

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	512.738	509.573	(162.332)	(3.165)	72.346	16,55%	194.601	61,78%	515.367	98,88%	(5,794)
2	Tabungan	2.242.130	2.410.328	2.382.286	2.393.249	(11.852)	10.962	(17.079)	-0,71%	151.118	6,74%	2.534.104	94,44%	(140.855)
3	Deposito	2.798.677	3.310.810	3.187.117	3.188.948	519.898	1.831	(121.862)	-3,68%	390.271	13,94%	2.816.881	113,21%	372.067
	Total	5.355.779	6.158.366	6.082.142	6.091.770	345.714	9.628	(66.596)	-1,08%	735.991	13,74%	5.866.352	103,84%	225.418
	CASA	2.557.102	2.847.555	2.895.024	2.902.822	(174.184)	7.797	55.267	1,94%	345.720	13,52%	3.049.471	95,19%	(146.649)
	FDR	47,52%	48,47%	49,16%	49,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	104.953	105.786		833	6.317	6,35%	(7.870)	-6,92%	151.518	69,82%	(45.731)
2	Giro ISE	31.184	15.875	19.989	20.157		168	4.282	26,98%	(11.027)	-35,36%	54.128	37,24%	(33.971)
3	Tabungan ISE	59.057	64.263	65.632	66.297		665	2.034	3,17%	7.240	12,26%	64.324	103,07%	1.973
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.473	640	2.500	1.860	513	92	19.264	2.408	244.894	84,72%	(37.420)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.458	640	2.500	1.860	643	92	20.617	2.408	200.840	94,33%	(11.382)
	• Local Champion	162.434	180.126	180.060	640	2.500	1.860	771	-66	17.626	2.566	177.604	101,38%	2.455
	• Value Chain	6.407	9.240	9.398	-	-	-	-128	158	2.991	(158)	23.235	40,45%	(13.837)
2	MBG	159.435	194.735	194.287	1.200	100	-1.100	2.895	-448	34.853	548	210.853	92,14%	(16.565)
	KUR	151.599	185.038	184.529	850	-	-850	2.836	-509	32.931	509	200.443	92,06%	(15.914)
	Non KUR	7.836	9.697	9.758	350	100	-250	60	61	1.922	39	10.410	93,74%	(652)
3	PWG	252.400	434.205	441.455	18.912	24.056	5.144	21.944	7.251	189.055	16.805	453.213	97,41%	(11.757)
	Cilem	111.797	234.388	237.871	3.671	7.662	3.991	10.815	3.483	126.074	4.179	276.183	86,13%	(38.312)
	Gadai	140.603	199.817	203.584	15.241	16.394	1.153	11.129	3.768	62.981	12.626	177.030	115,00%	26.555
4	CFG	1.944.791	2.148.603	2.146.544	9.147	12.181	3.034	10.856	-2.058	201.753	14.239	2.206.447	97,29%	(59.903)
	CF 1	376.842	382.194	381.856	19	844	825	-2.215	-337	5.015	1.181	422.476	90,39%	(40.620)
	Total Griya	311.852	312.575	312.372	-	350	350	0	-203	520	553	334.952	93,26%	(22.580)
	• Total Non Program	308.347	308.216	308.020	-	350	350	-1.685	-195	-327	545	318.551	96,69%	(10.531)
	• Program	3.505	4.359	4.351	-	0	136	-8	846	8	16.401	26,53%	(12.049)	
	Oto	64.990	69.619	69.485	19	494	475	-2.215	-134	4.495	628	87.524	79,39%	(18.039)
	CF 2	1.567.950	1.766.409	1.764.688	9.128	11.337	2.209	13.071	-1.721	196.739	13.058	1.783.972	98,92%	(19.283)
	Mitraguna & Others	1.383.782	1.569.711	1.568.991	7.872	10.857	2.985	10.152	-721	185.209	11.578	1.577.695	99,45%	(8.705)
	Pensiun	184.168	196.697	195.697	1.256	480	-776	2.920	-1.000	11.529	1.480	206.276	94,87%	(10.579)
	Total Pembiayaan	2.544.835	2.984.924	2.989.760	29.899	38.837	8.938	36.209	4.836	444.925	34.001	3.115.406	95,97%	(125.646)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-9 Nov'25)	% Relatif			MtD	Net (UG) & DG		Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.
1	SME	1.267	3.204	3.204	4.463	0,67%	1,54%	2,15%	1.259	3.195	1.259			
	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	-	-	-	-	0,00%	0,00%	0,07%	-	117	117	117		
2	MBG	3.453	6.764	6.764	11.421	2,17%	3,47%	5,88%	4.657	7.968	4.657			
	KUR	2.876	6.294	6.294	11.000	1,90%	3,40%	5,96%	4.705	8.123	4.705			
	Non KUR	577	470	470	421	7,36%	4,84%	4,32%	(48)	(155)	(48)			
3	PWG	-	-	-	-	10.405	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	7.217	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	3.188	0,00%	0,00%	-	-	-			
4	CFG	19.268	25.105	26.975	46.224	0,99%	1,26%	2,15%	19.248	26.956	21.119			
	CF 1	8.041	13.170	13.772	21.883	2,13%	3,60%	5,73%	8.111	13.842	8.712			
	Total Griya	6.972	10.986	11.815	16.635	2,24%	3,78%	5,33%	4.821	9.663	5.649			
	Oto	1.069	2.184	1.957	5.247	1,64%	2,81%	7,55%	3.290	4.178	3.063			
	CF 2	11.227	11.934	13.204	24.341	0,72%	0,75%	1,38%	11.137	13.114	12.407			
	Mitraguna & Others	11.107	11.331	11.970	21.518	0,80%	0,76%	1,37%	9.548	10.412	10.187			
	Pensiun	120	603	1.234	2.823	0,07%	0,63%	1,44%	1.589	2.703	2.220			
	Total Pembiayaan	30.008	33.313	33.703	34.087	1,18%	1,13%	1,14%	384	4.078	774	0,93%	18,55%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	5,9%
2	Contribution Margin	108.606	158.691	102.148	(6.458)	

Kinerja	Posisi			Growth (Mtd
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	98.221	97.045	(3.810)	(1.176)	21.089	27,77%	16.881	21,06%	104.728	92,66%	(7.683)
2	Tabungan	392.786	398.058	383.892	388.039	5.717	4.147	(10.019)	-2,52%	(4.747)	-1,21%	428.515	90,55%	(40.477)
3	Deposito	233.260	200.095	199.852	199.843	4.992	(9)	(252)	-0,13%	(33.417)	-14,33%	235.492	84,86%	(35.649)
	Total	706.209	674.108	681.965	684.926	6.899	2.961	10.818	1,60%	(21.283)	-3,01%	768.735	89,10%	(83.809)
	CASA	472.950	474.013	482.113	485.083	1.907	2.971	11.070	2,34%	12.134	2,57%	533.243	90,97%	(48.160)
	(%) CASA	66,97%	70,32%	70,69%	70,82%									
	FDR	69,41%	78,02%	77,11%	76,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	21.469	23.180	23.728	548	2.259	10,52%	(2.598)	-9,87%	-	0,00%	23.728	
2	Giro ISE	3.901	3.709	3.739	3.772	34	63	1,70%	(128)	-3,29%	-	0,00%	3.772	
3	Tabungan ISE	13.925	12.259	13.941	14.456	514	2.196	17,91%	531	3,81%	-	0,00%	14.456	
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	93.725	87.634	87.984	-	2.300	2.300	-1.962	350	-5.741	1.950	109.730	80,18%	(21.746)	
	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	350	-4.456	1.950	98.238	86,27%	(13.492)	
	• Local Champion	87.849	83.436	83.786	-	2.300	2.300	-1.803	350	-4.063	1.950	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	40.879	150	-	-	-150	-509	-123	-3.883	123	46.591	87,74%	(5.711)
	KUR	42.954	38.476	38.364	-	-	-	0	-821	-113	-4.591	113	44.797	85,64%	(6.433)
	Non KUR	1.808	2.526	2.516	150	-	-	-150	312	-10	708	1.794	140,24%	722	
3	PWG	25.216	37.716	39.080	1.593	2.951	1.358	1.401	1.363	13.864	1.587	46.268	84,46%	(7.188)	
	Cilem	10.119	17.744	18.195	284	748	464	498	451	8.077	297	28.070	64,82%	(9.875)	
	Gadai	15.098	19.972	20.884	1.309	2.202	893	902	912	5.787	1.290	18.197	114,77%	2.687	
4	CFG	326.493	359.607	357.889	3.448	1.174	-2.274	1.453	-1.718	31.396	2.892	348.181	102,79%	9.708	
	CF 1	44.529	52.282	52.420	-	449	449	-427	138	7.891	310	47.127	111,23%	5.293	
	Total Griya	33.717	41.976	41.822	-	-	-	0	0	-154	8.105	154	34.319	121,86%	7.503
	• Total Non Program	33.717	41.976	41.822	-	-	-	0	0	-154	8.105	154	34.319	121,86%	7.503
	• Program	-	-	-	-	-	-	0	0	0	0	0	0,00%	0	
	Oto	10.812	10.306	10.598	-	449	449	-427	292	-214	156	12.808	82,75%	(2.209)	
	CF 2	281.964	307.326	305.469	3.448	725	-2.723	1.880	-1.857	23.505	2.582	301.054	101,47%	4.415	
	Mitraguna & Others	268.245	289.437	287.742	3.310	725	-2.585	948	-1.695	19.497	2.420	285.797	100,68%	1.945	
	Pensiun	13.719	17.889	17.727	-	138	-	-138	932	-162	4.008	162	15.257	116,19%	2.470
	Total Pembiayaan	490.195	525.960	525.832	5.191	6.424	1.233	382	-128	35.637	6.553	550.769	95,47%	(24.937)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-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	2.216	1,23%	4,39%	5,42%	417	1.665	1.194						
	KUR	550	1.021	1.705	2.101	1,28%	4,43%	5,48%	396	1.551	1.080						
	Non KUR	-	-	94	115	0,00%	3,73%	4,55%	20	115	115						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	252	252	252						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	177	177	177						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	75	75	75						
4	CFG	5.180	4.286	2.153	5.475	1,35%	0,60%	1,53%	3.322	294	1.189						
	CF 1	174	42	40	2.032	0,39%	0,08%	0,88%	1.992	1.858	1.989						
	Total Griya	174	42	40	1.864	0,52%	0,10%	4,46%	1.824	1.690	1.821						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	168	168	168						
	CF 2	5.006	4.244	2.113	3.443	1,78%	0,69%	1,13%	1.330	(1.564)	(801)						
	Mitraguna & Others	5.006	4.244	2.113	3.443	1,87%	0,73%	1,20%	1.330	(1.564)	(801)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	5.937	5.456	6.672	6.680	1,21%	1,27%	1,27%	8	743	1.224	0,63%	50,36%	-0,6%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap
1	Asset (Retail) T	819	1.066	1.066	1.066	0,87%	1,22%	1,21%	-	-	247	0				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Non-Linkage	819	1.066	1.066	1.066</											

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	12.043	12.144	101	1.230	11,27%	506	4,34%	-	0,00%	12.144
2	Giro ISE	2.314	964	1.935	1.967	32	1.003	103,96%	(347)	-15,00%		0,00%	1.967
3	Tabungan ISE	1.452	2.077	2.236	2.305	69	228	10,97%	853	58,70%		0,00%	2.305
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	-	-	-	-0	0	-686	-	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	38.000	-	-	0	-966	-157	-270	157	49.876	76,19%	(11.876)
	KUR	37.787	37.645	37.489	-	-	0	-937	-157	-299	157	48.631	77,09%	(11.143)
	Non KUR	483	511	511	-	-	0	-29	0	29	-	1.245	41,06%	(734)
3	PWG	15.859	36.565	37.338	1.876	2.319	444	3.305	773	21.479	1.546	35.714	104,55%	1.624
	Cilem	7.657	20.078	20.243	272	466	194	1.371	166	12.586	300	23.148	87,45%	(2.905)
	Gadai	8.201	16.488	17.095	1.603	1.853	250	1.934	607	8.894	1.246	12.566	136,04%	4.529
4	CFG	173.601	168.582	170.283	-	2.040	2.040	-3.409	1.702	-3.318	338	192.550	88,44%	(22.667)
	CF 1	81.382	67.479	67.408	-	-	0	-252	-71	-13.974	71	83.606	80,63%	(16.198)
	Total Griya	77.096	63.782	63.729	-	-	0	0	-53	-13.367	53	77.731	81,99%	(14.002)
1	• Total Non Program	77.096	63.782	63.729	-	-	0	-2.418	-53	-13.367	53	77.731	81,99%	(14.002)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.679	-	-	0	-252	-18	-607	18	5.875	62,62%	(2.196)
	CF 2	92.219	101.103	102.875	-	2.040	2.040	-3.157	1.773	10.656	267	108.944	94,43%	(6.068)
	Mitraguna & Others	90.304	95.785	97.590	-	2.040	2.040	-3.380	1.804	7.286	236	105.404	92,59%	(7.815)
	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	263.317	1.876	4.359	2.484	1.343	1.714	18.008	2.645	307.502	85,63%	(44.184)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.172	2.541	3.998	3,78%	6,66%	10,52%	1.457	2.552	1.825			
	KUR	1.433	2.047	2.418	3.875	3,79%	6,42%	10,34%	1.457	2.441	1.828			
	Non KUR	12	125	123	123	2,54%	24,03%	24,03%	-	111	(2)			
3	PWG	-	-	-	1.191	0,00%	0,00%	3,19%	1.191	1.191	1.191			
	Cilem	-	-	-	1.129	0,00%	0,00%	5,57%	1.129	1.129	1.129			
	Gadai	-	-	-	63	0,00%	0,00%	0,37%	63	63	63			
4	CFG	3.497	3.360	6.197	5.810	2,01%	3,68%	3,41%	(387)	2.313	2.450			
	CF 1	3.310	3.079	4.746	4.392	4,07%	7,03%	6,52%	(353)	1.082	1.314			
	Total Griya	3.310	2.976	4.642	3.995	4,29%	7,28%	6,27%	(648)	685	1.018			
	Oto	-	102	103	398	0,00%	2,79%	10,81%	294	398	295			
	CF 2	187	281	1.451	1.418	0,20%	1,44%	1,38%	(33)	1.231	1.137			
	Mitraguna & Others	187	88	1.258	1.225	0,21%	1,31%	1,26%	(33)	1.038	1.137			
	Pensiun	-	193	193	193	0,00%	3,63%	3,65%	-	193	-			
	Total Pembiayaan	5.153	5.532	8.737	10.999	2,10%	3,34%	4,18%	2.261	5.846	5.467	0,40%	90,47%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	318	318	0,18%	0,83%	0,84%	-	248	(26)			
	KUR	-	275	248	248	0,00%	0,66%	0,66%	-	248	(26)			
	Non KUR	70	70	70	70	14,55%	13,73%	13,73%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	5.084	1.787	2.184	1,44%	1,06%	1,28%	397	(311)	(2.900)			
	CF 1	2.172	2.968	1.619	2.016	2,67%	2,40%	2,99%	397	(157)	(952)			
	Total Griya	2.172	2.968	1.619	2.016	2,82%	2,54%	3,16%	397	(157)	(952)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	168	168	0,35%	0,17%	0,16%	-	(155)	(1.948)			
	Mitraguna & Others	323	2.116	168	168	0,36%	0,18%	0,17%	-	(155)	(1.948)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	5.429	2.106	2.502	1,45%	0,80%	0,95%	397	(1.054)	(2.926)	0,45%	52,75%	-0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	408.149	448.564	466.664	58.515	
2	Contribution Margin	11.524	17.543	14.308	2.784	-24,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,94	3,23	3,22	(0,01)	0,28
CIF Payroll	1.775	1.745	1.883	138	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	857	853	(89)	(5)	(268)	-23,92%	(506)	-37,24%	12.152	7,02%	(11.299)
2	Tabungan	139.020	143.955	144.136	143.881	4.061	(255)	(75)	-0,05%	4.861	3,50%	154.745	92,98%	(10.865)
3	Deposito	91.332	76.900	77.053	77.036	230	(16)	136	0,18%	(14.296)	-15,65%	92.313	83,45%	(15.276)
	Total	231.711	221.976	222.046	221.770	4.202	(276)	(206)	-0,09%	(9.941)	-4,29%	259.210	85,56%	(37.440)
	CASA	140.379	145.076	144.993	144.734	3.972	(260)	(343)	-0,24%	4.355	3,10%	166.897	86,72%	(22.164)
	(%) CASA	60,58%	65,36%	65,30%	65,26%									
	FDR	52,09%	65,04%	65,50%	65,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	4.376	4.631	254	(494)	-9,64%	1.858	67,01%	-	0,00%	4.631	
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,70%	-	0,00%	103	
3	Tabungan ISE	2.669	5.022	4.273	4.527	254	(494)	-9,84%	1.859	69,65%	-	0,00%	4.527	
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	1.415	293	293	-	-	0	-13	0	-1.122	-	1.415	20,72%	(1.122)	
	Linkage	189	152	152	-	-	-	-4	0	-37	-	189	80,20%	(37)	
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)	
	• Local Champion	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	-	5.407	5.500	-	100	100	414	93	5.500	7	4.038	136,21%	1.462	
	KUR	-	4.876	4.874	-	-	0	422	-2	4.874	2	3.846	126,72%	1.028	
	Non KUR	-	531	626	-	100	100	-9	96	626	4	192	326,85%	435	
3	PWG	10.318	21.769	22.660	1.050	1.467	417	2.095	891	12.342	576	23.389	96,89%	(728)	
	Cilem	4.275	13.042	13.697	522	924	403	1.217	656	9.422	268	16.449	83,27%	(2.752)	
	Gadai	6.043	8.728	8.963	528	543	15	877	235	2.920	308	6.940	129,15%	2.023	
4	CFG	108.966	116.910	116.979	-	626	626	568	69	8.014	557	127.699	91,61%	(10.720)	
	CF 1	22.575	21.266	21.180	-	-	0	-123	86	-1.396	86	26.152	80,99%	(4.973)	
	Total Griya	18.510	16.653	16.612	-	-	0	0	-41	-1.898	41	20.513	80,98%	(3.901)	
1	• Total Non Program	18.168	16.160	16.119	-	-	0	-430	-41	-2.049	-	18.914	85,22%	(2.795)	
	• Program	342	493	493	-	-	0	-2	0	151	-	1.599	30,83%	(1.106)	
	Oto	4.065	4.613	4.568	-	-	0	-123	-46	502	46	5.639	81,00%	(1.072)	
	CF 2	86.390	95.644	95.800	-	626	626	691	156	9.409	470	101.547	94,34%	(5.747)	
	Mitraguna & Others	53.276	65.057	65.353	-	560	560	938	295	12.077	265	66.824	97,80%	(1.471)	
	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	145.432	1.050	2.193	1.143	3.063	1.054	24.734	1.139	156.540	92,90%	(11.107)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-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	-	-	-	85	85	0,00%	0,00%	1,54%	85	85	85	
	KUR	-	-	-	85	85	0,00%	0,00%	1,74%	85	85	85	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	-	-	-	283	283	0,00%	0,00%	1,25%	283	283	283	
	Cilem	-	-	-	217	217	0,00%	0,00%	1,59%	217	217	217	
	Gadai	-	-	-	65	65	0,00%	0,00%	0,73%	65	65	65	
4	CFG	438	2.333	4.367	5.945	5.945	0,40%	3,74%	5,08%	1.577	5.506	3.611	
	CF 1	438	1.265	1.654	1.726	1.726	1,94%	7,78%	8,15%	72	1.288	461	
	Total Griya	438	1.265	1.654	1.519	1.519	2,37%	9,93%	9,14%	(135)	1.080	254	
	Oto	-	-	-	208	208	0,00%	0,00%	4,54%	208	208	208	
	CF 2	-	1.068	2.713	4.218	4.218	0,00%	2,84%	4,40%	1.505	4.218	3.150	
	Mitraguna & Others	-	1.068	2.452	2.568	2.568	0,00%	3,77%	3,93%	116	2.568	1.499	
	Pensiun	-	-	262	1.651	1.651	0,00%	0,86%	5,42%	1.389	1.651	1.651	
	Total Pembiayaan	438	2.333	4.367	6.312	6.312	0,36%	3,02%	4,34%	1.945	5.874	3.979	0,24%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	0,00%	-	(913)	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	0,00%	-	(913)	-	-
	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	0,48%	0,57%	0,57%	0,57%	-	147	(309)	
	CF 1	397	541	424</td									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	224.074	217.925	(126.134)	(6.150)	29.370	15,58%	144.943	198,60%	92.079	236,67%	125.845
2	Tabungan	196.862	204.302	204.678	208.425	(6.553)	3.747	4.123	2,02%	11.563	5,87%	224.903	92,67%	(16.478)
3	Deposito	1.160.939	1.779.384	1.694.618	1.694.476	487.766	(143)	(84.908)	-4,77%	533.537	45,96%	1.162.702	145,74%	531.774
	Total	1.430.782	2.172.240	2.123.371	2.120.825	355.080	(2.546)	(51.415)	-2,37%	690.043	48,23%	1.479.683	143,33%	641.141
	CASA	269.843	392.856	428.752	426.349	(132.686)	(2.403)	33.493	8,53%	156.506	58,00%	316.982	134,50%	109.367
	(%) CASA	18,86%	18,09%	20,19%	20,10%									
	FDR	15,38%	12,25%	12,49%	12,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	9.078	10.121	10.443	10.324	(119)	203	2,00%	1.245	13,72%	-	0,00%	10.324		
2	Giro ISE	2.308	1.766	1.883	1.883	0	117	6,62%	(425)	-18,42%	-	0,00%	1.883		
3	Tabungan ISE	1.370	4.055	4.260	4.141	(119)	86	2,11%	2.770	202,15%	-	0,00%	4.141		
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	0	-268	-	5.518	22,48%	(4.277)
2	MBG	53.102	55.914	55.769	300	-	-300	-423	-145	2.668	145	65.297	85,41%	(9.527)
	KUR	50.813	54.482	54.343	300	-	-300	-330	-139	3.531	139	62.288	87,25%	(7.944)
	Non KUR	2.289	1.432	1.426	-	-	0	-93	-6	-863	6	3.009	47,39%	(1.583)
3	PWG	17.782	27.368	27.856	789	1.488	699	1.552	488	10.075	1.000	35.103	79,36%	(7.247)
	Cilem	6.518	15.785	16.349	103	796	693	504	563	9.831	233	22.195	73,66%	(5.846)
	Gadai	11.264	11.583	11.508	685	692	7	1.048	-75	244	767	12.908	89,15%	(1.400)
4	CFG	129.053	163.160	161.857	950	50	-900	3.737	-1.303	32.804	1.353	160.708	100,71%	1.149
	CF 1	19.758	18.000	17.914	-	-	0	-64	-87	-1.844	87	34.689	51,64%	(16.776)
	Total Griya	14.572	13.490	13.475	-	-	0	0	-15	-1.097	15	27.914	48,27%	(14.439)
4	• Total Non Program	11.408	10.641	10.632	-	-	0	608	-9	-776	9	13.112	81,09%	(2.480)
	• Program	3.163	2.849	2.842	-	-	0	-28	-6	-321	6	14.802	19,20%	(11.959)
	Oto	5.186	4.511	4.439	-	-	0	-64	-72	-747	72	6.775	65,52%	(2.336)
	CF 2	109.295	145.160	143.944	950	50	-900	3.801	-1.216	34.649	1.266	126.019	114,22%	17.925
	Mitraguna & Others	90.925	126.736	125.613	888	50	-838	3.761	-1.123	34.689	1.173	106.025	118,48%	19.588
	Pensiun	18.370	18.424	18.330	62	-	-62	39	-93	-40	93	19.994	91,68%	(1.664)
	Total Pembiayaan	220.067	266.096	265.125	2.039	1.538	-501	3.024	-971	45.059	2.509	294.742	89,95%	(29.617)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25					% Relatif	Net (UG) & DG	Target 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	451	1.104	1.465	3.217	0,85%	2,62%	5,77%	1.753	2.766	2.114	-	-	-	-
	KUR	163	1.023	1.363	3.033	0,32%	2,50%	5,58%	1.670	2.871	2.010	-	-	-	-
	Non KUR	289	80	102	184	12,61%	7,10%	12,91%	82	(104)	104	-	-	-	-
3	PWG	-	-	-	-	253	0,00%	0,00%	0,91%	253	253	253	-	-	-
	Cilem	-	-	-	-	180	0,00%	0,00%	1,10%	180	180	180	-	-	-
	Gadai	-	-	-	-	74	0,00%	0,00%	0,64%	74	74	74	-	-	-
4	CFG	1.759	1.049	695	1.783	1,36%	0,43%	1,10%	1.088	24	734	-	-	-	-
	CF 1	1.212	1.049	695	1.315	6,14%	3,86%	7,34%	620	102	266	-	-	-	-
	Total Griya	321	419	562	561	3,10%	2,72%	4,75%	88	50	(252)	-	-	-	-
	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	1.563	1,11%	0,55%	0,59%	100	(886)	312	1,56%	-164,81%	1,0%	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25					% Relatif	Net (UG) & DG	Target Dec'25	%	Penc.	Gap
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174	-	-	-	-	-	-	-	-	-	-
2	Contribution Margin	13.432	18.467	17.172	3.740	-	-	-	-	-27,8%	-	-	-	-	-
	Total Pembiayaan	2.449	1.251	1.462	1.563	1,11%	0,55%	0,59%	100	(886)	312	1,56%	-164,81%	1,0%	-

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR &		

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	7.758	7.439	1.308	(318)	(732)	-8,95%	(2.056)	-21,65%	17.559	42,37%	(10.120)
2	Tabungan	99.410	126.187	124.779	125.678	4.967	899	(509)	-0,40%	26.268	26,42%	111.159	113,06%	14.519
3	Deposito	64.192	41.870	41.809	41.809	(19.912)	(1)	(61)	-0,15%	(22.383)	-34,87%	64.924	64,40%	(23.115)
	Total	173.097	176.228	174.346	174.926	(13.637)	580	(1.301)	-0,74%	1.829	1,06%	193.643	90,33%	(18.716)
	CASA	108.906	134.358	132.537	133.117	6.275	580	(1.240)	-0,92%	24.212	22,23%	128.718	103,42%	4.399
	(%) CASA	62,92%	76,24%	76,02%	76,10%									
	FDR	57,60%	66,03%	66,52%	66,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	11.480	11.406		(74)	(117)	-1,01%	(1.897)	-14,26%	-	0,00%	11.406
2	Giro ISE	6.014	2.950	4.327	4.455		128	1.505	51,00%	(1.559)	-25,92%	-	0,00%	4.455
3	Tabungan ISE	6.490	7.773	6.353	6.151		(202)	(1.622)	-20,86%	(339)	-5,22%	-	0,00%	6.151
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	34.877	1.523	1.452	-71	-637	-145	11.147	1.596	32.140	108,52%	2.737
	Cilem	8.075	16.035	15.617	177	115	-62	-215	-417	7.542	533	14.021	111,39%	1.596
	Gadai	15.654	18.987	19.259	1.346	1.336	-9	-421	273	3.605	1.064	18.118	106,30%	1.141
4	CFG	75.933	75.630	75.393	50	65	15	-1.097	-237	-540	302	86.043	87,62%	(10.650)
	CF 1	16.979	15.785	15.738	-	-	0	-86	-47	-1.242	47	18.410	85,48%	(2.673)
	Total Griya	15.306	13.770	13.747	-	-	0	0	-23	-1.559	23	15.836	86,81%	(2.089)
4	• Total Non Program	15.306	13.770	13.747	-	-	0	-211	-23	-1.559	23	15.836	86,81%	(2.089)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.015	1.991	-	-	0	-86	-24	318	24	2.575	77,32%	(584)
	CF 2	58.954	59.845	59.655	50	65	15	-1.010	-190	702	255	67.633	88,20%	(7.978)
	Mitraguna & Others	51.295	52.822	52.688	50	65	15	-948	-134	1.393	199	59.053	89,22%	(6.365)
	Pensiun	7.658	7.023	6.967	-	-	0	-62	-56	-691	56	8.580	81,21%	(1.612)
	Total Pembiayaan	99.702	116.362	115.980	1.573	1.517	-56	-1.864	-381	16.278	1.898	118.223	98,10%	(2.242)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	863	0,00%	0,00%	0,00%	2,47%	863	863	863				
	Cilem	-	-	-	-	614	0,00%	0,00%	0,00%	3,93%	614	614	614				
	Gadai	-	-	-	-	248	0,00%	0,00%	0,00%	1,29%	248	248	248				
4	CFG	315	466	283	1.280	0	0,41%	0	0,37%	1,70%	997	965	814				
	CF 1	-	258	238	366	0	0,00%	0	1,50%	2,33%	129	366	108				
	Total Griya	-	237	238	238	0	0,00%	0	1,72%	1,73%	-	238	0				
	Oto	-	21	-	129	0	0,00%	0	0,00%	6,47%	129	129	108				
	CF 2	315	208	45	914	0	0,53%	0	0,88%	1,53%	869	599	706				
	Mitraguna & Others	315	208	45	914	0	0,61%	0	0,94%	1,73%	869	599	706				
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	-	-	-	-				
	Total Pembiayaan	721	645	497	497	0,72	0,43%	0,43%	0,43%	-224	(148)	0,26%	40,16%	-0,2%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,09	3,09	0,00	0,10
CIF Payroll	836	793	798	5	(38)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.612	1.515	(91)	(97)	(865)	-36,33%	(1.993)	-56,82%	10.133	14,95%	(8.618)
2	Tabungan	88.498	80.904	80.975	81.255	(3.227)	280	351	0,43%	(7.243)	-8,18%	98.149	82,79%	(16.894)
3	Deposito	50.176	22.786	22.690	22.690	(2.444)	(0)	(96)	-0,42%	(27.486)	-54,78%	50.777	44,69%	(28.087)
	Total	142.182	106.070	105.277	105.460	(5.762)	183	(610)	-0,57%	(36.722)	-25,83%	159.059	66,30%	(53.599)
	CASA	92.006	83.284	82.587	82.770	(3.318)	183	(514)	-0,62%	(9.236)	-10,04%	108.282	76,44%	(25.512)
	(%) CASA	64,71%	78,52%	78,45%	78,48%									
	FDR	46,30%	81,53%	83,34%	83,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	779	959	180	150	18,55%	(2.297)	-70,55%	-	0,00%	959	
2	Giro ISE	705	208	253	333	80	125	60,01%	(372)	-52,73%	-	0,00%	333	
3	Tabungan ISE	2.552	601	526	626	100	25	4,19%	(1.926)	-75,47%	-	0,00%	626	
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	4.563	-	-	0	424	-4	4.563	4	4.056	112,51%	507
	KUR	-	4.482	4.478	-	-	0	427	-4	4.478	4	3.846	116,44%	632
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.428	51	105	54	412	28	4.078	77	6.694	96,02%	(266)
	Cilem	2.349	6.400	6.428	51	105	54	412	28	4.078	77	6.694	96,02%	(266)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	76.743	315	1.465	1.150	147	1.233	13.257	232	75.145	102,13%	1.598
	CF 1	26.468	27.857	28.156	-	350	350	-62	299	1.687	51	28.008	100,53%	148
	Total Griya	25.069	24.184	24.505	-	350	350	0	321	-564	29	25.557	95,88%	(1.052)
4	• Total Non Program	25.069	24.184	24.505	-	350	350	-257	321	-564	29	25.557	95,88%	(1.052)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.651	-	-	0	-62	-23	2.252	23	2.451	148,98%	1.200
	CF 2	37.018	47.653	48.587	315	1.115	800	209	934	11.570	181	47.138	103,08%	1.450
	Mitraguna & Others	36.826	47.451	48.390	315	1.115	800	214	939	11.565	176	45.872	105,49%	2.519
	Pensiun	-	192	201	197	-	-	0	-5	-5	5	1.266	15,54%	(1.069)
	Total Pembiayaan	65.835	86.477	87.734	366	1.570	1.204	983	1.257	21.898	313	85.895	102,14%	1.839

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
3	PWG	-	-	-	-	67	0,00%	0	0,00%	1,04%	67	67	67				
	Cilem	-	-	-	-	67	0,00%	0	0,00%	1,04%	67	67	67				
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
4	CFG	1.097	1.482	215	631	1.73%	0,28%	0,82%	416	(466)	(851)	1.097	1.482	215	73	73	73
	CF 1	1.097	1.182	145	559	4,15%	0,52%	1.99%	414	(538)	(623)	1.097	1.038	145	343	(754)	(696)
	Total Griya	1.097	1.038	-	343	4,38%	0,00%	1,40%	343	(754)	(696)	1.097	1.038	-			
	Oto	-	144	145	216	0,00%	3,94%	5,92%	71	216	216	1.097	1.038	145	216	216	216
	CF 2	-	300	70	72	0,00%	0,15%	0,15%	2	72	(228)	1.097	1.038	70	2	72	(228)
	Mitraguna & Others	-	300	70	72	0,00%	0,15%	0,15%	2	72	(228)	1.097	1.038	70	2	72	(228)
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Total Pembiayaan	120	840	2.144	2.144	0,18%	2,48%	2,44%	-	2.024	1.304	0,92%	62,22%	-1,5%	0,92%	62,22%	-1,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	140.794	142.182	115.928	(24.866)	
2	Contribution Margin	2.365	3.810	2.748	383	-16,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,71	2,94	2,90	(0,04)	0,19
CIF Payroll	1.129	930	1.282	352	153

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	4.944	4.946	1.293	3	301	6,47%	670	15,68%	16.368	30,22%	(11.422)
2	Tabungan	143.334	167.749	163.908	165.458	(5.471)	1.550	(2.291)	-1,37%	22.123	15,43%	160.947	102,80%	4.511
3	Deposito	111.952	108.727	108.335	108.335	(1.071)	0	(393)	-0,36%	(3.618)	-3,23%	113.051	95,83%	(4.716)
	Total	259.563	281.122	277.186	278.739	(5.250)	1.553	(2.383)	-0,85%	19.176	7,39%	290.365	96,00%	(11.627)
	CASA	147.610	172.395	168.851	170.404	(4.178)	1.552	(1.991)	-1,15%	22.794	15,44%	177.314	96,10%	(6.910)
	(%) CASA	56,87%	61,32%	60,92%	61,13%									
	FDR	26,72%	31,77%	32,19%	32,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	2.410	2.387	(23)	(189)	-7,34%	50	2,13%	-	0,00%	2.387	
2	Giro ISE	22	24	24	24	0	(0)	-0,10%	2	11,26%	-	0,00%	24	
3	Tabungan ISE	2.316	2.552	2.386	2.363	(23)	(189)	-7,41%	47	2,04%	-	0,00%	2.363	
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	9.535	400	-	-400	1.210	-17	9.342	17	4.206	226,71%	5.329
	KUR	194	8.589	8.578	200	-	-200	1.028	-11	8.385	11	3.996	214,66%	4.582
	Non KUR	-	963	957	200	-	-200	182	-6	957	6	210	456,28%	747
3	PWG	3.438	5.369	5.304	55	52	-3	-165	-65	1.866	117	10.185	52,08%	(4.881)
	Cilem	3.438	5.369	5.304	55	52	-3	-165	-65	1.866	117	10.185	52,08%	(4.881)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	73.807	73.793	128	100	-28	1.342	-13	8.831	113	77.611	95,08%	(3.818)
	CF 1	19.068	19.352	19.332	-	-	0	-71	-20	264	20	20.733	93,24%	(1.401)
	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	-11	-697	11	18.170	93,28%	(1.221)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.392	2.382	-	-	0	-71	-10	960	10	2.563	92,95%	(181)
	CF 2	45.895	54.455	54.462	128	100	-28	1.413	7	8.567	93	56.878	95,75%	(2.417)
	Mitraguna & Others	40.397	48.374	48.406	-	100	100	1.093	32	8.009	68	50.214	96,40%	(1.808)
	Pensiun	5.498	6.080	6.056	128	-	-128	320	-25	557	25	6.664	90,87%	(608)
	Total Pembiayaan	69.359	89.317	89.222	583	152	-431	2.384	-95	19.864	247	92.766	96,18%	(3.544)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	-	(764)	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	-	(764)	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	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%	-	-	-	-	-				
4	CFG	1.060	4.096	4.175	5.080	1.63%	5,66%	6,88%	2.94%	905	4.020	983					
	CF 1	648	3.784	3.837	4.743	3,40%	19,83%	24,53%	4,42%	906	4.095	959					
	Total Griya	648	3.784	3.837	4.310	3,67%	22,62%	25,43%	4,24%	474	3.662	527					
	Oto	-	-	-	433	0,00%	0,00%	0,00%	18,17%	433	433	433					
	CF 2	412	313	338	337	0,90%	0,62%	0,62%	-	(2)	(75)	24					
	Mitraguna & Others	412	-	23	23	1,02%	0,05%	0,05%	-	-	(389)	23					
	Pensiun	-	313	315	314	0,00%	5,19%	5,18%	-	(2)	314	1					
	Total Pembiayaan	267	2.661	2.762	2.762	0,39%	3,09%	3,10%	2.94%	2.495	101	2,14%	30,93%	-1,0%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	217.623	259.564	297.099	79.476	
2	Contribution Margin	3.691	5.407	4.409	718	-19,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,24	3,21	(0,03)	0,26
CIF Payroll	949	934	971	37	22

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	14.391	14.758	1.303	367	(623)	-4,05%	10.941	286,60%	11.772	125,36%	2.986
2	Tabungan	117.085	114.592	110.037	111.128	(1.258)	1.091	(3.464)	-3,02%	(5.958)	-5,09%	128.675	86,36%	(17.547)
3	Deposito	49.844	46.365	46.408	46.408	(1.625)	0	43	0,09%	(3.435)	-6,89%	50.566	91,78%	(4.158)
	Total	170.746	176.338	170.836	172.294	(1.579)	1.459	(4.044)	-2,29%	1.548	0,91%	191.013	90,20%	(18.719)
	CASA	120.903	129.973	124.427	125.886	45	1.458	(4.087)	-3,14%	4.983	4,12%	140.447	89,63%	(14.561)
	(%) CASA	70,81%	73,71%	72,83%	73,06%									
	FDR	80,42%	79,03%	82,83%	82,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	937	784	(153)	(31)	-3,83%	(907)	-53,61%	-	0,00%	784	
2	Giro ISE	436	72	75	57	(19)	(16)	-21,89%	(380)	-87,04%	-	0,00%	57	
3	Tabungan ISE	1.254	743	862	728	(134)	(15)	-2,07%	(527)	-41,98%	-	0,00%	728	
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	24.006	1.254	1.579	325	1.344	669	10.457	910	22.921	104,73%	1.085
	Cilem	7.456	12.121	12.279	177	394	217	722	158	4.823	236	13.715	89,53%	(1.437)
	Gadai	6.094	11.217	11.728	1.076	1.185	109	622	511	5.634	674	9.206	127,39%	2.522
4	CFG	119.321	116.031	117.492	648	1.808	1.160	-607	1.461	-1.830	347	132.306	88,80%	(14.814)
	CF 1	15.625	17.718	17.662	-	-	0	-59	55	2.038	55	17.516	100,84%	147
	Total Griya	13.902	15.656	15.635	-	-	0	0	-21	1.733	21	14.443	108,25%	1.192
4	• Total Non Program	13.902	15.656	15.635	-	-	0	0	-113	-21	21	14.443	108,25%	1.192
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.062	2.027	-	-	0	-59	-34	305	34	3.073	65,98%	(1.045)
	CF 2	103.696	98.314	99.829	648	1.808	1.160	-548	1.516	-3.867	292	114.790	86,97%	(14.961)
	Mitraguna & Others	94.197	88.244	89.581	70	1.540	1.470	-805	1.337	-4.616	203	103.911	86,21%	(14.330)
	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	141.498	1.902	3.387	1.485	737	2.129	4.191	1.257	159.663	88,62%	(18.165)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	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	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%	0,33%	58	(28)	58				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	86	-	-	58	4,99%	0,00%	0,00%	2,84%	58	(28)	58				
	CF 2	1.856	506	410	2.530	1.793	0,42%	0,42%	0,25%	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	602	616	616	0,24%	0,44%	0,44%	0,44%	285	14	0,63%	-44,56%	0,2%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	172.182	170.746	175.797	3.615	
2	Contribution Margin	5.707	7.910	7.278	1.571	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,33	3,32	(0,01)	0,30
CIF Payroll	665	542	545	3	(120)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	10.143	9.237	(9.658)	(906)	6.424	228,42%	(4.693)	-33,69%	24.944	37,03%	(15.707)
2	Tabungan	118.671	155.162	156.332	157.072	(2.867)	740	1.910	1,23%	38.401	32,36%	135.176	116,20%	21.896
3	Deposito	125.329	129.816	111.817	111.817	(4.784)	(0)	(17.999)	-13,86%	(13.512)	-10,78%	126.285	88,54%	(14.468)
	Total	257.931	287.790	278.292	278.126	(17.309)	(166)	(9.664)	-3,36%	20.195	7,83%	286.405	97,11%	(8.279)
	CASA	132.602	157.974	166.475	166.309	(12.525)	(166)	8.335	5,28%	33.707	25,42%	160.120	103,87%	6.189
	(%) CASA	51,41%	54,89%	59,82%	59,80%									
	FDR	59,82%	64,96%	66,82%	66,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.528	4.672	144	270	6,14%	1.134	32,04%	-	0,00%	4.672	
2	Giro ISE	1	1	1	1	0	(0)	-2,16%	(0)	-36,44%	-	0,00%	1	
3	Tabungan ISE	3.537	4.401	4.527	4.671	144	270	6,14%	1.134	32,06%	-	0,00%	4.671	
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	9-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	27.742	726	1.341	615	1.790	1	10.732	1.341	23.290	119,12%	4.452	
	Cilem	7.758	12.741	12.664	40	263	223	830	-77	4.906	340	12.693	99,77%	(29)	
	Gadai	9.252	15.000	15.078	686	1.078	392	960	78	5.827	1.001	10.597	142,29%	4.481	
4	CFG	136.962	150.781	149.792	1.481	532	-949	1.860	-989	12.830	1.521	152.429	98,27%	(2637)	
	CF 1	16.548	16.433	16.418	-	18	18	94	-15	-130	33	18.272	89,86%	(1854)	
	Total Griya	15.017	13.622	13.608	-	-	0	0	-15	-1.409	15	15.510	87,74%	(1902)	
4	• Total Non Program	15.017	13.622	13.608	-	-	0	0	-114	-15	-1.409	15	15.510	87,74%	(1902)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.532	2.811	2.811	-	18	18	94	-0	1.279	18	2.762	101,75%	48	
	CF 2	120.414	134.348	133.374	1.481	514	-967	1.766	-974	12.960	1.488	134.157	99,42%	(783)	
	Mitraguna & Others	110.777	123.441	122.546	1.481	514	-967	1.619	-896	11.768	1.410	123.263	99,42%	(718)	
	Pensiun	9.636	10.906	10.828	-	-	0	147	-78	1.192	78	10.894	99,40%	(65)	
	Total Pembiayaan	154.289	186.937	185.950	2.207	1.873	-334	3.582	-988	31.661	2.861	176.035	105,63%	9.914	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	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	-	-	-	-	205	0,00%	0,00%	0,74%	205	205	205					
	Cilem	-	-	-	-	173	0,00%	0,00%	1,37%	173	173	173					
	Gadai	-	-	-	-	32	0,00%	0,00%	0,21%	32	32	32					
4	CFG	334	415	769	1.267	0,24%	0,51%	0,85%	497	933	852						
	CF 1	-	195	195	642	0,00%	1,18%	3,91%	448	642	448						
	Total Griya	-	44	43	491	0,00%	0,32%	3,61%	448	491	447						
	Oto	-	151	152	152	0,00%	5,40%	5,40%	-	152	1						
	CF 2	334	220	575	624	0,28%	0,43%	0,47%	50	290	404						
	Mitraguna & Others	334	220	575	624	0,30%	0,47%	0,51%	50	290	404						
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-					
	Total Pembiayaan	863	1.276	1.319	1.319	0,56%	0,71%	0,71%	-	456	43	0,00%	100,00%	-0,7%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	216.304	258.971	294.424	78.120	
2	Contribution Margin	7.083	10.698	8.086	1.003	-14,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,35	3,43	0,07	0,20
CIF Payroll	1.941	2.473	2.451	(22)	510

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	9.297	9.168	(1.594)	(129)	4.218	85,22%	588	6,86%	21.760	42,13%	(12.592)
2	Tabungan	115.717	143.468	133.392	132.326	3.774	(1.065)	(11.142)	-7,77%	16.609	14,35%	131.921	100,31%	406
3	Deposito	158.683	167.447	162.836	162.736	(4.690)	(100)	(4.710)	-2,81%	4.054	2,55%	159.836	101,81%	2.900
	Total	282.980	315.865	305.525	304.231	(2.510)	(1.294)	(11.634)	-3,68%	21.251	7,51%	313.517	97,04%	(9.286)
	CASA	124.297	148.418	142.689	141.495	2.180	(1.194)	(6.923)	-4,66%	17.198	13,84%	153.681	92,07%	(12.186)
	(%) CASA	43,92%	46,99%	46,70%	46,51%									
	FDR	77,18%	79,97%	81,98%	82,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3.319	5.293	5.459	4.632	(828)	(662)	-12,50%	1.313	39,54%	-	0,00%	4.632		
2	Giro ISE	510	262	928	704	(223)	442	168,42%	195	38,21%	-	0,00%	704		
3	Tabungan ISE	2.559	4.781	4.282	3.677	(604)	(1.104)	-23,08%	1.118	43,67%	-	0,00%	3.677		
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	12.311	-	-	0	96	-41	2.398	41	12.408	99,22%	(97)
	KUR	9.027	11.109	11.068	-	-	0	310	-41	2.041	41	11.420	96,91%	(352)
	Non KUR	885	1.242	1.242	-	-	0	-214	0	357	-	987	125,84%	255
3	PWG	13.890	24.339	24.267	1.123	950	-174	655	-72	10.376	1.022	28.393	85,47%	(4.126)
	Cilem	5.699	14.691	14.891	340	369	29	449	201	9.192	169	17.349	85,84%	(2.457)
	Gadai	8.191	9.648	9.376	783	580	-203	206	-273	1.184	853	11.045	84,89%	(1.669)
4	CFG	190.097	211.911	209.711	320	626	306	4.335	-2.200	19.614	2.826	205.803	101,90%	3.908
	CF 1	25.896	27.651	27.604	-	-	0	-246	-47	1.708	47	27.891	98,97%	(287)
	Total Griya	21.834	23.960	23.936	-	-	0	0	-24	2.103	24	22.404	106,84%	1.532
4	• Total Non Program	21.834	23.960	23.936	-	-	0	-205	-24	2.103	24	22.404	106,84%	1.532
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.690	3.668	-	-	0	-246	-23	-395	23	5.487	66,84%	(1.819)
	CF 2	164.201	184.260	182.107	320	626	306	4.581	-1.153	17.906	2.779	177.912	102,36%	4.195
	Mitraguna & Others	145.925	165.161	163.025	320	480	160	4.492	-2.137	17.099	2.617	158.181	103,06%	4.844
	Pensiun	18.276	19.099	19.083	-	146	146	89	-16	807	162	19.731	96,71%	(649)
	Total Pembiayaan	218.409	252.593	250.481	1.443	1.776	332	4.962	-2.112	32.072	3.888	255.475	98,05%	(4.994)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	(0)	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	(0)	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	(0)	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	(0)	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	284	100	99	377	284	2,87%	0,80%	3,06%	278	92	276	-			
	KUR	284	100	99	377	31,15%	0,89%	3,40%	278	92	276	-				
	Non KUR	-	-	-	-	(0)	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	26	-	546	0,00%	0,00%	0,00%	225	546	520	-			
	Cilem	-	-	-	-	324	0,00%	0,00%	0,00%	218	324	324	-			
	Gadai	-	-	26	-	222	0,00%	0,00%	0,00%	237	222	196	-			
4	CFG	85	467	65	1.713	0,04%	0,04%	0,03%	0,82%	1.649	1.628	1.247	-			
	CF 1	52	467	65	122	0,20%	0,20%	0,23%	0,46%	62	74	(341)	-			
	Total Griya	52	48	47	122	0,24%	0,24%	0,51%	0,51%	75	70	74	-			
	Oto	-	419	18	4	0,00%	0,00%	0,48%	0,12%	(13)	4	(415)	-			
	CF 2	33	-	-	1.587	0,02%	0,00%	0,87%	1.587	1.554	1.587	-				
	Mitraguna & Others	33	-	-	1.385	0,02%	0,00%	0,85%	1.385	1.353	1.385	-				
	Pensiun	-	-	-	202	0,00%	0,00%	0,10%	1,26%	202	202	202	-			
	Total Pembiayaan	1.209	514	512	512	0,55%	0,20%	0,20%	0,20%	(697)	(2)	0,00%	98,99%	-0,2%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	318.479	282.980	321.190	2.711	
2	Contribution Margin	7.721	11.567	8.757	1.036	-13,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,11	3,13	0,02	0,17
CIF Payroll	1.488	1.563	1.593	30	105

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	6.365	4.709	1.192	(1.656)	119	2,60%	(3.845)	-44,95%	17.343	27,15%	(12.634)
2	Tabungan	104.558	99.445	103.682	104.688	(4.330)	1.005	5.243	5,27%	130	0,12%	118.277	88,51%	(13.590)
3	Deposito	118.514	111.707	105.598	105.602	(98)	4	(6.105)	-5,47%	(12.912)	-10,89%	119.238	88,56%	(13.636)
	Total	231.625	215.742	215.646	214.999	(3.237)	(647)	(743)	-0,34%	(16.626)	-7,18%	254.858	84,36%	(39.859)
	CASA	113.112	104.035	110.048	109.397	(3.138)	(651)	5.362	5,15%	(3.715)	-3,28%	135.620	80,66%	(26.223)
	(%) CASA	48,83%	48,22%	51,03%	50,88%									
	FDR	61,23%	70,15%	69,85%	70,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.168	3.593	425	721	25,09%	934	35,10%	-	0,00%	3.593	
2	Giro ISE	666	1.009	1.030	1.033	3	24	2,41%	367	55,08%	-	0,00%	1.033	
3	Tabungan ISE	1.893	1.764	2.039	2.460	422	696	39,49%	567	29,93%	-	0,00%	2.460	
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	26.158	1.381	1.156	-225	1.622	-480	7.515	1.636	29.087	89,93%	(2.929)
	Cilem	13.169	15.282	15.330	110	487	377	879	48	2.162	439	19.589	78,26%	(4.258)
	Gadai	5.474	11.356	10.828	1.271	670	-602	743	-528	5.354	1.198	9.499	113,99%	1.329
4	CFG	123.108	122.971	122.725	-	890	890	80	-246	-383	1.136	137.895	89,00%	(15.170)
	CF 1	17.304	13.554	13.479	-	-	0	-104	-76	-3.825	76	19.239	70,06%	(5.761)
	Total Griya	13.206	10.229	10.193	-	-	0	0	-36	-3.013	36	13.740	74,18%	(3.547)
4	• Total Non Program	13.206	10.229	10.193	-	-	0	-165	-36	-3.013	36	13.740	74,18%	(3.547)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.325	3.285	-	-	0	-104	-40	-812	40	5.499	59,75%	(2.214)
	CF 2	105.804	109.416	109.246	-	890	890	184	-170	3.442	1.060	118.656	92,07%	(9.410)
	Mitraguna & Others	72.025	76.913	77.003	-	890	890	568	89	4.978	801	83.513	92,20%	(6.510)
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-259	-1.536	259	35.143	91,75%	(2.900)
	Total Pembiayaan	141.827	151.349	150.623	1.381	2.046	665	1.659	-725	8.797	2.772	167.059	90,16%	(16.435)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-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	-	-	-	-	611	0,00%	0,00%	0,00%	2,34%	611	611	611		
	Cilem	-	-	-	-	487	0,00%	0,00%	0,00%	3,18%	487	487	487		
	Gadai	-	-	-	-	124	0,00%	0,00%	0,00%	1,15%	124	124	124		
4	CFG	370	1.341	1.411	619	2.132	0,30%	1,15%	1,74%	721	1.763	791			
	CF 1	206	891	832	1.299	1.000	1,19%	6,14%	9,64%	467	1.093	408			
	Total Griya	92	798	742	950	1.000	0,69%	7,25%	9,32%	209	859	152			
	Oto	114	93	90	349	1.000	2,79%	2,72%	10,62%	259	235	256			
	CF 2	164	450	579	833	1.000	0,15%	0,53%	0,76%	254	669	383			
	Mitraguna & Others	164	352	210	464	1.000	0,23%	0,27%	0,60%	254	300	111			
	Pensiun	-	98	369	369	1.000	0,00%	1,14%	1,15%	-	369	272			
	Total Pembiayaan	5	625	665	619	0,44%	0,41%	0,44%	(6)	615	(6)	2,09%	-409,24%	1,7%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	222.570	231.625	224.623	2.053	
2	Contribution Margin	5.016	7.365	6.362	1.346	-26,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,06	3,22	3,21	(0,02)	0,15
CIF Payroll	1.010	1.088	1.108	20	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	5.045	5.037	41	(8)	1.584	45,89%	3.422	211,82%	8.205	61,38%	(3.169)
2	Tabungan	101.049	104.536	107.051	106.410	297	(640)	1.875	1,79%	5.361	5,31%	110.650	96,17%	(4.240)
3	Deposito	38.774	46.765	44.658	44.648	1.315	(10)	(2.117)	-4,53%	5.874	15,15%	39.372	113,40%	5.276
	Total	141.438	154.753	156.754	156.095	1.653	(659)	1.342	0,87%	14.657	10,36%	158.228	98,65%	(2.133)
	CASA	102.664	107.988	112.096	111.447	338	(649)	3.459	3,20%	8.782	8,55%	118.855	93,77%	(7.409)
	(%) CASA	72,59%	69,78%	71,51%	71,40%									
	FDR	91,03%	105,51%	104,94%	105,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	3.450	3.604		154	960	36,28%	306	9,28%	-	0,00%	3.604
2	Giro ISE	186	153	160	162		2	9	5,90%	(23)	-12,63%		0,00%	162
3	Tabungan ISE	2.913	2.481	3.280	3.432		152	951	38,30%	519	17,83%		0,00%	3.432
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	7.339	-	-	0	454	-14	7.097	14	4271	171,84%	3.068
	KUR	103	6.755	6.749	-	-	0	472	-6	6.646	6	3.950	170,85%	2.799
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269
3	PWG	20.398	32.657	34.132	1.528	2.778	1.250	2.285	1.475	13.734	1.303	32.338	105,55%	1.794
	Cilem	7.170	13.624	14.861	304	1.368	1.063	877	1.238	7.692	130	17.171	86,55%	(2.309)
	Gadai	13.229	19.034	19.271	1.224	1.410	1.186	1.407	237	6.042	1.173	15.168	127,05%	4.103
4	CFG	107.701	103.153	102.910	-	60	60	-629	-243	-4.791	303	119.851	85,86%	(16.942)
	CF 1	13.161	13.475	13.431	-	-	0	43	-44	269	44	14.763	90,97%	(1.333)
	Total Griya	10.223	9.990	9.970	-	-	0	0	-20	-253	20	10.729	92,92%	(760)
4	• Total Non Program	10.223	9.819	9.799	-	-	0	-130	-20	-424	20	10.729	91,33%	(930)
	• Program	-	172	171	-	-	0	-1	-1	171	1	4.034	85,79%	(573)
	Oto	2.938	3.485	3.461	-	-	0	43	-24	523	24	105.088	85,15%	(15.609)
	CF 2	94.540	89.678	89.479	-	60	60	-672	-199	-5.061	259	98.599	84,26%	(15.516)
	Mitraguna & Others	89.171	83.225	83.083	-	60	60	-915	-142	-6.088	202	6.488	98,57%	(93)
	Pensiun	5.368	6.453	6.396	-	-	0	242	-57	1.027	57			
	Total Pembiayaan	128.755	163.281	164.499	1.528	2.838	1.310	2.107	1.218	35.743	1.620	156.875	104,86%	7.624

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	-	-	-	-	407	0,00%	0,00%	5,55%	407	407	407					
	KUR	-	-	-	-	407	0,00%	0,00%	6,03%	407	407	407					
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
3	PWG	-	-	-	-	958	0,00%	0,00%	2,81%	958	958	958					
	Cilem	-	-	-	-	509	0,00%	0,00%	3,43%	509	509	509					
	Gadai	-	-	-	-	448	0,00%	0,00%	2,33%	448	448	448					
4	CFG	1.919	1.884	2.116	2.284	2.872	2,33%	2,21%	2,22%	(0)	(221)	(245)					
	CF 1	23	78	78	78	78	0,18%	0,58%	0,58%	-	55	-					
	Total Griya	-	78	78	78	78	0,00%	0,78%	0,78%	-	78	-					
	Oto	23	-	-	-	-	0,79%	0,00%	0,00%	-	(23)	-					
	CF 2	2.482	2.451	2.206	2.206	2.206	2,63%	2,46%	2,47%	(0)	(276)	(245)					
	Mitraguna & Others	2.482	2.451	2.206	2.206	2.206	2,78%	2,65%	2,66%	(0)	(276)	(245)					
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	2.920	2.530	2.284	2.284	2.27	1,40%	1,39%	(0)	(636)	(245)	0,00%	100,00%	-1,4%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	125.537	141.438	161.771	36.234	
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,17	3,18	0,02	0,23
CIF Payroll	762	785	788	3	26

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-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	137	133	26	(3)	(2)	-1,29%	98	280,93%	40	332,51%	93
3	Deposito	-	-	300	300	0	0	300	#DIV/0!	300	#DIV/0!	0	0,00%	300
	Total	35	135	437	433	26	(3)	298	220,65%	398	1137,42%	40	1080,11%	393
	CASA	35	135	137	133	26	(3)	(2)	-1,29%	98	280,93%	40	332,51%	93
(%) CASA	100,00%	100,00%	31,30%	30,78%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

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

Asset & Contribution Margin

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-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	612	713	(137)	101	157	28,32%	275	62,69%	502	142,00%	211
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	912	1.013	(137)	101	(93)	-8,38%	575	131,13%	502	201,75%	511
	CASA	438	556	612	713	(137)	101	157	28,32%	275	62,69%	502	142,00%	211
	(%) CASA	100,00%	50,26%	67,10%	70,39%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-</td					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	41.390	47.764	(6.089)	6.374	9.438	24,63%	26.312	122,66%	33.434	142,86%	14.331
2	Tabungan	103.481	115.421	116.041	115.513	(6.593)	(528)	92	0,08%	12.032	11,63%	120.938	95,51%	(5.425)
3	Deposito	132.303	108.795	107.141	107.141	22.857	0	(1.654)	-1,52%	(25.161)	-19,02%	133.406	80,31%	(26.265)
	Total	257.235	262.542	264.573	270.418	10.175	5.845	7.876	3,00%	13.183	5,12%	287.777	93,97%	(17.359)
	CASA	124.933	153.747	157.432	163.277	(12.681)	5.845	9.530	6,20%	38.344	30,69%	154.371	105,77%	8.906
	(%) CASA	48,57%	58,56%	59,50%	60,38%									
	FDR	70,83%	82,46%	82,39%	80,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	7.964	8.515	8.831	316	867	10,89%	895	11,28%	-	0,00%	8.831	
2	Giro ISE	4.026	3.838	3.760	3.927	167	89	2,32%	(100)	-2,47%	-	0,00%	3.927	
3	Tabungan ISE	2.910	4.126	4.755	4.904	149	778	18,86%	1.995	68,55%	-	0,00%	4.904	
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	39.025	39.182	640	-	-640	250	157	-6.052	(157)	56.266	69,64%	(17.083)	
	Linkage	14.656	14.625	14.625	-	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	Non-Linkage	30.579	24.401	24.558	640	-	-640	252	157	-6.021	(157)	36.806	66,72%	(12.248)	
	• Local Champion	28.121	21.589	21.588	640	-	-640	276	-1	-6.533	1	31.073	69,48%	(9.485)	
	• Value Chain	2.457	2.812	2.969	-	-	-	-23	158	512	(158)	5.732	51,80%	(2.763)	
2	MBG	4.919	2.747	2.739	-	-	0	-126	-8	-2.180	8	4.919	55,68%	(2.180)	
	KUR	4.804	2.747	2.739	-	-	0	-126	-8	-2.065	8	4.804	57,01%	(2.065)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	-	115	0,00%	(115)
3	PWG	23.337	42.470	43.419	2.183	2.461	278	2.937	950	20.082	1.512	41.363	104,97%	2.057	
	Cilem	6.677	18.873	19.076	403	357	-46	1.426	203	12.399	154	21.729	87,79%	(2.653)	
	Gadai	16.660	23.597	24.344	1.780	2.104	324	1.511	747	7.684	1.358	19.634	123,99%	4.710	
4	CFG	108.703	132.255	132.638	1.795	900	-895	2.923	383	23.935	517	121.776	108,92%	10.862	
	CF 1	24.869	27.133	27.047	19	-	-19	-221	-86	2.177	86	26.529	101,95%	518	
	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	5.860	19	-	-19	-221	-43	863	43	6.182	94,79%	(322)	
	CF 2	83.833	105.122	105.591	1.776	900	-876	3.144	469	21.758	431	95.247	110,86%	10.344	
	Mitraguna & Others	62.328	80.329	80.995	1.426	900	-526	2.133	666	18.667	234	72.530	111,67%	8.465	
	Pensiun	21.505	24.793	24.596	350	-	-350	1.012	-197	3.091	197	22.716	108,27%	1.880	
	Total Pembiayaan	182.193	216.497	217.978	4.618	3.361	-1.257	5.984	1.481	35.785	1.880	224.323	97,17%	(6.344)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtD	Net (UG) & DG			% Penc.	Target Dec'25
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM		
1	SME	-	-	-	1.165	1.165	0,00%	0,00%	2,97%	1.165	1.165	1.165	-		
	Linkage	-	-	-	-	1.048	0,00%	0,00%	0,00%	-	-	-	-		
	Local Champion	-	-	-	1.048	1.048	0,00%	0,00%	4,27%	1.048	1.048	1.048	-		
	Value Chain	-	-	-	117	117	0,00%	0,00%	0,54%	117	117	117	-		
2	MBG	121	32	73	58	58	2,46%	2,64%	2,10%	15	(63)	26	-		
	KUR	83	32	73	58	58	1,72%	2,64%	2,10%	15	(25)	26	-		
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	0,00%	-	(38)	-	-		
3	PWG	-	-	-	2.082	2.082	0,00%	0,00%	4,80%	2.082	2.082	2.082	-		
	Cilem	-	-	-	1.791	1.791	0,00%	0,00%	9,39%	1.791	1.791	1.791	-		
	Gadai	-	-	-	291	291	0,00%	0,00%	1,20%	291	291	291	-		
4	CFG	330	1.506	979	2.138	2.138	0,30%	0,74%	1,61%	1.160	1.809	632	-		
	CF 1	209	-	22	173	173	0,84%	0,08%	0,64%	151	(36)	173	-		
	Total Griya	-	-	-	-	1.000	0,00%	0,00%	0,00%	-	-	-	-		
	Oto	107	261	261	261	261	2,15%	4,41%	4,45%	153	-	173	-		
	CF 2	2.577	137	1.601	1.601	1.601	3,07%	1,52%	1,52%	(976)	1.464	1.464	-		
	Mitraguna & Others	2.422	-	1.464	1.464	1.464	3,89%	1,82%	1,81%	(958)	1.464	1.464	-		
	Pensiun	155	137	137	137	137	0,09%	0,06%	0,56%	(19)	(0)	95	-		
	Total Pembiayaan	8.782	6.553	8.017	8.017	4.82%	3,70%	3,68%	-	(765)	1.464	3,33%	9,54%	-0,4%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtD	Net (UG) & DG			% Penc.	Target Dec'25
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM		
1	SME	5.726	6.156	6.156	6.156	6.156	12,66%	15,77%	15,71%	430	-	-	-		
	Linkage	23	-	-	-	23	0,15%	0,00%	0,00%	-	(23)	-	-		
	Non-Linkage	5.703	6.156	6.156	6.156	6.156	18,65%	25,23%	25,07%	453	-	-	-		
	Value Chain	-	-	-	-	1.048	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	372	-	-	-	372	7,57%	0,00%	0,00%	-	(372)	-	-		
	KUR	296	-</												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	20.086	20.527	(16.565)	441	(2.983)	-12,69%	2.823	15,95%	30.252	67,85%	(9.725)
2	Tabungan	74.047	78.794	76.962	75.680	2.185	(1.282)	(3.114)	-3,95%	1.633	2,20%	92.330	81,97%	(16.650)
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	285.455	284.614	14.945	(841)	(6.247)	-2,15%	15.187	5,64%	301.398	94,43%	(16.784)
	CASA	91.751	102.304	97.048	96.207	(14.380)	(841)	(6.097)	-5,96%	4.456	4,86%	122.582	78,48%	(26.375)
	(%) CASA	34,05%	35,17%	34,00%	33,80%									
	FDR	66,93%	72,31%	73,73%	73,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	4.337	4.166		(171)	(89)	-2,10%	467	12,63%	-	0,00%	4.166
2	Giro ISE	1.245	527	389	252		(137)	(274)	-52,09%	(992)	-79,72%	-	0,00%	252
3	Tabungan ISE	2.454	3.729	3.947	3.914		(34)	185	4,96%	1.460	59,47%	-	0,00%	3.914
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	11.330	200	-	-200	895	-29	3.830	29	10.603	106,86%	727
	KUR	5.814	9.851	9.827	200	-	-200	929	-24	4.013	24	8.917	110,21%	910
	Non KUR	1.686	1.508	1.503	-	-	0	-34	-5	-183	5	1.686	89,14%	(183)
3	PWG	25.637	39.504	40.587	2.439	2.317	-122	1.917	1.083	14.949	1.235	38.538	105,32%	2.049
	Cilem	7.478	16.995	17.243	352	426	74	982	249	9.765	177	18.884	91,31%	(1.640)
	Gadai	18.160	22.509	23.343	2.087	1.892	-195	936	834	5.184	1.058	19.654	118,77%	3.689
4	CFG	147.202	159.467	158.538	12	110	98	-1.974	-929	11.336	1.039	162.134	97,78%	(3.596)
	CF 1	16.107	20.872	20.824	-	-	0	-284	-47	4.718	47	18.306	113,76%	2.519
	Total Griya	8.451	15.348	15.323	-	-	0	0	-25	6.872	25	9.032	169,65%	6.291
4	• Total Non Program	8.451	15.348	15.323	-	-	0	0	-25	6.872	25	9.032	169,65%	6.291
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.502	-	-	0	-284	-22	-2.154	22	9.274	59,33%	(3.772)
	CF 2	131.096	138.596	137.714	12	110	98	-1.691	-882	6.618	992	143.828	95,75%	(6.114)
	Mitraguna & Others	128.138	134.779	133.927	12	110	98	-1.877	-852	5.789	962	139.216	96,20%	(5.289)
	Pensiun	2.957	3.817	3.787	-	-	0	186	-30	829	30	4.612	82,10%	(825)
	Total Pembiayaan	180.340	210.330	210.455	2.651	2.427	-224	838	125	30.115	2.303	211.274	99,61%	(820)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	453	151	380	405	6,04%	3,34%	3,34%	3,57%	25	(48)	254					
	KUR	363	80	229	405	6,24%	2,32%	4,12%	176	42	(324)	324					
	Non KUR	90	70	151	-	5,33%	10,00%	0,00%	(151)	(90)	(70)						
3	PWG	-	-	-	-	1.158	0,00%	0,00%	2,85%	1.158	1.158	1.158					
	Cilem	-	-	-	-	681	0,00%	0,00%	3,95%	681	681	681					
	Gadai	-	-	-	-	477	0,00%	0,00%	2,04%	477	477	477					
4	CFG	537	1.213	2.440	5.619	0,36%	1,53%	3,54%	3.178	5.082	4.406						
	CF 1	200	336	823	1.537	1,24%	3,94%	13,93%	2.078	2.701	2.564						
	Total Griya	-	-	-	-	1.364	0,00%	0,00%	8,90%	1.364	1.364	1.364					
	Oto	200	336	823	1.537	2,61%	14,90%	27,93%	714	1.337	1.200						
	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%	2,03%	1.101	2.381	1.842						
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-						
	Total Pembiayaan	990	1.364	2.820	7.181	0,55%	1,34%	3,41%	4.361	6.192	5.818	0,61%	82,27%	-2,8%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	70	198	265	265	0,93%	2,34%	2,34%	(0)	195	67						
	KUR	-	198	198	198	0,00%	2,01%	2,02%	(0)	198	(0)						
	Non KUR	70	-	67	67	4,15%</td											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	14.661	14.173	(24)	(488)	(348)	-2,40%	1.223	9,45%	19.133	74,08%	(4.960)
2	Tabungan	76.505	82.083	81.396	82.197	(3.276)	800	113	0,14%	5.692	7,44%	87.055	94,42%	(4.859)
3	Deposito	21.770	21.010	21.386	21.386	(250)	(0)	375	1,79%	(385)	-1,77%	22.377	95,57%	(991)
	Total	111.225	117.615	117.444	117.756	(3.551)	312	141	0,12%	6.531	5,87%	128.565	91,59%	(10.810)
	CASA	89.454	96.605	96.057	96.370	(3.300)	312	(235)	-0,24%	6.915	7,73%	106.189	90,75%	(9.819)
	(%) CASA	80,43%	82,14%	81,79%	81,84%									
	FDR	45,34%	61,64%	62,05%	61,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.158	1.339	1.370	1.370	(1)	31	2,31%	212	18,26%	-	0,00%	1.370		
2	Giro ISE	199	98	128	127	(1)	29	29,27%	(73)	-36,43%	-	0,00%	127		
3	Tabungan ISE	959	1.241	1.242	1.243	1	2	0,18%	284	29,63%	-	0,00%	1.243		
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0	
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	103	5.708	5.703	150	-	-150	941	-5	5.600	5	4.157	137,18%	1.546	
	KUR	103	5.507	5.501	150	-	-150	943	-5	5.399	5	3.948	139,36%	1.554	
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)	
3	PWG	12.227	19.478	19.648	797	1.110	312	1.149	170	7.421	940	29.234	67,21%	(9.586)	
	Cilem	5.118	11.042	11.041	37	352	314	764	-1	5.923	353	18.602	59,35%	(7.561)	
	Gadai	7.109	8.436	8.607	760	758	-2	384	171	1.499	587	10.632	80,96%	(2.025)	
4	CFG	38.093	47.309	47.517	-	501	501	-276	209	9.424	292	46.784	101,57%	734	
	CF 1	11.280	11.213	11.126	-	-	0	-187	-88	-154	88	12.440	89,43%	(1.315)	
	Total Griya	5.847	6.712	6.679	-	-	0	0	-34	832	34	6.160	108,42%	519	
4	• Total Non Program	5.847	5.867	5.834	-	-	0	-159	-33	-13	33	6.160	94,71%	(326)	
	• Program	-	846	845	-	-	0	167	-1	845	1	6.280	70,80%	(1.834)	
	Oto	5.433	4.501	4.447	-	-	0	-187	-54	-986	54	34.343	105,97%	2.049	
	CF 2	26.814	36.096	36.392	-	501	501	-88	296	9.578	205	31.664	107,51%	2.377	
	Mitraguna & Others	24.934	33.722	34.041	-	501	501	-266	318	9.107	183	2.679	87,76%	(328)	
	Pensiun	1.880	2.374	2.351	-	-	0	178	-22	471	22	80.177	90,89%	(7.306)	
	Total Pembiayaan	50.425	72.497	72.871	947	1.611	663	1.814	373	22.446	1.237				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	-	-	408	660	0	0,00%	7,15%	11,57%	252	660	660					
	KUR	-	-	408	660	0	0,00%	7,41%	11,99%	252	660	660					
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	-	-	-					
3	PWG	-	-	-	-	645	0,00%	0,00%	3,28%	645	645	645					
	Cilem	-	-	-	-	358	0,00%	0,00%	3,24%	358	358	358					
	Gadai	-	-	-	-	287	0,00%	0,00%	3,34%	287	287	287					
4	CFG	182	361	273	1.296	0	100,00%	0,48%	0,58%	2,73%	1.023	1.115	935				
	CF 1	77	272	185	573	0,61%	1,39%	4,11%	12,88%	388	497	301					
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	0,00%	-	(1)	-					
	Oto	76	272	185	573	1,61%	1,39%	4,11%	12,88%	388	497	301					
	CF 2	105	89	89	724	0,39%	0,25%	1,99%	635	619	635						
	Mitraguna & Others	105	89	89	724	0,42%	0,26%	2,13%	635	619	635						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	182	361	682	2.601	0,36%	0,94%	3,57%	1.919	2.419	2.240						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	2	2	2	2	2	2	2	100,00%	100,00%	100,00%	100,00%	100,00%	-		
	Linkage	2	2	2	2	2	2	2	100,00%	100,00%	100,00%	100,00%	100,00%	-		
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	0	0,00%	-		
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	0	0,00%	-		
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	0	0,00%	-		
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	0	0,00%	-		
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	0	0,00%	-		
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	0	0,00%	-		
	Cilem	-	-													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	7.334	8.149	258	815	2.525	44,90%	(9.286)	-53,26%	23.630	34,48%	(15.482)
2	Tabungan	88.077	82.380	82.763	82.011	(3.815)	(752)	(369)	-0,45%	(6.066)	-6,89%	98.104	83,60%	(16.093)
3	Deposito	27.462	49.623	47.706	49.831	677	2.124	207	0,42%	22.368	81,45%	28.010	177,90%	21.820
	Total	132.974	137.627	137.803	139.990	(2.881)	2.187	2.363	1,72%	7.016	5,28%	149.745	93,49%	(9.754)
	CASA	105.512	88.004	90.097	90.160	(3.557)	63	2.156	2,45%	(15.352)	-14,55%	121.734	74,06%	(31.575)
	(%) CASA	79,35%	63,94%	65,38%	64,40%									
	FDR	8,88%	18,62%	19,11%	18,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	6.363	6.454	91	1.107	20,69%	(6.276)	-49,30%		-	0,00%	6.454
2	Giro ISE	9.787	135	1.200	1.303	102	1.168	864,11%	(8.484)	-86,69%			0,00%	1.303
3	Tabungan ISE	2.943	4.712	4.663	4.652	(11)	(61)	-1,29%	1.709	58,06%			0,00%	4.652
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	5.354	11	94	83	-10	-21	2.282	115	3.219	166,34%	2.135
	Cilem	3.072	5.374	5.354	11	94	83	-10	-21	2.282	115	3.219	166,34%	2.135
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.980	-	807	807	2.442	722	12.237	85	17.986	116,65%	2.994
	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	19.149	-	807	807	2.466	728	12.101	79	15.185	126,11%	3.964
	Mitraguna & Others	6.955	18.330	19.058	-	807	807	2.467	728	12.103	79	14.429	132,08%	4.628
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.334	11	901	890	2.431	702	14.519	199	21.204	124,19%	5.129

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	144	0,00%	0,00%	2,68%	144	144	144	144				
	Cilem	-	-	-	-	144	0,00%	0,00%	2,68%	144	144	144	144				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	339	428	185	185	2.55%	2,11%	0,88%	(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%	1,32%	0,00%	(242)	-	(155)						
	Mitraguna & Others	-	155	242	-	0,00%	1,32%	0,00%	(242)	-	(155)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	76	230	154	0,00%	0,90%	0,58%	(76)	154	79	5,77%	-885,98%	5,2%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137.177	132.974	137.995	798	
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,15	3,16	0,01	0,26
CIF Payroll	250	268	278	10	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	38.940	38.943	351	3	2.172	5,91%	19.917	104,69%	25.910	150,30%	13.032
2	Tabungan	42.453	51.742	53.666	54.831	(2.433)	1.165	3.089	5,97%	12.378	29,16%	51.570	106,32%	3.261
3	Deposito	43.338	45.108	43.733	43.686	(418)	(47)	(1.422)	-3,15%	348	0,80%	44.053	99,17%	(367)
	Total	104.817	133.621	136.340	137.460	(2.501)	1.120	3.839	2,87%	32.643	31,14%	121.533	113,11%	15.927
	CASA	61.479	88.513	92.606	93.773	(2.082)	1.167	5.260	5,94%	32.295	52,53%	77.480	121,03%	16.294
	(%) CASA	58,65%	66,24%	67,92%	68,22%									
	FDR	25,79%	43,61%	42,84%	42,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.112	2.101	(11)	101	5,07%	719	52,07%	-	0,00%	2.101	
2	Giro ISE	167	54	54	54	0	(0)	-0,03%	(113)	-67,75%	-	0,00%	54	
3	Tabungan ISE	1.214	1.946	2.058	2.047	(11)	101	5,21%	833	68,59%	-	0,00%	2.047	
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008	
	• Local Champion	-	2.008	2.008	-	-	0	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	0,00%	0	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
3	PWG	4.744	10.333	10.441	110	216	106	-535	108	5.697	108	5.487	190,30%	4.954	
	Cilem	4.744	10.333	10.441	110	216	106	-535	108	5.697	108	5.487	190,30%	4.954	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	22.287	45.930	45.965	-	400	400	23	35	23.678	365	31.737	144,83%	14.228	
	CF 1	3.598	7.776	7.757	-	-	0	-110	-19	4.159	19	4.798	161,67%	2.959	
	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	-9	1.934	9	1.529	204,02%	1.590
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	2.412	4.647	4.638	-	-	0	-110	-10	2.225	10	3.269	141,87%	1.369	
	CF 2	18.689	38.154	38.208	-	400	400	133	54	19.519	346	26.939	141,83%	11.269	
	Mitraguna & Others	17.983	37.353	37.411	-	400	400	139	58	19.428	342	25.358	147,53%	12.053	
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)	
	Total Pembiayaan	27.031	58.271	58.414	110	616	506	1.495	143	31.383	473	37.223	156,93%	21.190	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-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	-	-	-	-	133	0,00%	0,00%	0,00%	1,27%	133	133	133		
	Cilem	-	-	-	-	133	0,00%	0,00%	0,00%	1,27%	133	133	133		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	-	-	-	-	178	0,00%	0,00%	0,00%	0,39%	178	178	178		
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
	CF 2	-	-	-	-	178	0,00%	0,00%	0,00%	0,47%	178	178	178		
	Mitraguna & Others	-	-	-	-	178	0,00%	0,00%	0,00%	0,48%	178	178	178		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-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%	0,00%	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-			
	Total Griya</td														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-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	11.453	11.438	1.519	(15)	(658)	-5,44%	9.325	441,40%	14.424	79,30%	(2.986)
3	Deposito	750	802	802	802	(314)	0	0	0,02%	52	6,98%	1.518	52,88%	(715)
	Total	2.863	12.898	12.256	12.241	1.205	(15)	(658)	-5,10%	9.378	327,59%	24.391	50,18%	(12.151)
	CASA	2.113	12.096	11.453	11.438	1.519	(15)	(658)	-5,44%	9.325	441,40%	22.874	50,01%	(11.436)
	(%) CASA	73,80%	93,78%	93,45%	93,44%									
	FDR	44,75%	139,34%	146,99%	147,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	266	266	0	0	(50)	-15,79%	266	#DIV/0!	-	0,00%	266
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	-	316	266	266	0	0	(50)	-15,79%	266	#DIV/0!	0	0,00%	266
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	12.157	422	220	-202	827	34	10.956	186	9.851	123,41%	2.306
	Cilem	1.026	8.861	8.857	320	130	-190	808	-4	7.831	134	6.985	126,81%	1.872
	Gadai	175	3.262	3.300	102	90	-11	20	38	3.124	52	2.866	115,14%	434
4	CFG	80	5.331	5.339	-	28	28	-61	7	5.259	20	9.810	54,42%	(4.471)
	CF 1	-	2.512	2.532	-	28	28	-31	20	2.532	7	1.196	211,77%	1.336
	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	1.511	-	28	28	-31	20	1.511	7	902	167,56%	609
	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	18.015	422	247	-174	1.285	41	16.733	206	19.661	91,63%	(1.646)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	-	-	-	-	90	0,00%	0,00%	0,74%	90	90	90				
	Cilem	-	-	-	-	46	0,00%	0,00%	0,52%	46	46	46				
	Gadai	-	-	-	-	44	0,00%	0,00%	1,33%	44	44	44				
4	CFG	-	-	-	-	233	0,00%	0,00%	4,36%	233	233	233				
	CF 1	-	-	-	-	190	0,00%	0,00%	7,50%	190	190	190				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-	190	0,00%	0,00%	12,56%	190	190	190				
	CF 2	-	-	-	-	43	0,00%	0,00%	1,53%	43	43	43				
	Mitraguna & Others	-	-	-	-	43	0,00%	0,00%	1,69%	43	43	43				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	1,12%	#DIV/0!	1,1%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	2.863	19.235	19.235	#DIV/0!
2	Contribution Margin	-	(22)	(763)	(763)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,08	3,23	0,15	#DIV/0!
CIF Payroll	-	12	13	1	13