

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	634.501	632.433	(162.332)	(2.069)	195.205	44,65%	317.461	100,79%	515.367	122,72%	117.066
2	Tabungan	2.242.130	2.410.328	2.522.984	2.516.429	(11.852)	(6.555)	106.101	4,40%	274.299	12,23%	2.534.104	99,30%	(17.675)
3	Deposito	2.798.677	3.310.810	3.218.975	3.218.889	519.898	(86)	(91.921)	-2,78%	420.212	15,01%	2.816.881	114,27%	402.008
	Total	5.355.779	6.158.366	6.376.461	6.367.751	345.714	(8.710)	209.385	3,40%	1.011.972	18,89%	5.866.352	108,55%	501.399
	CASA	2.557.102	2.847.555	3.157.485	3.148.862	(174.184)	(8.624)	301.306	10,58%	591.760	23,14%	3.049.471	103,26%	99.391
	FDR	47,52%	48,47%	47,49%	47,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	DPK ISE	113.657	99.470	108.681	106.854	(1.827)	7.394	7.42%	(6.803)	-5,99%	151.518	70,52%	(44.664)
2	Giro ISE	31.184	15.875	22.990	23.200	209	7.325	46,14%	(7.984)	-25,60%	54.128	42,86%	(30.928)
3	Tabungan ISE	59.057	64.263	66.359	64.322	(2.037)	59	0,09%	5.264	8,91%	64.324	100,00%	(2)
4	Deposito ISE	23.415	19.332	19.332	19.332	0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554	0	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.540	5.680	4.500	-1.180	513	1.158	20.330	3.342	244.894	85,16%	(36.354)
	Linkage	19.369	18.016	17.887	-	-	-	-130	-129	-1.482	129	44.054	40,60%	(26.167)
	Non-Linkage	168.841	189.366	190.653	5.680	4.500	-1.180	643	1.287	21.812	3.213	200.840	94,93%	(10.187)
	• Local Champion	162.434	180.126	181.368	5.680	4.500	-1.180	771	1.242	18.934	3.258	177.604	102,12%	3.763
	• Value Chain	6.407	9.240	9.285	-	-	-	-128	45	2.878	(45)	23.235	39,96%	(13.950)
2	MBG	159.435	194.735	196.895	7.625	6.935	-690	2.895	2.160	37.461	4.775	210.853	93,38%	(13.958)
	KUR	151.599	185.038	187.107	7.075	6.635	-440	2.836	2.069	35.509	4.566	200.443	93,35%	(13.336)
3	PWG	252.400	434.205	455.850	85.073	77.738	-7.334	21.944	21.645	203.450	56.093	453.213	100,58%	2.637
	Cilem	111.797	234.388	246.289	27.287	26.244	-1.043	10.815	11.901	134.492	14.343	276.183	89,18%	(29.894)
	Gadai	140.603	199.817	209.561	57.786	51.494	-6.291	11.129	9.745	69.958	41.750	177.030	118,38%	32.531
4	CFG	1.944.791	2.148.603	2.166.949	57.544	55.408	-2.136	10.856	18.347	222.158	37.061	2.206.447	98,21%	(39.498)
	CF 1	376.842	382.194	384.275	3.700	9.055	5.355	-2.215	2.082	7.434	6.973	422.476	90,96%	(38.201)
	Total Griya	311.852	312.575	315.452	3.420	7.886	4.466	0	2.877	3.600	5.009	334.952	94,18%	(19.500)
	• Total Non Program	308.347	308.216	310.964	3.420	7.726	4.306	-1.685	2.748	2.617	4.978	318.551	97,62%	(7.588)
	• Program	3.505	4.359	4.488	-	160	160	136	129	984	31	16.401	27,37%	(11.912)
	Oto	64.990	69.619	68.823	280	1.169	889	-2.215	-796	3.833	1.965	87.524	78,63%	(18.701)
	CF 2	1.567.950	1.766.409	1.782.674	53.844	46.353	-7.491	13.071	16.265	214.724	30.088	1.783.972	99,93%	(1.298)
	Mitraguna & Others	1.383.782	1.569.711	1.583.253	48.920	41.670	-7.250	10.152	13.542	199.471	28.128	1.577.695	100,35%	5.558
	Pensiun	184.168	196.697	199.421	4.924	4.683	-241	2.920	2.723	15.253	1.960	206.276	96,68%	(6.855)
	Total Pembiayaan	2.544.835	2.984.924	3.028.234	155.922	144.581	-11.341	36.209	43.310	483.399	101.272	3.115.406	97,20%	(87.173)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-28 Nov'25)	% Relatif			MtD	YTD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	1.267	3.204	3.204	4.307	0,67%	1,54%	2,07%	1.103	3.040	1.103			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.307	0,75%	1,69%	2,26%	1.103	3.040	1.103			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	20.019	2,17%	3,47%	10,17%	13.255	16.566	13.255			
	KUR	2.876	6.294	6.294	18.217	1,90%	3,40%	9,74%	11.923	15.341	11.923			
	Non KUR	577	470	470	1.802	7,36%	4,84%	18,41%	1.333	1.226	1.333			
3	PWG	-	-	-	37.084	0,00%	0,00%	0,00%	8.14%	37.084	37.084			
	Cilem	-	-	-	26.934	0,00%	0,00%	0,00%	10,94%	26.934	26.934			
	Gadai	-	-	-	10.150	0,00%	0,00%	0,00%	4,84%	10.150	10.150			
4	CFG	19.268	25.105	26.975	58.671	0,99%	1,26%	2,71%	31.695	39.403	33.566			
	CF 1	8.041	13.170	13.772	31.142	2,13%	3,60%	8,10%	17.370	23.101	17.972			
	Total Griya	6.972	10.986	11.815	22.826	2,24%	3,78%	7,24%	11.011	15.854	11.840			
	Oto	1.069	2.184	1.957	8.316	1,64%	2,81%	12,08%	6.359	7.247	6.132			
	CF 2	11.227	11.934	13.204	27.529	0,72%	0,75%	1,54%	14.325	16.302	15.595			
	Mitraguna & Others	11.107	11.331	11.970	26.083	0,80%	0,76%	1,65%	14.113	14.977	14.752			
	Pensiun	120	603	1.234	1.446	0,07%	0,63%	0,73%	212	1.325	843			
	Total Pembiayaan	30.008	33.313	33.703	33.471	1,18%	1,13%	1,11%	(232)	3.463	158	0,93%	15,98%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Posisi		
		Oct-24	Dec-24	Oct-25			Oct-24	Sep-25	Oct-25		Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785	1.613.088	7,9%	3.04	3,24	3,26	19.299	0,02	0,22	
2	Contribution Margin	121.739	158.691	112.173	(9.566)	7,9%	18.092						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	99.829	99.885	(3.810)	55	23.929	31,50%	19.721	24,60%	104.728	95,38%	(4.843)
2	Tabungan	392.786	398.058	385.639	385.823	5.717	184	(12.235)	-3,07%	(6.963)	-1,77%	428.515	90,04%	(42.693)
3	Deposito	233.260	200.095	192.875	192.878	4.992	2	(7.217)	-3,61%	(40.382)	-17,31%	235.492	81,90%	(42.614)
	Total	706.209	674.108	678.344	678.585	6.899	241	4.477	0,66%	(27.624)	-3,91%	768.735	88,27%	(90.150)
	CASA	472.950	474.013	485.469	485.707	1.907	239	11.694	2,47%	12.758	2,70%	533.243	91,09%	(47.536)
	(%) CASA	66,97%	70,32%	71,57%	71,58%									
	FDR	69,41%	78,02%	77,51%	77,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	21.469	23.563	24.610		1.048	3.142	14,63%	(1.715)	-6,52%	-	0,00%	24.610
2	Giro ISE	3.901	3.709	3.946	4.682		736	973	26,22%	782	20,04%		0,00%	4.682
3	Tabungan ISE	13.925	12.259	14.116	14.428		312	2.169	17,69%	503	3,61%		0,00%	14.428
4	Deposito ISE	8.500	5.500	5.500	5.500		0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	137	137	137		0	0	0,00%	9	7,03%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	93.725	87.634	87.211	190	2.300	2.110	-1.962	-423	-6.513	2.723	109.730	79,48%	(22.519)	
	Linkage	4.522	3.238	3.113	-	-	-	-	-123	-125	-1.409	125	11.492	27,09%	(8.379)
	Non-Linkage	89.203	84.397	84.098	190	2.300	2.110	-1.839	-298	-5.104	2.598	98.238	85,61%	(14.140)	
	• Local Champion	87.849	83.436	83.174	190	2.300	2.110	-1.803	-262	-4.675	2.562	92.133	90,28%	(8.959)	
	• Value Chain	1.354	960	924	-	-	-	-	-36	-36	-429	36	6.105	15,14%	(5.181)
2	MBG	44.762	41.002	40.698	1.055	800	-255	-509	-305	-4.064	1.105	46.591	87,35%	(5.893)	
	KUR	42.954	38.476	38.232	705	800	95	-821	-244	-4.722	1.044	44.797	85,35%	(6.564)	
	Non KUR	1.808	2.526	2.465	350	-	-350	312	-61	657	61	1.794	137,42%	671	
3	PWG	25.216	37.716	39.847	8.118	5.956	-2.162	1.401	2.131	14.631	3.825	46.268	86,12%	(6.421)	
	Cilem	10.119	17.744	18.688	1.852	1.862	11	498	944	8.570	918	28.070	66,58%	(9.382)	
	Gadai	15.098	19.972	21.159	6.266	4.093	-2.173	902	1.187	6.061	2.906	18.197	116,27%	2.961	
4	CFG	326.493	359.607	358.040	11.711	5.616	-6.095	1.453	-1.568	31.547	7.183	348.181	102,83%	9.859	
	CF 1	44.529	52.282	52.219	500	1.124	624	-427	-63	7.690	1.186	47.127	110,81%	5.092	
	Total Griya	33.717	41.976	41.787	500	675	175	0	-189	8.070	864	34.319	121,76%	7.468	
	• Total Non Program	33.717	41.976	41.787	500	675	175	-254	-189	8.070	864	34.319	121,76%	7.468	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	10.812	10.306	10.432	-	449	449	-427	126	-380	323	12.808	81,45%	(2.376)	
	CF 2	281.964	307.326	305.821	11.211	4.492	-6.719	1.880	-1.505	23.857	5.997	301.054	101,58%	4.767	
	Mitraguna & Others	268.245	289.437	288.094	10.205	4.492	-5.713	948	-1.343	19.849	5.835	285.797	100,80%	2.297	
	Pensiun	13.719	17.889	17.727	1.006	-	-1.006	932	-162	4.008	162	15.257	116,19%	2.470	
	Total Pembiayaan	490.195	525.960	525.796	21.074	14.671	-6.403	382	-164	35.600	14.835	550.769	95,47%	(24.973)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	293	3.204	3.204	3.522	0,31%	3,66%	4,04%	318	3.229	318					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	293	3.204	3.204	3.522	0,33%	3,80%	4,19%	318	3.229	318					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	550	1.021	1.799	4.747	1,23%	4,39%	11,66%	90	2.948	4.197	3.726				
	KUR	550	1.021	1.705	4.118	1,28%	4,43%	10,77%	2414	3.568	3.097					
	Non KUR	-	-	94	629	0,00%	3,73%	25,51%	535	629	629					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	5.180	4.286	2.153	10.531	1,35%	0,60%	0,60%	2.94	8.378	5.351	6.245				
	CF 1	174	42	40	3.442	0,39%	0,08%	0,65%	3.401	3.268	3.399					
	Total Griya	412	-	-	-	1.839	0,00%	0,00%	17,63%	1.839	1.839	1.839				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	4.007	4.220	5.303	5.321	1,42%	1,73%	1,74%	18	1.314	1.101					
	Mitraguna & Others	4.007	4.220	5.303	5.321	1,49%	1,83%	1,85%	18	1.314	1.101					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	5.937	5.456	6.672	6.780	1,21%	1,27%	1,29%	108	843	1.324	0,63%	51,10%	-0,7%		

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	619.222	853.881	668.418	49.196			3.21	3.34	3.38	0.04
2	Contribution Margin	24.234	30.075	25.674	1.440	-5,9%		2.288	2.317	2.340	52

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	9.302	9.347	(4.023)	45	2.885	44,64%	(8.779)	-48,43%	37.513	24,92%	(28.166)
2	Tabungan	237.991	248.764	285.212	284.542	5.562	(670)	35.779	14,38%	46.551	19,56%	266.025	106,96%	18.518
3	Deposito	192.383	164.502	160.967	160.862	8.344	(105)	(3.640)	-2,21%	(31.521)	-16,38%	194.147	82,86%	(33.284)
	Total	448.500	419.728	455.481	454.752	9.882	(730)	35.024	8,34%	6.252	1,39%	497.684	91,37%	(42.932)
	CASA	256.117	255.226	294.514	293.889	1.539	(625)	38.663	15,15%	37.772	14,75%	303.537	96,82%	(9.648)
	(%) CASA	57,11%	60,81%	64,66%	64,63%									
	FDR	54,70%	62,33%	59,35%	59,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	11.639	10.914	12.004	11.919	(86)	1.005	9,21%	280	2,41%	-	0,00%	11.919		
2	Giro ISE	2.314	964	2.351	2.453	102	1.489	154,35%	139	6,00%	-	0,00%	2.453		
3	Tabungan ISE	1.452	2.077	1.781	1.594	(188)	(484)	-23,28%	141	9,72%	-	0,00%	1.594		
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%	-	0,00%	7.872		
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%	-	0,00%	289		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	18.068	2.850	-	-2.850	2.412	-231	489	231	29.361	61,54%	(11.293)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	18.068	2.850	-	-2.850	2.412	-231	489	231	24.230	74,57%	(6.162)
	• Local Champion	16.492	17.899	17.668	2.850	-	-2.850	2.412	-231	1.176	231	19.646	89,93%	(1.978)
	• Value Chain	1.087	401	401	-	-	-	-0	-0	-686	0	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	38.730	700	1.850	1.150	-966	573	460	1.277	49.876	77,65%	(11.146)
	KUR	37.787	37.645	38.232	700	1.850	1.150	-937	586	444	1.264	48.631	78,62%	(10.400)
	Non KUR	483	511	498	-	-	0	-29	-13	16	13	1.245	40,01%	(747)
3	PWG	15.859	36.565	38.976	7.871	6.429	-1.442	3.305	2.411	23.117	4.018	35.714	109,13%	3.262
	Cilem	7.657	20.078	21.571	2.379	2.574	195	1.371	1.493	13.913	1.080	23.148	93,18%	(1.578)
	Gadai	8.201	16.488	17.405	5.492	3.856	-1.637	1.934	918	9.204	2.938	12.566	138,52%	4.840
4	CFG	173.601	168.582	174.547	2.150	7.870	5.720	-3.409	5.965	945	1.905	192.550	90,65%	(18.003)
	CF 1	81.382	67.479	66.823	-	330	330	-252	-656	-14.559	986	83.606	79,93%	(16.783)
	Total Griya	77.096	63.782	63.217	-	330	330	0	-565	-13.879	895	77.731	81,33%	(14.514)
4	• Total Non Program	77.096	63.782	63.217	-	330	330	-2.418	-565	-13.879	895	77.731	81,33%	(14.514)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.606	-	-	0	-252	-92	-681	92	5.875	61,37%	(2.270)
	CF 2	92.219	101.103	107.724	2.150	7.540	5.390	-3.157	6.621	15.505	919	108.944	98,88%	(1.220)
	Mitraguna & Others	90.304	95.785	102.441	1.900	7.540	5.640	-3.380	6.655	12.137	885	105.404	97,19%	(2.964)
	Pensiun	1.915	5.317	5.283	250	-	-250	223	-34	3.368	34	3.539	149,27%	1.744
	Total Pembiayaan	245.309	261.603	270.321	13.571	16.149	2.578	1.343	8.718	25.012	7.431	307.502	87,91%	(37.180)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (UG) & DG	Target Dec'25							
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25			MtD	YtD	MtM	%	Penc.	Gap	
1	SME	210	-	-	602	1.20%	602	0,00%	392	602	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	
	Local Champion	210	-	-	602	1.20%	602	0,00%	392	602	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	
2	MBG	1.446	2.172	2.541	3.665	3,78%	1.446	9,46%	1.124	2.219	1.493	-	-	
	KUR	1.433	2.047	2.418	3.542	3,79%	1.426	9,42%	1.124	2.109	1.495	-	-	
	Non KUR	12	125	123	123	2,54%	12	24,03%	14,66%	-	111	(2)	-	-
3	PWG	-	-	-	2.824	0,00%	2.824	0,00%	2.824	2.824	2.824	-	-	
	Cilem	-	-	-	2.373	0,00%	2.373	0,00%	2.373	2.373	2.373	-	-	
	Gadai	-	-	-	450	0,00%	450	0,00%	450	450	450	-	-	
4	CFG	3.497	3.360	6.197	7.062	2,01%	3.497	3,68%	865	3.565	3.702	-	-	
	CF 1	3.310	3.079	4.746	6.705	4,07%	3.310	10,03%	1.959	3.395	3.627	-	-	
	Total Griya	3.310	2.976	4.642	6.301	4,29%	3.310	9,97%	1.658	2.990	3.324	-	-	
	Oto	-	102	103	405	0,00%	405	2,79%	301	405	302	-	-	
	CF 2	187	281	1.451	357	0,20%	187	1,44%	0,33%	(1.094)	170	76	-	-
	Mitraguna & Others	187	88	1.258	166	0,21%	187	1,31%	0,16%	(1.092)	(21)	78	-	-
	Pensiun	-	193	193	190	0,00%	190	3,63%	(2)	190	(2)	-	-	-
	Total Pembiayaan	3.556	5.429	2.106	3.298	1,45%	0,80%	1,22%	1.193	(258)	(2.130)	0,45%	63,20%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	432.243	448.564	409.935	(22.308)			2.95	3.22	3.24	0,01
2	Contribution Margin	11.694	17.543	15.950	4.256	-36,4%		1.776	1.883	1.719	(57)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	3.008	3.042	(89)	34	1.921	171,37%	1.683	123,86%	12.152	25,03%	(9.110)
2	Tabungan	139.020	143.955	143.529	143.072	4.061	(457)	(883)	-0,61%	4.052	2,91%	154.745	92,46%	(11.673)
3	Deposito	91.332	76.900	76.361	76.362	230	1	(538)	-0,70%	(14.970)	-16,39%	92.313	82,72%	(15.951)
	Total	231.711	221.976	222.898	222.476	4.202	(423)	499	0,22%	(9.235)	-3,99%	259.210	85,83%	(36.734)
	CASA	140.379	145.076	146.537	146.114	3.972	(423)	1.038	0,72%	5.735	4,09%	166.897	87,55%	(20.784)
	(%) CASA	60,58%	65,36%	65,74%	65,68%									
	FDR	52,09%	65,04%	65,68%	65,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	3.948	3.702	(246)	(1.423)	-27,77%	929	33,51%		-	0,00%	3.702
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,70%			0,00%	103
3	Tabungan ISE	2.669	5.022	3.845	3.599	(246)	(1.423)	-28,34%	930	34,84%			0,00%	3.599
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	84	92	92	92	0	0	0,00%	8	9,52%			0,00%	92

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	280	-	-	0	-13	-13	-1.135	13	1.415	19,79%	(1.135)
	Linkage	189	152	148	-	-	-	-4	-4	-41	4	189	78,26%	(41)
	Non-Linkage	1.226	141	132	-	-	0	-10	-10	-1.094	10	1.226	10,76%	(1.094)
	• Local Champion	1.226	141	132	-	-	0	-10	-10	-1.094	10	1.226	10,76%	(1.094)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	6.109	350	800	450	414	703	6.109	97	4.038	151,30%	2.071
	KUR	-	4.876	5.287	350	500	150	422	411	5.287	89	3.846	137,45%	1.441
	Non KUR	-	531	823	-	300	300	-9	292	823	8	192	429,25%	631
3	PWG	10.318	21.769	23.030	4.720	3.860	-860	2.095	1.260	12.712	2.600	23.389	98,47%	(359)
	Cilem	4.275	13.042	14.147	1.879	1.840	-39	1.217	1.105	9.872	734	16.449	86,00%	(2.302)
	Gadai	6.043	8.728	8.883	2.842	2.021	-821	877	155	2.840	1.865	6.940	128,00%	1.943
4	CFG	108.966	116.910	116.972	2.415	1.476	-939	568	62	8.007	1.414	127.699	91,60%	(10.727)
	CF 1	22.575	21.266	21.108	-	400	400	-123	-158	-1.468	558	26.152	80,71%	(5.044)
	Total Griya	18.510	16.653	16.599	-	400	400	0	-53	-1.911	453	20.513	80,92%	(3.913)
4	• Total Non Program	18.168	16.160	16.108	-	400	400	-430	-52	-2.061	452	18.914	85,16%	(2.806)
	• Program	342	493	492	-	-	0	-2	-1	150	1	1.599	30,75%	(1.107)
	Oto	4.065	4.613	4.508	-	-	0	-123	-105	443	105	5.639	79,94%	(1.131)
	CF 2	86.390	95.644	95.865	2.415	1.076	-1.339	691	221	9.474	855	101.547	94,40%	(5.682)
	Mitraguna & Others	53.276	65.057	65.331	2.415	920	-1.495	938	274	12.055	646	66.824	97,77%	(1.493)
	Pensiun	33.115	30.587	30.534	-	156	156	-247	-53	-2.581	209	34.723	87,94%	(4.189)
	Total Pembiayaan	120.698	144.379	146.391	7.485	6.136	-1.349	3.063	2.012	25.693	4.124	156.540	93,52%	(10.149)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-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	-	-	-	-	79	0,00%	0,00%	1,29%	79	79	79			
	KUR	-	-	-	-	79	0,00%	0,00%	1,49%	79	79	79			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	1.615	0,00%	0,00%	7,01%	1.615	1.615	1.615			
	Cilem	-	-	-	-	1.431	0,00%	0,00%	10,12%	1.431	1.431	1.431			
	Gadai	-	-	-	-	183	0,00%	0,00%	2,07%	183	183	183			
4	CFG	438	2.333	4.367	5.305	1.431	0,40%	3,74%	4,53%	937	4.866	2.972			
	CF 1	438	1.265	1.654	2.196	1.94	0,94%	7,78%	10,41%	542	1.758	932			
	Total Griya	438	1.265	1.654	2.196	1.614	2,37%	9,93%	9,73%	(40)	1.176	350			
	Oto	-	-	-	-	582	0,00%	0,00%	12,91%	582	582	582			
	CF 2	-	1.068	2.713	3.108	2.844	0,00%	3,24%	3,24%	395	3.108	2.040			
	Mitraguna & Others	-	1.068	2.452	2.716	2.776	0,00%	4,16%	4,16%	265	2.716	1.648			
	Pensiun	-	-	262	392	0,00%	0,00%	1,28%	1,28%	130	392	392			
	Total Pembiayaan	1.438	980	671	671	1.19%	0,46%	4,78%	4,78%	(767)	(309)	0,24%	48,08%	-0,2%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-</				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	342.315	343.465	(126.134)	1.150	154.911	82,16%	270.484	370,62%	92.079	373,01%	251.386
2	Tabungan	196.862	204.302	248.446	248.123	(6.553)	(324)	43.821	21,45%	51.261	26,04%	224.903	110,32%	23.220
3	Deposito	1.160.939	1.779.384	1.694.149	1.694.153	487.766	4	(85.231)	-4,79%	533.214	45,93%	1.162.702	145,71%	531.452
	Total	1.430.782	2.172.240	2.284.910	2.285.740	355.080	830	113.501	5,23%	854.958	59,75%	1.479.683	154,47%	806.057
	CASA	269.843	392.856	590.761	591.587	(132.686)	826	198.731	50,59%	321.744	119,23%	316.982	186,63%	274.606
	(%) CASA	18,86%	18,09%	25,85%	25,88%									
	FDR	15,38%	12,25%	11,97%	11,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	11.965	11.734	(232)	1.613	15,93%	2.655	29,25%	-	0,00%	11.734	
2	Giro ISE	2.308	1.766	1.314	1.319	5	(447)	-25,32%	(989)	-42,86%	-	0,00%	1.319	
3	Tabungan ISE	1.370	4.055	6.352	6.115	(237)	2.060	50,79%	4.745	346,20%	-	0,00%	6.115	
4	Deposito ISE	5.400	4.300	4.300	4.300	0	0	0,00%	(1.100)	-20,37%	-	0,00%	4.300	
5	CIF ISE	58	69	69	69	0	0	0,00%	11	18,97%	-	0,00%	69	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	21.317	-	2.000	2.000	-1.842	1.663	1.187	337	33.634	63,38%	(12.317)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	21.317	-	2.000	2.000	-1.842	1.663	1.187	337	27.754	76,81%	(6.436)
	• Local Champion	18.621	18.413	20.116	-	2.000	2.000	-1.802	1.703	1.494	297	22.236	90,47%	(2.120)
	• Value Chain	1.509	1.241	1.201	-	-	-	-39	-39	-308	39	5.518	21,77%	(4.317)
2	MBG	53.102	55.914	55.790	700	960	260	-423	-125	2.688	1.085	65.297	85,44%	(9.507)
	KUR	50.813	54.482	54.389	700	960	260	-330	-93	3.577	1.053	62.288	87,32%	(7.898)
	Non KUR	2.289	1.432	1.400	-	-	0	-93	-32	-889	32	3.009	46,53%	(1.609)
3	PWG	17.782	27.368	28.507	5.685	4.696	-989	1.552	1.138	10.725	3.558	35.103	81,21%	(6.597)
	Cilem	6.518	15.785	16.399	1.993	1.581	-412	504	614	9.882	967	22.195	73,89%	(5.795)
	Gadai	11.264	11.583	12.107	3.692	3.115	-577	1.048	524	843	2.591	12.908	93,79%	(801)
4	CFG	129.053	163.160	167.904	7.703	6.870	-833	3.737	4.744	38.851	2.126	160.708	104,48%	7.196
	CF 1	19.758	18.000	19.677	868	1.990	1.122	-64	1.676	-81	314	34.689	56,72%	(15.012)
	Total Griya	14.572	13.490	15.320	775	1.990	1.215	0	1.831	749	159	27.914	54,88%	(12.593)
	• Total Non Program	11.408	10.641	12.497	775	1.990	1.215	608	1.856	1.089	134	13.112	95,31%	(615)
	• Program	3.163	2.849	2.823	-	-	0	-28	-25	-340	25	14.802	19,07%	(11.978)
	Oto	5.186	4.511	4.356	93	-	-93	-64	-154	-830	154	6.775	64,30%	(2.419)
	CF 2	109.295	145.160	148.228	6.835	4.880	-1.955	3.801	3.068	38.933	1.812	126.019	117,62%	22.209
	Mitraguna & Others	90.925	126.736	129.484	6.678	4.450	-2.228	3.761	2.748	38.560	1.702	106.025	122,13%	23.460
	Pensiun	18.370	18.424	18.743	157	430	273	39	319	373	111	19.994	93,74%	(1.251)
	Total Pembiayaan	220.067	266.096	273.517	14.088	14.526	438	3.024	7.421	53.451	7.105	294.742	92,80%	(21.225)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	177	0,00%	0,00%	0,83%	177	177	177	177	177				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	177	0,00%	0,00%	0,83%	177	177	177	177	177				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	451	1.104	1.465	8.008	0,85%	0,52%	2,62%	14,35%	6.543	7.557	6.904	6.904	6.904			
	KUR	163	1.023	1.363	7.899	0,32%	0,25%	2,50%	14,52%	6.536	7.736	6.876	6.876	6.876			
	Non KUR	289	80	102	109	12,61%	7,10%	7,78%	7	(180)	28	28	28	28	28		
3	PWG	-	-	-	2.050	0,00%	0,00%	0,00%	1,711	1.711	1.711	1.711	1.711				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	1.771	1.771	1.771	1.771	1.771				
	Gadai	-	-	-	279	0,00%	0,00%	0,00%	2.31%	279	279	279	279	279			
4	CFG	1.759	1.049	695	1.466	1.36%	0,43%	0,87%	771	(293)	417	417	417	417	417		
	CF 1	1.212	1.049	695	1.393	6,14%	3,86%	3,08%	698	181	344	344	344	344	344		
	Total Griya	321	419	562	620	2,20%	4,17%	4,04%	60	(224)	18	18	18	18	18		
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-		
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-	-	-	-	-		
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,01%	-	(366)	-	-	-	-	-		
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-	-	-	-	-		
	Total Pembiayaan	2.449	1.251	1.462	1.829	1,11%	0,55%	0,67%	367	(619)	578	1,56%	-133,38%	0,9%	0,9%	0,9%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	432.471	377.865	1.817.431	1.384.960			2,98	3,30	3,33	0,03
2	Contribution Margin	14.647	18.467	16.							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	8.616	7.390	1.308	(1.226)	(780)	-9,55%	(2.105)	-22,17%	17.559	42,09%	(10.169)
2	Tabungan	99.410	126.187	120.906	120.898	4.967	(8)	(5.289)	-4,19%	21.488	21,62%	111.159	108,76%	9.739
3	Deposito	64.192	41.870	41.687	41.687	(19.912)	0	(182)	-0,44%	(22.504)	-35,06%	64.924	64,21%	(23.237)
	Total	173.097	176.228	171.210	169.976	(13.637)	(1.233)	(6.251)	-3,55%	(3.121)	-1,80%	193.643	87,78%	(23.666)
	CASA	108.906	134.358	129.522	128.289	6.275	(1.233)	(6.069)	-4,52%	19.383	17,80%	128.718	99,67%	(430)
	(%) CASA	62,92%	76,24%	75,65%	75,47%									
	FDR	57,60%	66,03%	69,06%	69,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-27 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	12.779	12.947	169	1.424	12,36%	(356)	-2,68%	-	0,00%	12.947
2	Giro ISE	6.014	2.950	6.184	5.794	(390)	2.844	96,40%	(220)	-3,65%	-	0,00%	5.794
3	Tabungan ISE	6.490	7.773	5.795	6.353	559	(1.420)	-18,26%	(137)	-2,10%	-	0,00%	6.353
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%	-	0,00%	800
5	CIF ISE	44	55	55	55	0	0	0,00%	11	25,00%	-	0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	5.711	5.579	-	-	0	-131	-132	5.579	132	0	0,00%	5.579	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	5.711	5.579	-	-	0	-131	-132	5.579	132	0	0,00%	5.579	
	• Local Champion	-	1.884	1.781	-	-	0	-102	-102	1.781	102	0	0,00%	1.781	
	• Value Chain	-	3.827	3.798	-	-	-	-29	-29	3.798	29	0	0,00%	3.798	
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)	
3	PWG	23.729	35.021	35.606	6.130	6.044	-86	-637	584	11.876	5.460	32.140	110,78%	3.466	
	Cilem	8.075	16.035	15.723	1.319	1.068	-251	-215	-311	7.648	1.379	14.021	112,14%	1.702	
	Gadai	15.654	18.987	19.882	4.812	4.976	165	-421	895	4.228	4.081	18.118	109,73%	1.764	
4	CFG	75.933	75.630	77.060	325	2.673	2.348	-1.097	1.430	1.127	1.243	86.043	89,56%	(8.983)	
	CF 1	16.979	15.785	16.747	-	1.258	1.258	-86	962	-233	296	18.410	90,96%	(1.664)	
	Total Griya	15.306	13.770	14.817	-	1.258	1.258	0	1.047	-489	211	15.836	93,57%	(1.019)	
4	• Total Non Program	15.306	13.770	14.817	-	1.258	1.258	-211	1.047	-489	211	-	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	2.575	74,95%	(645)	
	Oto	1.673	2.015	1.930	-	-	0	-86	-85	257	85	67.633	89,18%	(7.320)	
	CF 2	58.954	59.845	60.313	325	1.415	1.090	-1.010	469	1.360	946	59.053	90,25%	(5.757)	
	Mitraguna & Others	51.295	52.822	53.296	325	1.365	1.040	-948	474	2.001	891	8.580	81,79%	(1.562)	
	Pensiun	7.658	7.023	7.017	-	-	50	50	-62	-6	-641	56	-	-	-
	Total Pembiayaan	99.702	116.362	118.245	6.455	8.717	2.262	-1.864	1.883	18.543	6.834	118.223	100,02%	22	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-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	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	(40)	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Non KUR	40	-	-	-	0	100,00%	0,00%	0,00%	0,00%	-	(40)	-	-	-	-	
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
4	CFG	682	645	497	484	0,90%	0,66%	0,63%	(13)	(197)	(161)	-	-	-	-	-	-
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	(52)	-	(52)	-	-	-	-	-	-
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	(52)	-	(52)	-	-	-	-	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	CF 2	630	645	497	484	1,07%	0,83%	0,80%	(13)	(145)	(161)	-	-	-	-	-	-
	Mitraguna & Others	630	645	497	484	1,23%	0,94%	0,91%	(13)	(145)	(161)	-	-	-	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Total Pembiayaan	721	645	497	484	0,72%	0,43%	0,41%	(13)	(237)	(161)	0,26%	37,35%	-0,2%	-	-	-

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	168.591	173.097	189.865	21.274		PHR	3,00	3,09
2	Contribution Margin	4.128	5.207	6.827	2.699	-65,4%	CIF Payroll	837	798

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.829	1.859	(91)	31	(520)	-21,87%	(1.649)	-47,01%	10.133	18,35%	(8.274)
2	Tabungan	88.498	80.904	88.759	88.406	(3.227)	(354)	7.502	9,27%	(92)	-0,10%	98.149	90,07%	(9.743)
3	Deposito	50.176	22.786	22.462	22.463	(2.444)	0	(323)	-1,42%	(27.713)	-55,23%	50.777	44,24%	(28.314)
	Total	142.182	106.070	113.050	112.728	(5.762)	(323)	6.658	6,28%	(29.454)	-20,72%	159.059	70,87%	(46.332)
	CASA	92.006	83.284	90.588	90.265	(3.318)	(323)	6.981	8,38%	(1.741)	-1,89%	108.282	83,36%	(18.017)
	(%) CASA	64,71%	78,52%	80,13%	80,07%									
	FDR	46,30%	81,53%	78,55%	78,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	1.124	1.206		82	397	49,08%	(2.050)	-62,96%	-	0,00%	1.206
2	Giro ISE	705	208	552	621		69	413	198,45%	(83)	-11,83%	-	0,00%	621
3	Tabungan ISE	2.552	601	572	585		13	(16)	-2,67%	(1.967)	-77,08%	-	0,00%	585
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	147	155	155	155		0	0	0,00%	8	5,44%	-	0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.567	4.491	500	-	-500	424	-76	4.491	76	4.056	110,73%	435
	KUR	-	4.482	4.406	500	-	-500	427	-76	4.406	76	3.846	114,56%	560
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.900	785	831	46	412	500	4.551	331	6.694	103,08%	206
	Cilem	2.349	6.400	6.900	785	831	46	412	500	4.551	331	6.694	103,08%	206
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	77.410	714	3.695	2.981	147	1.900	13.924	1.795	75.145	103,01%	2.265
	CF 1	26.468	27.857	27.676	49	1.170	1.121	-62	-181	1.207	1.351	28.008	98,81%	(332)
	Total Griya	25.069	24.184	23.807	-	865	865	0	-377	-1.262	1.242	25.557	93,15%	(1.750)
4	• Total Non Program	25.069	24.184	23.807	-	865	865	-257	-377	-1.262	1.242	25.557	93,15%	(1.750)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.868	49	305	256	-62	195	2.469	110	2.451	157,86%	1.418
	CF 2	37.018	47.653	49.735	665	2.525	1.860	209	2.082	12.717	443	47.138	105,51%	2.597
	Mitraguna & Others	36.826	47.451	49.288	-	2.275	1.610	214	1.837	12.462	438	45.872	107,45%	3.416
	Pensiun	192	201	447	-	250	250	-5	245	255	5	1.266	35,29%	(819)
	Total Pembiayaan	65.835	86.477	88.802	1.999	4.526	2.527	983	2.325	22.966	2.201	85.895	103,38%	2.906

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	28-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	-	-	-	-	302	0,00%	0,00%	6,73%	302	302	302							
	KUR	-	-	-	-	302	0,00%	0,00%	6,86%	302	302	302							
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
3	PWG	-	-	-	-	440	0,00%	0,00%	6,37%	440	440	440							
	Cilem	-	-	-	-	440	0,00%	0,00%	6,37%	440	440	440							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
4	CFG	1.097	1.482	215	1.804	0,19%	0,28%	2,33%	1.589	707	322								
	CF 1	1.097	1.182	145	1.745	0,15%	0,52%	6,31%	1.600	648	563								
	Total Griya	1.097	1.038	-	1.349	0,38%	0,00%	5,67%	1.349	252	311								
	Oto	-	144	145	396	0,00%	3,94%	10,23%	251	396	252								
	CF 2	-	300	70	59	0,00%	0,15%	0,12%	(11)	59	(241)								
	Mitraguna & Others	-	300	70	59	0,00%	0,15%	0,12%	(11)	59	(241)								
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-								
	Total Pembiayaan	120	840	2.144	953	0,18%	2,48%	1,07%	(1.191)	833	113	0,92%	13,98%	-0,2%					

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	5.184	5.538	1.293	354	893	19,21%	1.262	29,52%	16.368	33,84%	(10.830)
2	Tabungan	143.334	167.749	179.003	179.092	(5.471)	89	11.343	6,76%	35.757	24,95%	160.947	111,27%	18.145
3	Deposito	111.952	108.727	108.482	108.483	(1.071)	0	(245)	-0,23%	(3.470)	-3,10%	113.051	95,96%	(4.568)
	Total	259.563	281.122	292.669	293.112	(5.250)	443	11.991	4,27%	33.550	12,93%	290.365	100,95%	2.747
	CASA	147.610	172.395	184.187	184.630	(4.178)	443	12.235	7,10%	37.020	25,08%	177.314	104,13%	7.316
	(%) CASA	56,87%	61,32%	62,93%	62,99%									
	FDR	26,72%	31,77%	30,46%	30,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	3.325	3.123		(203)	547	21,22%	785	33,60%	-	0,00%	3.123
2	Giro ISE	22	24	24	24		0	0	0,89%	3	12,37%		0,00%	24
3	Tabungan ISE	2.316	2.552	3.301	3.098		(203)	546	21,42%	783	33,80%		0,00%	3.098
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	117	117	117		0	0	0,00%	10	9,35%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	• Local Champion	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	9.552	9.524	1.250	200	-1.050	1.210	-28	9.330	228	4.206	226,43%	5.318
	KUR	194	8.589	8.581	1.050	200	-850	1.028	-8	8.388	208	3.996	214,73%	4.585
	Non KUR	-	963	943	200	-	-200	182	-20	943	20	210	449,38%	733
3	PWG	3.438	5.369	5.256	206	219	13	-165	-113	1.818	332	10.185	51,61%	(4.929)
	Cilem	3.438	5.369	5.256	206	219	13	-165	-113	1.818	332	10.185	51,61%	(4.929)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	73.807	73.763	2.505	1.854	-651	1.342	-44	8.800	1.898	77.611	95,04%	(3.848)
	CF 1	19.068	19.352	19.661	250	500	250	-71	309	593	191	20.733	94,83%	(1.072)
	Total Griya	17.646	16.960	17.335	250	500	250	0	375	-311	125	18.170	95,40%	(835)
4	• Total Non Program	17.646	16.960	17.335	250	500	250	282	375	-311	125			
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.392	2.326	-	-	0	-71	-66	904	66	2.563	90,76%	(237)
	CF 2	45.895	54.455	54.102	2.255	1.354	-901	1.413	-353	8.207	1.707	56.878	95,12%	(2.776)
	Mitraguna & Others	40.397	48.374	47.962	1.913	1.100	-813	1.093	-412	7.565	1.512	50.214	95,51%	(2.252)
	Pensiun	5.498	6.080	6.140	342	254	-88	320	60	642	194	6.664	92,13%	(524)
	Total Pembiayaan	69.359	89.317	89.133	3.961	2.273	-1.688	2.384	-185	19.774	2.458	92.766	96,08%	(3.633)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-		100,00%	0,00%	0,00%	-	764	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	764	-	-	-		100,00%	0,00%	0,00%	-	764	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-		90	0,00%	0,00%	0,95%	90	90	90			
	KUR	-	-	-	-		90	0,00%	0,00%	1,05%	90	90	90			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-		358	0,00%	0,00%	6,81%	358	358	358			
	Cilem	-	-	-	-		358	0,00%	0,00%	6,81%	358	358	358			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	1.060	4.096	4.175	5.498		1.63%	5,66%	7,45%	1.323	4.438	4.438	1.402			
	CF 1	648	3.784	3.837	4.509		3,40%	19,83%	22,93%	672	3.860	3.860	725			
	Total Griya	132	614	719	707		0,75%	4,24%	4,24%	128	3.733	3.733	598			
	Oto	135	135	135	135		9,51%	5,65%	5,81%	-	-	-	-			
	CF 2	-	1.318	1.318	1.318		0,00%	2,42%	2,44%	-	1.318	(0)	-			
	Mitraguna & Others	-	1.318	1.318	1.318		0,00%	2,72%	2,75%	-	1.318	(0)	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	267	2.661	2.762	2.750		0,39%	3,09%	3,09%	(12)	2.483	89	2,14%	30,70%	-0,9%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	16.450	16.665	1.303	216	1.284	8,35%	12.848	336,57%	11.772	141,57%	4.893
2	Tabungan	117.085	114.592	117.630	116.918	(1.258)	(712)	2.326	2,03%	(167)	-0,14%	128.675	90,86%	(11.756)
3	Deposito	49.844	46.365	46.116	46.117	(1.625)	0	(248)	-0,54%	(3.727)	-7,48%	50.566	91,20%	(4.449)
	Total	170.746	176.338	180.196	179.701	(1.579)	(495)	3.362	1,91%	8.954	5,24%	191.013	94,08%	(11.312)
	CASA	120.903	129.973	134.080	133.584	45	(496)	3.611	2,78%	12.681	10,49%	140.447	95,11%	(6.863)
	(%) CASA	70,81%	73,71%	74,41%	74,34%									
	FDR	80,42%	79,03%	78,92%	79,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	854	907		53	91	11,20%	(784)	-46,37%	-	0,00%	907
2	Giro ISE	436	72	57	57		0	(15)	-21,34%	(379)	-86,94%	-	0,00%	57
3	Tabungan ISE	1.254	743	797	850		53	107	14,37%	(404)	-32,25%	-	0,00%	850
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	68	76	76	76		0	0	0,00%	8	11,76%	-	0,00%	76

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	23.338	24.284	4.500	3.753	(747)	1.344	947	10.735	2.806	22.921	105,95%	1.363
	Cilem	7.456	12.121	12.779	1.593	1.348	(244)	722	659	5.324	689	13.715	93,18%	(936)
	Gadai	6.094	11.217	11.505	2.908	2.405	(503)	622	288	5.411	2.117	9.206	124,97%	2.299
4	CFG	119.321	116.031	117.935	2.033	3.048	1.015	(607)	1.904	-1.386	1.144	132.306	89,14%	(14.371)
	CF 1	15.625	17.718	17.775	-	225	225	(59)	57	2.150	168	17.516	101,48%	259
	Total Griya	13.902	15.656	15.550	-	-	0	0	(105)	1.648	105	14.443	107,67%	1.107
4	• Total Non Program	13.902	15.656	15.550	-	-	0	0	(113)	1.648	105	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	3.073	72,39%	(848)
	Oto	1.723	2.062	2.225	-	225	225	(59)	163	502	62	114.790	87,25%	(14.630)
	CF 2	103.696	98.314	100.160	2.033	2.823	790	(548)	1.847	-3.536	976	103.911	86,29%	(14.249)
	Mitraguna & Others	94.197	88.244	89.663	1.455	2.305	850	(805)	1.418	-4.534	887	10.879	96,49%	(381)
	Pensiun	9.499	10.069	10.497	-	578	518	(60)	257	428	90	159.663	89,07%	(17.444)
	Total Pembiayaan	137.307	139.369	142.219	6.533	6.801	268	737	2.851	4.912	3.951			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	14,57%	3.538	3.538	3.538			
	Cilem	-	-	-	-	1.569	0,00%	0,00%	0,00%	12,28%	1.569	1.569	1.569			
	Gadai	-	-	-	-	1.969	0,00%	0,00%	0,00%	17,11%	1.969	1.969	1.969			
4	CFG	1.942	506	410	3.185	0,28%	0,53%	0,73%	241	527	256					
	CF 1	86	-	-	-	1.107	0,55%	0,00%	0,00%	6,23%	1.107	1.021	1.107			
	Total Griya	-	-	-	-	992	0,00%	0,00%	0,00%	6,38%	992	992	992			
	Oto	86	-	-	-	115	4,99%	0,00%	0,00%	5,18%	115	29	115			
	CF 2	1.856	506	410	2.078	0,17%	0,42%	0,207%	241	222	1.571					
	Mitraguna & Others	1.856	506	410	2.078	0,197%	0,46%	0,232%	241	222	1.571					
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	1.942	602	616	858	0,24%	0,44%	0,60%	241	527	256	0,63%	-4,39%	0,0%		

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	4.448	4.479	(9.658)	30	1.666	59,23%	(9.452)	-67,85%	24.944	17,95%	(20.466)
2	Tabungan	118.671	155.162	153.953	153.044	(2.867)	(909)	(2.118)	-1,36%	34.373	28,96%	135.176	113,22%	17.868
3	Deposito	125.329	129.816	118.933	118.937	(4.784)	4	(10.879)	-8,38%	(6.392)	-5,10%	126.285	94,18%	(7.348)
	Total	257.931	287.790	277.334	276.459	(17.309)	(875)	(11.331)	-3,94%	18.529	7,18%	286.405	96,53%	(9.945)
	CASA	132.602	157.974	158.401	157.522	(12.525)	(878)	(452)	-0,29%	24.921	18,79%			
	(%) CASA	51,41%	54,89%	57,12%	56,98%									
	FDR	59,82%	64,96%	67,66%	67,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.784	4.774	(10)	372	8,46%	1.236	34,93%		-	0,00%	4.774
2	Giro ISE	1	1	1	1	0	(0)	-2,16%	(0)	-36,44%		0	0,00%	1
3	Tabungan ISE	3.537	4.401	4.784	4.773	(10)	372	8,46%	1.236	34,95%		0	0,00%	4.773
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0	0,00%	0
5	CIF ISE	45	49	49	49	0	0	0,00%	4	8,89%		0	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321
	• Local Champion	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
3	PWG	17.010	27.741	28.576	4.961	3.541	-1.420	1.790	834	11.566	2.707	23.290	122,70%	5.286
	Cilem	7.758	12.741	13.083	1.514	1.106	-407	830	342	5.325	764	12.693	103,07%	390
	Gadai	9.252	15.000	15.493	3.447	2.435	-1.012	960	492	6.241	1.942	10.597	146,20%	4.896
4	CFG	136.962	150.781	150.711	4.111	2.440	-1.671	1.860	-70	13.749	2.510	152.429	98,87%	(1.718)
	CF 1	16.548	16.433	16.261	-	18	18	94	-172	-287	190	18.272	89,00%	(2.011)
	Total Griya	15.017	13.622	13.508	-	-	0	0	-114	-1.509	114	15.510	87,10%	(2.001)
4	• Total Non Program	15.017	13.622	13.508	-	-	0	0	-114	-1.509	114	15.510	87,10%	(2.001)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.811	2.753	-	18	18	94	-58	1.222	76	2.762	99,67%	(9)
	CF 2	120.414	134.348	134.450	4.111	2.422	-1.689	1.766	102	14.036	2.320	134.157	100,22%	293
	Mitraguna & Others	110.777	123.441	122.783	3.631	1.482	-2.149	1.619	-658	12.006	2.140	123.263	99,61%	(480)
	Pensiun	9.636	10.906	11.667	480	940	460	147	761	2.031	179	10.894	107,10%	773
	Total Pembiayaan	154.289	186.937	187.651	9.072	5.981	-3.091	3.582	713	33.362	5.267	176.035	106,60%	11.615

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	148	74	-	-	46,61%	0,00%	0,00%	0,00%	-	(148)	(74)				
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	148	74	-	-	46,61%	0,00%	0,00%	0,00%	-	(148)	(74)				
3	PWG	-	-	-	-	2.874	0,00%	0,00%	0,00%	10,06%	2.874	2.874				
	Cilem	-	-	-	-	2.419	0,00%	0,00%	0,00%	18,49%	2.419	2.419				
	Gadai	-	-	-	-	454	0,00%	0,00%	0,00%	2,93%	454	454				
4	CFG	334	415	769	5.205	0,24%	0,51%	0,51%	3,45%	4.436	4.871	4.790				
	CF 1	-	195	195	1.944	0,00%	0,00%	0,00%	1,18%	11,96%	1.749	1.944	1.750			
	Total Griya	-	44	43	1.353	0,00%	0,32%	0,32%	0,00%	10,02%	1.310	1.353	1.309			
	Oto	-	151	152	591	0,00%	5,40%	5,40%	0,00%	21,47%	439	591	440			
	CF 2	334	220	575	3.261	0,28%	0,43%	0,43%	0,243%	2,686	2.927	3.041				
	Mitraguna & Others	334	220	575	3.261	0,30%	0,47%	0,47%	0,266%	2.686	2.927	3.041				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	482	489	769	8.079	0,31	0,41	0,41	4,31%	7.310	7.597	7.590	0,15%	96,55%	-4,2%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	-	43	43	24,03%	100,00%	100,00%	100,00%	-	(33)	43			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	43	43	24,03%	100,00%	100,00%	100,00%	-	(33)	43			
3	PWG	-	-	-	-										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	11.523	6.939	(1.594)	(4.584)	1.989	40,19%	(1.641)	-19,12%	21.760	31,89%	(14.821)
2	Tabungan	115.717	143.468	137.456	136.911	3.774	(545)	(6.557)	-4,57%	21.194	18,32%	131.921	103,78%	4.990
3	Deposito	158.683	167.447	163.014	163.014	(4.690)	0	(4.433)	-2,65%	4.332	2,73%	159.836	101,99%	3.178
	Total	282.980	315.865	311.993	306.865	(2.510)	(5.129)	(9.000)	-2,85%	23.885	8,44%	313.517	97,88%	(6.652)
	CASA	124.297	148.418	148.979	143.851	2.180	(5.129)	(4.567)	-3,08%	19.554	15,73%	153.681	93,60%	(9.830)
	(%) CASA	43,92%	46,99%	47,75%	46,88%									
	FDR	77,18%	79,97%	81,45%	82,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	4.025	4.657	632	(636)	-12,02%	1.338	40,30%	-	0,00%	4.657	
2	Giro ISE	510	262	767	772	5	509	194,08%	262	51,42%		0,00%	772	
3	Tabungan ISE	2.559	4.781	3.008	3.635	627	(1.146)	-23,97%	1.076	42,03%		0,00%	3.635	
4	Deposito ISE	250	250	250	250	0	0	0,00%	0	0,00%		0,00%	250	
5	CIF ISE	50	56	56	56	0	0	0,00%	6	12,00%		0,00%	56	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	3.992	4.081	-	200	200	-125	89	-428	111	8.871	46,00%	(4.790)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)
	Non-Linkage	4.509	3.992	4.081	-	200	200	-125	89	-428	111	6.971	58,54%	(2.890)
	• Local Champion	4.509	3.992	4.081	-	200	200	-125	89	-428	111	5.676	71,89%	(1.595)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)
2	MBG	9.912	12.351	12.347	280	300	20	96	-4	2.434	304	12.408	99,51%	(61)
	KUR	9.027	11.109	11.145	280	300	20	310	36	2.118	264	11.420	97,59%	(275)
	Non KUR	885	1.242	1.202	-	-	0	-214	-41	316	41	987	121,70%	214
3	PWG	13.890	24.339	25.048	3.535	4.614	1.079	655	709	11.157	3.905	28.393	88,22%	(3.345)
	Cilem	5.699	14.691	15.298	1.687	1.595	-91	449	607	9.598	988	17.349	88,18%	(2.051)
	Gadai	8.191	9.648	9.750	1.848	3.019	1.170	206	102	1.559	2.917	11.045	88,28%	(1.295)
4	CFG	190.097	211.911	212.658	8.364	6.100	-2.265	4.335	747	22.561	5.352	205.803	103,33%	6.855
	CF 1	25.896	27.651	28.285	-	908	908	-246	635	2.389	273	27.891	101,41%	395
	Total Griya	21.834	23.960	24.670	-	908	908	0	710	2.836	198	22.404	110,11%	2.266
4	• Total Non Program	21.834	23.960	24.670	-	908	908	-205	710	2.836	198	22.404	110,11%	2.266
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.690	3.615	-	-	0	-246	-75	-447	75	5.487	65,89%	(1.872)
	CF 2	164.201	184.260	184.373	8.364	5.192	-3.172	4.581	113	20.172	5.079	177.912	103,63%	6.461
	Mitraguna & Others	145.925	165.161	165.270	8.322	4.842	-3.480	4.492	109	19.345	4.733	158.181	104,48%	7.090
	Pensiun	18.276	19.099	19.102	42	350	308	89	4	827	346	19.731	96,81%	(629)
	Total Pembiayaan	218.409	252.593	254.134	12.179	11.214	-965	4.962	1.540	35.725	9.673	255.475	99,48%	(1.341)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	100	99	861	284	2,87%	0,80%	6,97%	762	577	761			
	KUR	284	100	99	861	31,15%	0,89%	7,73%	762	577	761				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	26	-	1.988	0,00%	0,00%	7,94%	1.988	1.988	1.962			
	Cilem	-	-	-	-	1.592	0,00%	0,00%	10,41%	1.592	1.592	1.592			
	Gadai	-	-	26	-	397	0,00%	0,00%	4,07%	397	397	371			
4	CFG	85	467	65	2.540	0,04%	0,03%	0,19%	2.475	2.455	2.073				
	CF 1	52	467	65	1.668	0,20%	0,23%	5,90%	1.603	1.615	1.201				
	Total Griya	52	48	47	392	0,24%	0,20%	1,59%	345	340	345				
	Oto	-	419	18	1.275	0,00%	0,48%	35,27%	1.257	1.275	856				
	CF 2	33	-	-	872	0,02%	0,00%	0,47%	872	839	872				
	Mitraguna & Others	33	-	-	779	0,02%	0,00%	0,47%	779	746	779				
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93				
	Total Pembiayaan	1.209	514	512	512	0,55%	0,20%	-	(697)	(2)	0,00%	98,97%	-0,2%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	228.607	282.980	318.375	89.768	
2	Contribution Margin	8.481	11.567	9.767	1.286	-15,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,97	3,13	3,16	0,03	0,19
CIF Payroll	1.469	1.593	1.614	21	145

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	6.721	6.723	1.192	2	2.133	46,47%	(1.831)	-21,41%	17.343	38,76%	(10.620)
2	Tabungan	104.558	99.445	104.413	103.859	(4.330)	(555)	4.414	4,44%	(699)	-0,67%	118.277	87,81%	(14.419)
3	Deposito	118.514	111.707	136.265	136.265	(98)	0	24.558	21,98%	17.751	14,98%	119.238	114,28%	17.027
	Total	231.625	215.742	247.399	246.846	(3.237)	(553)	31.104	14,42%	15.221	6,57%	254.858	96,86%	(8.012)
	CASA	113.112	104.035	111.135	110.582	(3.138)	(553)	6.547	6,29%	(2.530)	-2,24%	135.620	81,54%	(25.039)
	(%) CASA	48,83%	48,22%	44,92%	44,80%									
	FDR	61,23%	70,15%	61,65%	61,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.942	3.946		5	1.074	37,38%	1.287	48,38%	-	0,00%	3.946
2	Giro ISE	666	1.009	1.627	1.609		(18)	600	59,47%	943	141,48%		0,00%	1.609
3	Tabungan ISE	1.893	1.764	2.215	2.237		23	474	26,87%	344	18,17%		0,00%	2.237
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.683	1.642	-	-	0	-41	-41	1.642	41	0	0,00%	1.642
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.683	1.642	-	-	0	-41	-41	1.642	41	0	0,00%	1.642
	• Local Champion	-	1.683	1.642	-	-	0	-41	-41	1.642	41	0	0,00%	1.642
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
3	PWG	18.643	26.638	27.982	4.757	4.672	-84	1.622	1.344	9.339	3.329	29.087	96,20%	(1.106)
	Cilem	13.169	15.282	15.856	1.753	1.658	-96	879	574	2.687	1.084	19.589	80,94%	(3.733)
	Gadai	5.474	11.356	12.126	3.004	3.015	11	743	770	6.652	2.245	9.499	127,66%	2.627
4	CFG	123.108	122.971	122.828	1.704	2.205	501	80	-142	-280	2.348	137.895	89,07%	(15.067)
	CF 1	17.304	13.554	13.488	-	160	160	-104	-66	-3.816	227	19.239	70,11%	(5.751)
	Total Griya	13.206	10.229	10.260	-	160	160	0	31	-2.946	129	13.740	74,67%	(3.480)
4	• Total Non Program	13.206	10.229	10.100	-	-	0	-165	-129	-3.106	129	13.740	73,50%	(3.641)
	• Program	-	-	160	-	160	160	0	160	160	-	0	0,00%	160
	Oto	4.098	3.325	3.228	-	-	0	-104	-98	-870	98	5.499	58,70%	(2.271)
	CF 2	105.804	109.416	109.340	1.704	2.045	341	184	-76	3.536	2.121	118.656	92,15%	(9.316)
	Mitraguna & Others	72.025	76.913	77.098	1.704	2.045	341	568	184	5.073	1.861	83.513	92,32%	(6.415)
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-260	-1.537	260	35.143	91,75%	(2.901)
	Total Pembiayaan	141.827	151.349	152.509	6.461	6.878	417	1.659	1.161	10.683	5.717	167.059	91,29%	(14.549)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-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	-	-	-	-		57	0,00%	0,00%	100,00%	57	57	57				
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Non KUR	-	-	-	-		57	0,00%	0,00%	100,00%	57	57	57				
3	PWG	-	-	-	-		2.131	0,00%	0,00%	7,61%	2.131	2.131	2.131				
	Cilem	-	-	-	-		1.114	0,00%	0,00%	7,02%	1.114	1.114	1.114				
	Gadai	-	-	-	-		1.017	0,00%	0,00%	8,39%	1.017	1.017	1.017				
4	CFG	5	625	665	619		0,00%	0,03%	0,54%	0,50%	(46)	615	(6)				
	CF 1	5	106	145	100		0,00%	0,03%	1,07%	0,74%	(46)	95	(6)				
	Total Griya	5	106	145	100		0,04%	0,04%	1,42%	0,97%	(46)	95	(6)				
	Oto	-	-	-	-		0,00%	0,00%	0,00%	0,00%	-	-	-				
	CF 2	-	519	519	519		0,00%	0,00%	0,47%	0,47%	-	519	(0)				
	Mitraguna & Others	-	303	303	303		0,00%	0,39%	0,39%	0,39%	-	303	(0)				
	Pensiun	-	217	217	217		0,00%	0,14%	0,67%	0,41%	-	217	(0)				
	Total Pembiayaan	5	625	665	619		0,00%	0,44%	0,54%	0,41%		615	(6)		2,09%	-415,62%	1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	3.432	3.436	41	4	(17)	-0,48%	1.820	112,70%	8.205	41,87%	(4.770)
2	Tabungan	101.049	104.536	112.122	111.608	297	(513)	7.073	6,77%	10.559	10,45%	110.650	100,87%	958
3	Deposito	38.774	46.765	46.986	46.986	1.315	0	221	0,47%	8.212	21,18%	39.372	119,34%	7.614
	Total	141.438	154.753	162.539	162.030	1.653	(509)	7.277	4,70%	20.592	14,56%	158.228	102,40%	3.802
	CASA	102.664	107.988	115.553	115.044	338	(509)	7.056	6,53%	12.380	12,06%	118.855	96,79%	(3.811)
	(%) CASA	72,59%	69,78%	71,09%	71,00%									
	FDR	91,03%	105,51%	104,09%	104,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	3.774	3.575		(200)	930	35,17%	277	8,38%	-	0,00%	3.575
2	Giro ISE	186	153	258	157		(101)	4	2,57%	(29)	-15,39%	-	0,00%	157
3	Tabungan ISE	2.913	2.481	3.506	3.408		(98)	926	37,32%	495	17,00%	-	0,00%	3.408
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%	-	0,00%	10
5	CIF ISE	94	103	103	103		0	0	0,00%	9	9,57%	-	0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	• Local Champion	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	7.352	8.043	590	850	260	454	691	7.802	159	4.271	188,34%	3.773
	KUR	103	6.755	7.458	590	850	260	472	703	7.355	147	3.950	188,80%	3.508
	Non KUR	139	598	586	-	-	0	-18	-12	447	12	321	182,68%	265
3	PWG	20.398	32.657	36.880	8.280	9.110	831	2.285	4.222	16.482	4.888	32.338	114,04%	4.541
	Cilem	7.170	13.624	16.339	1.958	3.366	1.408	877	2.715	9.169	651	17.171	95,16%	(832)
	Gadai	13.229	19.034	20.541	6.322	5.745	-578	1.407	1.507	7.312	4.237	15.168	135,43%	5.373
4	CFG	107.701	103.153	104.150	1.074	1.823	749	-629	997	-3.551	826	119.851	86,90%	(15.702)
	CF 1	13.161	13.475	14.238	119	945	826	43	763	1.076	182	14.763	96,44%	(526)
	Total Griya	10.223	9.990	10.683	-	800	800	0	693	460	107	10.729	99,57%	(46)
4	• Total Non Program	10.223	9.819	10.512	-	800	800	-130	693	289	107	10.729	97,97%	(217)
	• Program	-	172	171	-	-	0	-1	-1	171	1	0	0,00%	171
	Oto	2.938	3.485	3.555	119	145	26	43	70	617	75	4.034	88,12%	(479)
	CF 2	94.540	89.678	89.912	955	878	-77	-672	234	-4.628	644	105.088	85,56%	(15.176)
	Mitraguna & Others	89.171	83.225	83.266	521	628	107	-915	41	-5.905	587	98.599	84,45%	(15.333)
	Pensiun	5.368	6.453	6.646	434	250	-184	242	193	1.277	57	6.488	102,43%	157
	Total Pembiayaan	128.755	163.281	169.189	9.943	11.783	1.840	2.107	5.908	40.434	5.875	156.875	107,85%	12.314

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-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	-	-	-	-	746	0,00%	0,00%	9,28%	746	746	746			
	KUR	-	-	-	-	602	0,00%	0,00%	8,07%	602	602	602			
	Non KUR	-	-	-	-	144	0,00%	0,00%	24,60%	144	144	144			
3	PWG	-	-	-	-	3.982	0,00%	0,00%	10,80%	3.982	3.982	3.982			
	Cilem	-	-	-	-	2.814	0,00%	0,00%	17,23%	2.814	2.814	2.814			
	Gadai	-	-	-	-	1.167	0,00%	0,00%	5,68%	1.167	1.167	1.167			
4	CFG	2.505	2.530	2.284	2.284	2.284	2,33%	2,21%	2,19%	(0)	(221)	(245)			
	CF 1	23	78	78	78	78	0,18%	0,58%	0,55%	-	55	-			
	Total Griya	-	78	78	78	78	0,00%	0,78%	0,73%	-	78	-			
	Oto	23	-	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.451	2.206	2.206	2.206	2,63%	2,46%	2,45%	(0)	(276)	(245)			
	Mitraguna & Others	2.482	2.451	2.206	2.206	2.206	2,78%	2,65%	2,65%	(0)	(276)	(245)			
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.530	2.284	2.284	2.284	2,27%	1,40%	1,35%	(0)	(636)	(245)	0,00%	100,00%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	129.882	141.438	164.281	34.399			2,93	3,18	3,20	0,02
2	Contribution Margin	5.354	6.401	6.940	1.586	-29,6%		790	788	798	8

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	135	134	134	26	0	(1)	-0,82%	99	282,75%	40	334,09%	94
3	Deposito	-	-	415	415	0	0	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	549	549	26	0	414	306,19%	514	1467,56%	40	1368,28%	509
	CASA	35	135	134	134	26	0	(1)	-0,82%	99	282,75%	40	334,09%	94
(%) CASA	100,00%	100,00%	24,35%	24,42%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-</td			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	556	632	626	(137)	(6)	70	12,62%	188	42,78%	502	124,63%	124
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	932	926	(137)	(6)	(180)	-16,27%	488	111,23%	502	184,38%	424
	CASA	438	556	632	626	(137)	(6)	70	12,62%	188	42,78%	502	124,63%	124
	(%) CASA	100,00%	50,26%	67,82%	67,60%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	0	0	0	0	0	0	0,00%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	0	0	0	0	0	0	0,00%	0	0,00%	0	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,0								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	41.619	41.509	(6.089)	(109)	3.183	8,31%	20.057	93,50%	33.434	124,15%	8.076
2	Tabungan	103.481	115.421	120.800	120.402	(6.593)	(398)	4.981	4,32%	16.921	16,35%	120.938	99,56%	(536)
3	Deposito	132.303	108.795	106.411	106.411	22.857	0	(2.384)	-2,19%	(25.891)	-19,57%	133.406	79,77%	(26.994)
	Total	257.235	262.542	268.829	268.322	10.175	(507)	5.780	2,20%	11.087	4,31%	287.777	93,24%	(19.455)
	CASA	124.933	153.747	162.418	161.911	(12.681)	(507)	8.164	5,31%	36.978	29,60%	154.371	104,88%	7.539
	(%) CASA	48,57%	58,56%	60,42%	60,34%									
	FDR	70,83%	82,46%	82,54%	82,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	7.964	5.680	5.708		27	(2.256)	-28,33%	(2.228)	-28,08%	-	0,00%	5.708
2	Giro ISE	4.026	3.838	3.495	3.335		(161)	(503)	-13,10%	(691)	-17,17%	-	0,00%	3.335
3	Tabungan ISE	2.910	4.126	2.185	2.373		188	(1.753)	-42,50%	(537)	-18,46%	-	0,00%	2.373
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%	-	0,00%	0
5	CIF ISE	62	65	65	65		0	0	0,00%	3	4,84%	-	0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	39.025	39.484	640	-	-640	250	458	-5.751	(458)	56.266	70,17%	(16.782)	
	Linkage	14.656	14.625	14.624	-	-	-	-	-3	-1	-32	1	19.460	75,15%	(4.836)
	Non-Linkage	30.579	24.401	24.860	640	-	-640	252	459	-5.719	(459)	36.806	67,54%	(11.946)	
	• Local Champion	28.121	21.589	21.899	640	-	-640	276	310	-6.222	(310)	31.073	70,47%	(9.175)	
	• Value Chain	2.457	2.812	2.961	-	-	-	-	-23	149	503	(149)	5.732	51,65%	(2.771)
2	MBG	4.919	2.747	2.690	-	-	0	-126	-57	-2.228	57	4.919	54,70%	(2.228)	
	KUR	4.804	2.747	2.690	-	-	0	-126	-57	-2.114	57	4.804	56,00%	(2.114)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)	
3	PWG	23.337	42.470	45.178	9.480	8.970	(-510)	2.937	2.708	21.841	6.262	41.363	109,22%	3.815	
	Cilem	6.677	18.873	20.473	2.482	2.479	-4	1.426	1.601	13.796	878	21.729	94,22%	(1.256)	
	Gadai	16.660	23.597	24.704	6.997	6.491	(-506)	1.511	1.107	8.044	5.384	19.634	125,83%	5.070	
4	CFG	108.703	132.255	134.546	5.145	3.905	(-1.240)	2.923	2.291	25.843	1.614	121.776	110,49%	12.770	
	CF 1	24.869	27.133	26.813	19	-	(-19)	-221	-320	1.944	320	26.529	101,07%	284	
	Total Griya	19.873	21.230	21.038	-	-	0	0	-192	1.165	192	20.347	103,39%	690	
	• Total Non Program	19.873	21.230	21.038	-	-	0	0	-201	-192	1.165	192	20.347	103,39%	690
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.997	5.903	5.775	19	-	(-19)	-221	-128	779	128	6.182	93,42%	(406)	
	CF 2	83.833	105.122	107.733	5.126	3.905	(-1.221)	3.144	2.611	23.900	1.294	95.247	113,11%	12.486	
	Mitraguna & Others	62.328	80.329	82.602	3.906	3.370	(-536)	2.133	2.273	20.274	1.097	72.530	113,89%	10.072	
	Pensiun	21.505	24.793	25.131	1.220	535	(-685)	1.012	338	3.626	197	22.716	110,63%	2.415	
	Total Pembiayaan	182.193	216.497	221.898	15.265	12.875	(-2.390)	5.984	5.400	39.705	7.475	224.323	98,92%	(2.425)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	6	0,00%	0,00%	0,01%	6	6	6			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	6	0,00%	0,00%	0,02%	6	6	6			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	121	32	73	93	24,46%	2,64%	3,45%	20	(28)	61				
	KUR	83	32	73	93	1,72%	2,64%	3,45%	20	10	61				
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-				
3	PWG	-	-	-	-	1.580	0,00%	0,00%	0,00%	1.580	1.580	1.580			
	Cilem	-	-	-	-	1.522	0,00%	0,00%	0,00%	1.522	1.522	1.522			
	Gadai	-	-	-	-	59	0,00%	0,00%	0,24%	59	59	59			
4	CFG	330	1.506	1.861	1.477	2,47%	1,41%	1,10%	(385)	(1.208)	1.080				
	CF 1	107	261	261	261	0,43%	0,96%	0,97%	-	153	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	107	261	261	261	2,15%	4,41%	4,51%	-	153	-				
	CF 2	2.577	137	1.601	1.216	3,07%	1,52%	1,13%	(385)	(1.361)	1.080				
	Mitraguna & Others	2.422	-	1.464	1.080	3,89%	1,82%	1,31%	(385)	(1.342)	1.080				
	Pensiun	155	137	137	137	0,09%	0,06%	0,54%	-	(19)	(0)				
	Total Pembiayaan	8.782	6.553	8.017	7.633	4,82%	3,70%	3,44%	(385)	(1.149)	1.080	3,33%	3,27%	-0,1%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,77%	15,59%	-	430	-	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,23%	24,76%	-	453	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	372	-	-	-	7,57%	0,00%	0,00%	-	(372)	-	-			
	KUR</														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	22.313	24.071	(16.565)	1.758	560	2,38%	6.367	35,96%	30.252	79,57%	(6.182)
2	Tabungan	74.047	78.794	88.560	87.939	2.185	(621)	9.145	11,61%	13.892	18,76%	92.330	95,24%	(4.391)
3	Deposito	177.676	188.557	187.597	187.604	29.326	6	(954)	-0,51%	9.928	5,59%	178.816	104,91%	8.788
	Total	269.427	290.861	298.470	299.613	14.945	1.142	8.752	3,01%	30.186	11,20%	301.398	99,41%	(1.785)
	CASA	91.751	102.304	110.873	112.009	(14.380)	1.136	9.705	9,49%	20.259	22,08%	122.582	91,37%	(10.573)
	(%) CASA	34,05%	35,17%	37,15%	37,38%									
	FDR	66,93%	72,31%	70,68%	70,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3.699	4.255	4.811	4.740	(71)	485	11,39%	1.041	28,15%	-	0,00%	4.740		
2	Giro ISE	1.245	527	430	439	9	(88)	-16,71%	(806)	-64,75%	-	0,00%	439		
3	Tabungan ISE	2.454	3.729	4.381	4.301	(80)	573	15,36%	1.847	75,26%	-	0,00%	4.301		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	78	85	85	85	0	0	0,00%	7	8,97%	-	0,00%	85		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.500	11.359	11.345	1.200	300	-900	895	-13	3.845	313	10.603	107,01%	743
	KUR	5.814	9.851	9.860	1.200	300	-900	929	9	4.046	291	8.917	110,58%	943
	Non KUR	1.686	1.508	1.486	-	-	0	-34	-22	-200	22	1.686	88,12%	(200)
3	PWG	25.637	39.504	40.918	9.086	8.250	-836	1.917	1.414	15.280	6.836	38.538	106,18%	2.380
	Cilem	7.478	16.995	17.562	2.018	1.432	-586	982	567	10.084	865	18.884	93,00%	(1.322)
	Gadai	18.160	22.509	23.356	7.067	6.817	-250	936	846	5.196	5.971	19.654	118,83%	3.701
4	CFG	147.202	159.467	158.684	3.557	2.455	-1.102	-1.974	-783	11.482	3.238	162.134	97,87%	(3.449)
	CF 1	16.107	20.872	20.579	1.895	-	-1.895	-284	-293	4.472	293	18.306	112,42%	2.273
	Total Griya	8.451	15.348	15.266	1.895	-	-1.895	0	-81	6.815	81	9.032	169,03%	6.234
4	• Total Non Program	8.451	15.348	15.266	1.895	-	-1.895	2.134	-81	6.815	81	9.032	169,03%	6.234
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.312	-	-	0	-284	-212	-2.343	212	9.274	57,28%	(3.962)
	CF 2	131.096	138.596	138.106	1.662	2.455	793	-1.691	-490	7.010	2.945	143.828	96,02%	(5.722)
	Mitraguna & Others	128.138	134.779	133.619	1.447	1.755	308	-1.877	-1.160	5.481	2.915	139.216	95,98%	(5.597)
	Pensiun	2.957	3.817	4.487	215	700	485	186	670	1.529	30	4.612	97,28%	(125)
	Total Pembiayaan	180.340	210.330	210.947	13.843	11.005	-2.838	838	617	30.608	10.387	211.274	99,85%	(327)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	453	151	380	1.371	6,04%	3,34%	12,09%	991	918	1.220	(67)	128	(0)				
	KUR	363	80	229	630	6,24%	2,32%	6,39%	401	267	550	(0)	198	(0)				
	Non KUR	90	70	151	741	5,33%	10,00%	49,87%	590	651	671	(49)	1.220	1.220				
3	PWG	-	-	-	-	4.297	0,00%	0,00%	10,50%	4.297	4.297	4.297	4.297	4.297	4.297			
	Cilem	-	-	-	-	3.170	0,00%	0,00%	18,05%	3.170	3.170	3.170	3.170	3.170	3.170			
	Gadai	-	-	-	-	1.126	0,00%	0,00%	4,82%	1.126	1.126	1.126	1.126	1.126	1.126			
4	CFG	537	1.213	2.440	3.829	0,36%	1,53%	2,41%	1.389	3.292	2.616	200	1.523	3				
	CF 1	200	336	823	1.811	1,24%	3,94%	8,80%	989	1.612	1.475	(65)	558	421				
	Total Griya	-	-	-	-	1.054	0,00%	0,00%	6,90%	1.054	1.054	1.054	1.054	1.054	1.054			
	Oto	200	336	823	758	2,61%	14,90%	14,27%	(65)	558	421							
	CF 2	337	876	1.617	2.018	0,26%	1,17%	1,46%	400	1.681	1.141							
	Mitraguna & Others	337	876	1.617	1.901	0,26%	1,20%	1,42%	284	1.564	1.025							
	Pensiun	-	-	-	-	116	0,00%	0,00%	2,60%	116	116	116						
	Total Pembiayaan	1.219	2.867	3.060	2.870	0,68%	1,46%	1,36%	(190)	1.651	3	0,06%	95,30%	-1,3%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	Asset (Retail) T	261.441	269.409	275.916	24.071	(16.565)	1.758	560	2,38%	6.367	35,96%	30.252	79,5				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	14.967	15.102	(24)	135	580	4,00%	2.152	16,62%	19.133	78,93%	(4.031)
2	Tabungan	76.505	82.083	83.934	83.269	(3.276)	(66)	1.185	1,44%	6.764	8,84%	87.055	95,65%	(3.787)
3	Deposito	21.770	21.010	21.340	21.340	(250)	0	329	1,57%	(431)	-1,98%	22.377	95,37%	(1.037)
	Total	111.225	117.615	120.241	119.710	(3.551)	(531)	2.095	1,78%	8.485	7,63%	128.565	93,11%	(8.855)
	CASA	89.454	96.605	98.901	98.370	(3.300)	(531)	1.766	1,83%	8.916	9,97%	106.189	92,64%	(7.818)
	(%) CASA	80,43%	82,14%	82,25%	82,17%									
	FDR	45,34%	61,64%	62,12%	62,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.339	1.340	1.304		(35)	(35)	-2,58%	146	12,62%	-	0,00%	1.304
2	Giro ISE	199	98	126	66		(60)	(32)	-32,70%	(133)	-66,90%	-	0,00%	66
3	Tabungan ISE	959	1.241	1.214	1.238		25	(2)	-0,20%	279	29,14%	-	0,00%	1.238
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%	-	0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	103	5.708	6.234	1.000	600	-400	941	526	6.132	74	4.157	149,96%	2.077
	KUR	103	5.507	6.032	1.000	600	-400	943	526	5.930	74	3.948	152,82%	2.085
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	20.184	4.053	3.526	-527	1.149	705	7.957	2.821	29.234	69,04%	(9.051)
	Cilem	5.118	11.042	11.258	1.521	1.166	-355	764	216	6.140	949	18.602	60,52%	(7.344)
	Gadai	7.109	8.436	8.925	2.533	2.361	-172	384	489	1.817	1.871	10.632	83,95%	(1.707)
4	CFG	38.093	47.309	48.272	980	1.706	726	-276	963	10.179	743	46.784	103,18%	1.488
	CF 1	11.280	11.213	10.994	-	-	0	-187	-220	-286	220	12.440	88,37%	(1.447)
	Total Griya	5.847	6.712	6.632	-	-	0	0	-80	785	80	6.160	107,66%	472
	• Total Non Program	5.847	5.867	5.790	-	-	0	-159	-77	-57	77	6.160	94,00%	(370)
	• Program	-	846	842	-	-	0	167	-4	842	4	0	0,00%	842
	Oto	5.433	4.501	4.361	-	-	0	-187	-139	-1.071	139	6.280	69,45%	(1.919)
	CF 2	26.814	36.096	37.278	980	1.706	726	-88	1.183	10.465	523	34.343	108,55%	2.935
	Mitraguna & Others	24.934	33.722	34.677	780	1.456	676	-266	955	9.744	501	31.664	109,52%	3.013
	Pensiun	1.880	2.374	2.601	200	250	50	178	228	721	22	2.679	97,09%	(78)
	Total Pembiayaan	50.425	72.497	74.692	6.033	5.832	-201	1.814	2.194	24.267	3.638	80.177	93,16%	(5.485)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25		%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	-	-	408	-	0	0,00%	7,15%	0,00%	(408)	-	-	-
	KUR	-	-	408	-	0	0,00%	7,41%	0,00%	(408)	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	-	-	-	1.720	0	0,00%	0,00%	0,00%	1.720	1.720	1.720	1.720
	Cilem	-	-	-	1.464	0	0,00%	0,00%	0,00%	1.464	1.464	1.464	1.464
	Gadai	-	-	-	256	0	0,00%	0,00%	0,00%	256	256	256	256
4	CFG	182	361	273	1.161	0	0,48%	0,58%	0,40%	887	979	800	800
	CF 1	77	272	185	741	0	0,68%	0,674%	0,674%	557	664	470	470
	Total Griya	1	-	-	439	0	0,02%	0,00%	0,00%	439	437	439	439
	Oto	76	272	185	303	0	1,39%	4,11%	6,94%	118	227	31	31
	CF 2	105	89	89	419	0	0,39%	0,25%	0,12%	331	315	330	330
	Mitraguna & Others	105	89	89	419	0	0,42%	0,26%	0,21%	331	315	330	330
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Total Pembiayaan	182	361	682	2.881	0	0,36%	0,94%	3,86%	2.199	2.699	2.520	0,00%
													100,00%
													-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25		%	Penc.	Gap
1	SME	2	2	2	2	2	100,00%	100,00%	100,00%	-	-	-	-
	Linkage	2	2	2	2	2	100,00%	100,00%	100,00%	-	-	-	-
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	188	1.007	683	682	0</							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	9.311	9.348	258	37	3.725	66,23%	(8.086)	-46,38%	23.630	39,56%	(14.282)
2	Tabungan	88.077	82.380	81.757	81.630	(3.815)	(127)	(750)	-0,91%	(6.447)	-7,32%	98.104	83,21%	(16.474)
3	Deposito	27.462	49.623	49.244	49.244	677	0	(379)	-0,76%	21.782	79,32%	28.010	175,81%	21.234
	Total	132.974	137.627	140.312	140.223	(2.881)	(89)	2.595	1,89%	7.249	5,45%	149.745	93,64%	(9.522)
	CASA	105.512	88.004	91.068	90.978	(3.557)	(89)	2.975	3,38%	(14.533)	-13,77%	121.734	74,74%	(30.756)
	(%) CASA	79,35%	63,94%	64,90%	64,88%									
	FDR	8,88%	18,62%	18,64%	18,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	8.516	5.701	(2.815)	354	6,62%	(7.028)	-55,21%		-	0,00%	5.701
2	Giro ISE	9.787	135	1.700	1.713	13	1.578	1167,75%	(8.074)	-82,50%			0,00%	1.713
3	Tabungan ISE	2.943	4.712	6.316	3.489	(2.827)	(1.224)	-25,97%	546	18,54%			0,00%	3.489
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!			0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%			0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.374	5.624	318	660	342	-10	250	2.552	410	3.219	174,75%	2.406
	Cilem	3.072	5.374	5.624	318	660	342	-10	250	2.552	410	3.219	174,75%	2.406
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.536	1.575	1.245	-330	2.442	278	11.793	967	17.986	114,18%	2.550
	CF 1	1.694	1.836	1.807	-	-	0	-25	-30	113	30	2.801	64,51%	(994)
	Total Griya	398	863	860	-	-	0	0	-3	462	3	725	118,63%	135
	• Total Non Program	398	863	860	-	-	0	-4	-3	462	3	725	118,63%	135
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	947	-	-	0	-25	-26	-349	26	2.076	45,62%	(1.129)
	CF 2	7.049	18.421	18.729	1.575	1.245	-330	2.466	308	11.681	937	15.185	123,34%	3.544
	Mitraguna & Others	6.955	18.330	18.638	1.575	1.245	-330	2.467	308	11.683	937	14.429	129,16%	4.208
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.160	1.893	1.905	12	2.431	528	14.346	1.377	21.204	123,37%	4.956

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-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%	6,35%	357	357	357						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	6,35%	357	357	357						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-						
4	CFG	223	339	428	-	0,00%	2,55%	2,11%	1,65%	(88)	116	0						
	CF 1	223	184	185	185	13,18%	10,09%	10,25%	-	(38)	1							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Oto	223	184	185	185	17,22%	19,03%	19,56%	-	(38)	1							
	CF 2	-	155	242	154	0,00%	1,32%	0,82%	(88)	154	(1)							
	Mitraguna & Others	-	155	242	154	0,00%	1,32%	0,83%	(88)	154	(1)							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	-	76	230	-	0,00%	0,90%	0,67%	2,66%	(269)	473	357	2,06%	22,59%	-0,6%	5,77%	#DIV/0!	5,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	33.635	33.634	351	(1)	(3.136)	-8,53%	14.609	76,79%	25.910	129,81%	7.724
2	Tabungan	42.453	51.742	57.128	57.195	(2.433)	67	5.453	10,54%	14.742	34,72%	51.570	110,91%	5.626
3	Deposito	43.338	45.108	44.616	44.616	(418)	0	(492)	-1,09%	1.278	2,95%	44.053	101,28%	563
	Total	104.817	133.621	135.380	135.446	(2.501)	66	1.825	1,37%	30.629	29,22%	121.533	111,45%	13.913
	CASA	61.479	88.513	90.763	90.830	(2.082)	66	2.317	2,62%	29.351	47,74%	77.480	117,23%	13.350
	(%) CASA	58,65%	66,24%	67,04%	67,06%									
	FDR	25,79%	43,61%	42,70%	42,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.247	2.300		53	301	15,03%	919	66,49%	-	0,00%	2.300
2	Giro ISE	167	54	54	55		1	1	1,48%	(113)	-67,26%		0,00%	55
3	Tabungan ISE	1.214	1.946	2.193	2.246		52	300	15,40%	1.031	84,93%		0,00%	2.246
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	37	37	37		0	0	0,00%	11	42,31%		0,00%	37

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	• Local Champion	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.333	10.314	416	662	246	-535	-19	5.570	681	5.487	187,98%	4.827
	Cilem	4.744	10.333	10.314	416	662	246	-535	-19	5.570	681	5.487	187,98%	4.827
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.645	1.478	400	-1.078	23	-285	23.358	685	31.737	143,82%	13.908
	CF 1	3.598	7.776	7.629	-	-	0	-110	-147	4.031	147	4.798	159,00%	2.831
	Total Griya	1.186	3.129	3.090	-	-	0	0	-39	1.904	39	1.529	202,10%	1.561
4	• Total Non Program	1.186	3.129	3.090	-	-	0	0	-39	1.904	39	1.529	202,10%	1.561
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	2.412	4.647	4.539	-	-	0	-110	-108	2.126	108	3.269	138,84%	1.270
	CF 2	18.689	38.154	38.016	1.478	400	-1.078	133	-138	19.327	538	26.939	141,12%	11.078
	Mitraguna & Others	17.983	37.353	37.219	1.478	400	-1.078	139	-134	19.236	534	25.358	146,78%	11.862
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	57.807	3.894	1.062	-2.832	1.495	-464	30.776	1.526	37.223	155,30%	20.583

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-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%		208	208	208	208	208	208
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		208	208	208	208	208	208
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%		1	1	1	1	1	1
	CF 1	-	-	-	-		0,00%	0,00%	0,00%		1	1	1	1	1	1
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%		1	1	1	1	1	1
	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%	100,00%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-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	-	-	-												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	12.970	12.939	1.519	(31)	843	6,97%	10.826	512,44%	14.424	89,71%	(1.485)
3	Deposito	750	802	753	753	(314)	0	(50)	-6,20%	3	0,34%	1.518	49,59%	(765)
	Total	2.863	12.898	13.722	13.692	1.205	(31)	793	6,15%	10.829	378,27%	24.391	56,13%	(10.700)
	CASA	2.113	12.096	12.970	12.939	1.519	(31)	843	6,97%	10.826	512,44%	22.874	56,57%	(9.935)
	(%) CASA	73,80%	93,78%	94,52%	94,50%									
	FDR	44,75%	139,34%	137,17%	137,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	37	37	0	0	(279)	-88,24%	37	#DIV/0!	-	0,00%	37
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	0,00%
3	Tabungan ISE	-	316	37	37	0	(279)	-88,24%	37	#DIV/0!	0	0,00%	37	0,00%
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	0,00%
5	CIF ISE	89	4	4	4	0	0	0,00%	(85)	-95,51%	0	0,00%	4	0,00%

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	-	519	794	-	275	275	519	275	794	-	0	0,00%	794	
	KUR	-	519	794	-	275	275	519	275	794	-	0	0,00%	794	
	Non KUR	-	-	-	-	0	0	0	0	0	-	0	0,00%	0	
3	PWG	1.201	12.123	12.742	2.173	1.944	-228	827	619	11.541	1.325	9.851	129,35%	2.891	
	Cilem	1.026	8.861	9.017	1.616	797	-819	808	156	7.992	641	6.985	129,10%	2.033	
	Gadai	175	3.262	3.725	556	1.147	591	20	463	3.549	684	2.866	129,96%	859	
4	CFG	80	5.331	5.287	-	28	28	-61	-44	5.207	72	9.810	53,89%	(4.523)	
	CF 1	-	2.512	2.498	-	28	28	-31	-14	2.498	42	1.196	208,89%	1.302	
	Total Griya	-	1.021	1.011	-	-	0	0	-10	-10	1.011	10	294	344,23%	717
	• Total Non Program	-	1.021	1.011	-	-	0	0	-10	-10	1.011	10	294	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	-	1.491	1.487	-	28	28	-31	-5	1.487	32	902	164,81%	585	
	CF 2	80	2.819	2.789	-	-	0	-30	-30	2.709	30	8.614	32,38%	(5.825)	
	Mitraguna & Others	80	2.550	2.522	-	-	0	-28	-28	2.442	28	7.841	32,16%	(5.320)	
	Pensiun	-	270	267	-	-	0	-2	-2	267	2	773	34,60%	(505)	
	Total Pembiayaan	1.281	17.973	18.823	2.173	2.247	75	1.285	850	17.542	1.397	19.661	95,74%	(838)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	663	0,00%	0,00%	5,20%	663	663	663				
	Cilem	-	-	-	-	566	0,00%	0,00%	6,27%	566	566	566				
	Gadai	-	-	-	-	97	0,00%	0,00%	2,60%	97	97	97				
4	CFG	-	-	-	-	43	0,00%	0,00%	0,81%	43	43	43				
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-				
	CF 2	-	-	-	-	43	0,00%	0,00%	1,54%	43	43	43				
	Mitraguna & Others	-	-	-	-	43	0,00%	0,00%	1,70%	43	43	43				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-				
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	3,75%	0	706	706	706	1,10%	70,55%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-														