

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	515.362	511.729	(162.332)	(3.633)	74.502	17,04%	196.758	62,47%	515.367	99,29%	(3.637)
2	Tabungan	2.242.130	2.410.328	2.403.930	2.415.475	(11.852)	11.545	5.147	0,21%	173.344	7,73%	2.534.104	95,32%	(118.629)
3	Deposito	2.798.677	3.310.810	3.179.199	3.181.849	519.898	2.650	(128.961)	-3,90%	383.172	13,69%	2.816.881	112,96%	364.968
	Total	5.355.779	6.158.366	6.098.491	6.109.053	345.714	10.562	(49.312)	-0,80%	753.274	14,06%	5.866.352	104,14%	242.701
	CASA	2.557.102	2.847.555	2.919.292	2.927.204	(174.184)	7.912	79.649	2,80%	370.102	14,47%	3.049.471	95,99%	(122.266)
	FDR	47,52%	48,47%	49,18%	49,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	113.657	99.470	108.313	108.075	(238)	8.605	8.65%	(5.582)	-4,91%	151.518	71,33%	(43.443)
2	Giro ISE	31.184	15.875	20.512	20.783	271	4.908	30,92%	(10.401)	-33,35%	54.128	38,40%	(33.345)
3	Tabungan ISE	59.057	64.263	68.468	67.960	(509)	3.697	5,75%	8.902	15,07%	64.324	105,65%	3.636
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.467	2.640	2.500	-140	513	85	19.258	2.415	244.894	84,72%	(37.426)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.451	2.640	2.500	-140	643	85	20.611	2.415	200.840	94,33%	(11.388)
	• Local Champion	162.434	180.126	180.057	2.640	2.500	-140	771	-68	17.624	2.568	177.604	101,38%	2.453
	• Value Chain	6.407	9.240	9.394	-	-	-	-128	154	2.987	(154)	23.235	40,43%	(13.841)
2	MBG	159.435	194.735	194.236	1.455	400	-1.055	2.895	-499	34.802	899	210.853	92,12%	(16.616)
	KUR	151.599	185.038	184.507	1.105	300	-805	2.836	-531	32.909	831	200.443	92,05%	(15.936)
	Non KUR	7.836	9.697	9.729	350	100	-250	60	32	1.893	68	10.410	93,47%	(680)
3	PWG	252.400	434.205	444.549	27.495	32.008	4.513	21.944	10.344	192.149	21.663	453.213	98,09%	(8.663)
	Cilem	111.797	234.388	240.134	6.181	10.927	4.747	10.815	5.745	128.337	5.182	276.183	86,95%	(36.049)
	Gadai	140.603	199.817	204.416	21.314	21.080	-234	11.129	4.599	63.813	16.482	177.030	115,47%	27.386
4	CFG	1.944.791	2.148.603	2.152.702	16.998	22.547	5.549	10.856	4.099	207.911	18.448	2.206.447	97,56%	(53.746)
	CF 1	376.842	382.194	381.105	68	1.469	1.401	-2.215	-1.088	4.264	2.557	422.476	90,21%	(41.370)
	Total Griya	311.852	312.575	311.668	-	750	750	0	-907	-184	1.657	334.952	93,05%	(23.284)
	• Total Non Program	308.347	308.216	307.318	-	750	750	-1.685	-898	-1.029	1.648	318.551	96,47%	(11.233)
	• Program	3.505	4.359	4.350	-	-	0	136	-9	846	9	16.401	26,53%	(12.050)
	Oto	64.990	69.619	69.437	68	719	651	-2.215	-182	4.447	901	87.524	79,34%	(18.087)
	CF 2	1.567.950	1.766.409	1.771.596	16.930	21.078	4.148	13.071	5.187	203.647	15.891	1.783.972	99,31%	(12.375)
	Mitraguna & Others	1.383.782	1.569.711	1.574.440	14.667	19.136	4.469	10.152	4.729	190.659	14.407	1.577.695	99,79%	(3.255)
	Pensiun	184.168	196.697	197.156	2.263	1.942	-321	2.920	459	12.988	1.483	206.276	95,58%	(9.120)
	Total Pembiayaan	2.544.835	2.984.924	2.998.955	48.588	57.455	8.867	36.209	14.031	454.120	43.424	3.115.406	96,26%	(116.452)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-12 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	4.454	0,67%	1,54%	2,15%	1.250	3.186	1.250			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.345	0,75%	1,69%	2,29%	1.142	3.078	1.142			
	Value Chain	-	-	-	108	0,00%	0,00%	0,06%	108	108	108			
2	MBG	3.453	6.764	6.764	13.240	2,17%	3,47%	6,82%	6.476	9.787	6.476			
	KUR	2.876	6.294	6.294	12.357	1,90%	3,40%	6,70%	6.063	9.481	6.063			
	Non KUR	577	470	470	883	7,36%	8,48%	9,08%	414	306	414			
3	PWG	-	-	-	13.804	0,00%	0,00%	0,00%	3,11%	13.804	13.804			
	Cilem	-	-	-	9.260	0,00%	0,00%	0,00%	3,86%	9.260	9.260			
	Gadai	-	-	-	4.544	0,00%	0,00%	0,00%	4.544	4.544	4.544			
4	CFG	19.268	25.105	26.975	47.705	0,99%	1,26%	2,22%	20.730	28.437	22.600			
	CF 1	8.041	13.170	13.772	22.189	2,13%	3,60%	5,82%	8.418	14.148	9.019			
	Total Griya	6.972	10.986	11.815	16.038	2,24%	3,78%	5,15%	4.224	9.066	5.052			
	Oto	1.069	2.184	1.957	6.151	1,64%	2,81%	8,86%	4.194	5.082	3.967			
	CF 2	11.227	11.934	13.204	25.516	0,72%	0,75%	1,44%	12.312	14.289	13.581			
	Mitraguna & Others	11.107	11.331	11.970	22.727	0,80%	0,76%	1,44%	10.757	11.621	11.396			
	Pensiun	120	603	1.234	2.789	0,07%	0,63%	1,41%	1.555	2.668	2.185			
	Total Pembiayaan	30.008	33.313	33.703	32.692	1,18%	1,13%	1,09%	(1.011)	2.684	(621)	0,93%	14,81%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Target Dec'25	
		Oct-24	Dec-24	Oct-25			Posisi	Oct-24	Sep-25		
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785	1.613.088	7,9%	PHR	3,04	3,24	3,26	0,02
2	Contribution Margin	121.739	158.691	112.173	(9.566)	7,9%	CIF Payroll				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	81.256	83.547	(3.810)	2.290	7.591	9,99%	3.383	4,22%	104.728	79,78%	(21.181)
2	Tabungan	392.786	398.058	388.184	388.058	5.717	(126)	(10.000)	-2,51%	(4.728)	-1,20%	428.515	90,56%	(40.457)
3	Deposito	233.260	200.095	191.642	191.937	4.992	294	(8.158)	-4,08%	(41.323)	-17,72%	235.492	81,50%	(43.555)
	Total	706.209	674.108	661.082	663.541	6.899	2.459	(10.567)	-1,57%	(42.668)	-6,04%	768.735	86,32%	(105.194)
	CASA	472.950	474.013	469.440	471.605	1.907	2.165	(2.409)	-0,51%	(1.345)	-0,28%	533.243	88,44%	(61.639)
	(%) CASA	66,97%	70,32%	71,01%	71,07%									
	FDR	69,41%	78,02%	79,67%	79,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	21.469	23.280	23.291		11	1.822	8,49%	(3.035)	-11,53%	-	0,00%	23.291
2	Giro ISE	3.901	3.709	3.715	3.641		(74)	(69)	-1,85%	(260)	-6,66%		0,00%	3.641
3	Tabungan ISE	13.925	12.259	14.065	14.150		86	1.891	15,42%	225	1,62%		0,00%	14.150
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	93.725	87.634	87.983	-	2.300	2.300	-1.962	349	-5.741	1.951	109.730	80,18%	(21.747)	
	Linkage	4.522	3.238	3.238	-	-	-	-123	0	-1.284	-	11.492	28,17%	(8.254)	
	Non-Linkage	89.203	84.397	84.746	-	2.300	2.300	-1.839	349	-4.457	1.951	98.238	86,27%	(13.492)	
	• Local Champion	87.849	83.436	83.785	-	2.300	2.300	-1.803	349	-4.064	1.951	92.133	90,94%	(8.347)	
	• Value Chain	1.354	960	960	-	-	-	-36	0	-393	-	6.105	15,73%	(5.145)	
2	MBG	44.762	41.002	40.820	255	-	-255	-509	-182	-3.942	182	46.591	87,61%	(5.771)	
	KUR	42.954	38.476	38.309	105	-	-105	-821	-167	-4.645	167	44.797	85,52%	(6.488)	
	Non KUR	1.808	2.526	2.511	150	-	-150	312	-15	703	15	1.794	139,96%	717	
3	PWG	25.216	37.716	39.126	2.681	3.260	579	1.401	1.409	13.909	1.851	46.268	84,56%	(7.142)	
	Cilem	10.119	17.744	18.236	596	904	309	498	492	8.117	413	28.070	64,97%	(9.834)	
	Gadai	15.098	19.972	20.889	2.085	2.356	271	902	917	5.792	1.438	18.197	114,79%	2.692	
4	CFG	326.493	359.607	358.734	5.978	2.107	-3.871	1.453	-873	32.242	2.979	348.181	103,03%	10.554	
	CF 1	44.529	52.282	52.404	-	449	449	-427	122	7.875	326	47.127	111,20%	5.277	
	Total Griya	33.717	41.976	41.814	-	-	0	0	-162	8.097	162	34.319	121,84%	7.495	
4	• Total Non Program	33.717	41.976	41.814	-	-	0	0	-254	-162	8.097	162	34.319	121,84%	7.495
	• Program	-	-	-	-	-	-	-	0	0	-	0	0,00%	0	
	Oto	10.812	10.306	10.590	-	449	449	-427	284	-222	164	12.808	82,68%	(2.218)	
	CF 2	281.964	307.326	306.331	5.978	1.658	-4.320	1.880	-995	24.367	2.653	301.054	101,75%	5.276	
	Mitraguna & Others	268.245	289.437	288.603	5.610	1.658	-3.952	948	-833	20.358	2.491	285.797	100,98%	2.807	
	Pensiun	13.719	17.889	17.727	-	368	-	-368	932	-162	4.008	162	15.257	116,19%	2.470
	Total Pembiayaan	490.195	525.960	526.663	8.914	7.667	-1.247	382	703	36.468	6.964	550.769	95,62%	(24.106)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	293	3.204	3.204	3.297	0,31%	3,66%	3,75%	94	3.005	94						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	293	3.204	3.204	3.297	0,33%	3,80%	3,89%	94	3.005	94						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	550	1.021	1.799	2.394	1,23%	4,39%	5,86%	595	1.843	1.372						
	KUR	550	1.021	1.705	2.299	1,28%	4,43%	6,00%	595	1.749	1.278						
	Non KUR	-	-	94	94	0,00%	3,73%	3,76%	-	94	94						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	622	1.59%	622						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	378	2,07%	378	378					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	245	1,17%	245	245					
4	CFG	5.180	4.286	2.153	7.053	1,35%	0,60%	1,47%	8	892	1.090						
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-						
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	CF 2	4.007	4.220	5.303	5.310	1,42%	1,73%	1,73%	8	1.304	1.090						
	Mitraguna & Others	4.007	4.220	5.303	5.310	1,49%	1,83%	1,84%	8	1.304	1.090						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	5.937	5.456	6.672	6.679	1,21%	1,27%	1,27%	7	742	1.224	0,63%	50,28%	-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 (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	7.515	9.774	(4.023)	2.259	3.312	51,25%	(8.352)	-46,08%	37.513	26,06%	(27.738)
2	Tabungan	237.991	248.764	249.268	250.466	5.562	1.198	1.702	0,68%	12.475	5,24%	266.025	94,15%	(15.559)
3	Deposito	192.383	164.502	161.615	161.613	8.344	(2)	(2.890)	-1,76%	(30.771)	-15,99%	194.147	83,24%	(32.534)
	Total	448.500	419.728	418.397	421.853	9.882	3.456	2.125	0,51%	(26.647)	-5,94%	497.684	84,76%	(75.831)
	CASA	256.117	255.226	256.783	260.240	1.539	3.458	5.014	1,96%	4.123	1,61%	303.537	85,74%	(43.297)
	(%) CASA	57,11%	60,81%	61,37%	61,69%									
	FDR	54,70%	62,33%	63,04%	62,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-11 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	12.213	12.029	(184)	1.115	10,22%	390	3,35%	-	0,00%	12.029
2	Giro ISE	2.314	964	1.900	1.824	(76)	860	89,14%	(490)	-21,17%	-	0,00%	1.824
3	Tabungan ISE	1.452	2.077	2.441	2.332	(108)	255	12,28%	880	60,58%	-	0,00%	2.332
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	17.696	-	-	0	2.412	-604	117	604	29.361	60,27%	(11.665)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	17.696	-	-	0	2.412	-604	117	604	24.230	73,03%	(6.534)
	• Local Champion	16.492	17.899	17.295	-	-	0	2.412	-604	803	604	19.646	88,04%	(2.350)
	• Value Chain	1.087	401	401	-	-	-	-	-	-	-	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	37.952	-	-	0	-966	-205	-318	205	49.876	76,09%	(11.924)
	KUR	37.787	37.645	37.448	-	-	0	-937	-198	-340	198	48.631	77,00%	(11.184)
	Non KUR	483	511	504	-	-	0	-29	-7	22	7	1.245	40,49%	(741)
3	PWG	15.859	36.565	37.346	2.767	2.502	-265	3.305	781	21.488	1.720	35.714	104,57%	1.632
	Cilem	7.657	20.078	20.308	373	552	179	1.371	231	12.651	321	23.148	87,73%	(2.840)
	Gadai	8.201	16.488	17.038	2.394	1.950	-444	1.934	550	8.837	1.400	12.566	135,59%	4.472
4	CFG	173.601	168.582	170.758	1.500	2.540	1.040	-3.409	2.176	-2.843	364	192.550	88,68%	(21.792)
	CF 1	81.382	67.479	67.397	-	-	0	-252	82	-13.985	82	83.606	80,61%	(16.209)
	Total Griya	77.096	63.782	63.721	-	-	0	0	-60	-13.374	60	77.731	81,98%	(14.009)
4	• Total Non Program	77.096	63.782	63.721	-	-	0	-2.418	60	-13.374	60	77.731	81,98%	(14.009)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.676	-	-	0	-252	-21	-610	21	5.875	62,56%	(2.199)
	CF 2	92.219	101.103	103.361	1.500	2.540	1.040	-3.157	2.258	11.142	282	108.944	94,88%	(5.583)
	Mitraguna & Others	90.304	95.785	98.075	1.500	2.540	1.040	-3.380	2.290	7.771	250	105.404	93,05%	(7.329)
	Pensiun	1.915	5.317	5.286	-	-	0	223	-32	3.370	32	3.539	149,33%	1.746
	Total Pembiayaan	245.309	261.603	263.752	4.267	5.042	775	1.343	2.149	18.443	2.892	307.502	85,77%	(43.749)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
2	MBG	1.446	2.172	2.541	3.950	3,78%	6,66%	10,41%	1.409	2.504	1.778	-	-	-	-	-	-
	KUR	1.433	2.047	2.418	3.827	3,79%	6,42%	10,22%	1.409	2.394	1.780	-	-	-	-	-	-
	Non KUR	12	125	123	123	2,54%	24,03%	24,37%	-	-	-	-	-	-	-	-	(2)
3	PWG	-	-	-	-	1.400	0,00%	0,00%	3,75%	1.400	1.400	-	-	-	-	-	-
	Cilem	-	-	-	-	1.294	0,00%	0,00%	6,37%	1.294	1.294	-	-	-	-	-	-
	Gadai	-	-	-	-	106	0,00%	0,00%	0,62%	106	106	-	-	-	-	-	-
4	CFG	3.497	3.360	6.197	5.234	2,01%	3,68%	3,07%	(963)	1.737	1.874	-	-	-	-	-	-
	CF 1	3.310	3.079	4.746	4.407	4,07%	7,03%	6,54%	(339)	1.097	1.328	-	-	-	-	-	-
	Total Griya	3.310	2.976	4.642	3.476	4,29%	7,28%	5,45%	(1.167)	166	500	-	-	-	-	-	-
	Oto	-	102	103	931	0,00%	2,79%	25,32%	-	828	931	-	-	-	-	-	-
	CF 2	187	281	1.451	827	0,20%	1,44%	0,80%	(624)	640	546	-	-	-	-	-	-
	Mitraguna & Others	187	88	1.258	634	0,21%	1,31%	0,65%	(624)	447	546	-	-	-	-	-	-
	Pensiun	-	193	193	193	0,00%	3,63%	3,65%	-	-	-	-	-	-	-	-	-
	Total Pembiayaan	3.556	5.429	2.106	2.502	1,45%	0,80%	0,95%	397	(1.054)	(2.926)	0,45%	52,67%	-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	3,2		

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	833	883	(89)	50	(238)	-21,26%	(476)	-35,05%	12.152	7,26%	(11.269)
2	Tabungan	139.020	143.955	143.244	142.553	4.061	(691)	(1.403)	-0,97%	3.533	2,54%	154.745	92,12%	(12.193)
3	Deposito	91.332	76.900	77.037	77.038	230	1	138	0,18%	(14.295)	-15,65%	92.313	83,45%	(15.275)
	Total	231.711	221.976	221.114	220.473	4.202	(641)	(1.504)	-0,68%	(11.238)	-4,85%	259.210	85,06%	(38.737)
	CASA	140.379	145.076	144.077	143.435	3.972	(642)	(1.641)	-1,13%	3.056	2,18%	166.897	85,94%	(23.462)
	(%) CASA	60,58%	65,36%	65,16%	65,06%									
	FDR	52,09%	65,04%	65,92%	66,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	4.352	4.237	(114)	(888)	-17,32%	1.465	52,82%	-	0,00%	4.237	
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-70,0%	-	0,00%	103	
3	Tabungan ISE	2.669	5.022	4.248	4.134	(114)	(888)	-17,67%	1.465	54,91%	-	0,00%	4.134	
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	293	-	-	0	-13	0	-1.122	-	1.415	20,72%	(1.122)
	Linkage	189	152	152	-	-	-	-4	0	-37	-	189	80,20%	(37)
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
• Local Champion	1.226	141	141	-	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	5.499	-	100	100	414	93	5.499	7	4.038	136,20%	1.462
	KUR	-	4.876	4.873	-	-	0	422	-3	4.873	3	3.846	126,70%	1.027
	Non KUR	-	531	626	-	100	100	-9	96	626	4	192	326,85%	435
3	PWG	10.318	21.769	22.798	1.437	1.846	409	2.095	1.028	12.480	818	23.389	97,47%	(591)
	Cilem	4.275	13.042	13.865	765	1.134	370	1.217	824	9.590	311	16.449	84,29%	(2.584)
	Gadai	6.043	8.728	8.932	673	712	39	877	205	2.889	507	6.940	128,71%	1.993
4	CFG	108.966	116.910	117.175	585	836	251	568	265	8.209	571	127.699	91,76%	(10.524)
	CF 1	22.575	21.266	21.167	-	-	0	-123	-99	-1.408	99	26.152	80,94%	(4.985)
	Total Griya	18.510	16.653	16.607	-	-	0	0	-46	-1.903	46	20.513	80,96%	(3.906)
• Total Non Program	18.168	16.160	16.114	-	-	-	0	-430	-46	-2.054	-	18.914	85,20%	(2.800)
• Program	342	493	493	-	-	-	0	-2	0	151	-	1.599	30,83%	(1.106)
Oto	4.065	4.613	4.560	-	-	0	-123	-53	495	53	5.639	80,86%	(1.079)	
CF 2	86.390	95.644	96.008	585	836	251	691	364	9.618	472	101.547	94,55%	(5.539)	
Mitraguna & Others	53.276	65.057	65.561	585	770	185	938	504	12.286	266	66.824	98,11%	(1.263)	
Pensiun	33.115	30.587	30.447	-	66	66	-247	-140	-2.668	206	34.723	87,69%	(4.276)	
Total Pembiayaan	120.698	144.379	145.765	2.022	2.782	760	3.063	1.386	25.067	1.396	156.540	93,12%	(10.775)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	525	980	671	671	0	0,48%	0,57%	0,57%	-	147	(309)		
	CF 1	397	541	424	424	1,76%	1,99%	2,00%	-	27	(117)			
	Total Griya	397	541	424	424	2,14%	2,55%	2,55%	-	27	(117)			
Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
CF 2	128	439	247	247	0	0,15%	0,26%	0,26%	-	120	(192)			
Mitraguna & Others	20	439	247	247	0	0,04%	0,38%	0,38%	-	227	(192)			
Pensiun	108	-	-	-	0	0,09%	0,00%	0,00%	-	(108)	-			
Total Pembiayaan	1.438	980	671	671	0	1,19%	0,46%	0,46%	-	(767)	(309)	0,24%	48,30%	-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 (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	215.461	216.011	(126.134)	550	27.457	14,56%	143.030	195,98%	92.079	234,59%	123.932
2	Tabungan	196.862	204.302	203.010	204.897	(6.553)	1.886	595	0,29%	8.035	4,08%	224.903	91,10%	(20.006)
3	Deposito	1.160.939	1.779.384	1.694.053	1.694.284	487.766	231	(85.100)	-4,78%	533.345	45,94%	1.162.702	145,72%	531.582
	Total	1.430.782	2.172.240	2.112.524	2.115.192	355.080	2.667	(57.048)	-2,63%	684.409	47,83%	1.479.683	142,95%	635.508
	CASA	269.843	392.856	418.471	420.908	(132.686)	2.437	28.052	7,14%	151.065	55,98%	316.982	132,79%	103.926
	(%) CASA	18,86%	18,09%	19,81%	19,90%									
	FDR	15,38%	12,25%	12,65%	12,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	11.022	11.222	200	1.101	10,87%	2.143	23,61%	-	0,00%	11.222	
2	Giro ISE	2.308	1.766	1.818	1.818	0	52	2,95%	(490)	-21,23%	-	0,00%	1.818	
3	Tabungan ISE	1.370	4.055	4.904	5.104	200	1.048	25,85%	3.733	272,41%	-	0,00%	5.104	
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	19.642	-	-	0	-1.842	-11	-488	11	33.634	58,40%	(13.992)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	19.642	-	-	0	-1.842	-11	-488	11	27.754	70,77%	(8.111)
	• Local Champion	18.621	18.413	18.402	-	-	0	-1.802	-11	-220	11	22.236	82,76%	(3.834)
	• Value Chain	1.509	1.241	1.241	-	-	-	-39	0	-268	-	5.518	22,48%	(4.277)
2	MBG	53.102	55.914	55.695	300	-	-300	6.97	-219	2.593	219	65.297	85,29%	(9.602)
	KUR	50.813	54.482	54.274	300	-	-300	3.30	-208	3.462	208	62.288	87,14%	(8.013)
	Non KUR	2.289	1.432	1.420	-	-	0	-93	-12	-869	12	3.009	47,20%	(1.589)
3	PWG	17.782	27.368	28.175	1.234	2.207	973	1.552	807	10.393	1.400	35.103	80,26%	(6.929)
	Cilem	6.518	15.785	16.520	343	1.085	742	504	735	10.002	351	22.195	74,43%	(5.675)
	Gadai	11.264	11.583	11.655	891	1.122	231	1.048	72	390	1.050	12.908	90,29%	(1.254)
4	CFG	129.053	163.160	163.782	1.960	2.223	263	3.737	622	34.729	1.601	160.708	101,91%	3.074
	CF 1	19.758	18.000	17.898	-	-	0	-64	-102	-1.860	102	34.689	51,60%	(16.791)
	Total Griya	14.572	13.490	13.460	-	-	0	0	-30	-1.111	30	27.914	48,22%	(14.453)
1	• Total Non Program	11.408	10.641	10.619	-	-	0	608	-22	-790	22	13.112	80,99%	(2.493)
	• Program	3.163	2.849	2.841	-	-	0	-28	-7	-322	7	14.802	19,20%	(11.960)
	Oto	5.186	4.511	4.438	-	-	0	-64	-73	-749	73	6.775	65,50%	(2.337)
	CF 2	109.295	145.160	145.884	1.960	2.223	263	3.801	724	36.589	1.499	126.019	115,76%	19.865
	Mitraguna & Others	90.925	126.736	127.126	1.803	1.793	-10	3.761	390	36.201	1.403	106.025	119,90%	21.101
	Pensiun	18.370	18.424	18.758	157	430	273	39	334	387	96	19.994	93,82%	(1.237)
	Total Pembiayaan	220.067	266.096	267.294	3.494	4.430	936	3.024	1.197	47.227	3.233	294.742	90,69%	(27.449)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	451	1.104	1.465	3.881	0,85%	2,62%	6,97	2.416	3.430	2.777	-	-	-				
	KUR	163	1.023	1.363	3.697	0,32%	2,50%	6,81	2.334	3.534	2.674	-	-	-				
	Non KUR	289	80	102	184	12,61%	7,10%	12,96%	82	(104)	104	-	-	-				
3	PWG	-	-	-	-	480	0,00%	0,00%	1,70%	480	480	480	-	-	-			
	Cilem	-	-	-	-	388	0,00%	0,00%	2,35%	388	388	388	-	-	-			
	Gadai	-	-	-	-	91	0,00%	0,00%	0,78%	91	91	91	-	-	-			
4	CFG	1.759	1.049	695	1.547	1.366	0,43%	0,94%	852	(212)	498	-	-	-				
	CF 1	1.212	1.049	695	1.142	6,14%	3,86%	6,38%	447	(70)	93	-	-	-				
	Total Griya	321	419	562	561	3,10%	2,72%	5,18%	107	69	(233)	-	-	-				
	Oto	-	-	-	-	0	0,00%	0	0,00%	-	-	-	-	-	-	-		
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-	-	-	-	-	-		
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-	-	-	-	-	-		
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-	-	-	-	-	-		
	Total Pembiayaan	2.449	1.251	1.462	1.488	1,11%	0,55%	0,56%	26	(960)	237	1,56%	-180,27%	1,0%				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	7.593	6.860	1.308	(734)	(1.311)	-16,05%	(2.635)	-27,75%	17.559	39,07%	(10.699)
2	Tabungan	99.410	126.187	124.274	124.142	4.967	(132)	(2.045)	-1,62%	24.731	24,88%	111.159	111,68%	12.983
3	Deposito	64.192	41.870	41.660	41.659	(19.912)	(1)	(211)	-0,50%	(22.533)	-35,10%	64.924	64,17%	(23.265)
	Total	173.097	176.228	173.527	172.661	(13.637)	(867)	(3.567)	-2,02%	(437)	-0,25%	193.643	89,16%	(20.982)
	CASA	108.906	134.358	131.868	131.002	6.275	(866)	(3.356)	-2,50%	22.096	20,29%	128.718	101,77%	2.283
	(%) CASA	62,92%	76,24%	75,99%	75,87%									
	FDR	57,60%	66,03%	67,09%	67,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	11.836	11.039		(797)	(484)	-4,20%	(2.264)	-17,02%	-	0,00%	11.039
2	Giro ISE	6.014	2.950	4.724	4.860		136	1.910	64,74%	(1.154)	-19,18%	-	0,00%	4.860
3	Tabungan ISE	6.490	7.773	6.312	5.379		(933)	(2.394)	-30,79%	(1.111)	-17,11%	-	0,00%	5.379
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	• Local Champion	-	1.884	1.884	-	-	0	-102	0	1.884	-	0	0,00%	1.884
	• Value Chain	-	3.827	3.827	-	-	0	-29	0	3.827	-	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.021	34.931	1.963	2.026	63	-637	-91	11.201	2.117	32.140	108,68%	2.791
	Cilem	8.075	16.035	15.609	342	201	(142)	-215	-425	7.534	626	14.021	111,33%	1.588
	Gadai	15.654	18.987	19.321	1.621	1.826	205	-421	334	3.667	1.491	18.118	106,64%	1.203
4	CFG	75.933	75.630	75.775	100	465	365	-1.097	146	-158	319	86.043	88,07%	(10.268)
	CF 1	16.979	15.785	16.134	-	400	400	-86	349	-845	51	18.410	87,63%	(2.277)
	Total Griya	15.306	13.770	14.147	-	400	400	0	377	-1.159	23	15.836	89,34%	(1.689)
4	• Total Non Program	15.306	13.770	14.147	-	400	400	-211	377	-1.159	23	15.836	89,34%	(1.689)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.015	1.987	-	-	0	-86	-28	314	28	2.575	77,17%	(588)
	CF 2	58.954	59.845	59.641	100	65	-35	-1.010	-204	688	269	67.633	88,18%	(7.992)
	Mitraguna & Others	51.295	52.822	52.674	100	65	-35	-948	-148	1.379	213	59.053	89,20%	(6.379)
	Pensiun	7.658	7.023	6.967	-	-	0	-62	-56	-691	56	8.580	81,21%	(1.612)
	Total Pembiayaan	99.702	116.362	116.417	2.063	2.491	428	-1.864	55	16.715	2.436	118.223	98,47%	(1.806)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	0	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	645	497	497	0	0,90%	0,66%	0,66%	-	(184)	(148)			
	CF 1	52	-	-	-	0	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	645	497	497	0	1,07%	0,83%	0,83%	-	(132)	(148)			
	Mitraguna & Others	630	645	497	497	0	1,23%	0,94%	0,94%	-	(132)	(148)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	645	497	497	0	0,72%	0,43%	0,43%	-	(224)	(148)	0,26%	39,94%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	2.534	1.943	(91)	(590)	(436)	-18,34%	(1.565)	-44,62%	10.133	19,18%	(8.190)
2	Tabungan	88.498	80.904	82.983	83.129	(3.227)	146	2.225	2,75%	(5.368)	-6,07%	98.149	84,70%	(15.020)
3	Deposito	50.176	22.786	22.691	22.691	(2.444)	(0)	(96)	-0,42%	(27.485)	-54,78%	50.777	44,69%	(28.087)
	Total	142.182	106.070	108.208	107.763	(5.762)	(445)	1.693	1,60%	(34.419)	-24,21%	159.059	67,75%	(51.296)
	CASA	92.006	83.284	85.517	85.072	(3.318)	(445)	1.789	2,15%	(6.934)	-7,54%	108.282	78,57%	(23.210)
	(%) CASA	64,71%	78,52%	79,03%	78,94%									
	FDR	46,30%	81,53%	81,05%	81,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	888	895		7	86	10,61%	(2.362)	-72,52%	-	0,00%	895
2	Giro ISE	705	208	339	339		0	131	62,94%	(365)	-51,86%	-	0,00%	339
3	Tabungan ISE	2.552	601	549	556		7	(45)	-7,52%	(1.996)	-78,22%	-	0,00%	556
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-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	4.561	-	-	0	424	-6	4.561	6	4.056	112,46%	505
	KUR	-	4.482	4.476	-	-	0	427	-6	4.476	6	3.846	116,38%	630
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.481	111	162	51	412	81	4.131	81	6.694	96,81%	(213)
	Cilem	2.349	6.400	6.481	111	162	51	412	81	4.131	81	6.694	96,81%	(213)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	76.665	624	2.415	1.791	147	1.155	13.179	1.260	75.145	102,02%	1.520
	CF 1	26.468	27.857	27.128	49	350	301	-62	-729	660	1.079	28.008	96,86%	(880)
	Total Griya	25.069	24.184	23.483	-	350	350	0	-701	-1.586	1.051	25.557	91,88%	(2.074)
4	• Total Non Program	25.069	24.184	23.483	-	350	350	-257	-701	-1.586	1.051	25.557	91,88%	(2.074)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.645	49	-	-49	-62	-28	2.246	28	2.451	148,75%	1.195
	CF 2	37.018	47.653	49.537	575	2.065	1.490	209	1.884	12.520	181	47.138	105,09%	2.400
	Mitraguna & Others	36.826	47.451	49.340	575	2.065	1.490	214	1.889	12.515	176	45.872	107,56%	3.469
	Pensiun	192	201	197	-	-	0	-5	-5	5	5	1.266	15,54%	(1.069)
	Total Pembiayaan	65.835	86.477	87.707	735	2.577	1.842	983	1.230	21.872	1.346	85.895	102,11%	1.812

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	-	-	-	-	310	0,00%	0,00%	6,79%	310	310	310					
	KUR	-	-	-	-	310	0,00%	0,00%	6,92%	310	310	310					
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
3	PWG	-	-	-	-	102	0,00%	0,00%	1,58%	102	102	102					
	Cilem	-	-	-	-	102	0,00%	0,00%	1,58%	102	102	102					
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
4	CFG	1.097	1.482	215	892	0,19%	0,28%	0,16%	1,08%	(1.320)	704	(16)					
	CF 1	-	821	1.828	806	0,00%	0,00%	5,56%	2,97%	(1.022)	806	(16)					
	Total Griya	-	821	1.828	806	0,00%	0,00%	7,56%	3,43%	(1.022)	806	(16)					
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	CF 2	120	19	317	19	0,32%	0,66%	0,04%	(298)	(101)	0						
	Mitraguna & Others	120	19	317	19	0,33%	0,67%	0,04%	(298)	(101)	0						
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Total Pembiayaan	120	840	2.144	824	0,18%	2,48%	0,94%	(1.320)	704	(16)	0,92%	1,75%	0,0%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	4.949	4.959	1.293	10	313	6,74%	683	15,97%	16.368	30,30%	(11.409)
2	Tabungan	143.334	167.749	167.077	167.426	(5.471)	348	(323)	-0,19%	24.091	16,81%	160.947	104,03%	6.479
3	Deposito	111.952	108.727	108.433	108.433	(1.071)	(0)	(294)	-0,27%	(3.519)	-3,14%	113.051	95,92%	(4.618)
	Total	259.563	281.122	280.459	280.818	(5.250)	358	(304)	-0,11%	21.255	8,19%	290.365	96,71%	(9.547)
	CASA	147.610	172.395	172.026	172.385	(4.178)	359	(10)	-0,01%	24.774	16,78%	177.314	97,22%	(4.930)
	(%) CASA	56,87%	61,32%	61,34%	61,39%									
	FDR	26,72%	31,77%	31,81%	31,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	2.774	2.796	22	220	8,54%	459	19,62%	-	0,00%	2.796	
2	Giro ISE	22	24	24	24	0	(0)	-0,10%	2	11,26%	-	0,00%	24	
3	Tabungan ISE	2.316	2.552	2.749	2.772	22	220	8,62%	456	19,70%	-	0,00%	2.772	
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	12-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	9.548	400	100	-300	1.210	-4	9.354	104	4.206	227,00%	5.342	
	KUR	194	8.589	8.591	200	100	-100	1.028	1	8.397	99	3.996	214,97%	4.594	
	Non KUR	-	963	957	200	-	-200	182	-6	957	6	210	456,28%	747	
3	PWG	3.438	5.369	5.332	130	85	-45	-165	-37	1.894	122	10.185	52,35%	(4.853)	
	Cilem	3.438	5.369	5.332	130	85	-45	-165	-37	1.894	122	10.185	52,35%	(4.853)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	73.807	73.737	128	100	-28	1.342	-69	8.775	169	77.611	95,01%	(3.874)	
	CF 1	19.068	19.352	19.292	-	-	0	-71	-60	224	60	20.733	93,05%	(1.441)	
	Total Griya	17.646	16.960	16.950	-	-	0	0	-11	-697	11	18.170	93,28%	(1.221)	
4	• Total Non Program	17.646	16.960	16.950	-	-	0	0	282	-11	-697	11	18.170	93,28%	(1.221)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.422	2.392	2.342	-	-	0	-71	-50	920	50	2.563	91,39%	(221)	
	CF 2	45.895	54.455	54.446	128	100	-28	1.413	-9	8.551	109	56.878	95,72%	(2.432)	
	Mitraguna & Others	40.397	48.374	48.390	-	100	100	1.093	16	7.993	84	50.214	96,37%	(1.824)	
	Pensiun	5.498	6.080	6.056	128	-	-128	320	-25	557	25	6.664	90,87%	(608)	
	Total Pembiayaan	69.359	89.317	89.206	658	285	-373	2.384	-111	19.848	396	92.766	96,16%	(3.560)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	100,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	100,00%	0,00%	-	(764)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	171	0,00%	0,00%	1,79%	171	171	171				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	171	0,00%	0,00%	17,90%	171	171	171				
3	PWG	-	-	-	-	25	0,00%	0,00%	0,48%	25	25	25				
	Cilem	-	-	-	-	25	0,00%	0,00%	0,48%	25	25	25				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	4.096	4.175	4.704	1.63%	5,66%	6,38%	2.95%	529	3.644	608				
	CF 1	648	3.784	3.837	4.368	3,40%	19,83%	22,64%	4,42%	531	3.719	584				
	Total Griya	648	3.784	3.837	4.310	3,67%	22,62%	25,43%	4,24%	474	3.662	527				
	Oto	-	-	-	57	0,00%	0,00%	2,45%	5,77%	57	57	57				
	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%	2,72%	-	(389)	23				
	Pensiun	-	313	315	314	0,00%	5,19%	5,18%	5,77%	(2)	314	1				
	Total Pembiayaan	267	2.661	2.762	2.762	0,39%	3,09%	3,10%	2,95%	2.495	101	2,14%	30,95%	-1,0%		

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	16.108	15.727	1.303	(381)	346	2,25%	11.910	311,99%	11.772	133,60%	3.955
2	Tabungan	117.085	114.592	112.889	114.007	(1.258)	1.118	(585)	-0,51%	(3.079)	-2,63%	128.675	88,60%	(14.668)
3	Deposito	49.844	46.365	46.072	46.040	(1.625)	(32)	(325)	-0,70%	(3.803)	-7,63%	50.566	91,05%	(4.526)
	Total	170.746	176.338	175.069	175.774	(1.579)	705	(564)	-0,32%	5.028	2,94%	191.013	92,02%	(15.239)
	CASA	120.903	129.973	128.997	129.734	45	737	(239)	-0,18%	8.831	7,30%	140.447	92,37%	(10.713)
	(%) CASA	70,81%	73,71%	73,68%	73,81%									
	FDR	80,42%	79,03%	81,05%	80,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	793	801	8	(14)	-1,77%	(890)	-52,62%	-	0,00%	801	
2	Giro ISE	436	72	57	57	0	(15)	-21,34%	(379)	-86,94%	-	0,00%	57	
3	Tabungan ISE	1.254	743	736	744	8	1	0,14%	(510)	-40,68%	-	0,00%	744	
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-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	24.072	1.533	1.917	384	1.344	734	10.522	1.183	22.921	105,02%	1.151
	Cilem	7.456	12.121	12.338	259	497	238	722	217	4.882	279	13.715	89,96%	(1.377)
	Gadai	6.094	11.217	11.734	1.274	1.421	146	622	517	5.640	904	9.206	127,46%	2.528
4	CFG	119.321	116.031	117.814	678	2.193	1.515	-607	1.783	-1.507	410	132.306	89,05%	(14.492)
	CF 1	15.625	17.718	17.872	-	225	225	-59	154	2.247	71	17.516	102,03%	356
	Total Griya	13.902	15.656	15.619	-	-	0	0	-36	1.717	36	14.443	108,15%	1.176
4	• Total Non Program	13.902	15.656	15.619	-	-	0	0	-113	-36	36	0	108,15%	1.176
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.062	2.253	-	225	225	-59	191	530	34	3.073	73,31%	(820)
	CF 2	103.696	98.314	99.942	678	1.968	1.290	-548	1.628	-3.754	340	114.790	87,06%	(14.848)
	Mitraguna & Others	94.197	88.244	89.694	100	1.700	1.600	-805	1.449	-4.503	251	103.911	86,32%	(14.217)
	Pensiun	9.499	10.069	10.248	578	268	-310	257	179	749	89	10.879	94,20%	(631)
	Total Pembiayaan	137.307	139.369	141.886	2.211	4.111	1.899	737	2.517	4.579	1.593	159.663	88,87%	(17.778)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-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	-	-	-	-	973	0,00%	0,00%	0,00%	4,04%	973	973	973		
	Cilem	-	-	-	-	120	0,00%	0,00%	0,97%	120	120	120			
	Gadai	-	-	-	-	853	0,00%	0,00%	0,00%	7,27%	853	853	853		
4	CFG	1.942	506	410	2.588	1.633	0,35%	0,35%	0,20%	2.178	646	2.081			
	CF 1	86	-	-	58	0,55%	0,00%	0,00%	0,32%	58	(28)	58			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	-	-	58	4,99%	0,00%	0,00%	2,55%	58	(28)	58			
	CF 2	1.856	506	410	2.530	1.793	0,42%	0,42%	0,23%	2.121	675	2.024			
	Mitraguna & Others	1.856	506	410	2.530	1.973	0,46%	0,46%	0,28%	2.121	675	2.024			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	506	410	3.561	0,24%	0,44%	0,43%	0,43%	285	14	0,63%	-44,95%	0,2%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-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															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	8.404	8.246	(9.658)	(158)	5.433	193,18%	(5.685)	-40,81%	24.944	33,06%	(16.699)
2	Tabungan	118.671	155.162	155.571	156.162	(2.867)	591	1.000	0,64%	37.491	31,59%	135.176	115,53%	20.986
3	Deposito	125.329	129.816	111.812	111.812	(4.784)	(0)	(18.004)	-13,87%	(13.517)	-10,79%	126.285	88,54%	(14.473)
	Total	257.931	287.790	275.786	276.219	(17.309)	433	(11.571)	-4,02%	18.289	7,09%	286.405	96,44%	(10.185)
	CASA	132.602	157.974	163.974	164.407	(12.525)	433	6.433	4,07%	31.806	23,99%	160.120	102,68%	4.288
	(%) CASA	51,41%	54,89%	59,46%	59,52%									
	FDR	59,82%	64,96%	67,67%	67,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.564	4.592	28	190	4,33%	1.054	29,79%	-	0,00%	4.592	
2	Giro ISE	1	1	1	1	0	(0)	-2,16%	(0)	-36,44%	-	0,00%	1	
3	Tabungan ISE	3.537	4.401	4.563	4.591	28	190	4,33%	1.054	29,81%	-	0,00%	4.591	
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	• Local Champion	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
3	PWG	17.010	27.741	27.997	1.213	1.981	768	1.790	256	10.987	1.726	23.290	120,21%	4.707
	Cilem	7.758	12.741	12.742	207	395	187	830	1	4.983	394	12.693	100,38%	49
	Gadai	9.252	15.000	15.255	1.006	1.586	581	960	255	6.004	1.332	10.597	143,96%	4.658
4	CFG	136.962	150.781	150.217	1.831	1.325	-506	1.860	-564	13.255	1.889	152.429	98,55%	(2.212)
	CF 1	16.548	16.433	16.386	-	18	18	94	-47	-162	65	18.272	89,68%	(1.886)
	Total Griya	15.017	13.622	13.608	-	-	0	0	-15	-1.409	15	15.510	87,74%	(1.902)
4	• Total Non Program	15.017	13.622	13.608	-	-	0	0	-114	-1.409	15	15.510	87,74%	(1.902)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.811	2.779	-	18	18	94	-32	1.247	50	2.762	100,60%	16
	CF 2	120.414	134.348	133.830	1.831	1.307	-524	1.766	-517	13.417	1.824	134.157	99,76%	(326)
	Mitraguna & Others	110.777	123.441	122.609	1.831	914	-917	1.619	-832	11.832	1.746	123.263	99,47%	(654)
	Pensiun	9.636	10.906	11.221	-	393	393	147	315	1.585	78	10.894	103,01%	328
	Total Pembiayaan	154.289	186.937	186.629	3.044	3.306	262	3.582	-308	32.340	3.614	176.035	106,02%	10.594

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-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	-	-	-	-	189	0,00%	0,00%	0,00%	0,68%	189	189			
	Cilem	-	-	-	-	152	0,00%	0,00%	0,00%	1,19%	152	152			
	Gadai	-	-	-	-	37	0,00%	0,00%	0,00%	0,24%	37	37			
4	CFG	334	415	769	2.831	0,24%	0,51%	0,85%	0,85%	2.062	2.497	2.416			
	CF 1	-	195	195	642	0,00%	0,00%	0,00%	1,18%	3,92%	448	642			
	Total Griya	-	44	43	491	0,00%	0,00%	0,00%	0,32%	3,61%	448	491			
	Oto	-	151	152	152	0,00%	0,00%	0,00%	5,40%	5,46%	-	152	1		
	CF 2	334	220	575	2.189	0,28%	0,43%	0,64%	0,90%	1.614	1.855	1.969			
	Mitraguna & Others	334	220	575	2.189	0,30%	0,47%	0,79%	0,98%	1.614	1.855	1.969			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.276	1.319	1.319	0,56%	0,71%	0,71%	0,71%	456	43	0,00%	100,00%	-0,7%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	9.151	9.368	(1.594)	217	4.418	89,26%	788	9,19%	21.760	43,05%	(12.392)
2	Tabungan	115.717	143.468	134.130	135.657	3.774	1.527	(7.811)	-5,44%	19.941	17,23%	131.921	102,83%	3.737
3	Deposito	158.683	167.447	162.689	162.689	(4.690)	0	(4.758)	-2,84%	4.006	2,52%	159.836	101,78%	2.852
	Total	282.980	315.865	305.970	307.714	(2.510)	1.744	(8.150)	-2,58%	24.735	8,74%	313.517	98,15%	(5.803)
	CASA	124.297	148.418	143.281	145.026	2.180	1.744	(3.392)	-2,29%	20.729	16,68%	153.681	94,37%	(8.655)
	(%) CASA	43,92%	46,99%	46,83%	47,13%									
	FDR	77,18%	79,97%	82,51%	82,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	4.591	4.540	(51)	(753)	-14,23%	1.221	36,78%	-	0,00%	4.540	
2	Giro ISE	510	262	708	745	37	483	183,88%	235	46,17%	-	0,00%	745	
3	Tabungan ISE	2.559	4.781	3.633	3.545	(88)	(1.236)	-25,85%	985	38,50%	-	0,00%	3.545	
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	3.992	4.192	-	200	200	-125	200	-317	-	8.871	47,26%	(4.679)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)
	Non-Linkage	4.509	3.992	4.192	-	200	200	-125	200	-317	-	6.971	60,13%	(2.779)
	• Local Champion	4.509	3.992	4.192	-	200	200	-125	200	-317	-	5.676	73,85%	(1.484)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)
2	MBG	9.912	12.351	12.382	150	100	-50	96	31	2.470	69	12.408	99,79%	(25)
	KUR	9.027	11.109	11.151	150	100	-50	310	42	2.124	58	11.420	97,64%	(270)
	Non KUR	885	1.242	1.231	-	-	0	-214	-11	346	11	987	124,73%	244
3	PWG	13.890	24.339	24.248	1.309	1.097	-212	655	-91	10.357	1.188	28.393	85,40%	(4.146)
	Cilem	5.699	14.691	14.860	484	369	-114	449	169	9.161	200	17.349	85,66%	(2.488)
	Gadai	8.191	9.648	9.388	825	728	-97	206	-261	1.196	988	11.045	85,00%	(1.657)
4	CFG	190.097	211.911	211.637	1.127	2.621	1.494	4.335	-274	21.540	2.895	205.803	102,83%	5.834
	CF 1	25.896	27.651	27.580	-	-	0	-246	-71	1.684	71	27.891	98,89%	(311)
	Total Griya	21.834	23.960	23.918	-	-	0	0	-42	2.084	42	22.404	106,76%	1.514
4	• Total Non Program	21.834	23.960	23.918	-	-	0	0	-205	2.084	42	22.404	106,76%	1.514
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.690	3.662	-	-	0	-246	-29	-400	29	5.487	66,74%	(1.825)
	CF 2	164.201	184.260	184.057	1.127	2.621	1.494	4.581	-203	19.856	2.824	177.912	103,45%	6.145
	Mitraguna & Others	145.925	165.161	164.871	1.095	2.371	1.276	4.492	-291	18.945	2.662	158.181	104,23%	6.690
	Pensiun	18.276	19.099	19.186	32	250	218	89	87	911	163	19.731	97,24%	(545)
	Total Pembiayaan	218.409	252.593	252.459	2.586	4.018	1.432	4.962	-134	34.050	4.152	255.475	98,82%	(3.016)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	100	99	433	284	2,87%	0,80%	3,50%	334	149	333			
	KUR	284	100	99	433	31,15%	0,89%	3,88%	334	149	333				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	26	-	525	0,00%	0,00%	0,00%	525	525	499			
	Cilem	-	-	-	-	272	0,00%	0,00%	1,83%	272	272	272			
	Gadai	-	-	26	-	253	0,00%	0,00%	0,00%	253	253	227			
4	CFG	85	467	65	963	85	0,04%	0,03%	0,46%	898	878	496			
	CF 1	52	467	65	256	52	0,20%	0,23%	0,93%	191	203	(211)			
	Total Griya	52	48	47	256	0,24%	0,20%	1,07%	209	203	208				
	Oto	-	419	18	-	0	0,00%	0,48%	0,00%	(18)	-	(419)			
	CF 2	33	-	-	707	0,02%	0,00%	0,38%	707	675	707				
	Mitraguna & Others	33	-	-	540	0,02%	0,00%	0,33%	540	507	540				
	Pensiun	-	-	-	168	0,00%	0,00%	0,87%	168	168	168				
	Total Pembiayaan	369	593	164	1.921	0,17	0,06	0,76%	1.757	1.552	1.327	0,17%	77,02%	-0,6%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	-	-	-	0	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0	0,00%								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	34.935	35.360	1.192	425	30.770	670,41%	26.806	313,38%	17.343	203,89%	18.017
2	Tabungan	104.558	99.445	104.448	103.055	(4.330)	(1.393)	3.610	3,63%	(1.503)	-1,44%	118.277	87,13%	(15.223)
3	Deposito	118.514	111.707	105.842	105.842	(98)	0	(5.865)	-5,25%	(12.672)	-10,69%	119.238	88,77%	(13.396)
	Total	231.625	215.742	245.225	244.257	(3.237)	(968)	28.515	13,22%	12.631	5,45%	254.858	95,84%	(10.601)
	CASA	113.112	104.035	139.383	138.415	(3.138)	(968)	34.380	33,05%	25.303	22,37%	135.620	102,06%	2.794
	(%) CASA	48,83%	48,22%	56,84%	56,67%									
	FDR	61,23%	70,15%	61,11%	61,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.408	3.589	181	716	24,93%	929	34,93%	-	0,00%	3.589	
2	Giro ISE	666	1.009	936	1.150	215	141	14,00%	484	72,63%	-	0,00%	1.150	
3	Tabungan ISE	1.893	1.764	2.372	2.339	(34)	575	32,60%	445	23,51%	-	0,00%	2.339	
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683	
	• Local Champion	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)	
3	PWG	18.643	26.638	26.129	1.939	1.374	-565	1.622	-510	7.486	1.884	29.087	89,83%	(2.959)	
	Cilem	13.169	15.282	15.290	247	612	364	879	8	2.121	604	19.589	78,06%	(4.299)	
	Gadai	5.474	11.356	10.839	1.692	763	-929	743	-517	5.364	1.280	9.499	114,11%	1.340	
4	CFG	123.108	122.971	121.983	-	1.065	1.065	80	-988	-1.125	2.053	137.895	88,46%	(15.913)	
	CF 1	17.304	13.554	13.459	-	-	0	-104	-95	-3.845	95	19.239	69,95%	(5.781)	
	Total Griya	13.206	10.229	10.181	-	-	0	0	-47	-3.024	47	13.740	74,10%	(3.559)	
4	• Total Non Program	13.206	10.229	10.181	-	-	0	0	-165	-47	-3.024	47	13.740	74,10%	(3.559)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.098	3.325	3.277	-	-	0	-104	-48	-820	48	5.499	59,60%	(2.222)	
	CF 2	105.804	109.416	108.524	-	1.065	1.065	184	-892	2.720	1.957	118.656	91,46%	(10.132)	
	Mitraguna & Others	72.025	76.913	76.280	-	1.065	1.065	568	-633	4.256	1.698	83.513	91,34%	(7.232)	
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-259	-1.536	259	35.143	91,75%	(2.900)	
	Total Pembiayaan	141.827	151.349	149.851	1.939	2.439	500	1.659	-1.498	8.025	3.937	167.059	89,70%	(17.207)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-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	-	-	-	-	822	0,00%	0,00%	0,00%	3,15%	822	822	822		
	Cilem	-	-	-	-	677	0,00%	0,00%	0,00%	4,43%	677	677	677		
	Gadai	-	-	-	-	144	0,00%	0,00%	0,00%	1,33%	144	144	144		
4	CFG	370	1.341	1.411	619	2.054	0,30%	0,30%	1,15%	1,68%	643	1.684	713		
	CF 1	206	891	832	1.152	1.065	1,19%	1,19%	6,14%	8,56%	320	946	261		
	Total Griya	92	798	742	874	1.065	0,69%	0,69%	7,25%	8,59%	133	783	76		
	Oto	114	93	90	278	2.79%	2,79%	2,72%	8,47%	8,47%	187	163	185		
	CF 2	164	450	519	519	519	0,15%	0,03%	0,47%	0,48%	323	738	452		
	Mitraguna & Others	-	303	303	303	0	0,00%	0,00%	0,39%	0,40%	303	303	0		
	Pensiun	-	217	217	217	0	0,00%	0,00%	0,14%	0,67%	217	217	0		
	Total Pembiayaan	5	625	665	619	0,44%	0,44%	0,41%	(46)	615	(6)	2,09%	-406,63%	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 (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	6.032	5.500	41	(533)	2.047	59,30%	3.884	240,48%	8.205	67,02%	(2.706)
2	Tabungan	101.049	104.536	108.371	106.924	297	(1.447)	2.389	2,29%	5.875	5,81%	110.650	96,63%	(3.726)
3	Deposito	38.774	46.765	44.288	46.788	1.315	2.500	23	0,05%	8.015	20,67%	39.372	118,84%	7.416
	Total	141.438	154.753	158.692	159.212	1.653	520	4.459	2,88%	17.774	12,57%	158.228	100,62%	984
	CASA	102.664	107.988	114.403	112.424	338	(1.980)	4.436	4,11%	9.759	9,51%	118.855	94,59%	(6.432)
	(%) CASA	72,59%	69,78%	72,09%	70,61%									
	FDR	91,03%	105,51%	104,50%	104,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	3.791	3.989	198	1.344	50,84%	691	20,95%	-	0,00%	3.989	
2	Giro ISE	186	153	158	158	0	5	3,29%	(27)	-14,79%	-	0,00%	158	
3	Tabungan ISE	2.913	2.481	3.623	3.821	198	1.399	53,98%	908	31,19%	-	0,00%	3.821	
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	• Local Champion	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	7.352	7.325	-	-	0	454	-28	7.083	28	4.271	171,51%	3.054
	KUR	103	6.755	6.735	-	-	0	472	-20	6.632	20	3.950	170,49%	2.785
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269
3	PWG	20.398	32.657	35.016	1.974	4.358	2.384	2.285	2.359	14.618	1.999	32.338	108,28%	2.678
	Cilem	7.170	13.624	15.534	343	2.086	1.743	877	1.910	8.364	175	17.171	90,47%	(1.637)
	Gadai	13.229	19.034	19.482	1.631	2.272	641	1.407	449	6.254	1.824	15.168	128,45%	4.315
4	CFG	107.701	103.153	103.373	190	530	340	-629	220	-4.328	310	119.851	86,25%	(16.478)
	CF 1	13.161	13.475	13.426	-	-	0	43	-49	265	49	14.763	90,94%	(1.337)
	Total Griya	10.223	9.990	9.970	-	-	0	0	-20	-253	20	10.729	92,92%	(760)
	• Total Non Program	10.223	9.819	9.799	-	-	0	-130	-20	-424	20	10.729	91,33%	(930)
	• Program	-	172	171	-	-	0	-1	-1	171	1	4.034	85,68%	(578)
	Oto	2.938	3.485	3.457	-	-	0	43	-28	518	28	105.088	85,59%	(15.141)
	CF 2	94.540	89.678	89.947	190	530	340	-672	269	-4.593	261	98.599	84,74%	(15.048)
	Mitraguna & Others	89.171	83.225	83.551	-	530	530	-915	326	-5.620	204	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	165.832	2.164	4.888	2.724	2.107	2.551	37.077	2.336	156.875	105,71%	8.957

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-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	-	-	-	-	486	0,00%	0,00%	6,64%	486	486	486			
	KUR	-	-	-	-	486	0,00%	0,00%	7,22%	486	486	486			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	1.810	0,00%	0,00%	5,17%	1.810	1.810	1.810			
	Cilem	-	-	-	-	1.085	0,00%	0,00%	6,98%	1.085	1.085	1.085			
	Gadai	-	-	-	-	725	0,00%	0,00%	3,72%	725	725	725			
4	CFG	1.919	1.884	2.116	2.284	2.815	2,33%	2,21%	2,21%	(0)	(221)	(245)			
	CF 1	23	78	78	78	78	0,18%	0,58%	0,58%	-	55	-			
	Total Griya	-	78	78	78	78	0,00%	0,78%	0,78%	-	78	-			
	Oto	23	-	-	-	0	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	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.530	2.284	2.284	2.284	2,27%	1,40%	1,38%	(0)	(636)	(245)	0,00%	100,00%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	129.882	141.438	164.281	34.399		
2	Contribution Margin	5.354	6.401	6.940	1.586	-29,6%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,93	3,18	3,20	0,02	0,27
CIF Payroll	790	788	798	10	8

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-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	131	130	26	(1)	(5)	-3,85%	95	271,06%	40	323,89%	90
3	Deposito	-	-	415	415	0	0	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	546	545	26	(1)	410	303,16%	510	1455,87%	40	1358,08%	505
	CASA	35	135	131	130	26	(1)	(5)	-3,85%	95	271,06%	40	323,89%	90
	(%) CASA	100,00%	100,00%	23,94%	23,85%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-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	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	12-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%	0,00%	0	0,00%	0

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	-	-	-	-</													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-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	801	769	(137)	(32)	213	38,34%	330	75,39%	502	153,09%	267
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	1.101	1.069	(137)	(32)	(37)	-3,34%	630	143,83%	502	212,84%	567
	CASA	438	556	801	769	(137)	(32)	213	38,34%	330	75,39%	502	153,09%	267
	(%) CASA	100,00%	50,26%	72,75%	71,93%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-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	12-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	39.400	38.503	(6.089)	(897)	177	0,46%	17.051	79,48%	33.434	115,16%	5.070
2	Tabungan	103.481	115.421	116.910	118.922	(6.593)	2.012	3.501	3,03%	15.441	14,92%	120.938	98,33%	(2.016)
3	Deposito	132.303	108.795	107.241	106.961	22.857	(280)	(1.834)	-1,69%	(25.342)	-19,15%	133.406	80,18%	(26.445)
	Total	257.235	262.542	263.552	264.386	10.175	835	1.844	0,70%	7.151	2,78%	287.777	91,87%	(23.391)
	CASA	124.933	153.747	156.310	157.425	(12.681)	1.115	3.678	2,39%	32.493	26,01%	154.371	101,98%	3.054
	(%) CASA	48,57%	58,56%	59,31%	59,54%									
	FDR	70,83%	82,46%	83,08%	82,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	7.936	7.964	10.006	10.280	274	2.317	29,09%	2.345	29,54%	-	0,00%	10.280
2	Giro ISE	4.026	3.838	4.043	4.045	2	208	5,41%	19	0,48%	-	0,00%	4.045
3	Tabungan ISE	2.910	4.126	5.963	6.235	272	2.109	51,12%	3.325	114,29%	-	0,00%	6.235
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	39.025	39.177	640	-	-640	250	151	-6.058	(151)	56.266	69,63%	(17.089)	
	Linkage	14.656	14.625	14.625	-	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	Non-Linkage	30.579	24.401	24.552	640	-	-640	252	151	-6.027	(151)	36.806	66,71%	(12.254)	
	• Local Champion	28.121	21.589	21.587	640	-	-640	276	-2	-6.535	2	31.073	69,47%	(9.487)	
	• Value Chain	2.457	2.812	2.965	-	-	-	-23	154	508	(154)	5.732	51,73%	(2.767)	
2	MBG	4.919	2.747	2.738	-	-	0	-126	-9	-2.181	9	4.919	55,67%	(2.181)	
	KUR	4.804	2.747	2.738	-	-	0	-126	-9	-2.066	9	4.804	56,99%	(2.066)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)	
3	PWG	23.337	42.470	43.902	3.226	3.223	-3	2.937	1.432	20.565	1.791	41.363	106,14%	2.540	
	Cilem	6.677	18.873	19.495	559	807	248	1.426	623	12.818	184	21.729	89,72%	(2.233)	
	Gadai	16.660	23.597	24.407	2.667	2.416	-251	1.511	810	7.747	1.606	19.634	124,31%	4.773	
4	CFG	108.703	132.255	133.148	2.215	1.435	-780	2.923	894	24.446	541	121.776	109,34%	11.373	
	CF 1	24.869	27.133	27.032	19	-	-19	-221	-101	2.163	101	26.529	101,90%	503	
	Total Griya	19.873	21.230	21.187	-	-	0	0	-43	1.314	43	20.347	104,13%	840	
4	• Total Non Program	19.873	21.230	21.187	-	-	0	0	-43	1.314	43	20.347	104,13%	840	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.997	5.903	5.845	19	-	-19	-221	-58	849	58	6.182	94,56%	(336)	
	CF 2	83.833	105.122	106.116	2.196	1.435	-761	3.144	994	22.283	441	95.247	111,41%	10.870	
	Mitraguna & Others	62.328	80.329	80.985	1.426	900	-526	2.133	656	18.657	244	72.530	111,66%	8.455	
	Pensiun	21.505	24.793	25.131	770	535	-235	1.012	338	3.626	197	22.716	110,63%	2.415	
	Total Pembiayaan	182.193	216.497	218.965	6.081	4.658	-1.423	5.984	2.468	36.772	2.190	224.323	97,61%	(5.357)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25		%	Penc.	Gap		
1	SME	-	-	-	1.156	0	0,00%	0,00%	2,95%	1.156	1.156	1.156			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.048	0	0,00%	0,00%	4,27%	1.048	1.048	1.048			
	Value Chain	-	-	-	108	0	0,00%	0,00%	0,50%	108	108	108			
2	MBG	121	32	73	94	246	2,46%	2,64%	3,45%	22	(27)	62			
	KUR	83	32	73	94	1,72	1,72%	2,64%	3,45%	22	12	62			
	Non KUR	38	-	-	-	33,52	0	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	2.506	0	0,00%	0,00%	5,71%	2.506	2.506	2.506			
	Cilem	-	-	-	1.949	0	0,00%	0,00%	10,00%	1.949	1.949	1.949			
	Gadai	-	-	-	557	0	0,00%	0,00%	2,28%	557	557	557			
4	CFG	330	1.506	1.861	1.861	2,47	2,47%	1,41%	1,40%	-	(823)	1.464			
	CF 1	209	-	22	486	0,43	0,43%	0,96%	4,46%	-	153	-			
	Total Griya	-	-	-	-	0,00	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	261	261	261	2,15	2,15%	4,41%	4,46%	-	153	-			
	CF 2	2.577	137	1.601	1.601	3,07	3,07%	1,52%	1,51%	-	(976)	1.464			
	Mitraguna & Others	2.422	-	1.464	1.464	3,89	3,89%	1,82%	1,81%	-	(958)	1.464			
	Pensiun	155	137	137	137	0,09	0,09%	0,54%	0,54%	-	(19)	(0)			
	Total Pembiayaan	8.782	6.553	8.017	8.017	4,82	4,82%	3,70	3,66	-	(765)	1.464	3,33%	9,13%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	250.177	257.235	252.367	2.190		
2	Contribution Margin	9.070	11.577	5.972	(3.098)	34,42%	

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 (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	19.254	18.090	(16.565)	(1.163)	(5.420)	-23,05%	386	2,18%	30.252	59,80%	(12.162)
2	Tabungan	74.047	78.794	79.723	84.161	2.185	4.438	5.367	6,81%	10.114	13,66%	92.330	91,15%	(8.169)
3	Deposito	177.676	188.557	188.407	188.407	29.326	0	(150)	-0,08%	10.731	6,04%	178.816	105,36%	9.591
	Total	269.427	290.861	287.384	290.659	14.945	3.275	(202)	-0,07%	21.232	7,88%	301.398	96,44%	(10.740)
	CASA	91.751	102.304	98.977	102.251	(14.380)	3.274	(53)	-0,05%	10.500	11,44%	122.582	83,41%	(20.331)
	(%) CASA	34,05%	35,17%	34,44%	35,18%									
	FDR	66,93%	72,31%	73,27%	72,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	4.148	4.211	63	(44)	-1,04%	512	13,85%	-	0,00%	4.211	
2	Giro ISE	1.245	527	232	248	16	(279)	-52,95%	(997)	-80,08%	-	0,00%	248	
3	Tabungan ISE	2.454	3.729	3.916	3.963	47	235	6,30%	1.509	61,49%	-	0,00%	3.963	
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-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	11.399	200	100	-100	895	40	3.899	60	10.603	107,51%	796
	KUR	5.814	9.851	9.896	200	100	-100	929	45	4.082	55	8.917	110,98%	979
	Non KUR	1.686	1.508	1.503	-	-	0	-34	-5	-183	5	1.686	89,14%	(183)
3	PWG	25.637	39.504	40.788	3.627	3.189	-439	1.917	1.284	15.151	1.905	38.538	105,84%	2.250
	Cilem	7.478	16.995	17.412	408	665	257	982	417	9.934	248	18.884	92,21%	(1.472)
	Gadai	18.160	22.509	23.376	3.219	2.523	-696	936	867	5.216	1.657	19.654	118,94%	3.722
4	CFG	147.202	159.467	158.381	12	719	707	-1.974	-1.086	11.179	1.805	162.134	97,69%	(3.752)
	CF 1	16.107	20.872	20.725	-	-	0	-284	-147	4.618	147	18.306	113,21%	2.419
	Total Griya	8.451	15.348	15.322	-	-	0	0	-25	6.871	25	9.032	169,65%	6.290
4	• Total Non Program	8.451	15.348	15.322	-	-	0	0	2.134	6.871	25	9.032	169,65%	6.290
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.403	-	-	0	-284	-121	-2.253	121	9.274	58,26%	(3.871)
	CF 2	131.096	138.596	137.657	12	719	707	-1.691	-939	6.561	1.658	143.828	95,71%	(6.171)
	Mitraguna & Others	128.138	134.779	133.870	12	719	707	-1.877	-910	5.732	1.629	139.216	96,16%	(5.346)
	Pensiun	2.957	3.817	3.787	-	-	0	186	-30	829	30	4.612	82,10%	(825)
	Total Pembiayaan	180.340	210.330	210.568	3.839	4.008	168	838	238	30.229	3.770	211.274	99,67%	(706)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	453	151	380	861	6,04%	3,34%	7,55%	481	408	710	-	-	-				
	KUR	363	80	229	550	6,24%	2,32%	5,56%	321	188	470	-	-	-				
	Non KUR	90	70	151	311	5,33%	10,00%	20,67%	160	221	240	-	-	-				
3	PWG	-	-	-	-	1.792	0,00%	0,00%	4,39%	1.792	1.792	1.792	-	-	-			
	Cilem	-	-	-	-	1.109	0,00%	0,00%	6,37%	1.109	1.109	1.109	-	-	-			
	Gadai	-	-	-	-	683	0,00%	0,00%	2,92%	683	683	683	-	-	-			
4	CFG	537	1.213	2.440	5.602	0,36%	1,53%	3,54%	3.161	5.065	4.389	-	-	-				
	CF 1	200	336	823	2.884	1,24%	3,94%	13,91%	2.061	2.684	2.547	-	-	-				
	Total Griya	-	-	-	-	1.364	0,00%	0,00%	8,90%	1.364	1.364	1.364	-	-	-			
	Oto	200	336	823	1.520	2,61%	14,90%	28,13%	697	1.320	1.183	-	-	-				
	CF 2	337	876	1.617	2.718	0,26%	1,17%	1,97%	1.101	2.381	1.842	-	-	-				
	Mitraguna & Others	337	876	1.617	2.718	0,26%	1,20%	1,03%	1.101	2.381	1.842	-	-	-				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	1.219	2.867	3.060	3.060	0,68%	1,46%	1,45%	(0)	1.841	193	0,06%	95,60%	-1,4%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	70	198	265	265	0,93%	2,34%	2,33%</									

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.339	1.389	1.397		7	58	4,33%	239	20,61%	-	0,00%	1.397
2	Giro ISE	199	98	128	132		4	34	34,30%	(68)	-33,96%		0,00%	132
3	Tabungan ISE	959	1.241	1.262	1.265		3	24	1,97%	306	31,94%		0,00%	1.265
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-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	0,00%	0
2	MBG	103	5.708	5.699	150	-	-150	941	-9	5.597	9	4.157	137,09%	1.542
	KUR	103	5.507	5.498	150	-	-150	943	-9	5.395	9	3.948	139,27%	1.550
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	19.712	1.139	1.472	333	1.149	233	7.485	1.239	29.234	67,43%	(9.523)
	Cilem	5.118	11.042	11.122	239	552	312	764	79	6.003	472	18.602	59,79%	(7.481)
	Gadai	7.109	8.436	8.590	900	920	21	384	154	1.481	766	10.632	80,79%	(2.042)
4	CFG	38.093	47.309	47.537	70	541	471	-276	228	9.444	313	46.784	101,61%	754
	CF 1	11.280	11.213	11.105	-	-	0	-187	-108	-174	108	12.440	89,27%	(1.335)
	Total Griya	5.847	6.712	6.677	-	-	0	0	-35	831	35	6.160	108,40%	517
1	• Total Non Program	5.847	5.867	5.832	-	-	0	-159	-34	-14	34	6.160	94,68%	(328)
	• Program	-	846	845	-	-	0	167	-1	845	1	0	0,00%	845
	Oto	5.433	4.501	4.428	-	-	0	-187	-73	-1.005	73	6.280	70,50%	(1.852)
	CF 2	26.814	36.096	36.432	70	541	471	-88	336	9.618	205	34.343	106,08%	2.089
	Mitragna & Others	24.934	33.722	34.081	30	541	511	-266	358	9.147	183	31.664	107,63%	2.417
	Pensiun	1.880	2.374	2.351	40	-	-40	178	-22	471	22	2.679	87,76%	(328)
	Total Pembiayaan	50.425	72.497	72.950	1.359	2.013	654	1.814	453	22.525	1.561	80.177	90,99%	(7.227)

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	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	188	1.007	683	683	0,49%	1,44%	1,44%	-	494	(324)			
	CF 1	182	115	115	115	1,61%	1,03%	1,04%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,56%	2,60%	-	-	-			
	CF 2	7	891	568	568	0,03%	1,57%	1,56%	-	561	(324)			
	Mitraguna & Others	7	891	568	568	0,03%	1,68%	1,67%	-	561	(324)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	1.008	685	685	0,38%	0,94%	0,94%	-	494	(324)	0,00%	100,00%	-0,9%

Asset & Contribution Margin

No.	Neraca	Pendapatan			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	Pendapatan			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 (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	8.439	8.477	258	38	2.853	50,73%	(8.958)	-51,38%	23.630	35,87%	(15.154)
2	Tabungan	88.077	82.380	85.057	86.471	(3.815)	1.414	4.091	4,97%	(1.606)	-1,82%	98.104	88,14%	(11.632)
3	Deposito	27.462	49.623	49.781	49.780	677	(1)	157	0,32%	22.318	81,27%	28.010	177,72%	21.770
	Total	132.974	137.627	143.278	144.729	(2.881)	1.451	7.101	5,16%	11.754	8,84%	149.745	96,65%	(5.016)
	CASA	105.512	88.004	93.497	94.948	(3.557)	1.452	6.944	7,89%	(10.564)	-10,01%	121.734	78,00%	(26.786)
	(%) CASA	79,35%	63,94%	65,26%	65,60%									
	FDR	8,88%	18,62%	18,28%	18,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	7.124	6.984	(141)	1.636	30,59%	(5.746)	-45,14%		-	0,00%	6.984
2	Giro ISE	9.787	135	1.572	1.584	12	1.448	1071,97%	(8.203)	-83,82%			0,00%	1.584
3	Tabungan ISE	2.943	4.712	5.053	4.900	(152)	188	3,98%	1.957	66,51%			0,00%	4.900
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-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	5.470	38	225	186	-10	96	2.398	129	3.219	169,95%	2.251
	Cilem	3.072	5.374	5.470	38	225	186	-10	96	2.398	129	3.219	169,95%	2.251
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.718	-	1.005	1.005	2.442	461	11.976	544	17.986	115,19%	2.732
	CF 1	1.694	1.836	1.831	-	-	0	-25	-6	137	6	2.801	65,36%	(970)
	Total Griya	398	863	863	-	-	0	0	0	465	-	725	119,11%	138
4	• Total Non Program	398	863	863	-	-	0	-4	0	465	-	725	119,11%	138
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	968	-	-	0	-25	-6	-329	6	2.076	46,60%	(1.109)
	CF 2	7.049	18.421	18.888	-	1.005	1.005	2.466	466	11.839	539	15.185	124,38%	3.703
	Mitraguna & Others	6.955	18.330	18.796	-	1.005	1.005	2.467	467	11.841	538	14.429	130,26%	4.367
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.188	38	1.230	1.191	2.431	556	14.373	673	21.204	123,50%	4.984

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-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	-	-	-	-	135	0,00%	0,00%	2,47%	135	135	135						
	Cilem	-	-	-	-	135	0,00%	0,00%	2,47%	135	135	135						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	223	339	428	185	185	2,55%	2,11%	0,89%	(242)	(38)	(154)						
	CF 1	223	184	185	185	13,18%	10,09%	10,12%	-	(38)	1							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Oto	223	184	185	185	17,22%	19,03%	19,14%	-	(38)	1							
	CF 2	-	155	242	-	0,00%	0,00%	1,32%	0,00%	(242)	-	(155)						
	Mitraguna & Others	-	155	242	-	0,00%	0,00%	1,32%	0,00%	(242)	-	(155)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	223	339	428	320	1,89%	1,67%	1,22%	(107)	97	(19)	2,06%	-68,56%	0,8%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-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											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	38.980	33.784	351	(5.196)	(2.987)	-8,12%	14.759	77,57%	25.910	130,39%	7.874
2	Tabungan	42.453	51.742	55.644	56.042	(2.433)	398	4.300	8,31%	13.589	32,01%	51.570	108,67%	4.472
3	Deposito	43.338	45.108	42.933	42.922	(418)	(11)	(2.186)	-4,85%	(416)	-0,96%	44.053	97,43%	(1.131)
	Total	104.817	133.621	137.558	132.748	(2.501)	(4.809)	(873)	-0,65%	27.931	26,65%	121.533	109,23%	11.215
	CASA	61.479	88.513	94.624	89.826	(2.082)	(4.798)	1.313	1,48%	28.347	46,11%	77.480	115,93%	12.346
	(%) CASA	58,65%	66,24%	68,79%	67,67%									
	FDR	25,79%	43,61%	42,48%	44,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.133	2.183	50	183	9,15%	801	57,98%	-	0,00%	2.183	
2	Giro ISE	167	54	54	54	0	(0)	-0,03%	(113)	-67,75%	-	0,00%	54	
3	Tabungan ISE	1.214	1.946	2.079	2.129	50	183	9,40%	915	75,31%	-	0,00%	2.129	
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	2.008	2.008	2.000	-	-2.000	2.008	0	2.008	-	0	0,00%	2.008
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	2.008	2.000	-	-2.000	2.008	0	2.008	-	0	0,00%	2.008
	• Local Champion	-	2.008	2.008	2.000	-	-2.000	2.008	0	2.008	-	0	0,00%	2.008
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.333	10.493	277	287	11	-535	160	5.749	127	5.487	191,25%	5.006
	Cilem	4.744	10.333	10.493	277	287	11	-535	160	5.749	127	5.487	191,25%	5.006
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.931	-	400	400	23	1	23.644	399	31.737	144,73%	14.194
	CF 1	3.598	7.776	7.741	-	-	0	-110	35	4.143	35	4.798	161,33%	2.943
	Total Griya	1.186	3.129	3.119	-	-	0	0	-9	1.934	9	1.529	204,02%	1.590
1	• Total Non Program	1.186	3.129	3.119	-	-	0	0	-39	1.934	9	1.529	204,02%	1.590
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	2.412	4.647	4.622	-	-	0	-110	-26	2.209	26	3.269	141,37%	1.352
	CF 2	18.689	38.154	38.190	-	400	400	133	36	19.501	364	26.939	141,77%	11.252
	Mitraguna & Others	17.983	37.353	37.393	-	400	400	139	41	19.410	359	25.358	147,46%	12.036
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	58.432	2.277	687	-1.589	1.495	161	31.401	526	37.223	156,98%	21.208

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-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%	1,04%	109	109	109	109	109	109	0,00%	100,00%	-0,2%
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	1,04%	109	109	109	109	109	109	0,00%	100,00%	-0,2%
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	1	1	1	1	1	1	0,00%	100,00%	-0,2%
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	1	1	1	1	1	1	0,00%	100,00%	-0,2%
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	111.170	104.817	136.122	24.952		
2	Contribution Margin	1.240	1.727	2.456	1.216	-98,1%	

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	11.799	11.747	1.519	(52)	(349)	-2,89%	9.634	456,02%	14.424	81,44%	(2.677)
3	Deposito	750	802	802	752	(314)	(50)	(50)	-6,20%	2	0,33%	1.518	49,59%	(765)
	Total	2.863	12.898	12.602	12.500	1.205	(102)	(399)	-3,09%	9.637	336,63%	24.391	51,25%	(11.892)
	CASA	2.113	12.096	11.799	11.747	1.519	(52)	(349)	-2,89%	9.634	456,02%	22.874	51,36%	(11.127)
	(%) CASA	73,80%	93,78%	93,63%	93,98%									
	FDR	44,75%	139,34%	145,93%	147,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	306	306	0	0	(10)	-3,14%	306	#DIV/0!	-	0,00%	306
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	-	316	306	306	0	0	(10)	-3,14%	306	#DIV/0!	0	0,00%	306
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	89	4	4	4	0	0	0	0,00%	(85)	-95,51%	0	0,00%	4

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	KUR	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	12.123	12.536	896	797	-100	827	413	11.335	384	9.851	127,26%	2.685
	Cilem	1.026	8.861	9.026	459	310	-149	808	165	8.001	145	6.985	129,23%	2.042
	Gadai	175	3.262	3.509	437	486	50	20	248	3.334	239	2.866	122,45%	643
4	CFG	80	5.331	5.335	-	28	28	-61	4	5.255	24	9.810	54,38%	(4.475)
	CF 1	-	2.512	2.529	-	28	28	-31	17	2.529	11	1.196	211,47%	1.333
	Total Griya	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
	• Total Non Program	-	1.021	1.021	-	-	0	0	-10	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.491	1.508	-	28	28	-31	17	1.508	11	902	167,16%	606
	CF 2	80	2.819	2.806	-	-	0	-30	-13	2.726	13	8.614	32,58%	(5.808)
	Mitraguna & Others	80	2.550	2.539	-	-	0	-28	-11	2.459	11	7.841	32,38%	(5.302)
	Pensiun	-	270	267	-	-	0	-2	-2	267	2	773	34,60%	(505)
	Total Pembiayaan	1.281	17.973	18.390	896	824	-72	1.285	417	17.109	408	19.661	93,54%	(1.271)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	85	0,00%	0,00%	0,00%	0,68%	85	85	85				
	Cilem	-	-	-	-	46	0,00%	0,00%	0,51%	46	46	46	46				
	Gadai	-	-	-	-	38	0,00%	0,00%	0,00%	1,09%	38	38	38	38			
4	CFG	-	-	-	-	233	0,00%	0,00%	0,00%	4,36%	233	233	233	233			
	CF 1	-	-	-	-	190	0,00%	0,00%	0,00%	7,51%	190	190	190	190			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-	190	0,00%	0,00%	0,00%	12,59%	190	190	190	190			
	CF 2	-	-	-	-	43	0,00%	0,00%	0,00%	1,53%	43	43	43	43			
	Mitraguna & Others	-	-	-	-	43	0,00%	0,00%	0,00%	1,69%	43	43	43	43			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	-	-	-	-	318	0,00%	0,00%	0,00%	1,73%	318	318	318	318	1,10%	36,08%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-</td											