

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	624.049	640.891	(162.332)	16.843	203.664	46,58%	325.920	103,48%	515.367	124,36%	125.525
2	Tabungan	2.242.130	2.410.328	2.485.485	2.520.372	(11.852)	34.887	110.044	4,57%	278.242	12,41%	2.534.104	99,46%	(13.731)
3	Deposito	2.798.677	3.310.810	3.207.909	3.208.444	519.898	535	(102.366)	-3,09%	409.767	14,64%	2.816.881	113,90%	391.563
	Total	5.355.779	6.158.366	6.317.443	6.369.708	345.714	52.265	211.342	3,43%	1.013.929	18,93%	5.866.352	108,58%	503.356
	CASA	2.557.102	2.847.555	3.109.534	3.161.264	(174.184)	51.730	313.709	11,02%	604.162	23,63%	3.049.471	103,67%	111.793
	FDR	47,52%	48,47%	47,97%	47,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 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	DPK ISE	113.657	99.470	110.688	111.146		458	11.676	11,74%	(2.511)	-2,21%	151.518	73,36%	(40.372)
2	Giro ISE	31.184	15.875	22.936	22.852		(84)	6.977	43,95%	(8.332)	-26,72%	54.128	42,22%	(31.276)
3	Tabungan ISE	59.057	64.263	68.420	68.962		542	4.699	7,31%	9.904	16,77%	64.324	107,21%	4.638
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554		0	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	207.382	209.014	2.830	4.500	1.670	513	1.633	20.805	2.867	244.894	85,35%	(35.879)
	Linkage	19.369	18.016	17.891	-	-	-	-130	-125	-1.478	125	44.054	40,61%	(26.163)
	Non-Linkage	168.841	189.366	191.123	2.830	4.500	1.670	643	1.757	22.283	2.743	200.840	95,16%	(9.717)
	• Local Champion	162.434	180.126	181.771	2.830	4.500	1.670	771	1.645	19.337	2.855	177.604	102,35%	4.166
	• Value Chain	6.407	9.240	9.352	-	-	-	-128	112	2.946	(112)	23.235	40,25%	(13.883)
2	MBG	159.435	194.735	195.817	4.620	4.300	-320	2.895	1.082	36.382	3.218	210.853	92,87%	(15.036)
	KUR	151.599	185.038	186.171	4.070	4.200	130	2.836	1.134	34.573	3.066	200.443	92,88%	(14.272)
	Non KUR	7.836	9.697	9.645	550	100	-450	60	-52	1.810	152	10.410	92,66%	(764)
3	PWG	252.400	434.205	459.716	58.383	66.986	8.603	21.944	25.512	207.316	41.474	453.213	101,44%	6.504
	Cilem	111.797	234.388	251.228	18.429	24.592	6.163	10.815	16.840	139.431	7.752	276.183	90,96%	(24.955)
	Gadai	140.603	199.817	208.489	39.954	42.394	2.440	11.129	8.672	67.886	33.722	177.030	117,77%	31.459
4	CFG	1.944.791	2.148.603	2.166.010	44.229	45.382	1.153	10.856	17.408	221.219	27.974	2.206.447	98,17%	(40.437)
	CF 1	376.842	382.194	385.377	1.727	7.450	5.723	-2.215	3.183	8.535	4.267	422.476	91,22%	(37.099)
	Total Griya	311.852	312.575	316.291	1.540	6.586	5.046	0	3.716	4.439	2.870	334.952	94,43%	(18.661)
	• Total Non Program	308.347	308.216	311.789	1.540	6.426	4.886	-1.685	3.573	3.442	2.852	318.551	97,88%	(6.762)
	• Program	3.505	4.359	4.501	-	160	160	136	143	997	18	16.401	27,45%	(11.899)
	CF 2	1.567.950	1.766.409	1.780.633	42.502	37.932	-4.570	13.071	14.224	212.684	23.708	1.783.972	99,81%	(3.338)
	Mitraguna & Others	1.383.782	1.569.711	1.581.456	38.770	33.499	-5.271	10.152	11.744	197.674	21.755	1.577.695	100,24%	3.760
	Pensiun	184.168	196.697	199.178	3.732	4.433	701	2.920	2.480	15.010	1.953	206.276	96,56%	(7.099)
	Total Pembiayaan	2.544.835	2.984.924	3.030.558	110.061	121.168	11.106	36.209	45.634	485.723	75.534	3.115.406	97,28%	(84.848)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-23 Nov'25)	% Relatif		MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25		MtD	YTD		%	Penc.	Gap
1	SME	1.267	3.204	3.204	11.578	0,67%	1,54%	5,54%	8.374	10.310	8.374			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	9.436	0,75%	1,69%	4,94%	6.232	8.169	6.232			
	Value Chain	-	-	-	2.142	0,00%	0,00%	1,18%	2.142	2.142	2.142			
2	MBG	3.453	6.764	6.764	22.571	2,17%	3,47%	11,53%	15.807	19.119	15.807			
	KUR	2.876	6.294	6.294	21.203	1,90%	3,40%	11,39%	14.908	18.327	14.908			
	Non KUR	577	470	470	1.369	7,36%	4,84%	14,19%	899	792	899			
3	PWG	-	-	-	15.578	0,00%	0,00%	3,39%	15.578	15.578	15.578			
	Cilem	-	-	-	5.531	0,00%	0,00%	2,65%	5.531	5.531	5.531			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.268	25.105	26.975	43.801	0,99%	1,26%	2,02%	16.825	24.533	18.696			
	CF 1	8.041	13.170	13.772	21.698	2,13%	3,60%	5,63%	7.927	13.657	8.528			
	Total Griya	6.972	10.986	11.815	15.482	2,24%	3,78%	4,89%	3.668	8.510	4.496			
	Oto	1.069	2.184	1.957	6.216	1,64%	2,81%	9,00%	4.259	5.147	4.032			
	CF 2	11.227	11.934	13.204	22.102	0,72%	0,75%	1,24%	8.898	10.875	10.168			
	Mitraguna & Others	11.107	11.331	11.970	20.334	0,80%	0,76%	1,29%	8.364	9.228	9.003			
	Pensiun	120	603	1.234	1.768	0,07%	0,63%	0,89%	534	1.648	1.165			
	Total Pembiayaan	30.008	33.313	33.703	32.332	1,18%	1,13%	1,07%	(1.371)	2.324	(981)	0,93%	12,96%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Oct-24	Dec-24	Oct-25			Kinerja	Posisi	Growth (Mtd)
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785	1.613.088	7,9%	PHR	3,04	3,24
2	Contribution Margin	121.739	158.691	112.173	(9.566)	7,9%	CIF Payroll	18.092	19.207

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	97.627	98.063	(3.810)	436	22.108	29,11%	17.899	22,33%	104.728	93,64%	(6.665)
2	Tabungan	392.786	398.058	381.053	382.110	5.717	1.057	(15.948)	-4,01%	(10.676)	-2,72%	428.515	89,17%	(46.405)
3	Deposito	233.260	200.095	190.881	192.381	4.992	1.500	(7.714)	-3,85%	(40.878)	-17,52%	235.492	81,69%	(43.111)
	Total	706.209	674.108	669.561	672.554	6.899	2.994	(1.554)	-0,23%	(33.655)	-4,77%	768.735	87,49%	(96.181)
	CASA	472.950	474.013	478.680	480.173	1.907	1.494	6.160	1,30%	7.224	1,53%	533.243	90,05%	(53.070)
	(%) CASA	66,97%	70,32%	71,49%	71,40%									
	FDR	69,41%	78,02%	78,83%	78,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	26.326	21.469	23.796	23.697	(99)	2.228	10,38%	(2.629)	-9,99%	-	0,00%	23.697		
2	Giro ISE	3.901	3.709	3.901	3.919	18	209	5,64%	18	0,46%	-	0,00%	3.919		
3	Tabungan ISE	13.925	12.259	14.395	14.278	(117)	2.019	16,47%	353	2,53%	-	0,00%	14.278		
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%	-	0,00%	5.500		
5	CIF ISE	128	137	137	137	0	0	0,00%	9	7,03%	-	0,00%	137		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	87.634	87.392	190	2.300	2.110	-1.962	-242	-6.332	2.542	109.730	79,64%	(22.338)
	Linkage	4.522	3.238	3.113	-	-	-	-123	-125	-1.409	125	11.492	27,09%	(8.379)
	Non-Linkage	89.203	84.397	84.279	190	2.300	2.110	-1.839	-117	-4.923	2.417	98.238	85,79%	(13.959)
	• Local Champion	87.849	83.436	83.319	190	2.300	2.110	-1.803	-117	-4.530	2.417	92.133	90,43%	(8.814)
	• Value Chain	1.354	960	960	-	-	-	-36	0	-393	-	6.105	15,73%	(5.145)
2	MBG	44.762	41.002	40.997	805	800	-5	-509	-5	-3.765	805	46.591	87,99%	(5.593)
	KUR	42.954	38.476	38.520	455	800	345	-821	43	-4.435	757	44.797	85,99%	(6.277)
	Non KUR	1.808	2.526	2.478	350	-	-350	312	-48	670	48	1.794	138,11%	684
3	PWG	25.216	37.716	40.429	4.703	5.691	987	1.401	2.712	15.213	2.978	46.268	87,38%	(5.839)
	Cilem	10.119	17.744	19.060	1.096	1.849	753	498	1.316	8.942	534	28.070	67,90%	(9.010)
	Gadai	15.098	19.972	21.368	3.607	3.841	234	902	1.396	6.271	2.445	18.197	117,43%	3.171
4	CFG	326.493	359.607	359.002	10.226	4.985	-5.241	1.453	-606	32.509	5.590	348.181	103,11%	10.821
	CF 1	44.529	52.282	52.663	-	1.124	1.124	-427	382	8.134	742	47.127	111,75%	5.537
	Total Griya	33.717	41.976	42.168	-	675	675	0	193	8.451	482	34.319	122,87%	7.849
	• Total Non Program	33.717	41.976	42.168	-	675	675	-254	193	8.451	482	34.319	122,87%	7.849
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.306	10.495	-	449	449	-427	189	-317	260	12.808	81,94%	(2.313)
	CF 2	281.964	307.326	306.339	10.226	3.861	-6.365	1.880	-987	24.375	4.848	301.054	101,76%	5.285
	Mitraguna & Others	268.245	289.437	288.612	9.220	3.861	-5.359	948	-825	20.367	4.686	285.797	100,98%	2.815
	Pensiun	13.719	17.889	17.727	1.006	-	-1.006	932	-162	4.008	162	15.257	116,19%	2.470
	Total Pembiayaan	490.195	525.960	527.820	15.924	13.775	-2.149	382	1.860	37.625	11.915	550.769	95,83%	(22.949)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	23-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	293	3.204	3.204	7.717	0,31%	3,66%	8,83%	4.513	7.424	4.513						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	293	3.204	3.204	6.757	0,33%	3,80%	8,02%	3.553	6.464	3.553						
	Value Chain	-	-	-	960	0,00%	0,00%	1,15%	960	960	960						
2	MBG	550	1.021	1.799	5.237	1,23%	4,39%	12,78%	3.439	4.687	4.216						
	KUR	550	1.021	1.705	4.879	1,28%	4,43%	12,67%	3.174	4.328	3.857						
	Non KUR	-	-	94	359	0,00%	3,73%	14,48%	264	359	359						
3	PWG	-	-	-	1.667	0,00%	0,00%	4,12%	1.667	1.667	1.667						
	Cilem	-	-	-	915	0,00%	0,00%	4,80%	915	915	915						
	Gadai	-	-	-	751	0,00%	0,00%	3,52%	751	751	751						
4	CFG	5.180	4.286	2.153	5.887	1,59%	0,60%	1,64%	3.733	706	1.600						
	CF 1	174	42	40	2.865	0,39%	0,08%	5,44%	2.825	2.691	2.822						
	Total Griya	174	42	40	1.908	0,52%	0,10%	4,52%	1.868	1.734	1.866						
	Oto	-	-	-	957	0,00%	0,00%	9,12%	957	957	957						
	CF 2	5.006	4.244	2.113	3.022	1,78%	0,69%	0,99%	909	(1.985)	(1.222)						
	Mitraguna & Others	5.006	4.244	2.113	3.022	1,87%	0,73%	1,05%	909	(1.985)	(1.222)						
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	5.937	5.456	6.672	6.679	1,21%	1,27%	1,27%	7	742	1.224	0,63%	50,17%	-0,6%			

Asset & Contribution Margin

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	8.105	8.613	(4.023)	508	2.151	33,28%	(9.513)	-52,48%	37.513	22,96%	(28.900)
2	Tabungan	237.991	248.764	271.539	276.156	5.562	4.617	27.392	11,01%	38.165	16,04%	266.025	103,81%	10.131
3	Deposito	192.383	164.502	161.368	160.968	8.344	(400)	(3.534)	-2,15%	(31.415)	-16,33%	194.147	82,91%	(33.179)
	Total	448.500	419.728	441.012	445.737	9.882	4.725	26.008	6,20%	(2.764)	-0,62%	497.684	89,56%	(51.947)
	CASA	256.117	255.226	279.644	284.769	1.539	5.125	29.543	11,58%	28.652	11,19%	303.537	93,82%	(18.769)
	(%) CASA	57,11%	60,81%	63,41%	63,89%									
	FDR	54,70%	62,33%	61,05%	60,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	11.639	10.914	11.896	11.926		30	1.012	9,27%	287	2,47%	-	0,00%	11.926
2	Giro ISE	2.314	964	2.531	2.230		(301)	1.266	131,25%	(84)	-3,62%		0,00%	2.230
3	Tabungan ISE	1.452	2.077	1.492	1.823		331	(254)	-12,22%	371	25,54%		0,00%	1.823
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	18.164	-	-	0	2.412	-135	585	135	29.361	61,86%	(11.197)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	18.164	-	-	0	2.412	-135	585	135	24.230	74,97%	(6.066)
	• Local Champion	16.492	17.899	17.764	-	-	0	2.412	-135	1.271	135	19.646	90,42%	(1.882)
	• Value Chain	1.087	401	401	-	-	-	-	-0	-0	0	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	38.493	595	1.300	705	-966	337	223	963	49.876	77,18%	(11.383)
	KUR	37.787	37.645	37.991	595	1.300	705	-937	346	204	954	48.631	78,12%	(10.640)
	Non KUR	483	511	502	-	-	0	-29	-9	19	9	1.245	40,31%	(743)
3	PWG	15.859	36.565	39.248	5.815	6.138	323	3.305	2.683	23.389	3.455	35.714	109,90%	3.534
	Cilem	7.657	20.078	21.851	1.481	2.382	900	1.371	1.774	14.194	608	23.148	94,40%	(1.297)
	Gadai	8.201	16.488	17.397	4.333	3.756	-577	1.934	909	9.196	2.847	12.566	138,45%	4.831
4	CFG	173.601	168.582	173.327	2.150	5.460	3.310	-3.409	4.746	-274	714	192.550	90,02%	(19.223)
	CF 1	81.382	67.479	67.452	-	330	330	-252	-27	-13.930	357	83.606	80,68%	(16.154)
	Total Griya	77.096	63.782	63.802	-	330	330	0	20	-13.294	310	77.731	82,08%	(13.929)
4	• Total Non Program	77.096	63.782	63.802	-	330	330	-2.418	20	-13.294	310	77.731	82,08%	(13.929)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.650	-	-	0	-252	-47	-636	47	5.875	62,12%	(2.225)
	CF 2	92.219	101.103	105.875	2.150	5.130	2.980	-3.157	4.773	13.656	357	108.944	97,18%	(3.068)
	Mitraguna & Others	90.304	95.785	100.592	1.900	5.130	3.230	-3.380	4.807	10.288	323	105.404	95,43%	(4.812)
	Pensiun	1.915	5.317	5.283	250	-	-250	223	-34	3.368	34	3.539	149,27%	1.744
	Total Pembiayaan	245.309	261.603	269.233	8.560	12.898	4.338	1.343	7.630	23.924	5.268	307.502	87,56%	(38.269)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-Dec-25				%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	1.446	2.172	2.541	4.459	3,78%	6,66%	11,58%	1.918	3.013	2.287				
	KUR	1.433	2.047	2.418	4.336	3,79%	6,42%	11,41%	1.918	2.903	2.289				
	Non KUR	12	125	123	123	2,54%	24,03%	24,48%	-	111	(2)				
3	PWG	-	-	-	-	1.325	0,00%	0,00%	3,38%	1.325	1.325				
	Cilem	-	-	-	-	1.114	0,00%	0,00%	5,10%	1.114	1.114				
	Gadai	-	-	-	-	210	0,00%	0,00%	1,21%	210	210				
4	CFG	3.497	3.360	6.197	5.126	2,01%	3,68%	2,96%	(1.070)	1.629	1.767				
	CF 1	3.310	3.079	4.746	2.922	4,07%	7,03%	4,33%	(1.824)	(388)	(157)				
	Total Griya	3.310	2.976	4.642	2.517	2,49%	7,28%	7,94%	(2.126)	(793)	(459)				
	Oto	-	102	103	405	0,00%	2,79%	11,09%	301	405	302				
	CF 2	187	281	1.451	2.205	0,20%	1,44%	2,08%	754	2.017	1.924				
	Mitraguna & Others	187	88	1.258	2.014	0,21%	1,31%	2,00%	756	1.827	1.926				
	Pensiun	-	193	193	190	0,00%	3,63%	3,61%	(2)	190	(2)				
	Total Pembiayaan	3.556	5.429	2.106	2.479	1,45%	0,80%	0,92%	373	(1.078)	(2.950)	0,45%	51,23%	-0,5%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	432.243	448.564	409.935	(22.308)	
2	Contribution Margin	11.694	17.543	15.950	4.256	-36,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,95	3,22	3,24	0,01	0,29
CIF Payroll	1.776	1.883	1.719	(164)	(57)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	1.247	2.925	(89)	1.678	1.804	160,97%	1.566	115,27%	12.152	24,07%	(9.227)
2	Tabungan	139.020	143.955	143.242	145.417	4.061	2.175	1.461	1,01%	6.397	4,60%	154.745	93,97%	(9.329)
3	Deposito	91.332	76.900	76.885	76.385	230	(500)	(515)	-0,67%	(14.948)	-16,37%	92.313	82,75%	(15.928)
	Total	231.711	221.976	221.373	224.726	4.202	3.353	2.750	1,24%	(6.985)	-3,01%	259.210	86,70%	(34.484)
	CASA	140.379	145.076	144.488	148.342	3.972	3.853	3.265	2,25%	7.963	5,67%	166.897	88,88%	(18.556)
	(%) CASA	60,58%	65,36%	65,27%	66,01%									
	FDR	52,09%	65,04%	66,23%	65,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 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	DPK ISE	2.773	5.125	3.948	3.966	18	(1.159)	-22,61%	1.193	43,04%	-	0,00%	3.966		
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,70%	-	0,00%	103		
3	Tabungan ISE	2.669	5.022	3.845	3.863	18	(1.159)	-23,08%	1.194	44,74%	-	0,00%	3.863		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	84	92	92	92	0	0	0,00%	8	9,52%	-	0,00%	92		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	293	-	-	0	-13	0	-1.122	-	1.415	20,72%	(1.122)
	Linkage	189	152	152	-	-	-	-4	0	-37	-	189	80,20%	(37)
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Local Champion	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	5.460	-	100	100	414	53	5.460	47	4.038	135,22%	1.422
	KUR	-	4.876	4.836	-	-	0	422	-40	4.836	40	3.846	125,73%	990
	Non KUR	-	531	624	-	100	100	-9	93	624	7	192	325,70%	432
3	PWG	10.318	21.769	23.548	3.550	3.534	-17	2.095	1.779	13.231	1.754	23.389	100,68%	160
	Cilem	4.275	13.042	14.378	1.468	1.711	242	1.217	1.336	10.103	375	16.449	87,41%	(2.071)
	Gadai	6.043	8.728	9.171	2.082	1.823	-259	877	443	3.128	1.379	6.940	132,15%	2.231
4	CFG	108.966	116.910	117.323	1.855	1.476	-379	568	413	8.357	1.063	127.699	91,87%	(10.376)
	CF 1	22.575	21.266	21.228	-	400	400	-123	-38	-1.347	438	26.152	81,17%	(4.924)
	Total Griya	18.510	16.653	16.699	-	400	400	0	46	-1.812	354	20.513	81,41%	(3.814)
1	• Total Non Program	18.168	16.160	16.206	-	400	400	-430	46	-1.963	354	18.914	85,68%	(2.708)
	• Program	342	493	493	-	-	0	-2	0	151	-	1.599	30,83%	(1.106)
	Oto	4.065	4.613	4.530	-	-	0	-123	-84	464	84	5.639	80,32%	(1.110)
	CF 2	86.390	95.644	96.095	1.855	1.076	-779	691	451	9.705	625	101.547	94,63%	(5.452)
	Mitraguna & Others	53.276	65.057	65.560	1.855	920	-935	938	503	12.285	417	66.824	98,11%	(1.264)
	Pensiun	33.115	30.587	30.534	-	156	156	-247	-52	-2.580	208	34.723	87,94%	(4.188)
	Total Pembiayaan	120.698	144.379	146.624	5.405	5.110	-296	3.063	2.246	25.927	2.864	156.540	93,67%	(9.915)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-Dec-25				%	Penc.	Gap
1	SME	-	-	-	141	141	0,00%	0,00%	48,26%	141	141	141			
	Linkage	-	-	-	-	141	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	141	0,00%	0,00%	100,00%	141	141	141			
	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%	1,83%	431	431	431			
	Cilem	-	-	-	-	385	0,00%	0,00%	2,67%	385	385	385			
	Gadai	-	-	-	-	47	0,00%	0,00%	0,51%	47	47	47			
4	CFG	438	2.333	4.367	5.716	5.716	0,40%	3,74%	4,87%	1.349	5.277	3.383			
	CF 1	438	1.265	1.654	2.123	2.123	1,94%	7,78%	10,00%	469	1.685	859			
	Total Griya	438	1.265	1.654	1.805	1.805	2,37%	9,93%	10,81%	151	1.366	540			
	Oto	-	-	-	319	319	0,00%	0,00%	7,04%	319	319	319			
	CF 2	-	1.068	2.713	3.592	3.592	0,00%	2,84%	3,74%	879	3.592	2.524			
	Mitraguna & Others	-	1.068	2.452	2.724	2.724	0,00%	3,77%	4,16%	273	2.724	1.656			
	Pensiun	-	-	262	868	868	0,00%	0,86%	2,84%	606	868	868			
	Total Pembiayaan	1.438	980	671	671	671	1,19%	0,46%	4,29%	(767)	(309)	0,24%	48,00%	-0,2%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	343.469	350.180	(126.134)	6.710	161.626	85,72%	277.198	379,82%	92.079	380,30%	258.101
2	Tabungan	196.862	204.302	234.978	241.023	(6.553)	6.045	36.721	17,97%	44.161	22,43%	224.903	107,17%	16.120
3	Deposito	1.160.939	1.779.384	1.694.336	1.694.257	487.766	(79)	(85.126)	-4,78%	533.318	45,94%	1.162.702	145,72%	531.556
	Total	1.430.782	2.172.240	2.272.784	2.285.460	355.080	12.676	113.220	5,21%	854.678	59,73%	1.479.683	154,46%	805.776
	CASA	269.843	392.856	578.448	591.203	(132.686)	12.755	198.347	50,49%	321.359	119,09%	316.982	186,51%	274.221
	(%) CASA	18,86%	18,09%	25,45%	25,87%									
	FDR	15,38%	12,25%	12,03%	11,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	9.078	10.121	12.295	12.208	(87)	2.087	20,62%	3.130	34,48%	-	0,00%	12.208	
2	Giro ISE	2.308	1.766	1.400	1.390	(10)	(376)	-21,27%	(918)	-39,76%	-	0,00%	1.390	
3	Tabungan ISE	1.370	4.055	6.595	6.518	(77)	2.463	60,74%	5.148	375,62%	-	0,00%	6.518	
4	Deposito ISE	5.400	4.300	4.300	4.300	0	0	0,00%	(1.100)	-20,37%	-	0,00%	4.300	
5	CIF ISE	58	69	69	69	0	0	0,00%	11	18,97%	-	0,00%	69	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	21.376	-	2.000	2.000	-1.842	1.722	1.246	278	33.634	63,55%	(12.258)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	21.376	-	2.000	2.000	-1.842	1.722	1.246	278	27.754	77,02%	(6.377)
	• Local Champion	18.621	18.413	20.144	-	2.000	2.000	-1.802	1.731	1.523	269	22.236	90,59%	(2.092)
	• Value Chain	1.509	1.241	1.232	-	-	-	-39	-8	-277	8	5.518	22,33%	(4.286)
2	MBG	53.102	55.914	55.594	700	350	-350	-423	-321	2.492	671	65.297	85,14%	(9.703)
	KUR	50.813	54.482	54.182	700	350	-350	-330	-301	3.369	651	62.288	86,99%	(8.106)
	Non KUR	2.289	1.432	1.412	-	-	0	-93	-20	-877	20	3.009	46,93%	(1.597)
3	PWG	17.782	27.368	28.935	4.014	4.339	325	1.552	1.567	11.154	2.772	35.103	82,43%	(6.168)
	Cilem	6.518	15.785	16.828	1.398	1.543	145	504	1.043	10.311	500	22.195	75,82%	(5.367)
	Gadai	11.264	11.583	12.107	2.616	2.796	180	1.048	524	843	2.272	12.908	93,79%	(801)
4	CFG	129.053	163.160	167.549	4.857	6.280	1.423	3.737	4.388	38.496	1.892	160.708	104,26%	6.841
	CF 1	19.758	18.000	19.788	250	1.990	1.740	-64	1.787	30	203	34.689	57,04%	(14.901)
	Total Griya	14.572	13.490	15.385	250	1.990	1.740	0	1.895	813	95	27.914	55,12%	(12.529)
	• Total Non Program	11.408	10.641	12.550	250	1.990	1.740	608	1.909	1.142	81	13.112	95,72%	(562)
	• Program	3.163	2.849	2.835	-	-	0	-28	-14	-328	14	14.802	19,15%	(11.967)
	Oto	5.186	4.511	4.403	-	-	0	-64	-108	-784	108	6.775	64,98%	(2.373)
	CF 2	109.295	145.160	147.761	4.607	4.290	-317	3.801	2.601	38.466	1.689	126.019	117,25%	21.742
	Mitraguna & Others	90.925	126.736	129.013	4.450	3.860	-590	3.761	2.277	38.088	1.583	106.025	121,68%	22.988
	Pensiun	18.370	18.424	18.748	157	430	273	39	324	378	106	19.994	93,77%	(1.246)
	Total Pembiayaan	220.067	266.096	273.454	9.571	12.969	3.398	3.024	7.358	53.387	5.611	294.742	92,78%	(21.288)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	23-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	1.366	0,00%	0,00%	6,39%	1.366	1.366	1.366	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	184	0,00%	0,00%	0,00%	0,86%	184	184	184	-		
	Value Chain	-	-	-	-	1.182	0,00%	0,00%	5,87%	1.182	1.182	1.182	-			
2	MBG	451	1.104	1.465	7.057	0,85%	0,85%	2,62%	12,69%	5.593	6.606	5.954	-			
	KUR	163	1.023	1.363	6.850	0,32%	0,32%	2,50%	12,64%	5.487	6.687	5.827	-			
	Non KUR	289	80	102	207	12,61%	7,10%	7,10%	14,69%	106	(81)	127	-			
3	PWG	-	-	-	-	750	0,00%	0,00%	0,00%	2,59%	750	750	750	-		
	Cilem	-	-	-	-	440	0,00%	0,00%	0,00%	2,62%	440	440	440	-		
	Gadai	-	-	-	-	310	0,00%	0,00%	0,00%	2,56%	310	310	310	-		
4	CFG	1.759	1.049	695	1.519	0,59%	0,36%	0,36%	0,35%	(1)	(181)	142	-			
	CF 1	321	419	562	561	1,63%	3,12%	3,12%	2,84%	(1)	240	142	-			
	Total Griya	321	419	562	561	2,20%	4,17%	4,17%	3,65%	(1)	240	142	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	0,01%	-	(421)	-	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	0,02%	-	(366)	-	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	0,00%	-	(55)	-	-			
	Total Pembiayaan	2.449	1.251	1.462	1.641	1,11%	0,55%	0,60%	179	(807)	390	1,56%	-160,05%	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	432.471	377.865	1.817.431	1.384.960			2,98	3,30	3,33	0,03
2	Contribution Margin	14.647	18.467	16.713	2.066	-14,1%		2.076	2.009	2.041	32

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	8.921	9.181	1.308	260	1.010	12,36%	(314)	-3,31%	17.559	52,29%	(8.378)
2	Tabungan	99.410	126.187	122.484	119.597	4.967	(2.887)	(6.590)	-5,22%	20.187	20,31%	111.159	107,59%	8.438
3	Deposito	64.192	41.870	41.222	41.222	(19.912)	0	(648)	-1,55%	(22.970)	-35,78%	64.924	63,49%	(23.702)
	Total	173.097	176.228	172.627	170.000	(13.637)	(2.627)	(6.227)	-3,53%	(3.097)	-1,79%	193.643	87,79%	(23.642)
	CASA	108.906	134.358	131.405	128.778	6.275	(2.627)	(5.580)	-4,15%	19.873	18,25%	128.718	100,05%	60
	(%) CASA	62,92%	76,24%	76,12%	75,75%									
	FDR	57,60%	66,03%	69,04%	70,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	13.303	11.523	13.551	13.524		(27)	2.001	17,37%	221	1,66%	-	0,00%	13.524
2	Giro ISE	6.014	2.950	5.987	6.087		100	3.137	106,35%	74	1,23%	-	0,00%	6.087
3	Tabungan ISE	6.490	7.773	6.764	6.637		(127)	(1.136)	-14,62%	147	2,26%	-	0,00%	6.637
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%	-	0,00%	800
5	CIF ISE	44	55	55	55		0	0	0,00%	11	25,00%	-	0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	5.711	5.666	-	-	0	-131	-45	5.666	45	0	0,00%	5.666	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	5.711	5.666	-	-	0	-131	-45	5.666	45	0	0,00%	5.666	
	• Local Champion	-	1.884	1.868	-	-	0	-102	-16	1.868	16	0	0,00%	1.868	
	• Value Chain	-	3.827	3.798	-	-	-	-29	-29	3.798	29	0	0,00%	3.798	
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)	
3	PWG	23.729	35.021	35.725	3.688	4.744	1.056	-637	704	11.996	4.040	32.140	111,16%	3.586	
	Cilem	8.075	16.035	16.015	859	974	115	-215	-20	7.940	994	14.021	114,22%	1.994	
	Gadai	15.654	18.987	19.711	2.829	3.770	941	-421	724	4.056	3.046	18.118	108,79%	1.592	
4	CFG	75.933	75.630	77.794	100	2.663	2.563	-1.097	2.165	1.861	498	86.043	90,41%	(8.249)	
	CF 1	16.979	15.785	16.939	-	1.258	1.258	-86	1.154	-40	104	18.410	92,01%	(1.471)	
	Total Griya	15.306	13.770	14.977	-	1.258	1.258	0	1.207	-329	51	15.836	94,58%	(858)	
4	• Total Non Program	15.306	13.770	14.977	-	1.258	1.258	-211	1.207	-329	51	15.836	94,58%	(858)	
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0	
	Oto	1.673	2.015	1.962	-	-	0	-86	-53	288	53	2.575	76,18%	(613)	
	CF 2	58.954	59.845	60.855	100	1.405	1.305	-1.010	1.010	1.901	395	67.633	89,98%	(6.778)	
	Mitraguna & Others	51.295	52.822	53.838	100	1.355	1.255	-948	1.016	2.543	339	59.053	91,17%	(5.215)	
	Pensiun	7.658	7.023	7.017	-	-	50	50	-62	-6	-641	56	8.580	81,79%	(1.562)
	Total Pembiayaan	99.702	116.362	119.186	3.788	7.407	3.619	-1.864	2.824	19.484	4.583	118.223	100,81%	963	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	0	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	645	497	484	0	0,90%	0,66%	0,62%	(13)	(197)	(161)			
	CF 1	52	-	-	-	0	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	645	497	484	0	1,07%	0,83%	0,80%	(13)	(145)	(161)			
	Mitraguna & Others	630	645	497	484	0	1,23%	0,94%	0,90%	(13)	(145)	(161)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	645	497	484	0	0,72%	0,43%	0,41%	(13)	(237)	(161)	0,26%	36,85%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.544	1.491	(91)	(53)	(888)	-37,32%	(2.017)	-57,49%	10.133	14,72%	(8.642)
2	Tabungan	88.498	80.904	88.593	89.374	(3.227)	781	8.470	10,47%	877	0,99%	98.149	91,06%	(8.775)
3	Deposito	50.176	22.786	22.455	22.462	(2.444)	7	(324)	-1,42%	(27.713)	-55,23%	50.777	44,24%	(28.315)
	Total	142.182	106.070	112.592	113.328	(5.762)	736	7.258	6,84%	(28.854)	-20,29%	159.059	71,25%	(45.731)
	CASA	92.006	83.284	90.137	90.866	(3.318)	728	7.582	9,10%	(1.140)	-1,24%			
	(%) CASA	64,71%	78,52%	80,06%	80,18%							108.282	83,92%	(17.416)
	FDR	46,30%	81,53%	79,22%	78,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	3.257	809	1.081	1.100		19	291	35,96%	(2.157)	-66,22%		0,00%	1.100
2	Giro ISE	705	208	491	527		36	319	153,24%	(177)	-25,18%		0,00%	527
3	Tabungan ISE	2.552	601	590	573		(17)	(28)	-4,67%	(1.979)	-77,55%		0,00%	573
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	155	155	155		0	0	0,00%	8	5,44%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.567	4.525	500	-	-500	424	-42	4.525	42	4.056	111,57%	469
	KUR	-	4.482	4.440	500	-	-500	427	-42	4.440	42	3.846	115,45%	594
	Non KUR	-	85	85	-	0	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	7.081	639	768	130	412	681	4.732	87	6.694	105,78%	387
	Cilem	2.349	6.400	7.081	639	768	130	412	681	4.732	87	6.694	105,78%	387
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	77.586	674	3.390	2.716	147	2.076	14.100	1.314	75.145	103,25%	2.441
	CF 1	26.468	27.857	27.610	49	865	816	-62	-247	1.142	1.112	28.008	98,58%	(397)
	Total Griya	25.069	24.184	23.981	-	865	865	0	-203	-1.088	1.068	25.557	93,83%	(1.576)
4	• Total Non Program	25.069	24.184	23.981	-	865	865	-257	-203	-1.088	1.068	25.557	93,83%	(1.576)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.629	49	-	-49	-62	-44	2.230	44	2.451	148,09%	1.179
	CF 2	37.018	47.653	49.976	625	2.525	1.900	209	2.323	12.958	202	47.138	106,02%	2.838
	Mitraguna & Others	36.826	47.451	49.529	625	2.275	1.650	214	2.077	12.703	198	45.872	107,97%	3.657
	Pensiun	192	201	447	-	250	250	-5	245	255	5	1.266	35,29%	(819)
	Total Pembiayaan	65.835	86.477	89.192	1.813	4.158	2.346	983	2.716	23.357	1.443	85.895	103,84%	3.297

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-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	-	-	-	282	0	0,00%	0,00%	6,24%	282	282	282			
	KUR	-	-	-	282	0	0,00%	0,00%	6,36%	282	282	282			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	82	0	0,00%	0,00%	1,16%	82	82	82			
	Cilem	-	-	-	82	0	0,00%	0,00%	1,16%	82	82	82			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.482	215	1.103	0	1,73%	0,28%	1,42%	888	6	(379)			
	CF 1	1.097	1.182	145	1.033	0	4,15%	0,52%	3,74%	888	(64)	(149)			
	Total Griya	1.097	1.038	-	343	0	4,38%	0,00%	1,43%	343	(754)	(696)			
	Oto	-	144	145	690	0	0,00%	3,94%	19,02%	545	690	547			
	CF 2	-	300	70	70	0	0,00%	0,15%	0,14%	-	70	(230)			
	Mitraguna & Others	-	300	70	70	0	0,00%	0,15%	0,14%	-	70	(230)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.482	215	1.468	0	1,67%	0,25%	1,65%	1.253	371	(14)	0,41%	75,23%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	840	2.											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	4.966	5.021	1.293	55	376	8,08%	745	17,43%	16.368	30,68%	(11.347)
2	Tabungan	143.334	167.749	177.291	177.307	(5.471)	16	9.558	5,70%	33.973	23,70%	160.947	110,17%	16.361
3	Deposito	111.952	108.727	108.485	108.482	(1.071)	(3)	(245)	-0,23%	(3.470)	-3,10%	113.051	95,96%	(4.569)
	Total	259.563	281.122	290.742	290.810	(5.250)	68	9.688	3,45%	31.247	12,04%	290.365	100,15%	445
	CASA	147.610	172.395	182.257	182.328	(4.178)	71	9.934	5,76%	34.718	23,52%	177.314	102,83%	5.014
	(%) CASA	56,87%	61,32%	62,69%	62,70%									
	FDR	26,72%	31,77%	30,69%	30,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	2.337	2.576	3.353	3.357	4	781	30,33%	1.020	43,64%	-	0,00%	3.357	
2	Giro ISE	22	24	24	24	0	0	0,89%	3	12,37%	-	0,00%	24	
3	Tabungan ISE	2.316	2.552	3.329	3.333	4	781	30,61%	1.017	43,94%	-	0,00%	3.333	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	107	117	117	117	0	0	0,00%	10	9,35%	-	0,00%	117	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	• Local Champion	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	194	9.552	9.547	950	200	-750	1.210	-5	9.353	205	4.206	226,99%	5.341	
	KUR	194	8.589	8.605	750	200	-550	1.028	15	8.411	185	3.996	215,32%	4.608	
	Non KUR	-	963	943	200	-	-200	182	-20	943	20	210	449,38%	733	
3	PWG	3.438	5.369	5.447	184	206	22	-165	78	2.009	128	10.185	53,48%	(4.738)	
	Cilem	3.438	5.369	5.447	184	206	22	-165	78	2.009	128	10.185	53,48%	(4.738)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	73.807	73.650	842	1.354	512	1.342	-157	8.687	1.511	77.611	94,90%	(3.961)	
	CF 1	19.068	19.352	19.271	-	-	0	-71	-81	203	81	20.733	92,95%	(1.462)	
	Total Griya	17.646	16.960	16.939	-	-	0	0	-22	-707	22	18.170	93,22%	(1.231)	
4	• Total Non Program	17.646	16.960	16.939	-	-	0	0	282	-22	-707	22	18.170	93,22%	(1.231)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.422	2.392	2.332	-	-	0	-71	-60	910	60	2.563	91,01%	(2.31)	
	CF 2	45.895	54.455	54.379	842	1.354	512	1.413	-76	8.484	1.430	56.878	95,61%	(2.499)	
	Mitraguna & Others	40.397	48.374	48.239	500	1.100	600	1.093	-135	7.843	1.235	50.214	96,07%	(1.975)	
	Pensiun	5.498	6.080	6.140	342	254	-88	320	60	642	194	6.664	92,13%	(524)	
	Total Pembiayaan	69.359	89.317	89.234	1.976	1.760	-216	2.384	-83	19.875	1.843	92.766	96,19%	(3.532)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-Dec-25				%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	-	(764)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	220	0,00%	0,00%	0,00%	2,30%	220	220	220			
	KUR	-	-	-	220	0,00%	0,00%	0,00%	2,55%	220	220	220			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	54	0,00%	0,00%	0,00%	0,99%	54	54	54			
	Cilem	-	-	-	54	0,00%	0,00%	0,00%	0,99%	54	54	54			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	1.060	4.096	4.175	4.651	1.63%	5,66%	6,32%	2,94%	476	3.591	555			
	CF 1	648	3.784	3.837	4.315	3,40%	19,83%	22,39%	4,42%	478	3.666	531			
	Total Griya	648	3.784	3.837	4.310	3,67%	22,62%	25,45%	4,22%	474	3.662	527			
	Oto	-	-	-	4	0,00%	0,00%	0,00%	0,19%	4	4	4			
	CF 2	412	313	338	337	0,90%	0,62%	0,62%	2,42%	(2)	(75)	24			
	Mitraguna & Others	412	-	23	23	1,02%	0,05%	0,05%	-	(389)	23				
	Pensiun	-	313	315	314	0,00%	5,19%	5,11%	2,72%	(2)	314	1			
	Total Pembiayaan	1.824	4.096	4.175	4.925	2,63%	3,09%	3,08%	2,94%	(11)	2.484	91	2,14%	30,65%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	100,00%	100,00%	-	-	(4)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	593	590	590	0,00%	100,00%	100,00%	-	-	590	(4)			
	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	267													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	15.297	15.354	1.303	57	(27)	-0,18%	11.537	302,22%	11.772	130,43%	3.582
2	Tabungan	117.085	114.592	117.889	118.648	(1.258)	759	4.056	3,54%	1.562	1,33%	128.675	92,21%	(10.027)
3	Deposito	49.844	46.365	46.116	46.116	(1.625)	0	(249)	-0,54%	(3.727)	-7,48%	50.566	91,20%	(4.450)
	Total	170.746	176.338	179.302	180.118	(1.579)	816	3.780	2,14%	9.372	5,49%	191.013	94,30%	(10.894)
	CASA	120.903	129.973	133.186	134.002	45	816	4.029	3,10%	13.099	10,83%	140.447	95,41%	(6.445)
	(%) CASA	70,81%	73,71%	74,28%	74,40%									
	FDR	80,42%	79,03%	79,51%	79,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	1.691	816	833	841		7	25	3,09%	(850)	-50,28%	-	0,00%	841
2	Giro ISE	436	72	57	57		0	(15)	-21,34%	(379)	-86,94%	-	0,00%	57
3	Tabungan ISE	1.254	743	776	784		7	41	5,47%	(471)	-37,52%	-	0,00%	784
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	68	76	76	76		0	0	0,00%	8	11,76%	-	0,00%	76

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	23.338	24.419	2.771	3.480	709	1.344	1.081	10.870	2.399	22.921	106,53%	1.498
	Cilem	7.456	12.121	13.015	856	1.214	357	722	894	5.559	319	13.715	94,90%	(700)
	Gadai	6.094	11.217	11.404	1.915	2.266	351	622	187	5.310	2.079	9.206	123,87%	2.198
4	CFG	119.321	116.031	118.138	1.723	2.813	1.090	-607	2.107	-1.183	706	132.306	89,29%	(14.167)
	CF 1	15.625	17.718	17.852	-	225	225	-59	134	2.227	91	17.516	101,92%	336
	Total Griya	13.902	15.656	15.618	-	-	0	0	-38	1.716	38	14.443	108,14%	1.175
4	• Total Non Program	13.902	15.656	15.618	-	-	0	0	-113	-38	38	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	3.073	72,68%	(839)
	Oto	1.723	2.062	2.233	-	225	225	-59	172	511	54	114.790	87,37%	(14.503)
	CF 2	103.696	98.314	100.287	1.723	2.588	865	-548	1.973	-3.409	615	103.911	86,41%	(14.122)
	Mitraguna & Others	94.197	88.244	89.789	1.145	2.070	925	-805	1.545	-4.408	525	10.879	96,50%	(381)
	Pensiun	9.499	10.069	10.498	-	578	518	-60	257	429	89	159.663	89,29%	(17.106)
	Total Pembiayaan	137.307	139.369	142.558	4.494	6.293	1.799	737	3.189	5.250	3.104			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	23-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
3	PWG	-	-	-	-	1.493	0,00%	0,00%	6,11%	1.493	1.493	1.493						
	Cilem	-	-	-	-	384	0,00%	0,00%	2,95%	384	384	384						
	Gadai	-	-	-	-	1.109	0,00%	0,00%	9,72%	1.109	1.109	1.109						
4	CFG	1.942	506	410	4.641	3.148	1.63%	0,35%	2,66%	2.739	1.207	2.642						
	CF 1	86	-	-	-	36	0,55%	0,00%	0,20%	36	(50)	36						
	Total Griya	-	-	-	-	36	0,00%	0,00%	0,23%	36	36	36						
	Oto	86	-	-	-	4,99%	0,00%	0,00%	-	-	(86)	-						
	CF 2	1.856	506	410	616	3.112	1.79%	0,42%	3,10%	2.703	1.257	2.606						
	Mitraguna & Others	1.856	506	410	616	3.112	1.97%	0,46%	3,47%	2.703	1.257	2.606						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	331	602	616	616	0,24%	0,44%	0,43%	0,43%	285	14	0,63%	-45,64%	0,2%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	5.997	5.576	(9.658)	(421)	2.763	98,24%	(8.355)	-59,97%	24.944	22,35%	(19.369)
2	Tabungan	118.671	155.162	154.064	153.813	(2.867)	(251)	(1.349)	-0,87%	35.142	29,61%	135.176	113,79%	18.637
3	Deposito	125.329	129.816	111.777	111.927	(4.784)	150	(17.889)	-13,78%	(13.402)	-10,69%	126.285	88,63%	(14.358)
	Total	257.931	287.790	271.838	271.315	(17.309)	(523)	(16.475)	-5,72%	13.385	5,19%	286.405	94,73%	(15.089)
	CASA	132.602	157.974	160.061	159.389	(12.525)	(673)	1.414	0,90%	26.787	20,20%			
	(%) CASA	51,41%	54,89%	58,88%	58,75%									
	FDR	59,82%	64,96%	69,09%	69,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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.
1	DPK ISE	3.538	4.402	4.781	4.781	0	379	8,62%	1.243	35,13%	-	0,00%	4.781
2	Giro ISE	1	1	1	1	0	(0)	-2,16%	(0)	-36,44%	-	0,00%	1
3	Tabungan ISE	3.537	4.401	4.780	4.780	0	379	8,62%	1.243	35,15%	-	0,00%	4.780
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	49	49	49	0	0	0,00%	4	8,89%	-	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321
	• Local Champion	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
3	PWG	17.010	27.741	28.641	3.305	3.119	-185	1.790	900	11.632	2.219	23.290	122,98%	5.351
	Cilem	7.758	12.741	13.207	1.010	1.004	-6	830	466	5.449	538	12.693	104,05%	514
	Gadai	9.252	15.000	15.434	2.294	2.115	-179	960	434	6.183	1.682	10.597	145,65%	4.837
4	CFG	136.962	150.781	150.800	3.473	2.185	-1.288	1.860	20	13.888	2.165	152.429	98,93%	(1.629)
	CF 1	16.548	16.433	16.362	-	18	18	94	-71	-186	88	18.272	89,55%	(1.909)
	Total Griya	15.017	13.622	13.593	-	-	0	0	-29	-1.424	29	15.510	87,64%	(1.917)
4	• Total Non Program	15.017	13.622	13.593	-	-	0	0	-114	-1.424	29	15.510	87,64%	(1.917)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.811	2.769	-	18	18	94	-41	1.238	59	2.762	100,26%	7
	CF 2	120.414	134.348	134.438	3.473	2.167	-1.306	1.766	90	14.024	2.077	134.157	100,21%	281
	Mitraguna & Others	110.777	123.441	122.771	3.151	1.227	-1.924	1.619	-670	11.994	1.897	123.263	99,60%	(492)
	Pensiun	9.636	10.906	11.667	322	940	618	147	761	2.031	179	10.894	107,10%	773
	Total Pembiayaan	154.289	186.937	187.806	6.778	5.304	-1.473	3.582	868	33.517	4.436	176.035	106,69%	11.770

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-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	148	74	-	-	46,61%	0,00%	0,00%	0,00%	-	(148)	(74)			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	74	-	-	46,61%	0,00%	0,00%	0,00%	-	(148)	(74)			
3	PWG	-	-	-	-	530	0,00%	0,00%	0,00%	1,85%	530	530	530		
	Cilem	-	-	-	-	213	0,00%	0,00%	0,00%	1,61%	213	213	213		
	Gadai	-	-	-	-	317	0,00%	0,00%	0,00%	2,06%	317	317	317		
4	CFG	334	415	769	2.626	0,24%	0,51%	0,51%	1,74%	1.856	2.292	2.211			
	CF 1	-	195	195	755	0,00%	1,18%	0,41%	4,61%	560	755	560			
	Total Griya	-	44	43	603	0,00%	0,32%	0,44%	0,44%	560	603	559			
	Oto	-	151	152	152	0,00%	5,40%	5,48%	5,48%	-	152	1			
	CF 2	334	220	575	1.871	0,28%	0,43%	0,43%	1,39%	1.296	1.537	1.651			
	Mitraguna & Others	334	220	575	1.871	0,30%	0,47%	0,47%	1,52%	1.296	1.537	1.651			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.276	1.319	1.365	0,56%	0,71%	0,73%	0,73%	47	503	89	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	10.238	11.484	(1.594)	1.245	6.534	132,00%	2.904	33,84%	21.760	52,77%	(10,276)
2	Tabungan	115.717	143.468	133.697	149.923	3.774	16.226	6.455	4,50%	34.206	29,56%	131.921	113,65%	18.003
3	Deposito	158.683	167.447	162.924	163.014	(4.690)	90	(4.433)	-2,65%	4.331	2,73%	159.836	101,99%	3.178
	Total	282.980	315.865	306.859	324.421	(2.510)	17.562	8.556	2,71%	41.442	14,64%	313.517	103,48%	10.904
	CASA	124.297	148.418	143.935	161.407	2.180	17.472	12.989	8,75%	37.110	29,86%	153.681	105,03%	7.726
	(%) CASA	43,92%	46,99%	46,91%	49,75%									
	FDR	77,18%	79,97%	82,67%	78,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	3.319	5.293	4.622	4.453	(269)	(940)	-17,76%	1.034	31,15%	-	0,00%	4.353	
2	Giro ISE	510	262	776	788	12	525	200,13%	278	54,54%	-	0,00%	788	
3	Tabungan ISE	2.559	4.781	3.597	3.315	(281)	(1.466)	-30,66%	756	29,53%	-	0,00%	3.315	
4	Deposito ISE	250	250	250	250	0	0	0,00%	0	0,00%	-	0,00%	250	
5	CIF ISE	50	56	56	56	0	0	0,00%	6	12,00%	-	0,00%	56	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	3.992	4.081	-	200	200	-125	89	-428	111	8.871	46,00%	(4.790)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)
	Non-Linkage	4.509	3.992	4.081	-	200	200	-125	89	-428	111	6.971	58,54%	(2.890)
	• Local Champion	4.509	3.992	4.081	-	200	200	-125	89	-428	111	5.676	71,89%	(1.595)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)
2	MBG	9.912	12.351	12.472	280	300	20	96	121	2.560	179	12.408	100,52%	64
	KUR	9.027	11.109	11.251	280	300	20	310	143	2.224	157	11.420	98,52%	(169)
	Non KUR	885	1.242	1.221	-	-	0	-214	-22	335	22	987	123,62%	233
3	PWG	13.890	24.339	25.073	2.815	3.610	796	655	734	11.183	2.876	28.393	88,31%	(3.320)
	Cilem	5.699	14.691	15.719	1.293	1.474	181	449	1.028	10.019	446	17.349	90,61%	(1.630)
	Gadai	8.191	9.648	9.355	1.522	2.137	615	206	-293	1.164	2.430	11.045	84,70%	(1.690)
4	CFG	190.097	211.911	212.056	6.114	4.720	-1.395	4.335	145	21.959	4.575	205.803	103,04%	6.253
	CF 1	25.896	27.651	28.412	-	908	908	-246	762	2.517	146	27.891	101,87%	522
	Total Griya	21.834	23.960	24.762	-	908	908	0	801	2.928	106	22.404	110,52%	2.358
4	• Total Non Program	21.834	23.960	24.762	-	908	908	-205	801	2.928	106	22.404	110,52%	2.358
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.690	3.651	-	-	0	-246	-40	-412	40	5.487	66,53%	(1.836)
	CF 2	164.201	184.260	183.643	6.114	3.812	-2.302	4.581	-617	19.442	4.429	177.912	103,22%	5.731
	Mitraguna & Others	145.925	165.161	164.541	6.072	3.462	-2.610	4.492	-621	18.615	4.083	158.181	104,02%	6.360
	Pensiun	18.276	19.099	19.103	42	350	308	89	4	827	346	19.731	96,81%	(629)
	Total Pembiayaan	218.409	252.593	253.682	9.209	8.830	-379	4.962	1.089	35.273	7.741	255.475	99,30%	(1.793)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-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	284	100	99	1.342	2.87%	0,80%	10,76%	1.243	1.058	1.242	-	-	
	KUR	284	100	99	1.342	3,15%	0,89%	11,93%	1.243	1.058	1.242	-	-	
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	
3	PWG	-	-	26	-	463	0,00%	0,00%	1,85%	463	463	437	-	-
	Cilem	-	-	-	-	366	0,00%	0,00%	2,33%	366	366	366	-	-
	Gadai	-	-	26	-	97	0,00%	0,00%	1,04%	97	97	71	-	-
4	CFG	85	467	65	1.582	0,04%	0,03%	0,75%	1.517	1.497	1.115	-	-	
	CF 1	52	467	65	417	0,20%	0,23%	1,47%	353	365	(50)	-	-	
	Total Griya	52	48	47	179	0,24%	0,20%	0,72%	132	127	131	-	-	
	Oto	-	419	18	238	0,00%	0,48%	6,52%	220	238	(181)	-	-	
	CF 2	33	-	-	1.165	0,02%	0,00%	0,63%	1.165	1.132	1.165	-	-	
	Mitraguna & Others	33	-	-	1.071	0,02%	0,00%	0,65%	1.071	1.039	1.071	-	-	
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93	-	-	
	Total Pembiayaan	369	593	164	3.388	0,17%	0,06%	1,34%	3.224	3.019	2.794	0,17%	86,91%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-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	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-	-	-
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	6.611	6.780	1.192	168	2.190	47,71%	(1.774)	-20,74%	17.343	39,09%	(10.563)
2	Tabungan	104.558	99.445	102.745	104.288	(4.330)	1.543	4.844	4,87%	(269)	-0,26%	118.277	88,17%	(13.989)
3	Deposito	118.514	111.707	136.380	136.124	(98)	(256)	24.417	21,86%	17.611	14,86%	119.238	114,16%	16.887
	Total	231.625	215.742	245.736	247.193	(3.237)	1.456	31.451	14,58%	15.567	6,72%	254.858	96,99%	(7.665)
	CASA	113.112	104.035	109.356	111.068	(3.138)	1.712	7.034	6,76%	(2.043)	-1,81%	135.620	81,90%	(24.552)
	(%) CASA	48,83%	48,22%	44,50%	44,93%									
	FDR	61,23%	70,15%	62,13%	61,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 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	DPK ISE	2.660	2.873	3.759	3.626	(133)	753	26,21%	966	36,31%		-	0,00%	3.626
2	Giro ISE	666	1.009	1.626	1.626	0	617	61,19%	960	144,08%			0,00%	1.626
3	Tabungan ISE	1.893	1.764	2.033	1.899	(133)	136	7,69%	6	0,31%			0,00%	1.899
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%			0,00%	100
5	CIF ISE	73	78	78	78	0	0	0,00%	5	6,85%			0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.683	1.647	-	-	0	-41	-37	1.647	37	0	0,00%	1.647
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.683	1.647	-	-	0	-41	-37	1.647	37	0	0,00%	1.647
	• Local Champion	-	1.683	1.647	-	-	0	-41	-37	1.647	37	0	0,00%	1.647
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
3	PWG	18.643	26.638	28.219	3.170	4.457	1.287	1.622	1.581	9.576	2.876	29.087	97,01%	(868)
	Cilem	13.169	15.282	16.122	1.002	1.579	578	879	840	2.954	739	19.589	82,30%	(3.466)
	Gadai	5.474	11.356	12.097	2.168	2.878	709	743	741	6.622	2.137	9.499	127,35%	2.598
4	CFG	123.108	122.971	122.751	995	1.925	930	80	-220	-357	2.145	137.895	89,02%	(15.145)
	CF 1	17.304	13.554	13.569	-	160	160	-104	15	-3.735	146	19.239	70,53%	(5.671)
	Total Griya	13.206	10.229	10.326	-	160	160	0	98	-2.879	63	13.740	75,15%	(3.414)
4	• Total Non Program	13.206	10.229	10.166	-	-	0	-165	-63	-3.040	63	13.740	73,99%	(3.574)
	• Program	-	-	160	-	160	160	0	160	160	-	0	0,00%	160
	Oto	4.098	3.325	3.242	-	-	0	-104	-83	-855	83	5.499	58,96%	(2.257)
	CF 2	105.804	109.416	109.182	995	1.765	770	184	-234	3.378	1.999	118.656	92,02%	(9.474)
	Mitraguna & Others	72.025	76.913	76.940	-	1.765	770	568	26	4.915	1.739	83.513	92,13%	(6.573)
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-260	-1.537	260	35.143	91,75%	(2.901)
	Total Pembiayaan	141.827	151.349	152.673	4.165	6.382	2.217	1.659	1.325	10.847	5.058	167.059	91,39%	(14.385)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-Dec-25		%	Penc.	Gap
1	SME	-	-	-	752	752	0,00%	0,00%	45,69%	752	752	752	
	Linkage	-	-	-	-	752	0,00%	0,00%	0,00%	-	-	-	
	Local Champion	-	-	-	752	752	0,00%	0,00%	45,69%	752	752	752	
	Value Chain	-	-	-	-	752	0,00%	0,00%	0,00%	-	-	-	
2	MBG	-	-	-	-	752	0,00%	0,00%	0,00%	-	-	-	
	KUR	-	-	-	-	752	0,00%	0,00%	0,00%	-	-	-	
	Non KUR	-	-	-	-	752	0,00%	0,00%	0,00%	-	-	-	
3	PWG	-	-	-	710	710	0,00%	0,00%	2,52%	710	710	710	
	Cilem	-	-	-	618	618	0,00%	0,00%	3,83%	618	618	618	
	Gadai	-	-	-	92	92	0,00%	0,00%	0,76%	92	92	92	
4	CFG	370	1.341	1.411	2.666	2.666	0,30%	1,15%	2,17%	1.255	2.296	1.325	
	CF 1	206	891	832	1.473	1.473	1,19%	6,14%	10,86%	641	1.267	582	
	Total Griya	92	798	742	874	874	0,69%	7,25%	8,47%	133	783	76	
	Oto	114	93	90	599	599	2,79%	2,72%	18,47%	509	485	506	
	CF 2	164	450	579	1.193	1.193	0,15%	0,53%	1,09%	614	1.029	743	
	Mitraguna & Others	164	352	210	985	985	0,23%	0,27%	1,28%	775	821	632	
	Pensiun	-	217	217	217	217	0,00%	0,14%	0,67%	-	217	(110)	
	Total Pembiayaan	5	625	665	619	619	0,00%	0,44%	0,41%	(46)	615	(6)	2,09%
													-416,17%
													1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	4.390	3.755	41	(635)	303	8,77%	2.140	132,48%	8.205	45,76%	(4.450)
2	Tabungan	101.049	104.536	111.714	113.002	297	1.288	8.467	8,10%	11.953	11,83%	110.650	102,13%	2.352
3	Deposito	38.774	46.765	44.336	44.378	1.315	42	(2.387)	-5,10%	5.604	14,45%	39.372	112,71%	5.006
	Total	141.438	154.753	160.440	161.135	1.653	695	6.382	4,12%	19.697	13,93%	158.228	101,84%	2.907
	CASA	102.664	107.988	116.104	116.757	338	653	8.769	8,12%	14.093	13,73%	118.855	98,23%	(2.098)
	(%) CASA	72,59%	69,78%	72,37%	72,46%									
	FDR	91,03%	105,51%	104,67%	104,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	3.298	2.645	3.623	3.402	(222)	757	28,62%	103	3,13%	-	0,00%	3.402		
2	Giro ISE	186	153	209	258	49	105	68,54%	72	39,04%		0,00%	258		
3	Tabungan ISE	2.913	2.481	3.405	3.133	(271)	652	26,28%	221	7,58%		0,00%	3.133		
4	Deposito ISE	200	10	10	10	0	0	0,00%	(190)	-95,00%		0,00%	10		
5	CIF ISE	94	103	103	103	0	0	0,00%	9	9,57%		0,00%	103		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25													
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap											
1	SME	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701											
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0											
	Non-Linkage	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701											
	• Local Champion	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701											
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0											
2	MBG	241	7.352	7.621	90	350	260	454	268	7.379	82	4.271	178,44%	3.350											
	KUR	103	6.755	7.031	90	350	260	472	276	6.928	74	3.950	177,99%	3.081											
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269											
3	PWG	20.398	32.657	36.651	4.547	7.842	3.295	2.285	3.993	16.253	3.849	32.338	113,34%	4.313											
	Cilem	7.170	13.624	16.414	1.189	3.124	1.935	877	2.790	9.244	334	17.171	95,59%	(757)											
	Gadai	13.229	19.034	20.237	3.358	4.718	1.360	1.407	1.203	7.008	3.515	15.168	133,42%	5.069											
4	CFG	107.701	103.153	103.547	830	773	-57	-629	394	-4.154	379	119.851	86,40%	(16.304)											
	CF 1	13.161	13.475	13.527	119	145	26	43	52	366	93	14.763	91,62%	(1.237)											
	Total Griya	10.223	9.990	9.940	-	-	0	0	-50	-283	50	10.729	92,64%	(789)											
	• Total Non Program	10.223	9.819	9.769	-	-	0	-130	-49	-454	49	10.729	91,05%	(960)											
	• Program	-	172	171	-	-	0	-1	-1	171	1	4.034	88,91%	(447)											
	Oto	2.938	3.485	3.587	119	145	26	43	102	648	43	105.088	85,66%	(15.068)											
	CF 2	94.540	89.678	90.020	711	628	-83	-672	342	-4.520	286	98.599	84,81%	(14.975)											
	Mitraguna & Others	89.171	83.225	83.624	521	628	107	-915	399	-5.547	229	6.488	98,57%	(93)											
	Pensiun	5.368	6.453	6.396	190	-	-190	242	-57	1.027	57	Total Pembiayaan	128.755	163.281	167.934	5.467	8.965	3.498	2.107	4.654	39.179	4.312	156.875	107,05%	11.059

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-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	-	-	-	1.271	1.271	0,00%	0,00%	16,68%	1.271	1.271	1.271			
	KUR	-	-	-	1.059	1.059	0,00%	0,00%	15,07%	1.059	1.059	1.059			
	Non KUR	-	-	-	212	212	0,00%	0,00%	35,92%	212	212	212			
3	PWG	-	-	-	1.822	1.822	0,00%	0,00%	4,97%	1.822	1.822	1.822			
	Cilem	-	-	-	1.055	1.055	0,00%	0,00%	6,43%	1.055	1.055	1.055			
	Gadai	-	-	-	767	767	0,00%	0,00%	3,79%	767	767	767			
4	CFG	2.505	2.530	2.284	2.284	2.284	2,33%	2,21%	2,21%	(0)	(221)	(245)			
	CF 1	23	78	78	78	78	0,18%	0,58%	0,58%	-	55	-			
	Total Griya	-	78	78	78	78	0,00%	0,78%	0,79%	-	78	-			
	Oto	23	-	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.451	2.206	2.206	2.206	2,63%	2,46%	2,45%	(0)	(276)	(245)			
	Mitraguna & Others	2.482	2.451	2.206	2.206	2.206	2,78%	2,65%	2,64%	(0)	(276)	(245)			
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.530	2.284	2.284	2.284	2,27%	1,40%	1,36%	(0)	(636)	(245)	0,00%	100,00%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Posisi	Oct-25
1	Asset (Retail) T	129.882	141.438	164.281	34.399			2,93	3,18	3,20
2	Contribution Margin	5.354	6.401	6.940	1.586	-29,6%		790	788	798

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	135	132	130	26	(2)	(6)	-4,12%	95	270,00%	40	322,96%	89
3	Deposito	-	-	415	415	0	0	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	547	545	26	(2)	409	302,89%	510	1454,81%	40	1357,15%	504
	CASA	35	135	132	130	26	(2)	(6)	-4,12%	95	270,00%	40	322,96%	89
(%) CASA	100,00%	100,00%	24,11%	23,80%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 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	DPK ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	23-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25				31-Dec-24	30-Nov-25	23-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	23-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25				31-Dec-24	30-Nov-25	23-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	556	642	643	(137)	1	87	15,74%	205	46,74%	502	128,09%	141
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	942	943	(137)	1	(163)	-14,70%	505	115,19%	502	187,83%	441
	CASA	438	556	642	643	(137)	1	87	15,74%	205	46,74%	502	128,09%	141
	(%) CASA	100,00%	50,26%	68,16%	68,19%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 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	DPK ISE	0	0	0	0	0	0	0	0,00%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	0	0	0	0	0	0	0,00%	0	0,00%	0	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	23-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25				31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	23-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25				31-Dec-24	30-Nov-25	23-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	-	-														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	38.326	44.538	(6.089)	6.212	6.211	16,21%	23.085	107,61%	33.434	133,21%	11.104
2	Tabungan	103.481	115.421	118.499	120.724	(6.593)	2.225	5.303	4,59%	17.243	16,66%	120.938	99,82%	(214)
3	Deposito	132.303	108.795	106.408	106.411	22.857	3	(2.384)	-2,19%	(25.892)	-19,57%	133.406	79,76%	(26.995)
	Total	257.235	262.542	263.232	271.672	10.175	8.440	9.130	3,48%	14.437	5,61%	287.777	94,40%	(16.105)
	CASA	124.933	153.747	156.824	165.261	(12.681)	8.437	11.514	7,49%	40.329	32,28%	154.371	107,05%	10.890
	(%) CASA	48,57%	58,56%	59,58%	60,83%									
	FDR	70,83%	82,46%	84,19%	81,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	7.936	7.964	9.533	7.334	(2.199)	(630)	-7,91%	(602)	-7,58%	-	0,00%	7.334	
2	Giro ISE	4.026	3.838	3.527	3.532	4	(306)	-7,97%	(494)	-12,28%	-	0,00%	3.532	
3	Tabungan ISE	2.910	4.126	6.005	3.802	(2.203)	(324)	-7,85%	893	30,67%	-	0,00%	3.802	
4	Deposito ISE	1.000	-	-	-	0	0	#DIV/0!	(1.000)	-100,00%	-	0,00%	0	
5	CIF ISE	62	65	65	65	0	0	0,00%	3	4,84%	-	0,00%	65	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	39.025	39.518	640	-	-640	250	493	-5.717	(493)	56.266	70,24%	(16.747)	
	Linkage	14.656	14.625	14.625	-	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	Non-Linkage	30.579	24.401	24.893	640	-	-640	252	493	-5.685	(493)	36.806	67,63%	(11.912)	
	• Local Champion	28.121	21.589	21.932	640	-	-640	276	343	-6.189	(343)	31.073	70,58%	(9.141)	
	• Value Chain	2.457	2.812	2.961	-	-	-	-23	150	504	(150)	5.732	51,66%	(2.771)	
2	MBG	4.919	2.747	2.708	-	-	0	-126	-39	-2.210	39	4.919	55,06%	(2.210)	
	KUR	4.804	2.747	2.708	-	-	0	-126	-39	-2.096	39	4.804	56,37%	(2.096)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)	
3	PWG	23.337	42.470	45.469	6.701	6.598	-103	2.937	2.999	22.132	3.599	41.363	109,93%	4.106	
	Cilem	6.677	18.873	20.825	1.434	2.352	918	1.426	1.953	14.148	399	21.729	95,84%	(903)	
	Gadai	16.660	23.597	24.643	5.267	4.247	-1.021	1.511	1.046	7.984	3.201	19.634	125,51%	5.010	
4	CFG	108.703	132.255	133.918	3.995	2.785	-1.210	2.923	1.663	25.215	1.122	121.776	109,97%	12.142	
	CF 1	24.869	27.133	26.957	19	-	-19	-221	-176	2.088	176	26.529	101,61%	428	
	Total Griya	19.873	21.230	21.153	-	-	0	0	-77	1.280	77	20.347	103,96%	806	
4	• Total Non Program	19.873	21.230	21.153	-	-	0	-201	-77	1.280	77	20.347	103,96%	806	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.997	5.903	5.804	19	-	-19	-221	-99	807	99	6.182	93,89%	(378)	
	CF 2	83.833	105.122	106.961	3.976	2.785	-1.191	3.144	1.839	23.128	946	95.247	112,30%	11.714	
	Mitraguna & Others	62.328	80.329	81.830	3.206	2.250	-956	2.133	1.501	19.502	749	72.530	112,82%	9.300	
	Pensiun	21.505	24.793	25.131	770	535	-235	1.012	338	3.626	197	22.716	110,63%	2.415	
	Total Pembiayaan	182.193	216.497	221.613	11.336	9.383	-1.953	5.984	5.116	39.420	4.268	224.323	98,79%	(2.710)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-Dec-25				%	Penc.	Gap
1	SME	-	-	-	1.601	1.601	0,00%	0,00%	4,05%	1.601	1.601	1.601			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.601	1.601	0,00%	0,00%	6,43%	1.601	1.601	1.601			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	121	32	73	153	153	2,46%	2,64%	5,67%	81	32	121			
	KUR	83	32	73	153	153	1,72%	2,64%	5,67%	81	71	121			
	Non KUR	38	-	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	1.303	1.303	0,00%	0,00%	2,87%	1.303	1.303	1.303			
	Cilem	-	-	-	595	595	0,00%	0,00%	2,86%	595	595	595			
	Gadai	-	-	-	709	709	0,00%	0,00%	2,88%	709	709	709			
4	CFG	330	1.506	979	1.236	1.236	0,30%	0,74%	0,92%	257	906	(270)			
	CF 1	209	-	22	340	340	0,84%	0,08%	1,26%	318	131	340			
	Total Griya	-	-	-	163	163	0,00%	0,00%	0,77%	163	163	163			
	Oto	209	-	22	177	177	4,19%	0,38%	3,05%	155	(32)	177			
	CF 2	120	1.506	956	895	895	0,14%	0,91%	0,84%	(61)	775	(611)			
	Mitraguna & Others	-	1.506	862	801	801	0,00%	1,07%	0,98%	(61)	801	(705)			
	Pensiun	120	-	95	95	95	0,56%	0,38%	0,38%	-	(26)	95			
	Total Pembiayaan	8.782	6.553	8.017	7.642	7.642	4,82%	3,70%	3,45%	(375)	(1.140)	1.089	3,33%	3,51%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Dec'25	
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25
1	Asset (Retail) T	250.177	257.235	252.367	2.190		2.81	3,01
2	Contribution Margin	9.070	11.577	5.972	(3.098)	34,42%	675	674

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	18.979	19.943	(16.565)	964	(3.568)	-15,18%	2.239	12,64%	30.252	65,92%	(10.310)
2	Tabungan	74.047	78.794	86.313	86.049	2.185	(264)	7.255	9,21%	12.002	16,21%	92.330	93,20%	(6.281)
3	Deposito	177.676	188.557	187.597	187.597	29.326	0	(960)	-0,51%	9.921	5,58%	178.816	104,91%	8.781
	Total	269.427	290.861	292.889	293.589	14.945	700	2.728	0,94%	24.162	8,97%	301.398	97,41%	(7.809)
	CASA	91.751	102.304	105.292	105.991	(14.380)	700	3.687	3,60%	14.241	15,52%	122.582	86,47%	(16.591)
	(%) CASA	34,05%	35,17%	35,95%	36,10%									
	FDR	66,93%	72,31%	72,05%	71,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	3.699	4.255	4.963	4.898	(65)	643	15,11%	1.199	32,42%	-	0,00%	4.898	
2	Giro ISE	1.245	527	427	428	1	(99)	-18,79%	(817)	-65,62%	-	0,00%	428	
3	Tabungan ISE	2.454	3.729	4.536	4.470	(65)	742	19,89%	2.016	82,16%	-	0,00%	4.470	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	78	85	85	85	0	0	0,00%	7	8,97%	-	0,00%	85	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.500	11.359	11.507	200	300	100	895	148	4.007	152	10.603	108,53%	904
	KUR	5.814	9.851	10.017	200	300	100	929	166	4.202	134	8.917	112,33%	1.100
	Non KUR	1.686	1.508	1.491	-	-	0	-34	-17	-195	17	1.686	88,41%	(195)
3	PWG	25.637	39.504	40.777	6.947	6.374	-573	1.917	1.274	15.140	5.100	38.538	105,81%	2.240
	Cilem	7.478	16.995	17.820	1.592	1.277	-316	982	825	10.342	451	18.884	94,37%	(1.064)
	Gadai	18.160	22.509	22.957	5.355	5.097	-258	936	448	4.798	6.469	19.654	116,81%	3.303
4	CFG	147.202	159.467	158.729	2.772	1.645	-1.127	-1.974	-739	11.526	2.384	162.134	97,90%	(3.405)
	CF 1	16.107	20.872	20.652	1.290	-	-1.290	-284	-220	4.545	220	18.306	112,81%	2.346
	Total Griya	8.451	15.348	15.305	1.290	-	-1.290	0	-42	6.854	42	9.032	169,46%	6.273
4	• Total Non Program	8.451	15.348	15.305	1.290	-	-1.290	2.134	-42	6.854	42	9.032	169,46%	6.273
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.346	-	-	0	-284	-178	-2.309	178	9.274	57,65%	(3.928)
	CF 2	131.096	138.596	138.077	1.482	1.645	163	-1.691	-519	6.981	2.164	143.828	96,00%	(5.751)
	Mitraguna & Others	128.138	134.779	133.590	1.447	945	-502	-1.877	-1.189	5.452	2.134	139.216	95,96%	(5.625)
	Pensiun	2.957	3.817	4.487	35	700	665	186	670	1.529	30	4.612	97,28%	(125)
	Total Pembiayaan	180.340	210.330	211.013	9.919	8.319	-1.600	838	683	30.674	7.636	211.274	99,88%	(261)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	23-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25				31-Dec-24	30-Nov-25	23-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	453	151	380	1.309	6,04%	3,34%	11,38%	929	856	1.158	-	-	-				
	KUR	363	80	229	1.043	6,24%	2,32%	10,41%	814	680	963	-	-	-				
	Non KUR	90	70	151	266	5,33%	10,00%	17,85%	115	176	196	-	-	-				
3	PWG	-	-	-	-	3.126	0,00%	0,00%	7,67%	3.126	3.126	3.126	-	-	-			
	Cilem	-	-	-	-	2.153	0,00%	0,00%	12,08%	2.153	2.153	2.153	-	-	-			
	Gadai	-	-	-	-	973	0,00%	0,00%	4,24%	973	973	973	-	-	-			
4	CFG	537	1.213	2.440	2.627	0,36%	1,53%	1,66%	187	2.090	1.414	-	-	-				
	CF 1	200	336	823	1.189	1,24%	1,24%	8,08%	845	1.468	1.332	-	-	-				
	Total Griya	-	-	-	-	479	0,00%	0,00%	3,13%	479	479	479	-	-	-			
	Oto	200	336	823	1.189	2,61%	14,90%	22,24%	366	989	852	-	-	-				
	CF 2	337	876	1.617	959	0,26%	1,17%	0,69%	(658)	622	83	-	-	-				
	Mitraguna & Others	337	876	1.617	959	0,26%	1,20%	0,72%	(658)	622	83	-	-	-				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	1.219	2.867	3.060	2.588	0,68%	1,46%	1,23%	(473)	1.368	(279)	0,06%	94,79%	-1,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	23-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25				31-Dec-24	30-Nov-25	23-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-	</		

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	15.214	15.058	(24)	(156)	537	3,70%	2.109	16,28%	19.133	78,70%	(4.075)
2	Tabungan	76.505	82.083	85.704	84.894	(3.276)	(810)	2.811	3,42%	8.389	10,97%	87.055	97,52%	(2.162)
3	Deposito	21.770	21.010	21.392	21.392	(250)	0	381	1,81%	(379)	-1,74%	22.377	95,60%	(985)
	Total	111.225	117.615	122.310	121.344	(3.551)	(966)	3.729	3,17%	10.119	9,10%	128.565	94,38%	(7.221)
	CASA	89.454	96.605	100.918	99.952	(3.300)	(966)	3.348	3,47%	10.498	11,74%	106.189	94,13%	(6.237)
	(%) CASA	80,43%	82,14%	82,51%	82,37%									
	FDR	45,34%	61,64%	61,28%	61,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 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	DPK ISE	1.158	1.339	1.362	1.343	(19)	4	0,27%	184	15,91%	-	0,00%	1.343		
2	Giro ISE	199	98	129	130	1	32	32,34%	(70)	-34,92%	-	0,00%	130		
3	Tabungan ISE	959	1.241	1.233	1.213	(20)	(28)	-2,26%	254	26,47%	-	0,00%	1.213		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	50	55	55	55	0	0	0,00%	5	10,00%	-	0,00%	55		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	103	5.708	6.274	500	600	100	941	565	6.171	35	4.157	150,91%	2.116
	KUR	103	5.507	6.072	500	600	100	943	565	5.969	35	3.948	153,82%	2.125
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	20.641	3.213	3.409	196	1.149	1.163	8.414	2.247	29.234	70,60%	(8.593)
	Cilem	5.118	11.042	11.610	1.148	1.153	6	764	567	6.491	586	18.602	62,41%	(6.993)
	Gadai	7.109	8.436	9.031	2.066	2.256	190	384	595	1.923	1.660	10.632	84,94%	(1.601)
4	CFG	38.093	47.309	48.037	570	1.256	686	-276	728	9.943	528	46.784	102,68%	1.253
	CF 1	11.280	11.213	11.054	-	-	0	-187	-160	-226	160	12.440	88,85%	(1.387)
	Total Griya	5.847	6.712	6.666	-	-	0	0	-46	820	46	6.160	108,22%	506
	• Total Non Program	5.847	5.867	5.824	-	-	0	-159	-43	-23	43	6.160	94,54%	(336)
	• Program	-	846	843	-	-	0	167	-3	843	3	0	0,00%	843
	Oto	5.433	4.501	4.387	-	-	0	-187	-113	-1.045	113	6.280	69,86%	(1.893)
	CF 2	26.814	36.096	36.983	570	1.256	686	-88	887	10.169	369	34.343	107,69%	2.640
	Mitraguna & Others	24.934	33.722	34.382	530	1.006	476	-266	659	9.448	347	31.664	108,58%	2.718
	Pensiun	1.880	2.374	2.601	40	250	210	178	228	721	22	2.679	97,09%	(78)
	Total Pembiayaan	50.425	72.497	74.953	4.283	5.265	982	1.814	2.456	24.529	2.809	80.177	93,48%	(5.224)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-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	-	-	408	1.240	0	0,00%	7,15%	19,76%	832	1.240	1.240	4.157	150,91%	2.116
	KUR	-	-	408	1.038	0	0,00%	7,41%	17,10%	630	1.038	1.038	3.948	153,82%	2.125
	Non KUR	-	-	-	202	0	0,00%	0,00%	0,00%	202	202	202	210	96,15%	(8)
3	PWG	-	-	-	86	0	0,00%	0,00%	0,00%	0	86	86	4.157	150,91%	2.116
	Cilem	-	-	-	77	0	0,00%	0,00%	0,00%	0	77	77	3.948	153,82%	2.125
	Gadai	-	-	-	9	0	0,00%	0,00%	0,00%	0	9	9	210	96,15%	(8)
4	CFG	182	361	273	1.017	0	0,48%	0,58%	0,58%	0	744	835	4.157	150,91%	2.116
	CF 1	77	272	185	417	0	0,68%	1,65%	3,77%	0	232	340	3.948	153,82%	2.125
	Total Griya	1	-	-	221	0	0,02%	0,00%	3,31%	0	221	219	210	96,15%	(8)
	Oto	76	272	185	196	0	1,39%	4,11%	4,47%	0	11	120	630	100,00%	(66)
	CF 2	105	89	89	600	0	0,39%	0,25%	1,62%	0	512	496	512	100,00%	(56)
	Mitraguna & Others	105	89	89	600	0	0,42%	0,26%	1,75%	0	512	496	512	100,00%	(56)
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	1.008	685	684	0	0,38%	0,94%	0,91%	(1)	493	(325)	0,00%	100,00%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	9.369	9.184	258	(185)	3.560	63,31%	(8.251)	-47,32%	23.630	38,86%	(14.447)
2	Tabungan	88.077	82.380	84.706	85.626	(3.815)	920	3.246	3,94%	(2.451)	-2,78%	98.104	87,28%	(12.478)
3	Deposito	27.462	49.623	49.244	49.244	677	0	(379)	-0,76%	21.782	79,32%	28.010	175,81%	21.234
	Total	132.974	137.627	143.320	144.054	(2.881)	735	6.427	4,67%	11.080	8,33%	149.745	96,20%	(5.690)
	CASA	105.512	88.004	94.075	94.810	(3.557)	735	6.806	7,73%	(10.702)	-10,14%	121.734	77,88%	(26.924)
	(%) CASA	79,35%	63,94%	65,64%	65,82%									
	FDR	8,88%	18,62%	18,49%	18,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	12.730	5.348	5.044	8.510	3.466	3.163	59,14%	(4.220)	-33,15%		-	0,00%	8.510
2	Giro ISE	9.787	135	1.692	1.697	6	1.562	1156,33%	(8.089)	-82,66%			0,00%	1.697
3	Tabungan ISE	2.943	4.712	2.852	6.313	3.460	1.600	33,96%	3.370	114,51%			0,00%	6.313
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!			0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%			0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.374	5.768	278	639	361	-10	393	2.696	246	3.219	179,20%	2.549
	Cilem	3.072	5.374	5.768	278	639	361	-10	393	2.696	246	3.219	179,20%	2.549
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.726	1.575	1.245	-330	2.442	468	11.983	777	17.986	115,23%	2.740
	CF 1	1.694	1.836	1.826	-	-	0	-25	-11	132	11	2.801	65,19%	(975)
	Total Griya	398	863	863	-	-	0	0	0	465	-	725	119,11%	138
	• Total Non Program	398	863	863	-	-	0	0	0	465	-	725	119,11%	138
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	963	-	-	0	-25	-11	-334	11	2.076	46,36%	(1.114)
	CF 2	7.049	18.421	18.900	1.575	1.245	-330	2.466	479	11.851	766	15.185	124,46%	3.715
	Mitraguna & Others	6.955	18.330	18.809	1.575	1.245	-330	2.467	479	11.854	766	14.429	130,35%	4.379
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.494	1.853	1.884	31	2.431	862	14.679	1.023	21.204	124,94%	5.289

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	23-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	23-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	-	-	-	-	194	0,00%	0,00%	3,36%	194	194	194	194				
	Cilem	-	-	-	-	194	0,00%	0,00%	3,36%	194	194	194	194				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	339	428	362	2.55%	2,11%	3,76%	353	557	441						
	CF 1	223	184	185	185	13,18%	10,09%	10,14%	-	(38)	1						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	223	184	185	185	17,22%	19,03%	19,24%	-	(38)	1						
	CF 2	-	155	242	595	0,00%	1,32%	3,15%	353	595	440						
	Mitraguna & Others	-	155	242	595	0,00%	1,32%	3,16%	353	595	440						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	-	76	230	362	0,00%	0,90%	1,37%	133	362	287	5,77%	-321,72%	4,4%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	33.747	33.746	351	(1)	(3.025)	-8,23%	14.721	77,37%	25.910	130,24%	7.836
2	Tabungan	42.453	51.742	57.579	58.305	(2.433)	727	6.563	12,68%	15.852	37,34%	51.570	113,06%	6.736
3	Deposito	43.338	45.108	44.635	44.615	(418)	(20)	(493)	-1,09%	1.277	2,95%	44.053	101,28%	562
	Total	104.817	133.621	135.962	136.667	(2.501)	705	3.046	2,28%	31.850	30,39%	121.533	112,45%	15.134
	CASA	61.479	88.513	91.326	92.051	(2.082)	725	3.538	4,00%	30.573	49,73%	77.480	118,81%	14.572
	(%) CASA	58,65%	66,24%	67,17%	67,35%									
	FDR	25,79%	43,61%	42,78%	42,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	1.382	2.000	2.248	2.280	33	281	14,04%	899	65,05%	-	0,00%	2.280	
2	Giro ISE	167	54	54	54	0	0	0,09%	(113)	-67,71%	-	0,00%	54	
3	Tabungan ISE	1.214	1.946	2.194	2.226	33	281	14,42%	1.012	83,36%	-	0,00%	2.226	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	26	37	37	37	0	0	0,00%	11	42,31%	-	0,00%	37	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	• Local Champion	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.333	10.561	416	545	130	-535	228	5.817	317	5.487	192,49%	5.074
	Cilem	4.744	10.333	10.561	416	545	130	-535	228	5.817	317	5.487	192,49%	5.074
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.749	1.478	400	-1.078	23	-181	23.462	581	31.737	144,15%	14.013
	CF 1	3.598	7.776	7.694	-	-	0	-110	-82	4.096	82	4.798	160,36%	2.896
	Total Griya	1.186	3.129	3.091	-	-	0	0	-38	1.905	38	1.529	202,17%	1.562
4	• Total Non Program	1.186	3.129	3.091	-	-	0	0	-39	1.905	38	1.529	202,17%	1.562
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	2.412	4.647	4.603	-	-	0	-110	-44	2.190	44	3.269	140,80%	1.334
	CF 2	18.689	38.154	38.055	1.478	400	-1.078	133	-99	19.367	499	26.939	141,27%	11.117
	Mitraguna & Others	17.983	37.353	37.258	1.478	400	-1.078	139	-94	19.275	494	25.358	146,93%	11.901
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	58.158	3.894	945	-2.948	1.495	-112	31.128	1.058	37.223	156,24%	20.935

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif		Net (UG) & DG	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-Dec-25	%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	39	0,00%	0,00%	0,37%	39	39	39	39	
	Cilem	-	-	-	-	39	0,00%	0,00%	0,37%	39	39	39	39	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	-	-	-	-	1	0,00%	0,00%	0,00%	1	1	1	1	
	CF 1	-	-	-	-	1	0,00%	0,00%	0,02%	1	1	1	1	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Oto	-	-	-	-	1	0,00%	0,00%	0,03%	1	1	1	1	
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif		Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25		31-Dec-24	30-Nov-25	23-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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Pensi												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	12.622	13.343	1.519	721	1.247	10,31%	11.230	531,55%	14.424	92,51%	(1.081)
3	Deposito	750	802	752	752	(314)	0	(50)	-6,20%	2	0,33%	1.518	49,59%	(765)
	Total	2.863	12.898	13.374	14.095	1.205	721	1.197	9,28%	11.233	392,37%	24.391	57,79%	(10.296)
	CASA	2.113	12.096	12.622	13.343	1.519	721	1.247	10,31%	11.230	531,55%	22.874	58,33%	(9.531)
	(%) CASA	73,80%	93,78%	94,37%	94,66%									
	FDR	44,75%	139,34%	141,54%	134,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 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	DPK ISE	-	316	37	37	0	0	(279)	-88,28%	37	#DIV/0!	-	0,00%	37
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	-	316	37	37	0	0	(279)	-88,28%	37	#DIV/0!	0	0,00%	37
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	89	4	4	4	0	0	0	0,00%	(85)	-95,51%	0	0,00%	4

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	KUR	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	12.123	13.082	1.627	1.492	-136	827	960	11.881	532	9.851	132,81%	3.232
	Cilem	1.026	8.861	9.507	1.086	797	-288	808	646	8.481	152	6.985	136,11%	2.522
	Gadai	175	3.262	3.576	542	694	153	20	314	3.400	380	2.866	124,76%	710
4	CFG	80	5.331	5.328	-	28	28	-61	-3	5.248	31	9.810	54,32%	(4.482)
	CF 1	-	2.512	2.522	-	28	28	-31	10	2.522	18	1.196	210,92%	1.326
4	Total Griya	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
	• Total Non Program	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.491	1.501	-	28	28	-31	10	1.501	18	902	166,43%	599
	CF 2	80	2.819	2.806	-	-	0	-30	-13	2.726	13	8.614	32,58%	(5.808)
	Mitraguna & Others	80	2.550	2.539	-	-	0	-28	-11	2.459	11	7.841	32,38%	(5.302)
	Pensiun	-	270	267	-	-	0	-2	-2	267	2	773	34,60%	(505)
	Total Pembiayaan	1.281	17.973	18.930	1.627	1.519	-108	1.285	957	17.649	563	19.661	96,28%	(731)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	23-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-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	-	-	-	-	29	0,00%	0,00%	0,23%	29	29	29				
	Cilem	-	-	-	-	19	0,00%	0,00%	0,20%	19	19	19	19			
	Gadai	-	-	-	-	10	0,00%	0,00%	0,29%	10	10	10	10			
4	CFG	-	-	-	-	233	0,00%	0,00%	4,37%	233	233	233	233			
	CF 1	-	-	-	-	190	0,00%	0,00%	7,53%	190	190	190	190			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	Oto	-	-	-	-	190	0,00%	0,00%	12,65%	190	190	190	190			
	CF 2	-	-	-	-	43	0,00%	0,00%	1,53%	43	43	43	43			
	Mitraguna & Others	-	-	-	-	43	0,00%	0,00%	1,69%	43	43	43	43			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	Total Pembiayaan	-	-	-	-	262	0,00%	0,00%	1,39%	262	262	262	262	1,10%	20,35%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	23-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-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	0	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-			
4	CFG	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-			
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-			