	79	568	0,82%	0,37%	0,25%	489	485	537	83	14,20%	8,14%			
	CF 1	83	-	79	527	2,17%	1,21%	0,81%	448	444	527	448	100,00%	100,00%			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	83	-	79	527	2,73%	1,56%	10,59%	448	444	527	448	100,00%	100,00%			
	CF 2	-	31	-	40	0,00%	0,00%	0,00%	40	40	10	40	100,00%	100,00%			
	Mitraguna & Others	-	31	-	40	0,00%	0,00%	0,00%	40	40	10	40	100,00%	100,00%			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	45	31	7,6%	7,77%	#####	7,6%	7,6%	7,6%	7,6%

Asset & Contribution Margin

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

PHR & Payroll

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