

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	619.281	625.595	(162.332)	6.314	188.368	43,08%	310.624	98,62%	515.367	121,39%	110.228
2	Tabungan	2.242.130	2.410.328	2.526.619	2.525.952	(11.852)	(667)	115.624	4,80%	283.821	12,66%	2.534.104	99,68%	(8.152)
3	Deposito	2.798.677	3.310.810	3.218.070	3.218.228	519.898	158	(92.583)	-2,80%	419.551	14,99%	2.816.881	114,25%	401.346
	Total	5.355.779	6.158.366	6.363.970	6.369.775	345.714	5.804	211.409	3,43%	1.013.996	18,93%	5.866.352	108,58%	503.423
	CASA	2.557.102	2.847.555	3.145.900	3.151.547	(174.184)	5.647	303.992	10,68%	594.445	23,25%	3.049.471	103,35%	102.077
	(%) CASA	47,74%	46,24%	49,43%	49,48%									
	FDR	47,52%	48,47%	47,55%	47,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	DPK ISE	113.657	99.470	111.146	108.681	(2.465)	9.211	9.26%	(4.975)	-4,38%	151.518	71,73%	(42.837)
2	Giro ISE	31.184	15.875	22.852	22.990	138	7.116	44,82%	(8.194)	-26,28%	54.128	42,47%	(31.137)
3	Tabungan ISE	59.057	64.263	68.962	66.359	(2.603)	2.096	3,26%	7.301	12,36%	64.324	103,16%	2.035
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.661	2.830	4.500	1.670	513	1.279	20.452	3.221	244.894	85,20%	(36.232)
	Linkage	19.369	18.016	17.888	-	-	-	-130	-128	-1.481	128	44.054	40,60%	(26.166)
	Non-Linkage	168.841	189.366	190.774	2.830	4.500	1.670	643	1.408	21.933	3.092	200.840	94,99%	(10.066)
	• Local Champion	162.434	180.126	181.489	2.830	4.500	1.670	771	1.363	19.055	3.137	177.604	102,19%	3.884
	• 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	196.170	5.720	5.710	-10	2.895	1.435	36.736	4.275	210.853	93,04%	(14.682)
	KUR	151.599	185.038	186.355	5.170	5.410	240	2.836	1.317	34.756	4.093	200.443	92,97%	(14.088)
	Non KUR	7.836	9.697	9.815	550	300	-250	60	118	1.979	182	10.410	94,29%	(594)
3	PWG	252.400	434.205	455.284	78.369	73.541	-4.828	21.944	21.079	202.884	52.462	453.213	100,46%	2.072
	Cilem	111.797	234.388	246.603	26.708	26.076	-632	10.815	12.215	134.806	13.861	276.183	89,29%	(29.579)
	Gadai	140.603	199.817	208.681	51.661	47.465	-4.196	11.129	8.864	68.078	38.601	177.030	117,88%	31.651
4	CFG	1.944.791	2.148.603	2.165.908	52.359	53.733	1.374	10.856	17.306	221.117	36.427	2.206.447	98,16%	(40.539)
	CF 1	376.842	382.194	384.287	3.095	8.750	5.655	-2.215	2.094	7.446	6.656	422.476	90,96%	(38.189)
	Total Griya	311.852	312.575	315.570	2.815	7.886	5.071	0	2.995	3.718	4.891	334.952	94,21%	(19.382)
	• Total Non Program	308.347	308.216	311.073	2.815	7.726	4.911	-1.685	2.857	2.726	4.869	318.551	97,65%	(7.478)
	• Program	3.505	4.359	4.497	-	160	160	136	138	992	22	16.401	27,42%	(11.904)
	Oto	64.990	69.619	68.718	280	864	584	-2.215	-901	3.728	1.765	87.524	78,51%	(18.806)
	CF 2	1.567.950	1.766.409	1.781.621	49.264	44.983	-4.281	13.071	15.212	213.672	29.771	1.783.972	99,87%	(2.350)
	Mitraguna & Others	1.383.782	1.569.711	1.582.199	44.580	40.300	-4.280	10.152	12.488	198.418	27.812	1.577.695	100,29%	4.504
	Pensiun	184.168	196.697	199.422	4.684	4.683	-1	2.920	2.724	15.254	1.959	206.276	96,68%	(6.854)
	Total Pembiayaan	2.544.835	2.984.924	3.026.024	139.278	137.484	-1.794	36.209	41.100	481.189	96.384	3.115.406	97,13%	(89.382)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-26 Nov'25)	% Relatif		MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25		MtD	YTD		%	Penc.	Gap
1	SME	1.267	3.204	3.204	9.489	0,67%	1,54%	4,55%	6.286	8.222	6.286			
	Linkage	-	-	-	9.489	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	9.489	0,75%	1,69%	4,97%	6.286	8.222	6.286			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	22.616	2,17%	3,47%	11,53%	15.853	19.164	15.853			
	KUR	2.876	6.294	6.294	21.119	1,90%	3,40%	11,33%	14.825	18.243	14.825			
	Non KUR	577	470	470	1.497	7,36%	4,84%	15,26%	1.028	921	1.028			
3	PWG	-	-	-	54.197	0,00%	0,00%	0,00%	54.197	54.197	54.197			
	Cilem	-	-	-	41.243	0,00%	0,00%	0,00%	12.955	12.955	12.955			
	Gadai	-	-	-	12.955	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.268	25.105	26.975	68.054	0,99%	1,26%	3,14%	41.079	48.786	42.949			
	CF 1	8.041	13.170	13.772	37.077	2,13%	3,60%	9,65%	23.306	29.036	23.307			
	Total Griya	6.972	10.986	11.815	28.198	2,24%	3,78%	8,94%	16.384	21.226	17.212			
	Oto	1.069	2.184	1.957	8.879	1,64%	2,81%	12,92%	6.922	7.810	6.695			
	CF 2	11.227	11.934	13.204	30.977	0,72%	0,75%	1,74%	17.773	19.750	19.042			
	Mitraguna & Others	11.107	11.331	11.970	29.422	0,80%	0,76%	1,86%	17.452	18.315	18.091			
	Pensiun	120	603	1.234	1.555	0,07%	0,63%	0,78%	321	1.435	952			
	Total Pembiayaan	30.008	33.313	33.703	33.423	1,18%	1,13%	1,10%	(279)	3.415	111	0,93%	15,92%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Target Dec'25
		Oct-24	Dec-24	Oct-25			Kinerja	Posisi	Growth (Mtd)	
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	94.387	97.801	(3.810)	3.413	21.845	28,76%	17.637	22,00%	104.728	93,39%	(6.927)
2	Tabungan	392.786	398.058	386.573	386.966	5.717	393	(11.092)	-2,79%	(5.820)	-1,48%	428.515	90,30%	(41.549)
3	Deposito	233.260	200.095	192.575	192.575	4.992	0	(7.520)	-3,76%	(40.684)	-17,44%	235.492	81,78%	(42.917)
	Total	706.209	674.108	673.536	677.342	6.899	3.806	3.234	0,48%	(28.867)	-4,09%	768.735	88,11%	(91.393)
	CASA	472.950	474.013	480.961	484.767	1.907	3.806	10.754	2,27%	11.817	2,50%	533.243	90,91%	(48.476)
	(%) CASA	66,97%	70,32%	71,41%	71,57%									
	FDR	69,41%	78,02%	78,11%	77,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	21.469	23.697	23.563	(134)	2.094	9,75%	(2.763)	-10,50%		-	0,00%	23.563
2	Giro ISE	3.901	3.709	3.919	3.946	28	237	6,39%	46	1,17%			0,00%	3.946
3	Tabungan ISE	13.925	12.259	14.278	14.116	(162)	1.857	15,15%	191	1,37%			0,00%	14.116
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	93.725	87.634	87.245	190	2.300	2.110	-1.962	-389	-6.480	2.689	109.730	79,51%	(22.485)	
	Linkage	4.522	3.238	3.113	-	-	-	-	-123	-125	-1.409	125	11.492	27,09%	(8.379)
	Non-Linkage	89.203	84.397	84.132	190	2.300	2.110	-1.839	-265	-5.071	2.565	98.238	85,64%	(14.106)	
	• Local Champion	87.849	83.436	83.207	190	2.300	2.110	-1.803	-229	-4.642	2.529	92.133	90,31%	(8.925)	
	• Value Chain	1.354	960	924	-	-	-	-	-36	-36	-429	36	6.105	15,14%	(5.181)
2	MBG	44.762	41.002	40.810	1.055	800	-255	-509	-192	-3.952	992	46.591	87,59%	(5.780)	
	KUR	42.954	38.476	38.339	705	800	95	-821	-138	-4.615	938	44.797	85,58%	(6.458)	
	Non KUR	1.808	2.526	2.472	350	-	-350	312	-54	664	54	1.794	137,77%	678	
3	PWG	25.216	37.716	39.869	7.093	5.949	-1.144	1.401	2.153	14.653	3.796	46.268	86,17%	(6.398)	
	Cilem	10.119	17.744	18.712	1.701	1.862	161	498	968	8.593	895	28.070	66,66%	(9.358)	
	Gadai	15.098	19.972	21.157	5.391	4.087	-1.305	902	1.185	6.060	2.901	18.197	116,27%	2.960	
4	CFG	326.493	359.607	358.152	11.001	5.616	-5.385	1.453	-1.456	31.659	7.071	348.181	102,86%	9.971	
	CF 1	44.529	52.282	52.268	500	1.124	624	-427	-13	7.739	1.137	47.127	110,91%	5.142	
	Total Griya	33.717	41.976	41.812	500	675	175	0	-163	8.095	838	34.319	121,84%	7.494	
4	• Total Non Program	33.717	41.976	41.812	500	675	175	-254	-163	8.095	838	34.319	121,84%	7.494	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	10.812	10.306	10.456	-	449	449	-427	150	-356	298	12.808	81,64%	(2.352)	
	CF 2	281.964	307.326	305.884	10.501	4.492	-6.009	1.880	-1.442	23.920	5.934	301.054	101,60%	4.829	
	Mitraguna & Others	268.245	289.437	288.156	9.495	4.492	-5.003	948	-1.280	19.911	5.772	285.797	100,83%	2.360	
	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	526.076	19.339	14.665	-4.674	382	116	35.881	14.549	550.769	95,52%	(24.693)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				31-Dec-24	30-Nov-25	26-Dec-25				%	Penc.	Gap	
1	SME	293	3.204	3.204	6.757	0,31%	3,66%	7,74%	3.553	6.464	3.553							
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	293	3.204	3.204	6.757	0,33%	3,80%	8,03%	3.553	6.464	3.553							
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
2	MBG	550	1.021	1.799	4.976	1,23%	4,39%	12,19%	3.177	4.425	3.954							
	KUR	550	1.021	1.705	4.486	1,28%	4,43%	11,70%	2.781	3.935	3.464							
	Non KUR	-	-	94	490	0,00%	3,73%	19,83%	396	490	490							
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	4.419	4.220	5.303	5.321	1,35%	1,47%	1,49%	18	903	1.101							
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	-	-	(412)	-					
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	-	-	(412)	-					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	CF 2	4.007	4.220	5.303	5.321	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%	51,07%	-0,7%				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR & Payroll				
		Oct-24	Dec-24	Oct-25	Growth (Yoy)			Oct-24	Oct-25	Oct-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	619.222	853.881	668.418	49.196			3.21	3.34	3.38	0.04	0,17
2	Contribution Margin	24.234	30.075	25.674	1.440	-5,9%		2.288	2.317	2.340	23	52

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	9.170	9.100	(4.023)	(70)	2.637	40,81%	(9.026)	-49,80%	37.513	24,26%	(28.413)
2	Tabungan	237.991	248.764	285.612	285.482	5.562	(130)	36.718	14,76%	47.491	19,95%	266.025	107,31%	19.457
3	Deposito	192.383	164.502	160.967	160.967	8.344	0	(3.535)	-2,15%	(31.416)	-16,33%	194.147	82,91%	(33.179)
	Total	448.500	419.728	455.749	455.549	9.882	(201)	35.820	8,53%	7.048	1,57%	497.684	91,53%	(42.135)
	CASA	256.117	255.226	294.782	294.581	1.539	(201)	39.355	15,42%	38.465	15,02%	303.537	97,05%	(8.956)
	(%) CASA	57,11%	60,81%	64,68%	64,67%									
	FDR	54,70%	62,33%	59,24%	59,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	11.926	12.004		78	1.091	9,99%	366	3,14%	-	0,00%	12.004
2	Giro ISE	2.314	964	2.230	2.351		121	1.387	143,77%	37	1,60%		0,00%	2.351
3	Tabungan ISE	1.452	2.077	1.823	1.781		(42)	(296)	-14,25%	329	22,63%		0,00%	1.781
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	18.124	-	-	0	2.412	-176	545	176	29.361	61,73%	(11.237)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	18.124	-	-	0	2.412	-176	545	176	24.230	74,80%	(6.106)
	• Local Champion	16.492	17.899	17.723	-	-	0	2.412	-176	1.231	176	19.646	90,22%	(1.922)
	• Value Chain	1.087	401	401	-	-	-	-	-0	-0	0	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	38.477	595	1.500	905	-966	321	207	1.179	49.876	77,14%	(11.399)
	KUR	37.787	37.645	37.975	595	1.500	905	-937	330	188	1.170	48.631	78,09%	(10.656)
	Non KUR	483	511	502	-	-	0	-29	-9	19	9	1.245	40,31%	(743)
3	PWG	15.859	36.565	39.050	7.839	6.412	-1.426	3.305	2.485	23.191	3.928	35.714	109,34%	3.336
	Cilem	7.657	20.078	21.644	2.365	2.574	208	1.371	1.567	13.987	1.007	23.148	93,50%	(1.504)
	Gadai	8.201	16.488	17.405	5.473	3.839	-1.634	1.934	918	9.204	2.921	12.566	138,52%	4.840
4	CFG	173.601	168.582	174.318	2.150	7.620	5.470	-3.409	5.736	716	1.884	192.550	90,53%	(18.232)
	CF 1	81.382	67.479	66.837	-	330	330	-252	-642	-14.545	972	83.606	79,94%	(16.769)
	Total Griya	77.096	63.782	63.228	-	330	330	0	-554	-13.868	884	77.731	81,34%	(14.503)
4	• Total Non Program	77.096	63.782	63.228	-	330	330	-2.418	-554	-13.868	884	77.731	81,34%	(14.503)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.609	-	-	0	-252	-89	-678	89	5.875	61,42%	(2.267)
	CF 2	92.219	101.103	107.481	2.150	7.290	5.140	-3.157	6.378	15.262	912	108.944	98,66%	(1.463)
	Mitraguna & Others	90.304	95.785	102.197	1.900	7.290	5.390	-3.380	6.412	11.893	878	105.404	96,96%	(3.207)
	Pensiun	1.915	5.317	5.283	250	-	-250	223	-34	3.368	34	3.539	149,27%	1.744
	Total Pembiayaan	245.309	261.603	269.968	10.584	15.532	4.949	1.343	8.365	24.659	7.167	307.502	87,79%	(37.533)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	1.520	1.20%	0,00%	8,39%	1.520	1.310	1.520					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	210	-	-	1.520	1.20%	0,00%	8,39%	1.520	1.310	1.520					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	1.446	2.172	2.541	4.745	3,78%	6,66%	12,33%	2.204	3.299	2.573					
	KUR	1.433	2.047	2.418	4.622	3,79%	6,42%	12,17%	2.204	3.189	2.575					
	Non KUR	12	125	123	123	2,54%	24,03%	24,48%	-	-111	(2)					
3	PWG	-	-	-	6.525	0,00%	0,00%	16,71%	6.525	6.525	6.525					
	Cilem	-	-	-	6.045	0,00%	0,00%	27,93%	6.045	6.045	6.045					
	Gadai	-	-	-	480	0,00%	0,00%	2,76%	480	480	480					
4	CFG	3.497	3.360	6.197	9.190	2,01%	3,68%	5,27%	2.993	5.693	5.831					
	CF 1	3.310	3.079	4.746	7.248	4,07%	7,03%	10,84%	2.502	3.938	4.169					
	Total Griya	3.310	2.976	4.642	6.840	4,29%	7,28%	10,82%	2.197	3.530	3.864					
	Oto	-	102	103	408	0,00%	2,79%	11,31%	305	408	306					
	CF 2	187	281	1.451	1.942	0,20%	1,44%	1,81%	491	1.755	1.661					
	Mitraguna & Others	187	88	1.258	1.752	0,21%	1,31%	1,71%	494	1.565	1.664					
	Pensiun	-	193	193	190	0,00%	3,63%	3,61%	(2)	190	(2)					
	Total Pembiayaan	3.556	5.429	2.106	3.243	1,45%	0,80%	1,20%	1.137	(314)	(2.186)	0,45%	62,62%	-0,8%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	432.243	448.564	409.935	(22.308)		2,95	3,22	3,24
2	Contribution Margin	11.694	17.543	15.950	4.256	-36,4%	1.776	1.883	1.719

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	2.981	2.919	(89)	(62)	1.798	160,44%	1.560	114,84%	12.152	24,02%	(9.233)
2	Tabungan	139.020	143.955	143.696	143.191	4.061	(505)	(765)	-0,53%	4.171	3,00%	154.745	92,53%	(11.555)
3	Deposito	91.332	76.900	76.364	76.365	230	0	(535)	-0,70%	(14.968)	-16,39%	92.313	82,72%	(15.948)
	Total	231.711	221.976	223.041	222.474	4.202	(567)	498	0,22%	(9.237)	-3,99%	259.210	85,83%	(36.736)
	CASA	140.379	145.076	146.677	146.110	3.972	(567)	1.033	0,71%	5.731	4,08%	166.897	87,54%	(20.788)
	(%) CASA	60,58%	65,36%	65,76%	65,67%									
	FDR	52,09%	65,04%	65,45%	65,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	3.966	3.948		(18)	(1.177)	-22,97%	1.175	42,39%	-	0,00%	3.948
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,70%		0,00%	103
3	Tabungan ISE	2.669	5.022	3.863	3.845		(18)	(1.177)	-23,44%	1.176	44,07%		0,00%	3.845
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	289	-	-	0	-13	-4	-1.125	4	1.415	20,46%	(1.125)
	Linkage	189	152	148	-	-	-	-4	-4	-41	4	189	78,26%	(41)
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Local Champion	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	5.631	350	300	-50	414	224	5.631	76	4.038	139,45%	1.593
	KUR	-	4.876	4.808	350	-	-350	422	-68	4.808	68	3.846	125,01%	962
	Non KUR	-	531	823	-	300	300	-9	292	823	8	192	429,25%	631
3	PWG	10.318	21.769	23.063	4.405	3.844	-561	2.095	1.294	12.745	2.551	23.389	98,61%	(326)
	Cilem	4.275	13.042	14.180	1.813	1.840	26	1.217	1.138	9.905	701	16.449	86,20%	(2.269)
	Gadai	6.043	8.728	8.883	2.592	2.005	-587	877	155	2.840	1.849	6.940	128,00%	1.943
4	CFG	108.966	116.910	116.991	2.265	1.476	-789	568	81	8.025	1.395	127.699	91,61%	(10.708)
	CF 1	22.575	21.266	21.126	-	400	400	-123	-140	-1.449	540	26.152	80,78%	(5.026)
	Total Griya	18.510	16.653	16.615	-	400	400	0	-37	-1.895	437	20.513	81,00%	(3.898)
1	• Total Non Program	18.168	16.160	16.123	-	400	400	-430	-37	-2.045	437	18.914	85,24%	(2.791)
	• Program	342	493	492	-	-	0	-2	-1	151	1	1.599	30,79%	(1.107)
	Oto	4.065	4.613	4.511	-	-	0	-123	-102	446	102	5.639	79,99%	(1.128)
	CF 2	86.390	95.644	95.865	2.265	1.076	-1.189	691	221	9.474	855	101.547	94,40%	(5.682)
	Mitraguna & Others	53.276	65.057	65.331	2.265	920	-1.345	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	145.974	7.020	5.620	-1.400	3.063	1.595	25.276	4.025	156.540	93,25%	(10.566)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25		%	Penc.	Gap	
1	SME	-	-	-	141	141	0,00%	0,00%	48,87%	141	141	141		
	Linkage	-	-	-	-	141	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	-	141	0,00%	0,00%	100,00%	141	141	141		
	Value Chain	-	-	-	-	141	0,00%	0,00%	0,00%	-	-	-		
2	MBG	-	-	-	369	369	0,00%	0,00%	6,56%	369	369	369		
	KUR	-	-	-	369	369	0,00%	0,00%	7,68%	369	369	369		
	Non KUR	-	-	-	-	369	0,00%	0,00%	0,00%	-	-	-		
3	PWG	-	-	-	3.110	3.110	0,00%	0,00%	13,48%	3.110	3.110	3.110		
	Cilem	-	-	-	2.910	2.910	0,00%	0,00%	20,52%	2.910	2.910	2.910		
	Gadai	-	-	-	199	199	0,00%	0,00%	2,25%	199	199	199		
4	CFG	438	2.333	4.367	5.221	5.221	0,40%	3,74%	4,46%	854	4.782	2.888		
	CF 1	438	1.265	1.654	2.113	2.113	1,94%	7,78%	10,00%	459	1.674	848		
	Total Griya	438	1.265	1.654	1.794	1.794	2,37%	9,93%	10,80%	140	1.355	529		
	Oto	-	-	-	319	319	0,00%	0,00%	7,07%	319	319	319		
	CF 2	-	1.068	2.713	3.108	3.108	0,00%	0,00%	2,84%	395	3.108	2.040		
	Mitraguna & Others	-	1.068	2.452	2.716	2.716	0,00%	0,00%	3,77%	265	2.716	1.648		
	Pensiun	-	-	262	392	392	0,00%	0,00%	1,28%	130	392	392		
	Total Pembiayaan	1.438	980	671	671	1,19%	0,46%	0,46%	-	(767)	(309)	0,24%	48,23%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25		%	Penc.	Gap
1	SME	913	-	-	-	913	64,56%	0,00%	0,00%	-	(913)	-	
	Linkage	-	-	-	-	913	0,00%	0,00%	0,00%	-	-	-	
	Non-Linkage	913	-	-	-	913	74,52%	0,00%	0,00%	-	(913)	-	
	Value Chain	-	-	-	-	913	0,00%	0,00%	0,00%	-	-	-	
2	MBG	-	-	-	-	913	0,00%	0,00%	0,00%	-	-	-	
	KUR	-	-	-	-	913	0,00%	0,00%	0,00%	-	-	-	
	Non KUR	-	-	-	-	913	0,00%	0,00%	0,00%	-	-	-	
3	PWG	-	-	-	-	913	0,00%	0,00%	0,00%	-	-	-	
	Cilem	-	-	-	-	913	0,00%	0,00%	0,00%	-	-	-	
</td													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	338.516	340.735	(126.134)	2.219	152.181	80,71%	267.754	366,88%	92.079	370,05%	248.656
2	Tabungan	196.862	204.302	247.639	247.232	(6.553)	(408)	42.930	21,01%	50.370	25,59%	224.903	109,93%	22.329
3	Deposito	1.160.939	1.779.384	1.694.148	1.694.149	487.766	1	(85.235)	-4,79%	533.210	45,93%	1.162.702	145,71%	531.447
	Total	1.430.782	2.172.240	2.280.304	2.282.116	355.080	1.812	109.876	5,06%	851.334	59,50%	1.479.683	154,23%	802.433
	CASA	269.843	392.856	586.156	587.967	(132.686)	1.812	195.111	49,66%	318.124	117,89%	316.982	185,49%	270.985
	(%) CASA	18,86%	18,09%	25,71%	25,76%									
	FDR	15,38%	12,25%	11,98%	11,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	12.208	11.965	(243)	1.844	18,22%	2.887	31,80%		-	0,00%	11.965
2	Giro ISE	2.308	1.766	1.390	1.314	(76)	(452)	-25,60%	(994)	-43,07%			0,00%	1.314
3	Tabungan ISE	1.370	4.055	6.518	6.352	(167)	2.296	56,63%	4.981	363,46%			0,00%	6.352
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	21.340	-	2.000	2.000	-1.842	1.686	1.209	314	33.634	63,45%	(12.295)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	21.340	-	2.000	2.000	-1.842	1.686	1.209	314	27.754	76,89%	(6.414)
	• Local Champion	18.621	18.413	20.138	-	2.000	2.000	-1.802	1.725	1.517	275	22.236	90,57%	(2.097)
	• Value Chain	1.509	1.241	1.201	-	-	-	-39	-39	-308	39	5.518	21,77%	(4.317)
2	MBG	53.102	55.914	55.872	700	860	160	-423	-42	2.770	902	65.297	85,57%	(9.425)
	KUR	50.813	54.482	54.469	700	860	160	-330	-13	3.656	873	62.288	87,45%	(7.819)
	Non KUR	2.289	1.432	1.403	-	-	0	-93	-29	-886	29	3.009	46,62%	(1.606)
3	PWG	17.782	27.368	28.543	5.472	4.568	-904	1.552	1.175	10.761	3.394	35.103	81,31%	(6.560)
	Cilem	6.518	15.785	16.436	1.971	1.569	-402	504	650	9.918	918	22.195	74,05%	(5.759)
	Gadai	11.264	11.583	12.107	3.501	3.000	-501	1.048	524	843	2.476	12.908	93,79%	(801)
4	CFG	129.053	163.160	167.367	6.975	6.280	-695	3.737	4.207	38.314	2.073	160.708	104,14%	6.659
	CF 1	19.758	18.000	19.718	868	1.990	1.122	-64	1.718	-40	272	34.689	56,84%	(14.971)
	Total Griya	14.572	13.490	15.344	775	1.990	1.215	0	1.854	772	136	27.914	54,97%	(12.570)
	• Total Non Program	11.408	10.641	12.513	775	1.990	1.215	608	1.872	1.105	118	13.112	95,43%	(599)
	• Program	3.163	2.849	2.831	-	-	0	-28	-18	-332	18	14.802	19,12%	(11.971)
	Oto	5.186	4.511	4.374	93	-	-93	-64	-136	-812	136	6.775	64,56%	(2.401)
	CF 2	109.295	145.160	147.649	6.107	4.290	-1.817	3.801	2.489	38.354	1.801	126.019	117,16%	21.630
	Mitraguna & Others	90.925	126.736	128.905	5.950	3.860	-2.090	3.761	2.168	37.980	1.692	106.025	121,58%	22.880
	Pensiun	18.370	18.424	18.744	157	430	273	39	320	374	110	19.994	93,75%	(1.250)
	Total Pembiayaan	220.067	266.096	273.121	13.148	13.708	561	3.024	7.025	53.055	6.684	294.742	92,66%	(21.621)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	1.071	0,00%	0,00%	5,02%	1.071	1.071	1.071						
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	-	-	-	1.071	0,00%	0,00%	5,02%	1.071	1.071	1.071						
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-						
2	MBG	451	1.104	1.465	8.954	0,85%	2.62%	16,03%	7.489	8.503	7.851							
	KUR	163	1.023	1.363	8.683	0,32%	2,50%	15,94%	7.320	8.521	7.660							
	Non KUR	289	80	102	271	12,61%	7,10%	19,31%	169	(18)	190							
3	PWG	-	-	-	-	2.985	0,00%	0,00%	10,46%	2.985	2.985	2.985						
	Cilem	-	-	-	-	2.591	0,00%	0,00%	15,76%	2.591	2.591	2.591						
	Gadai	-	-	-	-	395	0,00%	0,00%	3,26%	395	395	395						
4	CFG	1.759	1.049	595	2.913	1,36%	0,43%	1,74%	2.218	1.154	1.864							
	CF 1	1.212	1.049	695	2.797	6,14%	3,86%	14,18%	2.102	1.584	1.748							
	Total Griya	321	419	562	561	2,20%	4,17%	3,66%	1.515	1.036	1.501							
	Oto	-	-	-	-	0	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%	0,02%	-	(366)	-							
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-							
	Total Pembiayaan	2.449	1.251	1.462	1.749	1,11%	0,55%	0,64%	287	(700)	498	1,56%	-143,76%	0,9%				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	Kinerja				Posisi				Growth (Mtd)	Growth (YoY)
		Oct-24	Dec-24	Oct-25	Growth (YoY)			Oct-24	Oct-25	Oct-25	Growth (Mtd)	Oct-24	Oct-25	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	432.471	377.865	1.817.431	1.384.960			2,98	3,30	3,33							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	8.705	8.719	1.308	14	548	6,70%	(776)	-8,18%	17.559	49,65%	(8.841)
2	Tabungan	99.410	126.187	121.810	121.391	4.967	(419)	(4.796)	-3,80%	21.981	22,11%	111.159	109,20%	10.232
3	Deposito	64.192	41.870	41.222	41.237	(19.912)	15	(633)	-1,51%	(22.955)	-35,76%	64.924	63,52%	(23.687)
	Total	173.097	176.228	171.737	171.347	(13.637)	(390)	(4.881)	-2,77%	(1.750)	-1,01%	193.643	88,49%	(22.296)
	CASA	108.906	134.358	130.515	130.110	6.275	(405)	(4.248)	-3,16%	21.204	19,47%	128.718	101,08%	1.392
	(%) CASA	62,92%	76,24%	76,00%	75,93%									
	FDR	57,60%	66,03%	68,91%	69,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-23 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	13.524	12.779	(746)	1.256	10,90%	(525)	-3,95%	-	0,00%	12.779
2	Giro ISE	6.014	2.950	6.087	6.184	96	3.234	109,61%	170	2,83%	-	0,00%	6.184
3	Tabungan ISE	6.490	7.773	6.637	5.795	(842)	(1.978)	-25,45%	(695)	-10,71%	-	0,00%	5.795
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	-	-	0	-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	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.021	35.627	5.783	5.351	(432)	-637	606	11.898	4.745	32.140	110,85%	3.488
	Cilem	8.075	16.035	15.739	1.319	1.068	(251)	(215)	(296)	7.664	1.364	14.021	112,25%	1.718
	Gadai	15.654	18.987	19.889	4.464	4.283	(181)	(421)	902	4.234	3.381	18.118	109,77%	1.770
4	CFG	75.933	75.630	77.130	295	2.673	2.378	(1.097)	1.501	1.197	1.172	86.043	89,64%	(8.913)
	CF 1	16.979	15.785	16.747	-	1.258	1.258	-86	962	-232	296	18.410	90,96%	(1.663)
	Total Griya	15.306	13.770	14.817	-	1.258	1.258	0	1.047	-489	211	15.836	93,57%	(1.018)
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	0	-	0	0,00%	0
	Oto	1.673	2.015	1.930	-	-	0	-86	-85	257	85	2.575	74,95%	(645)
	CF 2	58.954	59.845	60.383	295	1.415	1.120	(1.010)	538	1.429	877	67.633	89,28%	(7.250)
	Mitraguna & Others	51.295	52.822	53.366	295	1.365	1.070	-948	544	2.071	821	59.053	90,37%	(5.687)
	Pensiun	7.658	7.023	7.017	-	50	50	-62	-6	-641	56	8.580	81,79%	(1.562)
	Total Pembiayaan	99.702	116.362	118.337	6.078	8.024	1.946	-1.864	1.975	18.635	6.049	118.223	100,10%	114

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD	Posisi				%	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%	-	-	(40)	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
	Non KUR	40	-	-	-	0	100,00%	0,00%	0,00%	-	-	(40)	-	-	-	-	
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
4	CFG	682	645	497	484	0,90%	0,66%	0,63%	(13)	(197)	(161)	-	-	-	-	-	-
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-	-	-	-	-	-	-
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(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%	37,30%	-0,2%	-	-	-

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.709	1.777	(91)	68	(603)	-25,33%	(1.732)	-49,35%	10.133	17,54%	(8.356)
2	Tabungan	88.498	80.904	89.130	88.834	(3.227)	(296)	7.930	9,80%	336	0,38%	98.149	90,51%	(9.315)
3	Deposito	50.176	22.786	22.462	22.462	(2.444)	0	(324)	-1,42%	(27.713)	-55,23%	50.777	44,24%	(28.315)
	Total	142.182	106.070	113.302	113.073	(5.762)	(228)	7.003	6,60%	(29.108)	-20,47%	159.059	71,09%	(45.986)
	CASA	92.006	83.284	90.839	90.611	(3.318)	(228)	7.327	8,80%	(1.395)	-1,52%			
	(%) CASA	64,71%	78,52%	80,17%	80,13%									
	FDR	46,30%	81,53%	78,17%	78,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	1.100	1.124		24	315	38,93%	(2.133)	-65,48%	-	0,00%	1.124
2	Giro ISE	705	208	527	552		25	344	165,34%	(152)	-21,61%	-	0,00%	552
3	Tabungan ISE	2.552	601	573	572		(1)	(29)	-4,86%	(1.980)	-77,60%	-	0,00%	572
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	4.496	500	-	(-500)	424	-71	4.496	71	4.056	110,85%	440
	KUR	-	4.482	4.411	500	-	(-500)	427	-71	4.411	71	3.846	114,69%	565
	Non KUR	-	85	85	-	0	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.908	785	831	46	412	508	4.558	323	6.694	103,19%	214
	Cilem	2.349	6.400	6.908	785	831	46	412	508	4.558	323	6.694	103,19%	214
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	77.163	714	3.390	2.676	147	1.653	13.677	1.737	75.145	102,68%	2.018
	CF 1	26.468	27.857	27.427	49	865	816	-62	-430	959	1.295	28.008	97,93%	(580)
	Total Griya	25.069	24.184	23.824	-	865	865	0	-360	-1.245	1.225	25.557	93,22%	(1.733)
4	• Total Non Program	25.069	24.184	23.824	-	865	865	-257	-360	-1.245	1.225	25.557	93,22%	(1.733)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.604	49	-	(-49)	-62	-69	2.205	69	2.451	147,06%	1.153
	CF 2	37.018	47.653	49.735	665	2.525	1.860	209	2.082	12.718	443	47.138	105,51%	2.598
	Mitraguna & Others	36.826	47.451	49.289	-	2.275	1.610	214	1.837	12.463	438	45.872	107,45%	3.417
	Pensiun	192	201	447	-	250	250	-5	245	255	5	1.266	35,29%	(819)
	Total Pembiayaan	65.835	86.477	88.567	1.999	4.221	2.222	983	2.090	22.731	2.131	85.895	103,11%	2.671

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	-	-	-	-	302	0,00%	0,00%	6,72%	302	302	302			
	KUR	-	-	-	-	302	0,00%	0,00%	6,85%	302	302	302			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	625	0,00%	0,00%	9,05%	625	625	625			
	Cilem	-	-	-	-	625	0,00%	0,00%	9,05%	625	625	625			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.482	215	2.205	0,19%	0,28%	2,84%	1,24%	(1.191)	833	113			
	CF 1	-	1.097	1.182	145	2.087	0,15%	0,52%	7,61%	1.943	990	905			
	Total Griya	-	1.097	1.038	-	1.366	4,38%	0,00%	5,73%	1.366	268	327			
	Oto	-	144	145	-	722	0,00%	3,94%	20,03%	577	722	578			
	CF 2	-	300	70	118	0,00%	0,15%	0,24%	0,04%	47	118	(182)			
	Mitraguna & Others	-	300	70	118	0,00%	0,15%	0,24%	0,04%	47	118	(182)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	120	840	2.144	953	0,18%	2,48%	1,08%	(1.191)	833	113	0,92%	14,20%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi				% 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 (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	5.029	5.156	1.293	127	510	10,98%	880	20,57%	16.368	31,50%	(11.212)
2	Tabungan	143.334	167.749	179.545	179.354	(5.471)	(191)	11.605	6,92%	36.020	25,13%	160.947	111,44%	18.408
3	Deposito	111.952	108.727	108.482	108.482	(1.071)	0	(245)	-0,23%	(3.470)	-3,10%	113.051	95,96%	(4.568)
	Total	259.563	281.122	293.056	292.992	(5.250)	(64)	11.870	4,22%	33.429	12,88%	290.365	100,90%	2.627
	CASA	147.610	172.395	184.574	184.510	(4.178)	(64)	12.115	7,03%	36.899	25,00%	177.314	104,06%	7.195
	(%) CASA	56,87%	61,32%	62,98%	62,97%									
	FDR	26,72%	31,77%	30,42%	30,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	3.357	3.325		(32)	749	29,08%	988	42,27%	-	0,00%	3.325
2	Giro ISE	22	24	24	24		0	0	0,89%	3	12,37%		0,00%	24
3	Tabungan ISE	2.316	2.552	3.333	3.301		(32)	749	29,35%	985	42,55%		0,00%	3.301
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	9.526	950	200	-750	1.210	-26	9.332	226	4.206	226,48%	5.320
	KUR	194	8.589	8.583	750	200	-550	1.028	-6	8.390	206	3.996	214,78%	4.587
	Non KUR	-	963	943	200	-	-200	182	-20	943	20	210	449,38%	733
3	PWG	3.438	5.369	5.261	206	219	13	-165	-108	1.823	327	10.185	51,66%	(4.923)
	Cilem	3.438	5.369	5.261	206	219	13	-165	-108	1.823	327	10.185	51,66%	(4.923)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	73.807	73.770	2.492	1.854	-638	1.342	-36	8.808	1.890	77.611	95,05%	(3.841)
	CF 1	19.068	19.352	19.668	250	500	250	-71	316	600	184	20.733	94,86%	(1.065)
	Total Griya	17.646	16.960	17.342	250	500	250	0	382	-304	118	18.170	95,44%	(828)
4	• Total Non Program	17.646	16.960	17.342	250	500	250	282	382	-304	118	18.170	95,44%	(828)
	• 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	2.242	1.354	-888	1.413	-352	8.207	1.706	56.878	95,12%	(2.776)
	Mitraguna & Others	40.397	48.374	47.962	1.900	1.100	-800	1.093	-412	7.566	1.512	50.214	95,52%	(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	89.147	3.648	2.273	-1.375	2.384	-170	19.789	2.443	92.766	96,10%	(3.619)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	-	-	-	-		0,00%	0,00%	0,00%	1,05%	90	90	90			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		484	0,00%	0,00%	0,00%	484	484	484			
	Cilem	-	-	-	-		484	0,00%	0,00%	0,00%	484	484	484			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	4.096	4.175	7.153		1.63%	5,66%	9,70%	2,978	6.093	3.056				
	CF 1	648	3.784	3.837	5.406		3,40%	19,83%	27,49%	1.569	4.758	1.623				
	Total Griya	648	3.784	3.837	5.402		3,67%	22,62%	31,15%	1.565	4.753	1.618				
	Oto	-	-	-	4		0,00%	0,00%	0,00%	0,19%	4	4	4			
	CF 2	412	313	338	1.746		0,90%	0,62%	0,23%	2,44%	1.335	1.434				
	Mitraguna & Others	412	-	23	1.433		1,02%	0,05%	0,299	1.410	1.021	1.433				
	Pensiun	-	313	315	314		0,00%	5,19%	5,11%	(2)	314	1				
	Total Pembiayaan	267	2.661	2.762	2.750		0,39%	3,09%	3,08%	(12)	2.483	89	2,14%	30,69%	-0,9%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
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 (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	13.941	14.254	1.303	312	(1.127)	-7,33%	10.437	273,40%	11.772	121,08%	2.482
2	Tabungan	117.085	114.592	118.401	117.918	(1.258)	(483)	3.326	2,90%	832	0,71%	128.675	91,64%	(10,757)
3	Deposito	49.844	46.365	46.116	46.116	(1.625)	0	(249)	-0,54%	(3.727)	-7,48%	50.566	91,20%	(4,450)
	Total	170.746	176.338	178.458	178.288	(1.579)	(170)	1.950	1,11%	7.542	4,42%	191.013	93,34%	(12,725)
	CASA	120.903	129.973	132.342	132.172	45	(170)	2.199	1,69%	11.269	9,32%	140.447	94,11%	(8,275)
	(%) CASA	70,81%	73,71%	74,16%	74,13%									
	FDR	80,42%	79,03%	79,72%	79,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	841	854	13	38	4,65%	(837)	-49,52%	-	0,00%	854	
2	Giro ISE	436	72	57	57	0	(15)	-21,34%	(379)	-86,94%	-	0,00%	57	
3	Tabungan ISE	1.254	743	784	797	13	53	7,19%	(458)	-36,50%	-	0,00%	797	
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	24.309	3.730	3.753	23	1.344	972	10.760	2.781	22.921	106,06%	1.388
	Cilem	7.456	12.121	12.804	1.365	1.348	-16	722	684	5.349	664	13.715	93,36%	(911)
	Gadai	6.094	11.217	11.505	2.365	2.405	40	622	288	5.411	2.117	9.206	124,97%	2.299
4	CFG	119.321	116.031	117.957	2.033	3.048	1.015	-607	1.926	-1.364	1.122	132.306	89,15%	(14.349)
	CF 1	15.625	17.718	17.780	-	225	225	-59	63	2.155	163	17.516	101,51%	265
	Total Griya	13.902	15.656	15.551	-	-	0	0	-105	1.649	105	14.443	107,67%	1.108
4	• Total Non Program	13.902	15.656	15.551	-	-	0	0	-113	1.649	105	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	3.073	72,55%	(844)
	Oto	1.723	2.062	2.229	-	225	225	-59	168	507	58	114.790	87,27%	(14.613)
	CF 2	103.696	98.314	100.177	2.033	2.823	790	-548	1.863	-3.520	960	103.911	86,30%	(14.232)
	Mitraguna & Others	94.197	88.244	89.679	1.455	2.305	850	-805	1.435	-4.518	870	10.879	96,49%	(381)
	Pensiun	9.499	10.069	10.497	-	578	518	-60	257	428	90	159.663	89,10%	(17.397)
	Total Pembiayaan	137.307	139.369	142.267	5.763	6.801	1.039	737	2.898	4.959	3.903			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	17,09%	4.155	4.155	4.155		
	Cilem	-	-	-	-	2.186	0,00%	0,00%	0,00%	17,07%	2.186	2.186	2.186		
	Gadai	-	-	-	-	1.969	0,00%	0,00%	0,00%	17,11%	1.969	1.969	1.969		
4	CFG	1.942	506	410	4.851	1.633	0,35%	0,35%	0,35%	4.11%	4.442	2.910	4.345		
	CF 1	86	-	-	1.417	0,55%	0,00%	0,00%	0,00%	7,97%	1.417	1.331	1.417		
	Total Griya	-	-	-	1.417	0,00%	0,00%	0,00%	0,00%	9,11%	1.417	1.417	1.417		
	Oto	86	-	-	-	4,99%	0,00%	0,00%	0,00%	0,00%	-	(86)			
	CF 2	1.856	506	410	3.434	1,79%	0,42%	0,42%	0,42%	3,43%	3.024	1.578	2.928		
	Mitraguna & Others	1.856	506	410	3.434	1,97%	0,46%	0,46%	0,46%	3,83%	3.024	1.578	2.928		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	602	616	858	0,24%	0,44%	0,60%	0,44%	241	527	256	0,63%	-4,42%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
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 (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	4.428	4.437	(9.658)	9	1.625	57,77%	(9.493)	-68,15%	24.944	17,79%	(20.507)
2	Tabungan	118.671	155.162	154.256	154.015	(2.867)	(241)	(1.147)	-0,74%	35.343	29,78%	135.176	113,94%	18.839
3	Deposito	125.329	129.816	118.933	118.933	(4.784)	0	(10.882)	-8,38%	(6.396)	-5,10%	126.285	94,18%	(7.352)
	Total	257.931	287.790	277.617	277.385	(17.309)	(232)	(10.405)	-3,62%	19.455	7,54%	286.405	96,85%	(9.020)
	CASA	132.602	157.974	158.684	158.452	(12.525)	(232)	478	0,30%	25.850	19,49%	160.120	98,96%	(1.668)
	(%) CASA	51,41%	54,89%	57,16%	57,12%									
	FDR	59,82%	64,96%	67,62%	67,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.781	4.784		3	383	8,70%	1.246	35,22%	-	0,00%	4.784
2	Giro ISE	1	1	1	1		0	(0)	-2,16%	(0)	-36,44%	-	0,00%	1
3	Tabungan ISE	3.537	4.401	4.780	4.784		3	383	8,70%	1.247	35,25%	-	0,00%	4.784
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%	-	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	28.579	4.192	3.454	-737	1.790	838	11.569	2.617	23.290	122,71%	5.289
	Cilem	7.758	12.741	13.089	1.514	1.106	-407	830	348	5.331	758	12.693	103,12%	396
	Gadai	9.252	15.000	15.490	2.678	2.348	-330	960	489	6.238	1.859	10.597	146,17%	4.893
4	CFG	136.962	150.781	150.786	4.111	2.440	-1.671	1.860	6	13.824	2.434	152.429	98,92%	(1.642)
	CF 1	16.548	16.433	16.266	-	18	18	94	-167	-283	185	18.272	89,02%	(2.006)
	Total Griya	15.017	13.622	13.509	-	-	0	0	-113	-1.508	113	15.510	87,10%	(2.000)
4	• Total Non Program	15.017	13.622	13.509	-	-	0	0	-114	-1.508	113	15.510	87,10%	(2.000)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.811	2.756	-	18	18	94	-54	1.225	72	2.762	99,79%	(6)
	CF 2	120.414	134.348	134.520	4.111	2.422	-1.689	1.766	173	14.107	2.249	134.157	100,27%	364
	Mitraguna & Others	110.777	123.441	122.854	3.631	1.482	-2.149	1.619	-588	12.076	2.070	123.263	99,67%	(410)
	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	187.729	8.303	5.894	-2.408	3.582	792	33.441	5.102	176.035	106,64%	11.694

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	148	74	-	-		46,61%	0,00%	0,00%	-	(148)	(74)				
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	148	74	-	-		46,61%	0,00%	0,00%	-	(148)	(74)				
3	PWG	-	-	-	-		3.238	0,00%	0,00%	11,33%	3.238	3.238	3.238			
	Cilem	-	-	-	-		2.701	0,00%	0,00%	20,63%	2.701	2.701	2.701			
	Gadai	-	-	-	-		538	0,00%	0,00%	3,47%	538	538	538			
4	CFG	334	415	769	5.070		0,24%	0,51%	0,36%	4.301	4.736	4.655				
	CF 1	-	195	195	1.642		0,00%	1,18%	1,09%	1.447	1.642	1.447	1.447			
	Total Griya	-	44	43	1.401		0,00%	0,32%	0,10%	1.358	1.401	1.357				
	Oto	-	151	152	240		0,00%	5,40%	8,72%	89	240	90				
	CF 2	334	220	575	3.428		0,28%	0,43%	2,55%	2.854	3.094	3.208				
	Mitraguna & Others	334	220	575	3.428		0,30%	0,47%	2,79%	2.854	3.094	3.208				
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	863	1.276	1.319	1.245		0,56%	0,71%	0,66%	(74)	382	(31)	0,00%	100,00%	-0,7%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	11.597	11.561	(1.594)	(36)	6.611	133,56%	2.981	34,75%	21.760	53,13%	(10.199)
2	Tabungan	115.717	143.468	137.385	137.764	3.774	379	(5.704)	-3,98%	22.047	19,05%	131.921	104,43%	5.843
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	311.996	312.339	(2.510)	344	(3.525)	-1,12%	29.360	10,38%	313.517	99,62%	(1.178)
	CASA	124.297	148.418	148.982	149.325	2.180	343	907	0,61%	25.028	20,14%	153.681	97,17%	(4.356)
	(%) CASA	43,92%	46,99%	47,75%	47,81%									
	FDR	77,18%	79,97%	81,35%	81,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	4.353	4.025	(328)	(1.269)	-23,96%	706	21,26%	-	0,00%	4.025	
2	Giro ISE	510	262	788	767	(21)	504	192,15%	257	50,43%	-	0,00%	767	
3	Tabungan ISE	2.559	4.781	3.315	3.008	(307)	(1.773)	-37,08%	449	17,53%	-	0,00%	3.008	
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	12.398	280	300	20	96	47	2.486	253	12.408	99,92%	(9)
	KUR	9.027	11.109	11.185	280	300	20	310	76	2.157	224	11.420	97,93%	(236)
	Non KUR	885	1.242	1.214	-	-	0	-214	-29	329	29	987	122,94%	226
3	PWG	13.890	24.339	24.884	3.535	3.948	413	655	545	10.994	3.403	28.393	87,64%	(3.509)
	Cilem	5.699	14.691	15.337	1.687	1.595	-91	449	646	9.638	949	17.349	88,41%	(2.012)
	Gadai	8.191	9.648	9.547	1.848	2.353	504	206	-101	1.356	2.454	11.045	86,44%	(1.498)
4	CFG	190.097	211.911	212.438	6.464	5.850	-615	4.335	527	22.341	5.322	205.803	103,22%	6.635
	CF 1	25.896	27.651	28.313	-	908	908	-246	662	2.417	245	27.891	101,51%	422
	Total Griya	21.834	23.960	24.672	-	908	908	0	712	2.839	195	22.404	110,13%	2.268
4	• Total Non Program	21.834	23.960	24.672	-	908	908	-205	712	2.839	195	22.404	110,13%	2.268
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.690	3.641	-	-	0	-246	-50	-421	50	5.487	66,36%	(1.846)
	CF 2	164.201	184.260	184.125	6.464	4.942	-1.522	4.581	-135	19.924	5.077	177.912	103,49%	6.213
	Mitraguna & Others	145.925	165.161	165.023	6.422	4.592	-1.830	4.492	-139	19.097	4.731	158.181	104,33%	6.842
	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	253.802	10.279	10.298	19	4.962	1.209	35.393	9.089	255.475	99,35%	(1.673)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	1.026	2.87%	0,80%	8,27%	927	742	925	-	-	
	KUR	284	100	99	1.026	3,15%	0,89%	9,17%	927	742	925	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	26	-	-	2.857	0,00%	0,00%	11,48%	2.857	2.857	2.831	-	-
	Cilem	-	-	-	-	2.176	0,00%	0,00%	14,19%	2.176	2.176	2.176	-	-
	Gadai	-	26	-	-	680	0,00%	0,00%	7,13%	680	680	654	-	-
4	CFG	85	467	65	3.274	0,04%	0,03%	1,54%	3.209	3.189	2.807	-	-	
	CF 1	52	467	65	1.957	0,20%	0,23%	6,91%	1.892	1.905	1.490	-	-	
	Total Griya	52	48	47	949	0,24%	0,20%	3,85%	903	897	902	-	-	
	Oto	-	419	18	1.008	0,00%	0,48%	27,68%	990	1.008	588	-	-	
	CF 2	33	-	-	1.317	0,02%	0,00%	0,72%	1.317	1.284	1.317	-	-	
	Mitraguna & Others	33	-	-	1.223	0,02%	0,00%	0,74%	1.223	1.191	1.223	-	-	
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93	-	-	
	Total Pembiayaan	369	593	164	7.156	0,17	0,06	2,82%	6.992	6.787	6.563	0,17%	93,80%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25		%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	4	-	-	-	0	0,04%	0,00%	0,00%	(4)	-	-	-
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non KUR	4	-	-	-	0	0,50%	0,00%	0,00%	(4)	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-</td			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	6.726	6.730	1.192	4	2.141	46,64%	(1.823)	-21,32%	17.343	38,81%	(10.613)
2	Tabungan	104.558	99.445	104.384	104.197	(4.330)	(186)	4.753	4,78%	(360)	-0,34%	118.277	88,10%	(14.080)
3	Deposito	118.514	111.707	136.125	136.265	(98)	140	24.557	21,98%	17.751	14,98%	119.238	114,28%	17.027
	Total	231.625	215.742	247.234	247.192	(3.237)	(42)	31.451	14,58%	15.567	6,72%	254.858	96,99%	(7.666)
	CASA	113.112	104.035	111.110	110.928	(3.138)	(182)	6.893	6,63%	(2.184)	-1,93%	135.620	81,79%	(24.693)
	(%) CASA	48,83%	48,22%	44,94%	44,88%									
	FDR	61,23%	70,15%	61,58%	61,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.626	3.942		316	1.069	37,22%	1.282	48,20%	-	0,00%	3.942
2	Giro ISE	666	1.009	1.626	1.627		1	618	61,27%	961	144,21%		0,00%	1.627
3	Tabungan ISE	1.893	1.764	1.899	2.215		315	451	25,56%	321	16,96%		0,00%	2.215
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	27.986	4.177	4.621	445	1.622	1.348	9.343	3.273	29.087	96,21%	(1.101)
	Cilem	13.169	15.282	15.864	1.688	1.658	(30)	879	582	2.696	1.076	19.589	80,99%	(3.724)
	Gadai	5.474	11.356	12.122	2.489	2.964	475	743	766	6.648	2.198	9.499	127,62%	2.623
4	CFG	123.108	122.971	122.554	1.495	1.925	430	80	-417	-554	2.342	137.895	88,87%	(15.342)
	CF 1	17.304	13.554	13.493	-	160	160	-104	-61	-3.810	221	19.239	70,13%	(5.746)
	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	3.233	-	-	0	-104	-92	-865	92	5.499	58,80%	(2.266)
	CF 2	105.804	109.416	109.060	1.495	1.765	270	184	-356	3.256	2.121	118.656	91,91%	(9.596)
	Mitraguna & Others	72.025	76.913	76.818	1.495	1.765	270	568	-96	4.793	1.861	83.513	91,98%	(6.695)
	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	152.239	5.672	6.547	875	1.659	890	10.413	5.656	167.059	91,13%	(14.819)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	-	-	-	-		2.405	0,00%	0,00%	8,59%	2.405	2.405	2.405			
	Cilem	-	-	-	-		1.383	0,00%	0,00%	8,72%	1.383	1.383	1.383			
	Gadai	-	-	-	-		1.022	0,00%	0,00%	8,43%	1.022	1.022	1.022			
4	CFG	370	1.341	1.411	2.438		0,30%	1,15%	1,99%	0,51%	1.027	2.068	1.097			
	CF 1	206	891	832	1.405		1,19%	6,14%	10,41%	0,74%	573	1.198	514			
	Total Griya	92	798	742	1.024		0,69%	7,25%	9,98%	2.82	932	225				
	Oto	114	93	90	381		2,79%	2,72%	11,77%	290	266	288				
	CF 2	164	450	579	1.033		0,15%	0,53%	0,95%	454	870	583				
	Mitraguna & Others	164	352	210	825		0,23%	0,27%	1,07%	615	662	473				
	Pensiun	-	217	217	208		0,00%	1,14%	0,67%	-	217	110				
	Total Pembiayaan	5	625	665	619		0,00%	0,44%	0,41%	(46)	615	(6)	2,09%	-414,70%	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 (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	3.584	3.599	41	15	147	4,25%	1.984	122,81%	8.205	43,86%	(4.606)
2	Tabungan	101.049	104.536	112.073	112.414	297	342	7.879	7,54%	11.365	11,25%	110.650	101,59%	1.764
3	Deposito	38.774	46.765	46.986	46.986	1.315	0	221	0,47%	8.212	21,18%	39.372	119,34%	7.613
	Total	141.438	154.753	162.642	162.999	1.653	357	8.246	5,33%	21.561	15,24%	158.228	103,02%	4.771
	CASA	102.664	107.988	115.657	116.013	338	357	8.025	7,43%	13.349	13,00%	118.855	97,61%	(2.842)
	(%) CASA	72,59%	69,78%	71,11%	71,17%									
	FDR	91,03%	105,51%	103,99%	103,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	3.402	3.774	373	1.130	42,72%	476	14,43%	-	0,00%	3.774	
2	Giro ISE	186	153	258	258	0	105	68,70%	73	39,18%	-	0,00%	258	
3	Tabungan ISE	2.913	2.481	3.133	3.506	372	1.024	41,29%	593	20,37%	-	0,00%	3.506	
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	36.816	6.491	8.947	2.456	2.285	4.158	16.418	4.789	32.338	113,85%	4.477
	Cilem	7.170	13.624	16.375	1.958	3.366	1.408	877	2.751	9.205	615	17.171	95,36%	(796)
	Gadai	13.229	19.034	20.441	4.533	5.581	1.048	1.407	1.407	7.212	4.174	15.168	134,77%	5.273
4	CFG	107.701	103.153	104.161	994	1.823	829	-629	1.009	-3.539	814	119.851	86,91%	(15.690)
	CF 1	13.161	13.475	14.248	119	945	826	43	773	1.087	172	14.763	96,51%	(515)
	Total Griya	10.223	9.990	10.689	-	800	800	0	699	466	101	10.729	99,62%	(40)
4	• Total Non Program	10.223	9.819	10.518	-	800	800	-130	699	295	101	10.729	98,03%	(211)
	• Program	-	172	171	-	-	0	-1	-1	171	1	0	0,00%	171
	Oto	2.938	3.485	3.559	119	145	26	43	74	621	71	4.034	88,22%	(475)
	CF 2	94.540	89.678	89.913	875	878	3	-672	236	-4.626	642	105.088	85,56%	(15.174)
	Mitraguna & Others	89.171	83.225	83.268	521	628	107	-915	43	-5.904	585	98.599	84,45%	(15.332)
	Pensiun	5.368	6.453	6.646	354	250	-104	242	193	1.277	57	6.488	102,43%	157
	Total Pembiayaan	128.755	163.281	169.137	8.074	11.620	3.545	2.107	5.856	40.381	5.764	156.875	107,82%	12.262

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	-	-	-	-	775	0,00%	0,00%	9,63%	775	775	775	-	-	-
	KUR	-	-	-	-	631	0,00%	0,00%	8,45%	631	631	631	-	-	-
	Non KUR	-	-	-	-	144	0,00%	0,00%	24,60%	144	144	144	-	-	-
3	PWG	-	-	-	-	5.029	0,00%	0,00%	13,66%	5.029	5.029	5.029	-	-	-
	Cilem	-	-	-	-	3.795	0,00%	0,00%	23,18%	3.795	3.795	3.795	-	-	-
	Gadai	-	-	-	-	1.235	0,00%	0,00%	6,04%	1.235	1.235	1.235	-	-	-
4	CFG	415	1.884	2.116	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
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	129.882	141.438	164.281	34.399		
2	Contribution Margin	5.354	6.401	6.940	1.586	-29,6%	

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-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	147	133	26	(14)	(2)	-1,39%	98	280,57%	40	332,19%	93
3	Deposito	-	-	415	415	0	0	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	562	548	26	(14)	413	305,63%	513	1465,38%	40	1366,38%	508
	CASA	35	135	147	133	26	(14)	(2)	-1,39%	98	280,57%	40	332,19%	93
	(%) CASA	100,00%	100,00%	26,20%	24,31%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	26-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				31-Dec-24	30-Nov-25	26-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				31-Dec-24	30-Nov-25	26-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-</												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-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	641	633	(137)	(8)	78	13,97%	195	44,49%	502	126,12%	131
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	941	933	(137)	(8)	(172)	-15,59%	495	112,94%	502	185,87%	431
	CASA	438	556	641	633	(137)	(8)	78	13,97%	195	44,49%	502	126,12%	131
	(%) CASA	100,00%	50,26%	68,13%	67,86%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				31-Dec-24	30-Nov-25	26-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	26-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				31-Dec-24	30-Nov-25	26-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								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	41.590	41.494	(6.089)	(96)	3.168	8,27%	20.042	93,43%	33.434	124,11%	8.060
2	Tabungan	103.481	115.421	120.701	120.749	(6.593)	48	5.328	4,62%	17.268	16,69%	120.938	99,84%	(189)
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%	(26.995)
	Total	257.235	262.542	268.702	268.654	10.175	(48)	6.112	2,33%	11.419	4,44%	287.777	93,35%	(19.123)
	CASA	124.933	153.747	162.291	162.243	(12.681)	(48)	8.496	5,53%	37.310	29,86%	154.371	105,10%	7.872
	(%) CASA	48,57%	58,56%	60,40%	60,39%									
	FDR	70,83%	82,46%	82,57%	82,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	7.964	7.334	5.680	(1.654)	(2.283)	-28,67%	(2.256)	-28,42%	-	0,00%	5.680	
2	Giro ISE	4.026	3.838	3.532	3.495	(36)	(342)	-8,92%	(531)	-13,18%	-	0,00%	3.495	
3	Tabungan ISE	2.910	4.126	3.802	2.185	(1.617)	(1.941)	-47,05%	(725)	-24,91%	-	0,00%	2.185	
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.025	39.484	640	-	-640	250	459	-5.750	(459)	56.266	70,18%	(16.781)
	Linkage	14.656	14.625	14.625	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	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	2.693	-	-	0	-126	-54	-2.225	54	4.919	54,76%	(2.225)
	KUR	4.804	2.747	2.693	-	-	0	-126	-54	-2.111	54	4.804	56,07%	(2.111)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	42.470	45.086	8.969	7.982	-987	2.937	2.616	21.749	5.366	41.363	109,00%	3.723
	Cilem	6.677	18.873	20.441	2.447	2.415	-32	1.426	1.568	13.764	847	21.729	94,07%	(1.288)
	Gadai	16.660	23.597	24.645	6.522	5.567	-955	1.511	1.047	7.985	4.519	19.634	125,52%	5.011
4	CFG	108.703	132.255	134.595	4.795	3.905	-890	2.923	2.340	25.892	1.565	121.776	110,53%	12.819
	CF 1	24.869	27.133	26.841	19	-	-19	-221	-291	1.972	291	26.529	101,18%	312
	Total Griya	19.873	21.230	21.041	-	-	0	0	-190	1.168	190	20.347	103,41%	693
4	• Total Non Program	19.873	21.230	21.041	-	-	0	-201	-190	1.168	190	20.347	103,41%	693
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	5.903	5.801	19	-	-19	-221	-102	804	102	6.182	93,84%	(381)
	CF 2	83.833	105.122	107.754	4.776	3.905	-871	3.144	2.632	23.920	1.273	95.247	113,13%	12.507
	Mitraguna & Others	62.328	80.329	82.623	3.556	3.370	-186	2.133	2.294	20.294	1.076	72.530	113,91%	10.092
	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	221.858	14.404	11.887	-2.517	5.984	5.361	39.665	6.526	224.323	98,90%	(2.464)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25		%	Penc.	Gap	
1	SME	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	121	32	73	122	2,46%	2,64%	4,52%	49	1	90	-	-	-
	KUR	83	32	73	122	1,72%	2,64%	4,52%	49	39	90	-	-	-
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-	-	-	-
3	PWG	-	-	-	-	3.216	0,00%	0,00%	7,13%	3.216	3.216	3.216	-	-
	Cilem	-	-	-	-	2.290	0,00%	0,00%	11,20%	2.290	2.290	2.290	-	-
	Gadai	-	-	-	-	927	0,00%	0,00%	3,76%	927	927	927	-	-
4	CFG	330	1.506	979	3.199	0,30%	0,74%	2,38%	2.220	2.869	1.693	-	-	-
	CF 1	209	-	22	1.179	0,84%	0,08%	4,39%	1.157	970	1.179	-	-	-
	Total Griya	-	-	-	-	163	0,00%	0,00%	0,00%	163	163	163	-	-
	Oto	209	-	22	1.016	4,19%	0,38%	17,51%	994	807	1.016	-	-	-
	CF 2	120	1.506	956	2.020	0,14%	0,91%	1,87%	1.064	1.900	514	-	-	-
	Mitraguna & Others	-	1.506	862	1.779	0,00%	1,07%	2,15%	917	1.779	272	-	-	-
	Pensiun	120	-	95	242	0,56%	0,38%	0,96%	147	121	242	-	-	-
	Total Pembiayaan	8.782	6.553	8.017	7.633	4,82%	3,70%	3,44%	(385)	(1.149)	1.080	3,33%	3,29%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	19.249	19.759	(16.565)	509	(3.752)	-15,96%	2.055	11,61%	30.252	65,31%	(10.494)
2	Tabungan	74.047	78.794	87.783	88.468	2.185	686	9.675	12,28%	14.421	19,48%	92.330	95,82%	(3.862)
3	Deposito	177.676	188.557	187.597	187.597	29.326	0	(960)	-0,51%	9.921	5,58%	178.816	104,91%	8.781
	Total	269.427	290.861	294.629	295.824	14.945	1.195	4.963	1,71%	26.398	9,80%	301.398	98,15%	(5.574)
	CASA	91.751	102.304	107.032	108.227	(14.380)	1.195	5.923	5,79%	16.476	17,96%	122.582	88,29%	(14.355)
	(%) CASA	34,05%	35,17%	36,33%	36,58%									
	FDR	66,93%	72,31%	71,43%	71,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	4.898	4.811		(87)	555	13,05%	1.112	30,06%	-	0,00%	4.811
2	Giro ISE	1.245	527	428	430		2	(97)	-18,47%	(815)	-65,49%		0,00%	430
3	Tabungan ISE	2.454	3.729	4.470	4.381		(89)	653	17,51%	1.927	78,53%		0,00%	4.381
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	11.367	200	300	100	895	9	3.867	291	10.603	107,21%	765
	KUR	5.814	9.851	9.879	200	300	100	929	28	4.065	272	8.917	110,79%	962
	Non KUR	1.686	1.508	1.488	-	-	0	34	-20	-198	20	1.686	88,28%	(198)
3	PWG	25.637	39.504	40.346	8.836	6.955	-1.881	1.917	842	14.708	6.113	38.538	104,69%	1.808
	Cilem	7.478	16.995	17.506	2.018	1.341	-677	982	511	10.028	830	18.884	92,70%	(1.378)
	Gadai	18.160	22.509	22.840	6.817	5.613	-1.204	936	330	4.680	5.283	19.654	116,21%	3.185
4	CFG	147.202	159.467	158.744	2.792	2.455	-337	-1.974	-724	11.541	3.179	162.134	97,91%	(3.390)
	CF 1	16.107	20.872	20.597	1.290	-	-1.290	-284	-275	4.490	275	18.306	112,51%	2.291
	Total Griya	8.451	15.348	15.271	1.290	-	-1.290	0	-77	6.820	77	9.032	169,08%	6.239
4	• Total Non Program	8.451	15.348	15.271	1.290	-	-1.290	2.134	-77	6.820	77	9.032	169,08%	6.239
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.326	-	-	0	-284	-198	-2.330	198	9.274	57,43%	(3.948)
	CF 2	131.096	138.596	138.147	1.502	2.455	953	-1.691	-449	7.051	2.904	143.828	96,05%	(5.681)
	Mitraguna & Others	128.138	134.779	133.660	1.447	1.755	308	-1.877	-1.119	5.522	2.874	139.216	96,01%	(5.555)
	Pensiun	2.957	3.817	4.487	55	700	645	186	670	1.529	30	4.612	97,28%	(125)
	Total Pembiayaan	180.340	210.330	210.457	11.828	9.710	-2.118	838	127	30.117	9.583	211.274	99,61%	(818)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	453	151	380	1.044	6,04%	3,34%	9,19%	665	592	893				
	KUR	363	80	229	632	6,24%	2,32%	6,39%	403	269	551				
	Non KUR	90	70	151	413	5,33%	10,00%	27,73%	262	323	342				
3	PWG	-	-	-	6.248	0,00%	0,00%	15,49%	6.248	6.248	6.248				
	Cilem	-	-	-	4.434	0,00%	0,00%	25,33%	4.434	4.434	4.434				
	Gadai	-	-	-	1.814	0,00%	0,00%	7,94%	1.814	1.814	1.814				
4	CFG	537	1.213	2.440	4.891	0,36%	1,53%	3,08%	2.451	4.354	3.678				
	CF 1	200	336	823	1.232	1,24%	1,394	13,95%	2.050	2.673	2.537				
	Total Griya	-	-	-	1.641	0,00%	0,00%	10,75%	1.641	1.641	1.641				
	Oto	200	336	823	1.232	2,61%	14,90%	23,13%	409	1.032	895				
	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	990	1.364	2.820	12.183	0,55%	1,34%	5,79%	9.363	11.194	10.820	0,61%	89,55%	-5,2%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	70	198	265	198	0,93%	2,34%	1,74%	(67)	128	(0)				
	KUR	-	198	198	198	0,00%	0,00%	0,00%	(0)	198	(0)				
	Non KUR	70	-	67	-	4,15%	4,47%	0,00%	(67)	(70)	-				
3	PWG	-	-	-	-										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	14.811	14.660	(24)	(152)	138	0,95%	1.710	13,20%	19.133	76,62%	(4.474)
2	Tabungan	76.505	82.083	84.230	84.413	(3.276)	183	2.330	2,84%	7.909	10,34%	87.055	96,96%	(2.642)
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	120.381	120.413	(3.551)	31	2.798	2,38%	9.188	8,26%	128.565	93,66%	(8.153)
	CASA	89.454	96.605	99.042	99.073	(3.300)	31	2.468	2,56%	9.619	10,75%	106.189	93,30%	(7.116)
	(%) CASA	80,43%	82,14%	82,27%	82,28%									
	FDR	45,34%	61,64%	62,09%	62,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.339	1.343	1.340		(3)	1	0,06%	182	15,67%	-	0,00%	1.340
2	Giro ISE	199	98	130	126		(3)	28	28,77%	(73)	-36,68%	-	0,00%	126
3	Tabungan ISE	959	1.241	1.213	1.214		1	(27)	-2,20%	255	26,55%	-	0,00%	1.214
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	5.708	6.237	500	600	100	941	529	6.134	71	4.157	150,03%	2.080
	KUR	103	5.507	6.035	500	600	100	943	529	5.933	71	3.948	152,89%	2.088
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	20.205	3.959	3.526	-433	1.149	727	7.978	2.800	29.234	69,11%	(9.029)
	Cilem	5.118	11.042	11.280	1.521	1.166	-355	764	237	6.161	928	18.602	60,64%	(7.323)
	Gadai	7.109	8.436	8.925	2.438	2.361	-78	384	489	1.817	1.871	10.632	83,95%	(1.707)
4	CFG	38.093	47.309	48.298	730	1.706	976	-276	989	10.205	717	46.784	103,24%	1.515
	CF 1	11.280	11.213	11.007	-	-	0	-187	-206	-272	206	12.440	88,48%	(1.433)
	Total Griya	5.847	6.712	6.633	-	-	0	0	-80	786	80	6.160	107,67%	473
	• Total Non Program	5.847	5.867	5.790	-	-	0	-159	-77	-57	77	6.160	94,00%	(370)
	• Program	-	846	843	-	-	0	167	-3	843	3	0	0,00%	843
	Oto	5.433	4.501	4.374	-	-	0	-187	-126	-1.058	126	6.280	69,65%	(1.906)
	CF 2	26.814	36.096	37.291	730	1.706	976	-88	1.195	10.477	511	34.343	108,58%	2.948
	Mitraguna & Others	24.934	33.722	34.690	530	1.456	926	-266	967	9.756	489	31.664	109,56%	3.026
	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	74.742	5.189	5.832	643	1.814	2.245	24.317	3.588	80.177	93,22%	(5.435)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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	157	0	0,00%	7,15%	2,51%	(252)	157	157				
	KUR	-	-	408	157	0	0,00%	7,41%	2,59%	(252)	157	157				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	2.287	0,00%	0,00%	11,32%	2.287	2.287	2.287				
	Cilem	-	-	-	-	2.031	0,00%	0,00%	18,00%	2.031	2.031	2.031				
	Gadai	-	-	-	-	256	0,00%	0,00%	2,87%	256	256	256				
4	CFG	182	361	273	1.523	0	0,48%	0,58%	3,15%	1.249	1.341	1.162				
	CF 1	77	272	185	1.039	0	0,68%	1,65%	9,44%	854	962	767				
	Total Griya	1	-	-	-	439	0,02%	0,00%	6,61%	439	437	439				
	Oto	76	272	185	600	0	1,39%	4,11%	13,72%	415	525	329				
	CF 2	105	89	89	484	0	0,39%	0,25%	1,30%	395	379	395				
	Mitraguna & Others	105	89	89	484	0	0,42%	0,26%	1,39%	395	379	395				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	182	361	682	3.966	0,36%	0,94%	5,31%	3.285	3.785	3.606	0,00%	100,00%	-5,3%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-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%	-	-	-			
</td															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	9.222	9.260	258	37	3.636	64,66%	(8.175)	-46,89%	23.630	39,19%	(14.371)
2	Tabungan	88.077	82.380	82.049	82.121	(3.815)	72	(259)	-0,31%	(5.956)	-6,76%	98.104	83,71%	(15.983)
3	Deposito	27.462	49.623	49.244	49.244	677	0	(380)	-0,76%	21.782	79,31%	28.010	175,81%	21.233
	Total	132.974	137.627	140.515	140.625	(2.881)	110	2.997	2,18%	7.650	5,75%	149.745	93,91%	(9.120)
	CASA	105.512	88.004	91.271	91.381	(3.557)	110	3.377	3,84%	(14.131)	-13,39%	121.734	75,07%	(30.354)
	(%) CASA	79,35%	63,94%	64,95%	64,98%									
	FDR	8,88%	18,62%	18,63%	18,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	8.510	8.516		6	3.168	59,25%	(4.214)	-33,10%	-	0,00%	8.516
2	Giro ISE	9.787	135	1.697	1.700		3	1.565	1158,31%	(8.087)	-82,63%	-	0,00%	1.700
3	Tabungan ISE	2.943	4.712	6.313	6.316		3	1.603	34,03%	3.373	114,62%	-	0,00%	6.316
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	5.636	318	660	342	-10	261	2.563	399	3.219	175,10%	2.417
	Cilem	3.072	5.374	5.636	318	660	342	-10	261	2.563	399	3.219	175,10%	2.417
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.543	1.575	1.245	-330	2.442	285	11.800	960	17.986	114,22%	2.557
	CF 1	1.694	1.836	1.814	-	-	0	-25	-23	120	23	2.801	64,76%	(987)
	Total Griya	398	863	860	-	-	0	0	-3	462	3	725	118,63%	135
	• Total Non Program	398	863	860	-	-	0	0	-4	462	3	725	118,63%	135
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	954	-	-	0	-25	-19	-342	19	2.076	45,96%	(1.122)
	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	26.179	1.893	1.905	12	2.431	547	14.364	1.358	21.204	123,46%	4.974

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	739	0,00%	0,00%	13,11%	739	739	739					
	Cilem	-	-	-	-	739	0,00%	0,00%	13,11%	739	739	739					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	339	428	504	2,55%	2,11%	2,45%	76	281	165	127	166				
	CF 1	223	184	185	350	13,18%	10,09%	19,29%	165	127	166						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	184	185	350	17,22%	19,03%	36,67%	165	127	166						
	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%	4,75%	(230)	-	(76)	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 (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	33.635	33.635	351	1	(3.135)	-8,53%	14.610	76,79%	25.910	129,81%	7.725
2	Tabungan	42.453	51.742	57.642	57.640	(2.433)	(2)	5.898	11,40%	15.187	35,77%	51.570	111,77%	6.070
3	Deposito	43.338	45.108	44.615	44.616	(418)	1	(492)	-1,09%	1.278	2,95%	44.053	101,28%	563
	Total	104.817	133.621	135.892	135.892	(2.501)	(0)	2.270	1,70%	31.074	29,65%	121.533	111,81%	14.359
	CASA	61.479	88.513	91.276	91.275	(2.082)	(1)	2.762	3,12%	29.797	48,47%	77.480	117,81%	13.795
	(%) CASA	58,65%	66,24%	67,17%	67,17%									
	FDR	25,79%	43,61%	42,56%	42,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.280	2.247	(33)	247	12,37%	865	62,64%	-	0,00%	2.247	
2	Giro ISE	167	54	54	54	0	0	0,09%	(113)	-67,71%	-	0,00%	54	
3	Tabungan ISE	1.214	1.946	2.226	2.193	(33)	247	12,71%	979	80,61%	-	0,00%	2.193	
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	10.340	416	662	246	-535	7	5.596	655	5.487	188,45%	4.853
	Cilem	4.744	10.333	10.340	416	662	246	-535	7	5.596	655	5.487	188,45%	4.853
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.654	1.478	400	-1.078	23	-276	23.367	676	31.737	143,85%	13.917
	CF 1	3.598	7.776	7.638	-	-	0	-110	-138	4.040	138	4.798	159,19%	2.840
	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	4.548	-	-	0	-110	-99	2.135	99	3.269	139,12%	1.279
	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	57.842	3.894	1.062	-2.832	1.495	-429	30.811	1.491	37.223	155,39%	20.618

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	456	0,00%	0,00%	0,00%	441	456	456	456		
	Cilem	-	-	-	-	456	0,00%	0,00%	0,00%	441	456	456	456		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0,00%	0,00%	0,00%		
4	CFG	-	-	-	-	441	0,00%	0,00%	0,00%	441	441	441	441		
	CF 1	-	-	-	-	441	0,00%	0,00%	0,00%	441	441	441	441		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
	Oto	-	-	-	-	441	0,00%	0,00%	0,00%	0	0,00%	0,00%	0,00%		
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25		31-Dec-24	30-Nov-25	26-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,0								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-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	12.923	13.036	1.519	113	940	7,77%	10.923	517,03%	14.424	90,38%	(1.388)
3	Deposito	750	802	753	753	(314)	0	(50)	-6,20%	3	0,34%	1.518	49,59%	(765)
	Total	2.863	12.898	13.675	13.789	1.205	113	890	6,90%	10.926	381,66%	24.391	56,53%	(10.603)
	CASA	2.113	12.096	12.923	13.036	1.519	113	940	7,77%	10.923	517,03%	22.874	56,99%	(9.838)
(%) CASA	73,80%	93,78%	94,50%	94,54%										
FDR	44,75%	139,34%	135,89%	134,77%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	37	37	0	0	(279)	-88,28%	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)	-88,28%	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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	-	519	519	-	-	0	519	0	519	-	0	0,00%	519	
	KUR	-	519	519	-	-	0	519	0	519	-	0	0,00%	519	
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
3	PWG	1.201	12.123	12.777	2.165	1.858	-308	827	654	11.576	1.203	9.851	129,71%	2.926	
	Cilem	1.026	8.861	9.052	1.616	797	-819	808	191	8.027	606	6.985	129,61%	2.068	
	Gadai	175	3.262	3.725	549	1.060	511	20	463	3.549	597	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	
4	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	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	902	164,81%	585	
Oto	-	-	1.491	1.487	-	28	28	-31	-5	1.487	32	8.614	32,38%	(5.825)	
CF 2	-	-	80	2.819	2.789	-	0	-30	-30	2.709	30	7.841	32,16%	(5.320)	
Mitraguna & Others	-	-	80	2.550	2.522	-	0	-28	-28	2.442	28	773	34,60%	(505)	
Pensiun	-	-	270	267	-	-	0	-2	-2	267	2				
Total Pembiayaan		1.281	17.973	18.583	2.165	1.885	-280	1.285	610	17.302	1.275	19.661	94,52%	(1.077)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	26-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-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	-	-	-	-	1.401	0,00%	0,00%	10,96%	1.401	1.401	1.401				
	Cilem	-	-	-	-	1.217	0,00%	0,00%	13,45%	1.217	1.217	1.217				
	Gadai	-	-	-	-	184	0,00%	0,00%	4,93%	184	184	184				
4	CFG	-	-	-	-	43	0,00%	0,00%	0,00%	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	-	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-				
Mitraguna & Others	-	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-				
Pensiun	-	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-				
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	1,12%	#DIV/0!	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	-	2.863	19.918	19.918	#DIV/0!
2	Contribution Margin	-	(22)	(812)	(812)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	3,23	2,90	(0,33)	#DIV/0!
CIF Payroll	-	13	41	28	41