

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	36.129	36.463	(10.306)	334	(12.280)	-25,19%	(37.706)	-50,84%	247.274	14,75%	(210.811)
2	Tabungan	1.786.724	2.008.954	2.017.387	2.020.585	40.750	3.198	11.631	0,58%	233.861	13,09%	2.037.916	99,15%	(17.331)
3	Deposito	649.060	610.498	598.135	601.681	(5.364)	3.546	(8.818)	-1,44%	(47.380)	-7,30%	667.179	90,18%	(65.499)
	Total	2.509.954	2.668.196	2.651.651	2.658.729	25.080	7.077	(9.467)	-0,35%	148.775	5,93%	2.952.369	90,05%	(293.640)
	CASA	1.860.893	2.057.697	2.053.516	2.057.048	30.444	3.532	(649)	-0,03%	196.155	10,54%	2.285.190	90,02%	(228.142)
	(%) CASA	74,14%	77,12%	77,44%	77,37%									
	FDR	125,36%	131,30%	132,73%	132,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	43.678	43.672		(7)	2.230	5,38%	833	1,94%	83.611	52,23%	(39.940)
2	Giro ISE	4.948	2.786	4.536	4.549		13	1.763	63,28%	(399)	-8,07%	29.659	15,34%	(25.111)
3	Tabungan ISE	31.691	34.438	34.924	34.904		(19)	467	1,36%	3.213	10,14%	37.357	93,43%	(2.453)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YTD		Posisi	Penc.	Gap	
1	SME	184.570	243.280	244.434	-	2.000	2.000	615	1.154	59.864	846	223.889	109,18%	20.545	
	Linkage	86.431	110.781	110.781	-	-	-	-	(519)	0	24.350		103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	133.653	-	2.000	2.000	1.134	1.154	35.513	846	120.072	111,31%	13.581	
	• Local Champion	98.139	132.499	133.653	-	2.000	2.000	1.134	1.154	35.513	846	116.221	115,00%	17.432	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)	
2	MBG	446.877	444.841	444.570	3.055	4.571	1.516	502	(271)	-2.307	4.842	507.692	87,57%	(63.122)	
	KUR	419.345	420.474	420.153	3.055	4.371	1.316	1.113	(321)	808	4.692	477.116	88,06%	(56.963)	
3	PWG	258.833	422.883	434.682	44.356	42.410	(1.946)	16.622	11.799	175.849	30.611	433.208	100,34%	1.474	
	Cilem	127.522	228.193	236.765	11.538	14.525	2.988	8.501	8.573	109.243	5.953	267.053	88,66%	(30.288)	
	Gadai	131.312	194.690	197.917	32.819	27.885	(4.934)	8.121	3.227	66.606	24.658	166.155	119,12%	31.762	
4	CFG	2.256.170	2.392.296	2.395.964	17.936	23.844	5.907	12.190	3.668	139.794	20.175	2.483.471	96,48%	(87.507)	
	CF 1	461.418	474.026	475.297	2.539	3.186	647	4.543	1.270	13.879	1.916	498.650	95,32%	(23.353)	
	Total Griya	417.205	391.149	390.775	478	523	45	0	(375)	-26.431	897	434.485	89,94%	(43.710)	
	• Total Non Program	64.148	59.172	59.144	200	220	20	(157)	(28)	-5.004	248	71.781	82,39%	(12.637)	
	• Program	353.058	331.978	331.631	278	303	25	(1.952)	(347)	-21.426	649	362.704	91,43%	(31.073)	
	Oto	44.213	82.877	84.522	2.061	2.664	602	4.543	1.645	40.309	1.019	64.165	131,73%	20.357	
	CF 2	1.794.752	1.918.270	1.920.667	15.397	20.658	5.261	7.647	2.398	125.916	18.260	1.984.822	96,77%	(64.154)	
	Mitraguna & Others	1.323.695	1.437.274	1.442.209	12.311	18.817	6.506	6.250	4.935	118.513	13.881	1.494.383	96,51%	(52.174)	
	Pensiun	471.056	480.996	478.459	3.086	1.841	(1.245)	1.397	(2.537)	7.402	4.378	490.439	97,56%	(11.980)	
	Total Pembiayaan	3.146.451	3.503.301	3.519.650	65.347	72.825	7.478	29.929	16.350	373.200	56.475	3.648.260	96,47%	(128.609)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	YTD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	192	475	460	2.638	0,10%	0,19%	1,08%	2.178	2.446	2.162			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	2.638	0,20%	0,35%	1,97%	2.178	2.446	2.162			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	38.833	1,09%	3,32%	8,73%	24.060	33.954	24.060			
	KUR	3.627	13.148	13.148	34.890	0,86%	3,13%	8,30%	21.741	31.263	21.741			
	Non KUR	1.252	1.625	1.625	3.944	4,55%	6,67%	16,15%	2.319	2.691	2.319			
3	PWG	275	122	122	15.553	0,11%	0,03%	3,58%	15.431	15.278	15.431			
	Cilem	275	-	-	10.899	0,22%	0,00%	4,60%	10.899	10.624	10.899			
	Gadai	-	122	122	4.654	0,00%	0,06%	2,35%	4.654	4.654	4.654			
4	CFG	67.344	65.451	70.806	107.911	2,98%	2,98%	4,50%	37.105	40.567	42.460			
	CF 1	43.373	41.926	45.314	65.428	9,40%	9,56%	13,77%	20.114	22.055	23.502			
	Total Griya	41.791	40.088	42.848	55.202	10,02%	10,95%	14,13%	12.354	13.411	15.114			
	Oto	1.583	1.838	2.467	10.227	3,58%	2,98%	12,10%	7.760	8.644	8.388			
	CF 2	23.971	23.525	25.491	42.483	1,34%	1,33%	2,21%	16.992	18.512	18.958			
	Mitraguna & Others	22.208	21.186	23.560	39.263	1,68%	1,64%	2,72%	15.703	17.056	18.077			
	Pensiun	1.763	2.338	1.931	3.220	0,37%	0,40%	0,67%	1.288	1.457	881			
	Total Pembiayaan	138.673	177.658	174.204	174.980	4,41%	4,97%	4,97%	776	36.306	(2.679)	3.999	19,71%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	3.177.084	3.261.982	3.569.956	392.872	
2	Contribution Margin	77.127	93.445	100.014	22.887	-29,7%

PHR & Payroll

Kinerja

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	7.189	8.304	8.316	286	12	1.128	15,69%	7.172	626,69%	11.144	74,62%	(2.828)
3	Deposito	-	2.650	3.150	3.150	0	0	500	18,87%	3.150	#DIV/0!	352	895,91%	2.798
	Total	1.144	9.839	11.454	11.466	286	12	1.628	16,54%	10.322	901,94%	11.496	99,74%	(30)
	CASA	1.144	7.189	8.304	8.316	286	12	1.128	15,69%	7.172	626,69%	11.144	74,62%	(2.828)
(%) CASA	100,00%	73,07%	72,50%	72,53%										
FDR	0,00%	33,29%	29,12%	29,08%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	140	140	0	0	0,56%	140	#DIV/0!	-	0,00%	140	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	0
3	Tabungan ISE	-	140	140	140	0	1	0,56%	140	#DIV/0!	-	0,00%	140	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	0
5	CIF ISE	-	8	8	8	0	0	0,00%	8	#DIV/0!	-	0,00%	8	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	3.276	3.335	100	100	0	435	59	3.335	41	2.402	138,83%	933
	KUR	-	3.040	3.100	100	100	0	440	59	3.100	41	2.282	135,82%	818
	Non KUR	-	235	235	-	-	0	-5	0	235	-	120	195,97%	115
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	3.276	3.335	100	100	0	435	59	3.335	41	2.402	138,83%	933	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-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	-	-	-	-	47	0,00%	0,00%	1,42%	47	47	47	47			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	47	0,00%	0,00%	20,15%	47	47	47	47			
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	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	7.127	6.688	(437)	(439)	845	14,47%	(5.223)	-43,85%	32.340	20,68%	(25.653)
2	Tabungan	224.769	228.193	233.742	233.927	2.933	185	5.734	2,51%	9.158	4,07%	248.413	94,17%	(14.486)
3	Deposito	43.574	34.668	34.855	34.914	153	60	247	0,71%	(8.660)	-19,87%	44.995	77,60%	(10.081)
	Total	280.254	268.703	275.723	275.529	2.648	(194)	6.826	2,54%	(4.725)	-1,69%	325.749	84,58%	(50.220)
	CASA	236.680	234.036	240.869	240.615	2.496	(254)	6.579	2,81%	3.935	1,66%	280.753	85,70%	(40.139)
	(%) CASA	84,45%	87,10%	87,36%	87,33%									
	FDR	105,53%	134,63%	132,63%	132,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.594	7.803	7.806		3	1.212	18,38%	(942)	-10,77%	-	0,00%	7.806
2	Giro ISE	799	583	1.444	1.444		0	861	147,53%	645	80,66%		0,00%	1.444
3	Tabungan ISE	1.949	3.011	3.359	3.362		3	351	11,67%	1.413	72,53%		0,00%	3.362
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	234	234	234		0	0	0,00%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	48.024	-	2.000	2.000	-931	1.180	17.116	820	40.885	117,46%	7.139
	Linkage	-	2.483	2.483	-	-	-	-162	0	2.483	-	4.262	58,26%	(1.779)
	Non-Linkage	30.908	44.361	45.541	-	2.000	2.000	-769	1.180	14.633	820	36.624	124,35%	8.918
	• Local Champion	30.908	44.361	45.541	-	2.000	2.000	-769	1.180	14.633	820	35.340	128,87%	10.201
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	33.251	-	565	565	-689	171	-1.793	394	39.284	84,64%	(6.033)
	KUR	33.160	31.456	31.434	-	365	365	-660	-22	-1.726	387	37.188	84,53%	(5.754)
	Non KUR	1.883	1.624	1.817	-	200	200	-29	193	-66	7	2.096	86,68%	(279)
3	PWG	42.057	65.501	66.674	10.773	7.832	-2.941	262	1.173	24.618	6.659	61.948	107,63%	4.726
	Cilem	12.529	18.576	19.763	861	1.534	673	481	1.187	7.233	347	26.953	73,32%	(7.190)
	Gadai	29.527	46.925	46.911	9.911	6.298	-3.614	-218	-14	17.384	6.312	34.995	134,05%	11.917
4	CFG	187.744	216.327	217.753	2.446	3.333	887	3.617	1.425	30.009	1.907	210.406	103,49%	7.347
	CF 1	15.514	21.606	21.717	659	434	-225	1.116	111	6.203	323	18.043	120,36%	3.674
	Total Griya	12.407	11.645	11.698	-	220	220	0	53	-709	167	12.758	91,69%	(1.060)
	• Total Non Program	12.280	11.525	11.578	-	220	220	-163	53	-702	167	12.628	91,69%	(1.050)
	• Program	127	120	120	-	-	-	0	0	-7	-	130	92,22%	(10)
	Oto	3.107	9.961	10.019	659	214	-445	1.116	58	6.912	156	5.285	189,56%	4.734
	CF 2	172.230	194.722	196.036	1.787	2.899	1.112	2.501	1.314	23.806	1.585	192.363	101,91%	3.673
	Mitraguna & Others	136.376	155.730	157.396	1.401	2.899	1.498	1.883	1.666	21.020	1.233	154.735	101,72%	2.661
	Pensiun	35.854	38.991	38.640	386	-	-386	618	-352	2.786	352	37.628	102,69%	1.012
	Total Pembiayaan	295.752	361.753	365.702	13.218	13.729	511	2.259	3.949	69.950	9.780	352.523	103,74%	13.179

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	2.387	0,00%	0,76%	4,97%	2.030	2.387	2.037					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	351	357	2.387	0,00%	0,80%	5,24%	2.030	2.387	2.037					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	139	1.089	1.249	3.119	0,40%	3,78%	9,38%	1.870	2.981	2.030					
	KUR	69	1.080	1.249	3.026	0,21%	3,97%	9,63%	1.776	2.957	1.946					
	Non KUR	70	10	-	94	3,74%	0,00%	5,16%	94	23	84					
3	PWG	-	-	-	-	2.495	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	1.115	0,00%	0,00%	5,64%	1.115	1.115					
	Gadai	-	-	-	-	1.380	0,00%	0,00%	2,94%	1.380	1.380					
4	CFG	606	1.400	2.021	6.364	0,32%	0,93%	2,92%	4.343	5.758	4.965					
	CF 1	136	665	679	1.963	0,88%	3,14%	9,04%	1.283	1.827	1.297					
	Total Griya	124	274	277	284	1,00%	2,38%	2,43%	7	160	10					
	Oto	12	391	402	1.679	0,39%	4,04%	16,75%	1.276	1.666	1.288					
	CF 2	470	734	1.342	4.402	0,27%	0,69%	2,25%	3.060	3.932	3.668					
	Mitraguna & Others	382	734	1.199	3.863	0,77%	2,45%	3,481	2.665	3.481	3.129					
	Pensiun	88	-	143	538	0,24%	0,37%	1,39%	396	451	538					
	Total Pembiayaan	3.769	3.638	3.046	2.353	1,27%	0,84%	0,64%	(692)	(1.416)	(1.285)	10,41%	#####	9,8%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	427	4,43%	2,39%	0,89%	(693)	(942)	(693)					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Non-Linkage	1.369	1.119	1.119	427	4,43%	2,52%	0,94%	(693)	(942)	(693)				</	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	7.538	7.581	(4.227)	43	(7.219)	-48,77%	(3.888)	-33,90%	32.177	23,56%	(24.596)
2	Tabungan	240.508	313.726	306.353	307.076	3.063	723	(6.650)	-2,12%	66.568	27,68%	264.258	116,20%	42.818
3	Deposito	185.720	182.362	183.119	183.119	1.513	0	757	0,41%	(2.601)	-1,40%	187.162	97,84%	(4.043)
	Total	437.698	510.888	497.010	497.776	349	766	(13.112)	-2,57%	60.079	13,73%	483.598	102,93%	14.178
	CASA	251.978	328.526	313.892	314.658	(1.164)	766	(13.869)	-4,22%	62.680	24,88%	296.436	106,15%	18.222
	(%) CASA	57,57%	64,30%	63,16%	63,21%									
	FDR	88,88%	84,80%	87,64%	87,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.577	5.537	(40)	489	9,69%	1.412	34,23%	-	0,00%	5.537	
2	Giro ISE	544	449	462	475	13	26	5,79%	(69)	-12,72%	-	0,00%	475	
3	Tabungan ISE	3.581	4.600	5.115	5.063	(53)	463	10,07%	1.481	41,37%	-	0,00%	5.063	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	233	257	257	257	0	0	0,00%	24	10,30%	-	0,00%	257	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	86.034	104.716	104.716	-	-	0	2.060	0	18.682	-	98.792	106,00%	5.924	
	Linkage	44.151	42.730	42.730	-	-	-	-	-210	0	-1.421	-	49.776	85,84%	(7.046)
	Non-Linkage	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	49.016	126,46%	12.970	
	• Local Champion	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	47.733	129,86%	14.254	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)	
2	MBG	29.653	29.963	29.792	300	135	-165	-56	-171	139	306	34.174	87,18%	(4.382)	
	KUR	28.300	29.002	28.834	300	135	-165	-40	-167	535	302	32.594	88,46%	(3.760)	
	Non KUR	1.354	961	958	-	-	0	-16	-4	-396	4	1.580	60,60%	(623)	
3	PWG	33.844	48.286	49.701	3.178	4.256	1.078	1.553	1.415	15.857	2.841	53.646	92,65%	(3.945)	
	Cilem	16.485	25.714	26.688	1.089	1.594	504	613	974	10.204	619	32.084	83,18%	(5.395)	
	Gadai	17.360	22.572	23.012	2.089	2.663	573	939	441	5.653	2.222	21.562	106,73%	1.451	
4	CFG	239.485	250.290	251.396	1.530	2.881	1.351	1.387	1.106	11.911	1.775	267.205	94,08%	(15.809)	
	CF 1	40.558	44.440	44.634	269	377	108	791	194	4.076	183	44.275	100,81%	359	
	Total Griya	29.064	28.761	28.868	-	160	160	0	107	-195	53	30.122	95,84%	(1.254)	
	• Total Non Program	12.679	13.464	13.447	-	-	0	-111	-17	768	17	13.290	101,19%	158	
	• Program	16.385	15.297	15.421	-	160	160	-100	124	-964	36	16.832	91,62%	(1.411)	
	Oto	11.494	15.679	15.766	269	217	-52	791	87	4.272	130	14.153	111,39%	1.613	
	CF 2	198.927	205.850	206.761	1.261	2.504	1.243	596	912	7.835	1.592	222.929	92,75%	(16.168)	
	Mitraguna & Others	182.594	188.301	189.377	1.261	2.504	1.243	-334	1.076	6.783	1.428	204.325	92,68%	(14.948)	
	Pensiun	16.332	17.549	17.384	-	-	0	930	-164	1.052	164	18.604	93,44%	(1.220)	
	Total Pembiayaan	389.016	433.255	435.605	5.009	7.272	2.264	4.943	2.350	46.588	4.922	453.816	95,99%	(18.212)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG	Run Off Dec'25	Target Dec'25					
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	370	289	1.766	0,33%	0,96%	5,93%	1.477	1.669	1.396			
	KUR	-	370	289	1.766	0,00%	1,00%	6,12%	1.477	1.766	1.396			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	2.062	0,23%	0,06%	4,15%	2.031	1.984	2.062			
	Cilem	78	-	-	842	0,47%	0,00%	3,16%	842	765	842			
	Gadai	-	-	30	1.219	0,00%	0,13%	5,30%	1.189	1.219	1.219			
4	CFG	3.097	3.356	4.038	8.331	1,29%	1,61%	3,31%	4.293	5.234	4.975			
	CF 1	2.023	2.761	3.429	6.864	0,99%	7,72%	15,38%	3.435	4.840	4.103			
	Total Griya	1.062	2.366	2.482	4.805	3,65%	8,63%	16,65%	2.324	3.743	2.439			
	Oto	961	395	947	2.058	8,36%	6,04%	13,06%	1.112	1.097	1.664			
	CF 2	1.074	595	609	1.467	0,54%	0,30%	0,77%	858	393	872			
	Mitraguna & Others	1.074	500	609	1.467	0,59%	0,32%	0,77%	858	393	967			
	Pensiun	-	95	-	-	0,00%	0,00%	-	-	-	(95)			
	Total Pembiayaan	34.931	36.291	35.881	36.289	8,98%	8,28%	8,33%	408	1.358	(2)	13,65%	-63,80%	5,3%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	417.028	437.801	510.727	93.699		
2	Contribution Margin	8.623	9.961	18.612	9.989	-115,8%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,38	2,67	2,69	0,02	0,31
CIF Payroll	6.255	6.226	6.185	(41)	(70)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	4.602	5.111	(10.173)	509	(881)	-14,70%	1.595	45,36%	23.250	21,98%	(18.139)
2	Tabungan	249.031	282.568	283.926	283.713	3.113	(212)	1.146	0,41%	34.682	13,93%	269.131	105,42%	14.583
3	Deposito	114.464	71.107	70.157	71.958	9.139	1.801	851	1,20%	(42.507)	-37,14%	115.929	62,07%	(43.971)
	Total	367.012	359.666	358.684	360.782	2.079	2.098	1.116	0,31%	(6.230)	-1,70%	408.310	88,36%	(47.528)
	CASA	252.547	288.559	288.527	288.824	(7.060)	297	265	0,09%	36.277	14,36%	292.381	98,78%	(3.557)
	(%) CASA	68,81%	80,23%	80,44%	80,06%									
	FDR	140,41%	152,41%	153,03%	152,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	2.980	2.979		(1)	(237)	-7,37%	(426)	-12,51%	-	0,00%	2.979
2	Giro ISE	179	34	12	12		0	(22)	-63,45%	(167)	-93,03%	-	0,00%	12
3	Tabungan ISE	3.226	3.182	2.967	2.967		(1)	(215)	-6,77%	(259)	-8,04%	-	0,00%	2.967
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	267	373	373	373		0	0	0,00%	106	39,70%	-	0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	83.420	-	-	0	-401	-25	25.304	25	74.700	111,67%	8.720
	Linkage	33.720	57.778	57.778	-	-	-	-74	0	24.058	-	41.220	140,17%	16.558
	Non-Linkage	24.397	25.667	25.642	-	-	0	-327	-25	1.245	25	33.480	76,59%	(7.838)
	• Local Champion	24.397	25.667	25.642	-	-	0	-327	-25	1.245	25	32.196	79,64%	(6.554)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.065	550	700	150	-757	172	-6.646	528	47.216	76,38%	(11.151)
	KUR	42.080	34.773	34.951	550	700	150	-732	178	-7.129	522	46.419	75,30%	(11.468)
	Non KUR	631	1.120	1.114	-	-	0	-25	-6	483	6	797	139,75%	317
3	PWG	35.041	54.796	56.136	5.629	5.157	-472	1.923	1.340	21.095	3.817	53.675	104,58%	2.461
	Cilem	13.016	25.836	26.797	1.764	1.596	-168	1.052	961	13.782	635	27.246	98,35%	(449)
	Gadai	22.025	28.960	29.339	3.865	3.561	-304	871	379	7.314	3.182	26.429	111,01%	2.910
4	CFG	379.443	374.048	373.274	789	1.351	561	757	-774	-6.169	2.125	406.672	91,79%	(33.399)
	CF 1	241.455	234.905	234.813	337	490	152	1.425	-92	-6.642	581	252.666	92,93%	(17.853)
	Total Griya	235.660	221.091	220.659	-	-	0	0	-431	-15.001	431	244.973	90,07%	(24.314)
	• Total Non Program	5.587	4.754	4.748	-	-	0	-58	-7	-840	7	8.614	55,11%	(3.867)
	• Program	230.073	216.336	215.912	-	-	0	-1.172	-424	-14.161	424	236.359	91,35%	(20.447)
	Oto	5.795	13.814	14.154	337	490	152	1.425	340	8.358	150	7.693	183,98%	6.460
	CF 2	137.987	139.143	138.461	452	861	409	-668	-683	473	1.544	154.006	89,91%	(15.545)
	Mitraguna & Others	90.056	90.516	90.147	364	737	373	-645	-368	92	1.105	104.634	86,16%	(14.486)
	Pensiun	47.932	48.628	48.313	88	124	36	-24	-315	382	439	49.373	97,85%	(1.059)
	Total Pembiayaan	515.311	548.182	548.895	6.968	7.207	239	1.521	712	33.584	6.495	582.263	94,27%	(33.368)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG	Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	192	-	-	147	0,33%	0,00%	0,18%	147	(45)	147
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Local Champion	192	-	-	147	0,79%	0,00%	0,57%	147	(45)	147
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	903	521	403	1.277	2,11%	1,12%	3,54%	874	374	756
	KUR	903	418	403	1.114	2,15%	1,16%	3,19%	710	211	696
	Non KUR	-	103	-	164	0,00%	0,00%	14,69%	164	164	60
3	PWG	99	-	-	923	0,28%	0,00%	1,64%	923	825	923
	Cilem	99	-	-	555	0,76%	0,00%	2,07%	555	456	555
	Gadai	-	-	-	368	0,00%	0,00%	1,26%	368	368	368
4	CFG	32.852	30.578	30.678	38.376	8,66%	8,20%	10,28%	7.698	5.524	7.797
	CF 1	31.606	27.466	28.543	34.852	13,09%	12,15%	14,84%	6.308	3.246	7.386
	Total Griya	31.469	27.355	28.435	33.905	13,35%	12,86%	15,37%	5.470	2.436	6.550
	Oto	136	111	108	947	2,35%	0,78%	6,69%	838	810	836
	CF 2	1.247	3.113	2.135	3.524	0,90%	1,53%	2,55%	1.389	2.277	411
	Mitraguna & Others	1.122	2.540	1.807	2.888	1,25%	2,00%	3,20%	1.081	1.766	348
	Pensiun	642	175	742	423	0,12%	0,14%	0,87%	(319)	(220)	247
	Total Pembiayaan	60.897	74.810	76.505	77.438	11,82%	13,96%	14,11%	933	16.541	2.628
									0,02%	99,82%	-14,1%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Kinerja	Posisi				Growth (Mtd)	Growth (YoY)
		Oct-24	Dec-24	Oct-25	Oct-25				Oct-24	Sep-25	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	242.234	530.211	560.444	318.210			PHR	2,71	2,90	2,93	0,03	0,23	0,23
2	Contribution Margin	7.227	11.173	6.961	(266)	3,7%		CIF Payroll	1.918	1.759	1.773	14	(145)	(145)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	60	60	(56)	0	1	1,27%	(1.745)	-96,69%	12.155	0,49%	(12.096)
2	Tabungan	71.593	76.850	85.673	85.410	1.714	(263)	8.559	11,14%	13.816	19,30%	87.712	97,37%	(2.303)
3	Deposito	17.657	22.158	22.308	22.308	(380)	0	150	0,68%	4.652	26,34%	19.029	117,23%	3.279
	Total	91.055	99.068	108.041	107.778	1.278	(263)	8.710	8,79%	16.723	18,37%	118.897	90,65%	(11.119)
	CASA	73.398	76.909	85.732	85.469	1.658	(263)	8.560	11,13%	12.071	16,45%	99.868	85,58%	(14.398)
	(%) CASA	80,61%	77,63%	79,35%	79,30%									
	FDR	229,29%	239,29%	218,15%	218,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.336	1.348		12	182	15,58%	(48)	-3,45%	-	0,00%	1.348
2	Giro ISE	302	41	43	43		0	2	4,51%	(260)	-85,92%	-	0,00%	43
3	Tabungan ISE	1.094	1.126	1.294	1.306		12	180	15,98%	211	19,31%	-	0,00%	1.306
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	148	150	150	150		0	0	0,00%	2	1,35%	-	0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.731	19.962	200	400	200	117	231	903	169	22.107	90,30%	(2.145)
	KUR	17.594	18.200	18.431	200	400	200	144	231	837	169	20.461	90,08%	(2.029)
	Non KUR	1.464	1.530	1.530	-	-	0	-27	-0	66	0	1.646	92,94%	(116)
3	PWG	15.250	29.854	29.120	3.771	1.468	-2.302	2.752	-734	13.870	2.202	30.315	96,06%	(1.195)
	Cilem	9.140	17.519	17.468	1.554	519	-1.035	1.866	-50	8.328	569	21.218	82,33%	(3.749)
	Gadai	6.110	12.335	11.652	2.217	950	-1.267	886	-683	5.542	1.633	9.098	128,07%	2.554
4	CFG	174.474	187.470	186.605	1.753	1.308	-445	154	-864	12.132	2.172	189.674	98,38%	(3.068)
	CF 1	2.726	4.273	4.243	200	-	-200	-31	-30	1.518	30	3.975	106,75%	268
	Total Griya	1.978	1.974	1.967	200	-	-200	0	-7	-11	7	2.215	88,80%	(248)
4	• Total Non Program	1.978	1.974	1.967	200	-	-200	163	-7	-11	7	2.215	88,80%	(248)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.276	-	-	0	-31	-23	1.529	23	1.760	129,34%	516
	CF 2	171.748	183.197	182.362	1.553	1.308	-245	185	-835	10.614	2.143	185.699	98,20%	(3.337)
	Mitraguna & Others	111.863	118.892	117.829	1.217	666	-551	276	-1.063	5.966	1.729	124.277	94,81%	(6.447)
	Pensiun	59.885	64.304	64.532	336	642	306	-91	228	4.648	414	61.422	105,06%	3.111
	Total Pembiayaan	208.782	237.055	235.687	5.724	3.176	-2.547	3.023	-1.367	26.905	4.544	242.096	97,35%	(6.409)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	344	36	3.010	4.816	1.81%	15,26%	24,13%	1.806	4.472	4.780						
	KUR	344	36	2.773	4.310	1.96%	15,23%	23,39%	1.538	3.966	4.274						
	Non KUR	-	-	238	506	0,00%	0,00%	15,53%	0,00%	268	506	506					
3	PWG	-	-	14	1.978	0,00%	0,05%	6,79%	1.963	1.978	1.978						
	Cilem	-	-	-	1.855	0,00%	0,00%	10,62%	1.855	1.855	1.855						
	Gadai	-	-	14	123	0,00%	0,11%	1,05%	109	123	123						
4	CFG	621	471	2.688	6.715	0,36%	1,43%	3,60%	4.027	6.094	6.244						
	CF 1	122	-	-	215	4,46%	0,00%	5,06%	215	93	215						
	Total Griya	-	-	-	82	0,00%	0,00%	4,17%	82	82	82						
	Oto	122	-	-	133	16,27%	0,00%	5,82%	133	11	133						
	CF 2	499	471	2.688	6.500	0,29%	1,47%	3,56%	3.812	6.001	6.030						
	Mitraguna & Others	499	471	2.587	6.053	0,45%	2,18%	5,14%	3.466	5.554	5.582						
	Pensiun	-	-	101	448	0,00%	0,16%	0,69%	346	448	448						
	Total Pembiayaan	150	2.556	2.249	2.242	0,07%	0,95%	(7)	2.092	(314)	1.17%	-23,10%	0,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	110	299	334	328	0,58%	1,69%	1,64%	(7)	217	29						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	96	96	(133)	0	15	18,64%	51	116,57%	9.894	0,97%	(9.799)
2	Tabungan	126.106	145.807	138.231	138.162	4.307	(69)	(7.645)	-5,24%	12.056	9,56%	141.567	97,59%	(3.405)
3	Deposito	46.391	51.246	51.199	51.199	(8.517)	0	(47)	-0,09%	4.808	10,36%	47.572	107,62%	3.627
	Total	172.540	197.134	189.526	189.456	(4.343)	(69)	(7.677)	-3,89%	16.916	9,80%	199.033	95,19%	(9.577)
	CASA	126.150	145.888	138.327	138.258	4.174	(69)	(7.630)	-5,23%	12.108	9,60%	151.462	91,28%	(13.204)
(%) CASA		73,11%	74,00%	72,99%	72,98%									
FDR		92,15%	84,68%	88,47%	88,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	814	814		0	23	2,90%	212	35,28%	-	0,00%	814
2	Giro ISE	8	2	3	3		0	1	26,16%	(5)	-64,69%	-	0,00%	3
3	Tabungan ISE	593	789	811	811		0	22	2,83%	218	36,66%	-	0,00%	811
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	185	196	196	196		0	0	0,00%	11	5,95%	-	0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
• Local Champion	52	6	6	-	-	-	0	-2	0	-46	-	52	11,40%	(46)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.295	200	-	-200	545	-131	3.767	131	20.174	100,60%	120
	KUR	15.208	19.215	19.091	200	-	-200	586	-124	3.883	124	18.673	102,24%	418
	Non KUR	1.319	1.210	1.203	-	-	0	-41	-7	-116	7	1.501	80,15%	(298)
3	PWG	4.082	8.586	8.704	176	274	98	-223	118	4.622	156	8.709	99,94%	(5)
	Cilem	4.082	8.586	8.704	176	274	98	-223	118	4.622	156	8.709	99,94%	(5)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	138.667	1.945	1.630	-315	73	746	334	884	151.416	91,58%	(12.750)
	CF 1	3.556	3.661	3.897	278	295	17	-166	236	342	59	5.044	77,27%	(1.147)
	Total Griya	1.390	1.305	1.301	278	-	-278	0	-4	-89	4	1.622	80,22%	(321)
• Total Non Program	1.390	1.013	1.010	-	-	0	-17	-3	-380	3	1.622	62,27%	(612)	
• Program	-	293	291	278	-	-278	293	-2	291	2	0	0,00%	291	
Oto	2.165	2.356	2.596	-	295	295	-166	241	431	55	3.422	75,87%	(826)	
CF 2	134.777	134.260	134.770	1.667	1.335	-332	239	510	-8	825	146.373	92,07%	(11.603)	
Mitraguna & Others	92.204	95.035	95.895	1.667	1.335	-332	970	859	3.691	476	102.550	93,51%	(6.656)	
Pensiun	42.574	39.224	38.875	-	-	0	-731	-349	-3.699	349	43.822	88,71%	(4.947)	
Total Pembiayaan	158.995	166.938	167.672	2.321	1.904	-417	393	734	8.677	1.171	180.352	92,97%	(12.680)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	8	6	6	6	0,00%	100,00%	100,00%	100,00%	-	6	(2)				
	Linkage	-	-	-	-	6	0,00%	100,00%	100,00%	100,00%	-	6	(2)				
	Local Champion	-	8	6	6	6	0,00%	100,00%	100,00%	100,00%	-	6	(2)				
	Value Chain	-	-	-	-	6	0,00%	100,00%	100,00%	100,00%	-	6	(2)				
2	MBG	172	136	129	1.814	52	1.04%	0,63%	8,94%	1.685	1.642	1.678					
	KUR	85	-	-	1.685	52	0,56%	0,00%	8,83%	1.685	1.600	1.685					
	Non KUR	87	136	129	129	6	6,58%	10,63%	10,63%	10,69%	-	42	(7)				
3	PWG	-	1	-	171	171	0,00%	0,00%	0,00%	1.96%	171	171	169				
	Cilem	-	1	-	171	171	0,00%	0,00%	0,00%	1.96%	171	171	169				
	Gadai	-	-	-	-	171	0,00%	0,00%	0,00%	1.96%	-	-	-				
4	CFG	2.726	874	1.012	1.012	52	1,97%	0,73%	0,73%	0,73%	(0)	(1.714)	138				
	CF 1	30	106	-	-	52	0,85%	0,00%	0,00%	0,00%	-	(30)	(106)				
	Total Griya	-	-	-	-	52	0,00%	0,00%	0,00%	0,00%	-	-	-				
Oto	30	106	-	-	-	52	1,39%	0,00%	0,00%	0,00%	-	(30)	(106)				
CF 2	2.696	768	1.012	1.012	507	2.00%	0,75%	0,75%	0,75%	(0)	(1.684)	244					
Mitraguna & Others	2.696	462	707	707	504	2,92%	0,74%	0,74%	0,74%	-	(1.988)	245					
Pensiun	-	305	304	304	304	0,00%	0,18%	0,18%	0,18%	(0)	304	(1)	304	(1)			
Total Pembiayaan	2.762	927	1.064	1.063	504	1,74%	0,64%	0,64%	0,63%	(1)	(1.699)	136	0,60%	6,10%	0,0%		

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	483	509	20	26	28	5,92%	(2.896)	-85,06%	12.585	4,04%	(12.076)
2	Tabungan	80.230	94.233	95.139	96.599	4.587	1.460	2.366	2,51%	16.368	20,40%	94.513	102,21%	2.086
3	Deposito	12.294	14.848	14.880	14.860	(2.510)	(20)	12	0,08%	2.566	20,87%	13.135	113,14%	1.726
	Total	95.930	109.561	110.502	111.968	2.097	1.466	2.407	2,20%	16.038	16,72%	120.233	93,13%	(8.264)
	CASA	83.636	94.713	95.622	97.108	4.608	1.486	2.395	2,53%	13.472	16,11%			
	(%) CASA	87,18%	86,45%	86,53%	86,73%									
	FDR	162,31%	168,82%	168,37%	166,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.717	2.718		1	(64)	-2,29%	1.176	76,30%	-	0,00%	2.718
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	1.541	1.763	1.698	1.699		1	(64)	-3,62%	158	10,22%	267	38,02%	1.699
4	Deposito ISE	-	1.019	1.019	1.019		0	(0)	-0,00%	1.019	#DIV/0!	0	0,00%	1.019
5	CIF ISE	141	158	158	158		0	0	0,00%	17	12,06%	0,00%	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Local Champion	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	57.274	445	1.300	855	236	674	3.461	626	59.614	96,08%	(2.340)
	KUR	50.217	53.821	54.515	445	1.300	855	366	693	4.297	607	55.758	97,77%	(1.243)
	Non KUR	3.596	2.779	2.759	-	-	0	-130	-19	-837	19	3.856	71,56%	(1.097)
3	PWG	27.769	44.158	45.215	3.983	4.655	672	1.908	1.057	17.446	3.598	41.295	109,49%	3.920
	Cilem	10.764	20.583	21.220	858	1.247	389	1.090	637	10.456	610	20.846	101,79%	374
	Gadai	17.005	23.575	23.995	3.126	3.408	283	819	420	6.990	2.989	20.449	117,34%	3.546
4	CFG	73.851	84.100	83.464	1.457	936	-521	892	-636	9.612	1.572	86.681	96,29%	(3.217)
	CF 1	1.222	2.030	2.009	-	-	0	-92	-20	788	20	2.492	80,65%	(482)
	Total Griya	938	749	749	-	-	0	0	0	-189	-	1.099	68,18%	(350)
	• Total Non Program	938	749	749	-	-	0	-5	0	-189	-	1.099	68,18%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.260	-	-	0	-92	-20	977	20	1.393	90,49%	(132)
	CF 2	72.630	82.070	81.454	1.457	936	-521	984	-616	8.825	1.552	84.189	96,75%	(2.735)
	Mitraguna & Others	46.537	52.181	52.124	1.027	936	-91	-235	-57	5.587	993	56.880	91,64%	(4.756)
	Pensiun	26.093	29.889	29.330	430	-	-430	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	186.053	5.885	6.891	1.006	3.022	1.094	30.353	5.797	187.856	99,04%	(1.803)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
2	MBG	260	704	936	4.036	0,48%	1,65%	7,05%	3.100	3.776	3.332							
	KUR	228	545	766	3.608	0,45%	1,42%	6,62%	2.842	3.380	3.063							
	Non KUR	33	159	170	428	0,91%	6,13%	15,52%	258	396	269							
3	PWG	-	-	-	-	2.463	0,00%	0,00%	5,45%	2.463	2.463	2.463						
	Cilem	-	-	-	-	2.280	0,00%	0,00%	10,75%	2.280	2.280	2.280						
	Gadai	-	-	-	-	183	0,00%	0,00%	0,76%	183	183	183						
4	CFG	61	252	149	886	0,08%	0,18%	1,06%	737	824	633							
	CF 1	-	-	-	-	258	0,00%	0,00%	12,86%	258	258	258						
	Total Griya	-	-	-	-	21	0,00%	0,00%	2,78%	21	21	21						
	Oto	-	-	-	-	238	0,00%	0,00%	18,85%	238	238	238						
	CF 2	61	252	149	627	0,08%	0,18%	0,77%	478	566	375							
	Mitraguna & Others	61	208	104	582	0,13%	0,20%	1,12%	478	521	374							
	Pensiun	292	-	-	-	45	0,00%	0,15%	0,15%	-	(292)	-						
	Total Pembiayaan	1.115	1.494	1.233	1.306	0,72%	0,67%	0,70%	73	191	(188)	4,44%	-531,80%	3,7%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
2	MBG	477	546	622	781	0,89%	1,10%	1,36%	159	304	235							
	KUR	257	388	314														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	3.090	2.964	5.703	(125)	(7.862)	-72,62%	(11.717)	-79,81%	28.261	10,49%	(25.297)
2	Tabungan	126.637	123.445	122.103	122.343	634	240	(1.102)	-0,89%	(4.295)	-3,39%	141.573	86,42%	(19.230)
3	Deposito	60.864	54.876	56.341	56.071	(1.285)	(270)	1.195	2,18%	(4.793)	-7,87%	62.398	89,86%	(6.327)
	Total	202.183	189.147	181.534	181.378	5.053	(156)	(7.769)	-4,11%	(20.804)	-10,29%	232.232	78,10%	(50.853)
	CASA	141.318	134.271	125.192	125.307	6.337	115	(8.964)	-6,68%	(16.011)	-11,33%	169.834	73,78%	(44.527)
	(%) CASA	69,90%	70,99%	68,96%	69,09%									
	FDR	127,02%	126,34%	131,31%	131,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.918	3.920	2	421	12,03%	501	14,67%	-	-	0,00%	3.920
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.718	3.720	2	421	12,76%	501	15,58%	-	-	0,00%	3.720
4	Deposito ISE	200	200	200	200	0	0	0,00%	0	0,00%	-	-	0,00%	200
5	CIF ISE	220	234	234	234	0	0	0,00%	14	6,36%	-	-	0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	108	-	-	0	-22	-1	-133	1	241	44,73%	(133)
	Linkage	46	36	36	-	-	-	-1	0	-9	-	46	79,54%	(9)
	Non-Linkage	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Local Champion	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	21.078	-	-	0	-818	-286	-6.411	286	31.121	67,73%	(10.043)
	KUR	24.649	19.536	19.269	-	-	0	-735	-267	-5.380	267	28.072	68,64%	(8.803)
	Non KUR	2.840	1.828	1.809	-	-	0	-82	-19	-1.031	19	3.049	59,34%	(1.240)
3	PWG	10.361	9.671	9.545	122	106	-16	-137	-126	-815	232	19.402	49,20%	(9.856)
	Cilem	10.361	9.671	9.545	122	106	-16	-137	-126	-815	232	19.402	49,20%	(9.856)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.639	490	1.158	668	-3.776	-176	-11.084	1.333	235.220	88,27%	(27.581)
	CF 1	7.216	7.651	7.695	-	143	143	-89	43	479	99	9.051	85,01%	(1.356)
	Total Griya	3.957	4.371	4.492	-	143	143	0	121	535	21	4.296	104,56%	196
	• Total Non Program	3.667	3.593	3.572	-	-	0	268	-21	-94	21	3.998	89,37%	(425)
	• Program	291	778	920	-	143	143	-4	142	629	1	299	307,78%	621
	Oto	3.258	3.280	3.202	-	-	0	-89	-78	-56	78	4.755	67,35%	(1.552)
	CF 2	211.508	200.163	199.944	490	1.015	525	-3.687	-219	-11.564	1.234	226.169	88,40%	(26.225)
	Mitraguna & Others	176.747	169.319	169.404	-	490	1.015	525	-3.116	86	19.944	89,19%	(20.539)	
	Pensiun	34.761	30.844	30.540	-	-	0	-571	-305	-4.221	305	36.225	84,31%	(5.685)
	Total Pembiayaan	256.814	238.959	238.371	612	1.264	652	-4.753	-589	-18.444	1.853	285.983	83,35%	(47.612)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25	15-Dec-25	%	Penc.	Gap
1	SME	-	42	22	22	0	0,00%	22	0	0,00%	22	(20)		
	Linkage	-	-	-	-	0	0,00%	0	0	0,00%	0	-	-	-
	Local Champion	-	42	22	22	0	0,00%	22	0	29,93%	22	(20)		
	Value Chain	-	-	-	-	0	0,00%	0	0	0,00%	0	-	-	-
2	MBG	154	707	979	1.613	0	0,56%	7,65%	634	1.459	905			
	KUR	154	428	699	1.177	0	0,62%	3,58%	478	1.023	749			
	Non KUR	-	279	280	436	0	0,00%	15,31%	156	436	156			
3	PWG	25	-	-	231	0	0,24%	0,00%	231	206	231			
	Cilem	25	-	-	231	0	0,24%	0,00%	231	206	231			
	Gadai	-	-	-	-	0	0,00%	0,00%	0	-	-			
4	CFG	14.908	10.054	9.774	9.724	0	6,82%	4,70%	0	4,68%	(50)	(5.184)	(330)	
	CF 1	-	33	176	309	0	0,00%	2,30%	0	4,01%	133	309	276	
	Total Griya	-	-	-	166	0	0,00%	0,00%	0	3,69%	166	166	166	
	Oto	-	33	176	143	0	0,00%	5,36%	0	4,46%	(33)	143	110	
	CF 2	14.908	10.021	9.598	9.415	0	7,05%	4,80%	0	4,71%	(183)	(5.492)	(606)	
	Mitraguna & Others	14.471	9.714	9.403	9.220	0	8,19%	5,55%	0	5,44%	(183)	(5.251)	(494)	
	Pensiun	454	437	521	521	0	1,25%	0,63%	0	0,64%	(0)	(241)	(112)	
	Total Pembiayaan	8.238	23.033	19.188	19.247	0	3,21%	8,03%	58	11.009	(3.786)	1.09%	86,53%	-7,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	5.781	6.073	(542)	292	264	4,55%	(1.440)	-19,17%	22.127	27,45%	(16.054)
2	Tabungan	148.174	173.709	174.728	174.430	(1.253)	(298)	721	0,42%	26.256	17,72%	164.061	106,32%	10.369
3	Deposito	29.593	37.696	26.995	26.995	383	0	(10.702)	-28,39%	(2.599)	-8,78%	30.915	87,32%	(3.921)
	Total	185.281	217.214	207.504	207.498	(1.412)	(6)	(9.716)	-4,47%	22.217	11,99%	217.103	95,58%	(9.605)
	CASA	155.687	179.518	180.509	180.503	(1.795)	(6)	986	0,55%	24.816	15,94%	186.188	96,95%	(5.685)
	(%) CASA	84,03%	82,65%	86,99%	86,99%									
	FDR	129,17%	131,26%	139,38%	139,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	6.747	6.744	(4)	1.616	31,51%	(1.617)	-19,34%		-	0,00%	6.744
2	Giro ISE	1.674	480	1.349	1.349	0	869	181,04%	(326)	-19,44%			0,00%	1.349
3	Tabungan ISE	6.686	4.648	5.399	5.395	(4)	747	16,07%	(1.291)	-19,31%			0,00%	5.395
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	188	209	209	209	0	0	0,00%	21	11,17%			0,00%	209

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-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	46.391	47.978	47.967	300	450	150	429	-11	1.576	461	51.533	93,08%	(3.566)
	KUR	42.708	44.232	44.231	300	450	150	484	-2	1.522	452	47.624	92,88%	(3.393)
	Non KUR	3.682	3.746	3.736	-	-	0	-55	-9	54	9	3.910	95,57%	(173)
3	PWG	25.907	49.126	52.917	7.297	8.010	713	2.667	3.791	27.009	4.219	44.094	120,01%	8.823
	Cilem	11.633	29.592	32.291	2.831	3.870	1.039	2.140	2.699	20.659	1.171	24.677	130,85%	7.614
	Gadai	14.275	19.533	20.625	4.467	4.140	-327	527	1.092	6.350	3.048	19.416	106,23%	1.209
4	CFG	167.028	188.016	188.327	609	1.446	837	1.443	312	21.299	1.135	184.607	102,02%	3.720
	CF 1	10.804	15.629	16.417	49	910	861	820	788	5.613	123	12.990	126,38%	3.427
	Total Griya	4.197	5.377	5.371	-	-	0	0	-6	1.173	6	4.504	119,24%	866
	• Total Non Program	4.197	5.224	5.218	-	-	0	-54	-6	1.020	-	0	0,00%	153
	• Program	-	153	153	-	-	0	-1	0	153	-			
	Oto	6.607	10.252	11.046	49	910	861	820	794	4.440	116	8.486	130,18%	2.561
	CF 2	156.224	172.386	171.910	560	536	-24	623	-476	15.686	1.012	171.617	100,17%	293
	Mitraguna & Others	100.077	114.669	114.502	360	426	66	341	-167	14.426	593	113.744	100,67%	758
	Pensiun	56.148	57.718	57.408	200	110	-90	282	-309	1.260	419	57.873	99,20%	(465)
	Total Pembiayaan	239.326	285.120	289.211	8.206	9.907	1.700	4.540	4.091	49.885	5.815	280.234	103,20%	8.977

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	198	322	234	4.543	0,43%	0,49%	9,47%	4.309	4.345	4.220	-	-	-				
	KUR	198	249	162	3.709	0,46%	0,37%	8,39%	3.548	3.511	3.461	-	-	-				
	Non KUR	-	-	74	72	833	0,00%	1,92%	22,30%	761	833	759	-	-	-			
3	PWG	-	-	-	-	1.429	0,00%	0,00%	2,70%	1.429	1.429	1.429	-	-	-			
	Cilem	-	-	-	-	766	0,00%	0,00%	2,37%	766	766	766	-	-	-			
	Gadai	-	-	-	-	663	0,00%	0,00%	3,21%	663	663	663	-	-	-			
4	CFG	1.021	788	1.127	3.415	0,61%	0,60%	1,81%	2.287	2.394	2.626	-	-	-				
	CF 1	202	371	242	2.398	1,87%	1,55%	14,61%	2.157	2.196	2.027	-	-	-				
	Total Griya	-	212	211	893	0,00%	3,92%	16,63%	682	893	681	-	-	-				
	Oto	202	160	31	1.505	3,06%	0,30%	13,63%	1.474	1.303	1.346	-	-	-				
	CF 2	819	417	885	1.016	0,52%	0,51%	0,59%	131	197	599	-	-	-				
	Mitraguna & Others	819	161	356	356	0,82%	0,31%	0,31%	-	(463)	195	-	-	-				
	Pensiun	-	256	530	660	0,00%	0,92%	1,15%	131	660	405	-	-	-				
	Total Pembiayaan	3.109	1.832	1.947	1.946	1,30%	0,68%	0,67%	(1)	(1.163)	114	1,79%	-166,53%	1,1%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	238.864	242.722	285.171	46.307		2,62	2,76	2,78
2	Contribution Margin	9.403	12.126	15.378	5.975	-63,5%	6	6	148

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	781	781	(98)	0	(89)	-10,25%	(582)	-42,68%	9.620	8,12%	(8.839)
2	Tabungan	77.945	101.306	100.597	101.618	3.787	1.021	311	0,31%	23.673	30,37%	90.999	111,67%	10.618
3	Deposito	9.935	10.260	8.046	8.346	433	300	(1.914)	-18,65%	(1.589)	-16,00%	10.702	77,99%	(2.356)
	Total	89.243	112.436	109.423	110.745	4.121	1.321	(1.692)	-1,50%	21.502	24,09%	111.321	99,48%	(577)
	CASA	79.307	102.177	101.377	102.399	3.688	1.021	222	0,22%	23.091	29,12%	100.619	101,77%	1.779
	(%) CASA	88,87%	90,88%	92,65%	92,46%									
	FDR	131,75%	135,15%	139,21%	137,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.118	2.121	3	(333)	(674)	-24,12%	-	-	-	0,00%	2.121
2	Giro ISE	1.018	584	359	359	0	(225)	(659)	-64,74%	-	-	-	0,00%	359
3	Tabungan ISE	1.778	1.870	1.759	1.762	3	(108)	(15)	-0,87%	-	-	-	0,00%	1.762
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0,00%	0
5	CIF ISE	83	99	99	99	0	0	0,00%	16	19,28%	-	-	0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
• Local Champion	97	-	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
• Value Chain	-	-	-	-	-	-	0	0	0	-	-	0	0,00%	0
2	MBG	19.406	24.035	23.952	-	100	100	557	-83	4.546	183	22.874	104,71%	1.078
	KUR	19.311	23.042	22.970	-	100	100	578	-71	3.659	171	22.603	101,62%	367
	Non KUR	95	993	982	-	0	0	-20	-11	887	11	271	362,64%	711
3	PWG	2.291	6.450	6.818	171	439	268	-144	368	4.527	70	6.471	105,37%	347
	Cilem	2.291	6.450	6.818	171	439	268	-144	368	4.527	70	6.471	105,37%	347
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	121.563	1.802	1.089	-713	4.317	89	25.777	1.000	106.301	114,36%	15.262
	CF 1	18.535	22.457	22.349	505	-	-505	625	-108	3.814	108	20.252	110,35%	2.097
• Total Non Program	17.245	15.716	15.710	-	-	0	0	-10	0	-379	-	18.033	87,12%	(2.322)
• Program	16.174	15.025	15.020	-	-	0	0	-468	-6	-1.155	6	1.416	48,78%	(725)
Oto	1.291	6.741	6.638	505	-	-505	625	-103	5.348	103	16.616	90,39%	(1.597)	
CF 2	77.250	99.017	99.214	1.297	1.089	-208	3.692	197	21.964	892	86.049	115,30%	13.165	
Mitraguna & Others	58.013	80.885	81.184	1.297	887	-410	3.843	299	23.171	588	65.912	123,17%	15.272	
Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)	
Total Pembiayaan	117.580	151.958	152.333	1.973	1.628	-345	4.730	375	34.753	1.253	-	135.743	112,22%	16.590

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	167	622	534	730	0,86%	2,22%	3,05%	195	563	108	-	-	-	-	-	-
	KUR	167	622	534	730	0,87%	2,32%	3,18%	195	563	108	-	-	-	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	-	-	-	
3	PWG	-	-	-	-	99	0,00%	0,00%	1,45%	99	99	99	99	99	99	99	
	Cilem	-	-	-	-	99	0,00%	0,00%	1,45%	99	99	99	99	99	99	99	
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	-	-	-	
4	CFG	2.572	2.138	2.399	4.248	2,69%	1,97%	3,49%	1.849	1.676	2.110	-	-	-	-	-	-
	CF 1	1.875	1.540	1.780	2.719	10,12%	7,93%	12,17%	939	844	1.179	-	-	-	-	-	-
• Total Non Program	1.875	1.449	1.567	2.625	10,87%	9,97%	16,71%	1.058	749	1.176	-	-	-	-	-	-	
• Program	1.6174	15.025	15.020	-	-	0	0,00%	3,16%	1.42%	(119)	94	4	-	-	-	-	
Oto	-	91	213	94	94	0,00%	0,00%	3,16%	1.42%	(119)	94	4	-	-	-	-	
CF 2	697	598	619	1.529	0,90%	0,63%	1,54%	910	832	931	-	-	-	-	-	-	
Mitraguna & Others	583	598	619	1.529	1,01%	0,77%	1,88%	910	945	931	-	-	-	-	-	-	
Pensiun	113	-	-	-	0	0,00%	0,00%	-	-	-	(113)	-	-	-	-	-	
Total Pembiayaan	4.935	6.086	5.951	5.532	4,20%	3,92%	3,63%	(419)	598	(554)	1,85%	48,95%	-1,8%	-	-	-	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	116.364	119.588	151.084	34.720		
2	Contribution Margin	3.361	4.675	3.878	517	-15,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,96	3,15	3,20	0,05	0,23
CIF Payroll	767	815	814	(1)	47

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	96	96	(16)	0	7	7,53%	(66)	-40,83%	8.912	1,07%	(8.816)
2	Tabungan	112.107	105.488	112.462	111.502	2.418	(960)	6.014	5,70%	(605)	-0,54%	127.186	87,67%	(15.684)
3	Deposito	7.734	11.503	11.506	11.506	(753)	0	3	0,03%	3.772	48,78%	8.925	128,92%	2.581
	Total	120.003	117.080	124.064	123.104	1.648	(960)	6.024	5,14%	3.101	2,58%	145.022	84,89%	(21.918)
	CASA	112.269	105.577	112.557	111.598	2.402	(960)	6.020	5,70%	(671)	-0,60%	136.097	82,00%	(24.500)
	(%) CASA	93,56%	90,17%	90,73%	90,65%									
	FDR	119,28%	128,26%	120,25%	121,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.548	1.748	1.584	1.594	10	(154)	-8,82%	45	2,94%	-	0,00%	1.594		
2	Giro ISE	6	7	7	7	0	0	0,00%	1	14,04%		0,00%	7		
3	Tabungan ISE	1.542	1.741	1.577	1.587	10	(154)	-8,86%	45	2,89%		0,00%	1.587		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0		
5	CIF ISE	142	158	158	158	0	0	0,00%	16	11,27%		0,00%	158		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Local Champion	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.647	100	201	101	-145	109	-2.864	92	21.533	72,67%	(5.886)
	KUR	17.071	14.073	14.185	100	201	101	-164	112	-2.885	89	19.918	71,22%	(5.732)
	Non KUR	1.440	1.465	1.462	-	-	0	19	-3	22	3	1.615	90,50%	(153)
3	PWG	10.369	18.035	18.100	1.314	1.263	-51	1.020	65	7.731	1.198	21.336	84,83%	(3.237)
	Cilem	7.309	11.518	11.549	306	493	187	75	31	4.240	462	15.842	72,90%	(4.293)
	Gadai	3.060	6.516	6.551	1.009	770	-238	945	34	3.491	736	5.494	119,23%	1.057
4	CFG	114.187	116.546	115.390	844	862	18	-66	-1.156	1.203	2.018	125.520	91,93%	(10.130)
	CF 1	709	1.829	1.963	-	142	142	-43	134	1.254	8	1.960	100,12%	2
	Total Griya	277	244	244	-	-	0	0	0	-33	-	438	55,62%	(194)
4	• Total Non Program	277	244	244	-	-	0	-1	0	-33	-	438	55,62%	(194)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.719	-	142	142	-43	134	1.288	8	1.522	112,92%	197
	CF 2	113.478	114.717	113.427	844	720	-124	-23	-1.290	-51	2.010	123.560	91,80%	(10.133)
	Mitraguna & Others	95.023	97.391	96.273	544	720	176	-48	-1.118	1.250	1.838	104.219	92,38%	(7.946)
	Pensiun	18.455	17.326	17.155	300	-	-300	25	-172	-1.301	172	19.341	88,70%	(2.186)
	Total Pembiayaan	937	150.169	149.187	2.258	2.326	68	807	-982	6.052	3.308	168.458	88,56%	(19.271)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	321	728	965	1.604	1.73%	6,21%	10,25%	639	1.284	876	-	-	-			
	KUR	302	728	923	1.514	1.77%	6,56%	10,67%	591	1.212	786	-	-	-			
	Non KUR	19	-	43	91	1.33%	2,90%	6,20%	48	72	91	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	782	4,32%	782	782	782	782	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	715	6,19%	715	715	715	715	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	68	1,03%	68	68	68	68	-	-	-
4	CFG	617	842	1.148	1.963	0,54%	0,98%	1,70%	815	1.347	1.122	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	150	7,64%	150	150	150	150	-	-	-
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	150	8,73%	150	150	150	150	-	-	-
	CF 2	617	842	1.148	1.813	0,54%	1,00%	1,60%	665	1.197	972	-	-	-			
	Mitraguna & Others	617	842	1.148	1.813	0,65%	1,18%	1,88%	665	1.197	972	-	-	-			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)	-	-	-			
	Total Pembiayaan	2.540	3.059	2.221	2.265	1,77%	1,48%	1,52%	43	(275)	(794)	7,80%	-413,82%	6,3%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.213	1.214	(22)	1	357	41,71%	(1.791)	-59,59%	13.658	8,89%	(12.443)
2	Tabungan	56.317	64.168	64.169	63.202	392	(967)	(966)	-1,51%	6.885	12,23%	71.329	88,61%	(8.127)
3	Deposito	45.220	60.141	59.961	59.736	(2.889)	(225)	(404)	-0,67%	14.516	32,10%	46.637	128,09%	13.100
	Total	104.542	125.166	125.343	124.153	(2.519)	(1.191)	(1.013)	-0,81%	19.611	18,76%	131.623	94,32%	(7.471)
	CASA	59.322	65.025	65.382	64.416	370	(966)	(609)	-0,94%	5.094	8,59%	84.987	75,80%	(20.570)
	(%) CASA	56,74%	51,95%	52,16%	51,88%									
	FDR	207,64%	192,09%	192,59%	194,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.460	2.464	4	341	16,08%	(346)	-12,31%	-	0,00%	2.464	
2	Giro ISE	19	387	611	611	0	224	58,00%	592	3093,87%	611	0,00%	611	
3	Tabungan ISE	2.791	1.736	1.849	1.853	4	117	6,75%	(938)	-33,60%	1.853	0,00%	1.853	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	111	123	123	123	0	0	0,00%	12	10,81%	123	0,00%	123	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.933	-	-	0	-72	0	-761	-	8.694	91,25%	(761)
	Linkage	8.515	7.754	7.754	-	-	-	-72	0	-761	-	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	29.950	-	-	0	-485	-380	-4.625	380	38.794	77,20%	(8.844)
	KUR	29.907	26.736	26.395	-	-	0	-378	-342	-3.512	342	33.893	77,88%	(7.498)
	Non KUR	4.668	3.593	3.555	-	-	0	-107	-38	-1.113	38	4.901	72,54%	(1.346)
3	PWG	5.791	10.002	10.234	64	521	458	-202	231	4.442	290	14.991	68,26%	(4.758)
	Cilem	5.791	10.002	10.234	64	521	458	-202	231	4.442	290	14.991	68,26%	(4.758)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	193.282	2.683	2.437	-246	3.928	1.111	25.274	1.326	186.413	103,69%	6.869
	CF 1	111.105	105.092	105.144	242	377	135	651	52	-5.961	325	116.457	90,29%	(11.313)
	Total Griya	105.380	96.415	96.224	-	-	0	0	-190	-9.156	190	109.231	88,09%	(13.007)
	• Total Non Program	15.372	12.439	12.429	-	-	0	-116	-10	-2.943	10	16.763	74,15%	(4.334)
	• Program	90.009	83.975	83.795	-	-	0	-499	-180	-6.214	180	92.468	90,62%	(8.673)
	Oto	5.724	8.677	8.920	242	377	135	651	243	3.196	134	7.226	123,44%	1.694
	CF 2	56.904	87.079	88.138	2.441	2.060	-381	3.277	1.059	31.234	1.001	69.956	125,99%	18.182
	Mitraguna & Others	52.060	75.127	76.245	1.340	2.060	720	2.692	1.119	24.186	941	63.627	119,83%	12.619
	Pensiun	4.844	11.953	11.893	1.101	-	-1.101	586	-60	7.049	60	6.329	187,91%	5.564
	Total Pembiayaan	217.069	240.436	241.399	2.747	2.959	212	3.170	963	24.330	1.996	248.892	96,99%	(7.493)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-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	471	1.195	1.176	2.493	1.36%	3,88%	8,33%	1.317	2.022	1.299				
	KUR	56	592	740	1.948	0,19%	2,77%	7,38%	1.209	1.892	1.357				
	Non KUR	415	603	436	545	8,89%	12,14%	15,33%	109	130	(58)				
3	PWG	-	-	-	-	605	0,00%	0,00%	5,91%	605	605	605			
	Cilem	-	-	-	-	605	0,00%	0,00%	5,91%	605	605	605			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	16.656	4,36%	5,75%	8,62%	5.601	9.327	6.955				
	CF 1	7.221	8.741	10.093	13.951	6,50%	9,60%	13,27%	3.858	6.731	5.210				
	Total Griya	7.194	8.389	9.787	12.314	6,83%	10,15%	12,80%	2.527	5.119	3.925				
	Oto	26	352	306	1.638	0,46%	3,53%	18,36%	1.331	1.611	1.285				
	CF 2	108	960	962	2.705	0,19%	1,10%	3,07%	1.743	2.597	1.745				
	Mitraguna & Others	-	960	657	2.705	0,00%	1,28%	3,55%	1.743	2.705	1.745				
	Pensiun	108	-	-	-	2.23%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	12.895	16.634	17.144	17.328	5,94%	7,13%	7,18%	184	4.432	693	0,04%	99,38%	-7,1%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	2.826	2.826	(32)	0	1.518	116,02%	(4.255)	-60,09%	16.932	16,69%	(14.106)
2	Tabungan	82.750	97.023	97.447	99.874	8.832	2.427	2.851	2,94%	17.124	20,69%	97.775	102,15%	2.099
3	Deposito	20.500	30.747	29.494	31.394	(11)	1.900	647	2,10%	10.893	53,14%	21.287	147,48%	10.107
	Total	110.331	129.078	129.767	134.094	8.789	4.327	5.016	3,89%	23.763	21,54%	135.994	98,60%	(1.900)
	CASA	89.831	98.331	100.273	102.700	8.800	2.427	4.369	4,44%	12.869	14,33%	114.707	89,53%	(12.007)
	(%) CASA	81,42%	76,18%	77,27%	76,59%									
	FDR	132,60%	132,08%	133,23%	128,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	967	968	0	(1.218)	-55,74%		173	21,81%	-	0,00%	968
2	Giro ISE	389	146	172	172	0	27	18,23%	(216)	-55,64%		0,00%	172	
3	Tabungan ISE	406	2.040	795	795	0	(1.245)	-61,02%		390	96,07%	795	0,00%	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!		0	#DIV/0!	0	0,00%	0
5	CIF ISE	102	118	118	118	0	0	0,00%		16	15,69%	118	0,00%	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	37.651	37.153	37.262	410	550	140	462	109	-389	441	41.294	90,24%	(4.032)
	KUR	36.457	36.207	36.322	410	550	140	491	116	-135	434	39.946	90,93%	(3.623)
	Non KUR	1.194	946	940	-	-	0	-29	-6	-254	6	1.348	69,68%	(409)
3	PWG	14.628	27.021	27.980	2.940	3.306	366	2.042	959	13.352	2.347	26.021	107,53%	1.959
	Cilem	6.737	14.413	15.278	996	1.155	159	946	865	8.541	290	14.271	107,05%	1.007
	Gadai	7.891	12.608	12.702	1.944	2.151	207	1.096	94	4.811	2.057	11.750	108,11%	953
4	CFG	94.017	106.314	107.646	457	2.484	2.027	853	1.332	13.629	1.153	108.286	99,41%	(641)
	CF 1	1.650	2.775	2.769	-	18	18	-44	-6	1.119	25	2.811	98,51%	(42)
	Total Griya	348	256	256	-	-	0	0	0	-92	-	509	50,35%	(253)
	• Total Non Program	348	256	256	-	-	0	-9	0	-92	-	509	50,35%	(253)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.513	-	18	18	-44	-6	1.211	25	2.302	109,16%	211
	CF 2	92.366	103.539	104.876	457	2.466	2.009	897	1.338	12.510	1.128	105.475	99,43%	(599)
	Mitraguna & Others	54.628	64.218	65.719	457	2.286	1.829	1.225	1.502	11.091	784	66.375	99,01%	(655)
	Pensiun	37.738	39.321	39.157	-	180	180	-328	-164	1.419	344	39.101	100,14%	57
	Total Pembiayaan	146.295	170.488	172.888	3.807	6.341	2.533	3.357	2.400	26.593	3.941	175.601	98,45%	(2.714)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	Posisi				%	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	83	54	35	1.589	0,22%	0,09%	4,26%	1.554	1.506	1.535						
	KUR	-	19	-	1.375	0,00%	0,00%	3,79%	1.375	1.375	1.357						
	Non KUR	83	35	35	213	6,98%	3,66%	22,72%	179	130	178						
3	PWG	-	-	-	1.038	0,00%	0,00%	3,71%	1.038	1.038	1.038						
	Cilem	-	-	-	847	0,00%	0,00%	5,54%	847	847	847						
	Gadai	-	-	-	191	0,00%	0,00%	1,50%	191	191	191						
4	CFG	-	732	816	2.539	0,00%	0,77%	2,36%	1.723	2.539	1.807						
	CF 1	-	152	135	514	0,00%	5,38%	20,47%	379	514	362						
	Total Griya	-	-	-	0	0,00%	0,00%	0,00%	-	-	-						
	Oto	-	152	135	514	0,00%	5,38%	20,47%	379	514	362						
	CF 2	-	580	680	2.024	0,00%	0,66%	1,93%	1.344	2.024	1.445						
	Mitraguna & Others	-	479	579	1.922	0,00%	0,90%	2,93%	1.344	1.922	1.444						
	Pensiun	-	550	549	549	0,00%	0,26%	1,40%	-	549	(0)						
	Total Pembiayaan	116	3.336	2.888	2.887	0,08%	1,69%	1,67%	(1)	2.771	(449)	0,70%	57,95%	-1,0%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	608	707	(337)	99	375	112,85%	551	351,99%	8.656	8,17%	(7.949)
2	Tabungan	45.583	50.262	49.390	48.962	1.727	(428)	(1.300)	-2,59%	3.379	7,41%	56.511	86,64%	(7.549)
3	Deposito	28.548	6.821	6.824	6.824	6	0	2	0,04%	(21.724)	-76,10%	29.786	22,91%	(22.963)
	Total	74.288	57.415	56.822	56.493	1.396	(329)	(922)	-1,61%	(17.795)	-23,95%	94.953	59,50%	(38.461)
	CASA	45.740	50.594	49.998	49.669	1.390	(329)	(925)	-1,83%	3.929	8,59%	65.167	76,22%	(15.498)
	(%) CASA	61,57%	88,12%	87,99%	87,92%									
	FDR	155,10%	226,45%	229,61%	230,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.260	1.259		(1)	(5)	-0,42%	464	58,36%	-	0,00%	1.259
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.188	1.187		(1)	(5)	-0,44%	399	50,64%		0,00%	1.187
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	91	91	91		0	0	0,00%	12	15,19%		0,00%	91

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	24.147	31.278	30.920	150	-	-150	794	-358	6.773	358	27.194	113,70%	3.726
	KUR	23.464	30.534	30.180	150	-	-150	809	-355	6.716	355	26.337	114,59%	3.842
	Non KUR	683	744	740	-	0	-15	-3	58	3		857	86,42%	(116)
3	PWG	2.751	6.017	6.064	87	124	37	185	48	3.313	76	7.141	84,92%	(1.077)
	Cilem	2.751	6.017	6.064	87	124	37	185	48	3.313	76	7.141	84,92%	(1.077)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.485	620	1.601	981	-539	764	5.162	837	97.427	95,95%	(3.942)
	CF 1	3.542	3.547	3.535	-	-	0	-16	-12	-8	12	4.547	77,73%	(1.012)
	Total Griya	3.385	2.524	2.513	-	-	0	0	-11	-872	11	3.546	70,88%	(1.033)
4	• Total Non Program	3.385	2.524	2.513	-	-	0	-29	-11	-872	11	3.546	70,88%	(1.033)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.022	-	-	0	-16	-1	864	1	1.002	102,01%	20
	CF 2	84.780	89.174	89.950	620	1.601	981	-523	776	5.170	825	92.880	96,85%	(2.930)
	Mitraguna & Others	72.402	77.082	77.669	620	1.318	698	-419	587	5.267	731	79.470	97,73%	(1.801)
	Pensiun	12.378	12.092	12.281	-	283	283	-104	189	-97	94	13.410	91,58%	(1.128)
	Total Pembiayaan	115.220	130.015	130.469	857	1.725	868	441	454	15.249	1.271	131.762	99,02%	(1.293)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	15-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	261	15	86	1.938	1,08%	0,28%	6,27%	1.852	1.678	1.923								
	KUR	188	-	72	1.817	0,80%	0,23%	6,02%	1.746	1.629	1.817								
	Non KUR	73	15	15	121	10,64%	2,01%	16,36%	106	48	106								
3	PWG	-	-	-	-	94	0,00%	0,00%	1,55%	94	94	94							
	Cilem	-	-	-	-	94	0,00%	0,00%	1,55%	94	94	94							
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-								
4	CFG	563	1.072	1.795	2.904	0,64%	1,94%	3,11%	1.109	2.341	1.832								
	CF 1	-	-	-	-	288	0,00%	0,00%	8,15%	288	288	288							
	Total Griya	-	-	-	-	0	0,00%	0,00%	28,18%	288	288	288							
	Oto	-	-	-	-	288	0,00%	0,00%	28,18%	288	288	288							
	CF 2	563	1.072	1.795	2.616	0,66%	2,01%	2,91%	821	2.053	1.544								
	Mitraguna & Others	408	998	1.795	2.616	0,56%	2,33%	3,37%	821	2.208	1.618								
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	-134	72								
	Total Pembiayaan	1.213	1.118	1.121	1.319	1,05%	0,86%	1,01%	198	106	202	1,38%	-36,03%	0,4%					

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.830	1.757	44	(73)	360	25,75%	(6.300)	-78,19%	16.705	10,52%	(14.948)
2	Tabungan	114.229	121.095	120.564	120.896	4.229	332	(200)	-0,16%	6.667	5,84%	128.618	94,00%	(7.722)
3	Deposito	24.505	17.298	17.183	17.183	(905)	0	(115)	-0,66%	(7.322)	-29,88%	25.776	66,66%	(8.594)
	Total	146.791	139.790	139.577	139.836	3.368	259	45	0,03%	(6.955)	-4,74%	171.099	81,73%	(31.263)
	CASA	122.286	122.493	122.394	122.653	4.273	259	160	0,13%	367	0,30%	145.323	84,40%	(22.670)
	(%) CASA	83,31%	87,63%	87,69%	87,71%									
	FDR	111,90%	129,28%	131,13%	130,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	894	895	2	113	14,42%	330	58,45%	-	0,00%	895	
2	Giro ISE	2	1	1	1	0	(0)	-1,07%	(0)	-24,72%	-	0,00%	1	
3	Tabungan ISE	563	781	892	894	2	113	14,44%	331	58,72%	-	0,00%	894	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	164	185	185	185	0	0	0,00%	21	12,80%	-	0,00%	185	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	17.996	200	70	-130	617	-182	-709	252	21.722	82,85%	(3.726)
	KUR	17.857	17.662	17.494	200	70	-130	645	-168	-363	238	20.701	84,51%	(3.207)
	Non KUR	848	516	502	-	-	0	-28	-14	-347	14	1.021	49,15%	(519)
3	PWG	28.691	45.381	47.474	4.850	4.998	148	3.017	2.094	18.783	2.905	44.164	107,50%	3.311
	Cilem	14.633	23.716	24.345	659	1.054	394	760	629	9.712	425	27.201	89,50%	(2.856)
	Gadai	14.059	21.665	23.130	4.191	3.945	-247	2.256	1.465	9.071	2.480	16.963	136,35%	6.166
4	CFG	116.769	117.085	117.475	511	1.328	817	-850	390	705	938	127.644	92,03%	(10.169)
	CF 1	2.827	4.132	4.111	-	-	0	-404	-21	1.284	21	4.086	100,61%	25
	Total Griya	979	721	721	-	-	0	0	0	-258	-	1.140	63,28%	(419)
	• Total Non Program	979	721	721	-	-	0	-13	0	-258	-	1.140	63,28%	(419)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.390	-	-	0	-404	-21	1.542	21	2.946	115,06%	444
	CF 2	113.942	112.953	113.364	511	1.328	817	-446	410	-579	917	123.557	91,75%	(10.194)
	Mitraguna & Others	55.116	57.928	58.443	266	1.028	762	-183	515	3.328	513	63.692	91,76%	(5.248)
	Pensiun	58.827	55.025	54.920	245	300	55	-264	-104	-3.906	404	59.866	91,74%	(4.945)
	Total Pembiayaan	2.661	2.969	2.458	5.079	6.396	834	2.784	2.301	18.761	4.095	193.623	94,52%	(10.603)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	-	-	75	75	75	0,00%	100,00%	100,00%	100,00%	100,00%	-	75	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Local Champion	-	-	75	75	75	0,00%	100,00%	100,00%	100,00%	100,00%	-	75	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	617	326	391	916	3.30%	2.15%	5.09%	526	299	590	229	229	229	590	590	590
	KUR	461	291	368	887	2,58%	2,08%	5,07%	519	426	596	229	229	229	596	596	596
	Non KUR	156	35	23	29	18,40%	4,37%	5,88%	7	(127)	(6)	1.021	49,15%	(6)	1.021	1.021	1.021
3	PWG	74	-	78	1.183	0,26%	0,17%	0,24%	1.106	1.106	1.183	1.021	1.021	1.021	1.106	1.106	1.106
	Cilem	74	-	-	725	0,51%	0,00%	0,298%	725	650	725	381	381	381	459	459	459
	Gadai	-	-	78	459	0,00%	0,36%	1,98%	381	459	459	286	286	286	337	337	337
4	CFG	1.969	2.567	1.914	2.904	1,69%	1,63%	2,47%	990	935	935	1.021	1.021	1.021	852	852	852
	CF 1	66	197	90	376	2,32%	2,17%	9,15%	286	310	179	149	149	149	(5)	(5)	(5)
	Total Griya	-	-	107	6,70%	12,45%	14,87%	17	42	64	-	-	-	-	-	-	-
	Oto	-	-	154	269	0,00%	0,00%	7,93%	269	269	115	229	229	229	115	115	115
	CF 2	1.904	2.371	1.825	2.528	1,67%	1,62%	2,23%	703	624	157	558	558	558	857	857	857
	Mitraguna & Others	1.427	1.787	1.337	1.940	2,59%	2,31%	3,32%	603	513	153	1.169	1.169	1.169	649	649	649
	Pensiun	827	8	216	216	0,50%	0,89%	1,07%	100	111	4	(611)	(611)	(611)	209	209	209
	Total Pembiayaan	1.826	2.095	2.864	2.863	1,11%	1,58%	1,56%	(1)	1.037	769	0,00%	100,00%	-1,6%	0,00%	100,00%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Oct-24	Dec-24	Oct-25			Posisi	Oct-24	Oct-25
1	Asset (Retail) T	168.804	167.709	181.913	13.109		PHR	1.82	2.05
2	Contribution Margin	9.039	11.234	12.419	3.380	-37,4%	CIF Payroll	1.677	1.729

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.760	24.008	24.006	(336)	(2)	1.245	5,47%	(895)	-3,59%	34.925	68,73%	(10.919)
3	Deposito	2.060	2.117	2.117	2.117	261	0	(0)	-0,00%	57	2,77%	2.439	86,80%	(322)
	Total	26.961	24.878	26.125	26.123	(75)	(2)	1.245	5,01%	(838)	-3,11%	37.365	69,91%	(11.241)
	CASA	24.901	22.760	24.008	24.006	(336)	(2)	1.245	5,47%	(895)	-3,59%	34.925	68,73%	(10.919)
(%)	CASA	92,36%	91,49%	91,89%	91,89%									
	FDR	86,03%	80,47%	75,88%	75,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.197	2.198	1	(146)	-6,24%	264	13,65%	-	0	0,00%	2.198
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0	0,00%	0
3	Tabungan ISE	1.934	2.344	2.197	2.198	1	(146)	-6,24%	264	13,65%	-	0	0,00%	2.198
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0	0,00%	0
5	CIF ISE	18	22	22	22	0	0	0,00%	4	22,22%	-	0	0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.019	19.824	100	-	-100	-741	-195	-3.370	195	26.655	74,37%	(6.831)
	KUR	21.361	18.943	18.750	100	-	-100	-721	-193	-2.611	193	24.648	76,07%	(5.899)
	Non KUR	1.833	1.076	1.074	-	0	-19	-2	-759	2	-	2.006	53,54%	(932)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	23.194	20.019	19.824	100	-	-100	-741	-195	-3.370	195	-	26.655	74,37%	(6.831)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	692	1.173	4.357	6.530	2.98%	21,76%	32,94%	2.173	5.838	5.357	-	-	-			
	KUR	472	1.000	4.171	6.223	2,21%	22,02%	33,19%	2.052	5.750	5.223	-	-	-			
	Non KUR	220	173	185	307	11,98%	17,23%	28,59%	122	87	134	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
Total Pembiayaan	692	1.173	4.357	6.530	2.98%	21,76%	32,94%	2.173	5.838	5.357	-	5,81%	82,36%	-27,1%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
Value Chain	-	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	178	749	900	900	0,77%	4,50%	4,54%	-	-	-	723	152	-			
	KUR	161	483	467	467	0,75%	2,47%	2,49%	-	-	-	307	(16)	-			
	Non KUR	17	266	433	433	0,91%	40,23%	40,31%	-	-	-	416	168	-			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0</									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	CASA	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
(%) CASA	100,00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
FDR	0,00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-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 (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-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	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	344	0	0	9	0	(344)	-99,91%	(301)	-99,90%	302	0,10%	(301)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	0	0	9	0	(344)	-99,91%	(301)	-99,90%	302	0,10%	(301)
	CASA	302	344	0	0	9	0	(344)	-99,91%	(301)	-99,90%	302	0,10%	(301)
(%) CASA	100,00%	100,00%	100,00%	100,00%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	-	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	-	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	-	0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-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	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-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	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-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%	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	787	552	549	726	(3)	(238)	-30,23%	(2.960)	-84,35%	7.010	7,83%	(6.460)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	552	549	726	(3)	(238)	-30,23%	(2.960)	-84,35%	7.150	7,68%	(6.601)
	CASA	3.509	787	552	549	726	(3)	(238)	-30,23%	(2.960)	-84,35%	7.010	7,83%	(6.460)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-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 (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-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	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-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	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-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%</td								