

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	450.129	446.022	(162.332)	(4.108)	8.795	2,01%	131.050	41,61%	515.367	86,54%	(69.345)
2	Tabungan	2.242.130	2.410.328	2.376.552	2.373.802	(11.852)	(2.750)	(36.526)	-1,52%	131.672	5,87%	2.534.104	93,67%	(160.301)
3	Deposito	2.798.677	3.310.810	3.230.736	3.227.752	519.898	(2.984)	(83.058)	-2,51%	429.075	15,33%	2.816.881	114,59%	410.871
	Total	5.355.779	6.158.366	6.057.417	6.047.576	345.714	(9.842)	(110.790)	-1,80%	691.797	12,92%	5.866.352	103,09%	181.224
	CASA	2.557.102	2.847.555	2.826.681	2.819.824	(174.184)	(6.857)	(27.731)	-0,97%	262.722	10,27%	3.049.471	92,47%	(229.647)
	FDR	47,52%	48,47%	49,27%	49,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	96.386	99.470		3.083	0	0,00%	(14.187)	-12,48%	151.518	65,65%	(52.048)
2	Giro ISE	31.184	15.875	15.185	15.875		690	0	0,00%	(15.309)	-49,09%	54.128	29,33%	(38.253)
3	Tabungan ISE	59.057	64.263	61.870	64.263		2.393	0	0,00%	5.206	8,81%	64.324	99,91%	(61)
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	1.545	1.554		9	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.089	640	200	-440	513	-292	18.880	492	244.894	84,56%	(37.804)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.074	640	200	-440	643	-292	20.233	492	200.840	94,14%	(11.766)
	• Local Champion	162.434	180.126	179.725	640	200	-440	771	-401	17.291	601	177.604	101,19%	2.121
	• Value Chain	6.407	9.240	9.349	-	-	-	-128	109	2.942	(109)	23.235	40,23%	(13.887)
2	MBG	159.435	194.735	194.616	300	100	-200	2.895	-119	35.181	219	210.853	92,30%	(16.237)
	KUR	151.599	185.038	184.835	150	-	-150	2.836	-203	33.237	203	200.443	92,21%	(15.608)
	Non KUR	7.836	9.697	9.781	150	100	-50	60	84	1.945	16	10.410	93,96%	(629)
3	PWG	252.400	434.205	438.781	7.249	13.301	6.051	21.944	4.576	186.381	8.724	453.213	96,82%	(14.432)
	Cilem	111.797	234.388	235.965	1.146	4.220	3.074	10.815	1.576	124.168	2.643	276.183	85,44%	(40.218)
	Gadai	140.603	199.817	202.816	6.103	9.081	2.978	11.129	3.000	62.213	6.081	177.030	114,57%	25.787
4	CFG	1.944.791	2.148.603	2.144.087	2.826	6.522	3.696	10.856	-4.516	199.296	11.038	2.206.447	97,17%	(62.361)
	CF 1	376.842	382.194	382.541	19	844	825	-2.215	348	5.700	496	422.476	90,55%	(39.935)
	Total Griya	311.852	312.575	312.670	-	350	350	0	96	819	254	334.952	93,35%	(22.281)
	• Total Non Program	308.347	308.216	308.315	-	350	350	-1.685	99	-32	251	318.551	96,79%	(10.236)
	• Program	3.505	4.359	4.355	-	-	0	136	-4	850	4	16.401	26,55%	(12.046)
	Oto	64.990	69.619	69.871	19	494	475	-2.215	252	4.881	242	87.524	79,83%	(17.653)
	CF 2	1.567.950	1.766.409	1.761.546	2.807	5.678	2.871	13.071	-4.863	193.596	10.541	1.783.972	98,74%	(22.426)
	Mitraguna & Others	1.383.782	1.569.711	1.566.054	1.741	5.410	3.669	10.152	-3.657	182.273	9.067	1.577.695	99,26%	(11.641)
	Pensiun	184.168	196.697	195.491	1.066	268	-798	2.920	-1.206	11.323	1.474	206.276	94,77%	(10.785)
	Total Pembiayaan	2.544.835	2.984.924	2.984.573	11.015	20.123	9.107	36.209	-351	439.738	20.473	3.115.406	95,80%	(130.833)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG		Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	4-Dec-25		MtD	YtD	MtM	%	Penc.
1	SME	1.267	3.204	3.204	4.345	0,67%	1,54%	2,10%	1.142	3.078	1.142			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.345	0,75%	1,69%	2,30%	1.142	3.078	1.142			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	8.511	2,17%	3,47%	4,37%	1.748	5.059	1.748			
	KUR	2.876	6.294	6.294	8.134	1,90%	3,40%	4,40%	1.840	5.258	1.840			
	Non KUR	577	470	470	377	7,36%	4,84%	3,86%	(92)	(199)	(92)			
3	PWG	-	-	-	-	6.559	0,00%	0,00%	1.49%	6.559	6.559			
	Cilem	-	-	-	-	5.048	0,00%	0,00%	0,74	5.048	5.048			
	Gadai	-	-	-	-	1.511	0,00%	0,00%	0,74	1.511	1.511			
4	CFG	19.268	25.105	26.975	38.844	0,99%	1,26%	1,81%	11.869	19.576	19.579			
	CF 1	8.041	13.170	13.772	18.508	2,13%	3,60%	4,84%	4.737	10.467	10.467			
	Total Griya	6.972	10.986	11.815	14.639	2,24%	3,78%	4,68%	-	7.667	7.667			
	Oto	1.069	2.184	1.957	3.869	1,64%	2,81%	5,54%	1.912	2.800	2.800			
	CF 2	11.227	11.934	13.204	20.336	0,72%	0,75%	1,15%	7.132	9.109	8.401			
	Mitraguna & Others	11.107	11.331	11.970	17.530	0,80%	0,76%	1,12%	5.560	6.423	6.199			
	Pensiun	120	603	1.234	2.806	0,07%	0,63%	1,44%	1.572	2.685	2.203			
	Total Pembiayaan	30.008	33.313	33.703	34.062	1,18%	1,13%	1,14%	359	4.053	749	0,93%	18,63%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Target Dec'25		
		Sep-24	Dec-24	Sep-25			Kinerja	Posisi	Growth (Mtd)	Growth (YoY)		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	5,9%	PHR	3,04	3,23	3,24	0,01	0,20
2	Contribution Margin	108.606	158.691	102.148	(6.458)	5,9%	CIF Payroll	17.616	18.726	19.207	481	1.591

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	80.651	78.962	(3.810)	(1.689)	3.006	3,96%	(1.202)	-1,50%	104.728	75,40%	(25.766)
2	Tabungan	392.786	398.058	382.013	376.305	5.717	(5.708)	(21.753)	-5,46%	(16.481)	-4,20%	428.515	87,82%	(52.211)
3	Deposito	233.260	200.095	199.826	199.837	4.992	10	(258)	-0,13%	(33.423)	-14,33%	235.492	84,86%	(35.655)
	Total	706.209	674.108	662.490	655.103	6.899	(7.387)	(19.005)	-2,82%	(51.106)	-7,24%	768.735	85,22%	(113.632)
	CASA	472.950	474.013	462.664	455.267	1.907	(7.397)	(18.747)	-3,95%	(17.683)	-3,74%	533.243	85,38%	(77.977)
	(%) CASA	66,97%	70,32%	69,84%	69,50%									
	FDR	69,41%	78,02%	79,27%	80,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-30 Nov'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	21.469	21.618	21.469	(149)	0	0,00%	(4.857)	-18,45%	-	0,00%	21.469
2	Giro ISE	3.901	3.709	3.649	3.709	60	0	0,00%	(191)	-4,90%	-	0,00%	3.709
3	Tabungan ISE	13.925	12.259	12.469	12.259	(210)	0	0,00%	(1.666)	-11,96%	-	0,00%	12.259
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 (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25													
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap											
1	SME	93.725	87.634	87.634	-	-	0	-1.962	-0	-6.090	0	109.730	79,86%	(22.096)											
	Linkage	4.522	3.238	3.238	-	-	-	-123	0	-1.284	-	11.492	28,17%	(8.254)											
	Non-Linkage	89.203	84.397	84.396	-	-	0	-1.839	-0	-4.806	0	98.238	85,91%	(13.842)											
	• Local Champion	87.849	83.436	83.436	-	-	0	-1.803	-0	-4.413	0	92.133	90,56%	(8.696)											
	• Value Chain	1.354	960	960	-	-	-	-36	0	-393	-	6.105	15,73%	(5.145)											
2	MBG	44.762	41.002	40.963	150	-	-150	-509	-39	-3.799	39	46.591	87,92%	(5.628)											
	KUR	42.954	38.476	38.440	-	-	0	-821	-36	-4.514	36	44.797	85,81%	(6.357)											
	Non KUR	1.808	2.526	2.523	150	-	-150	312	-3	715	3	1.794	140,63%	729											
3	PWG	25.216	37.716	38.707	1.089	1.883	794	1.401	990	13.490	893	46.268	83,66%	(7.561)											
	Cilem	10.119	17.744	17.914	191	351	160	498	170	7.796	181	28.070	63,82%	(10.156)											
	Gadai	15.098	19.972	20.792	898	1.532	634	902	820	5.695	712	18.197	114,26%	2.595											
4	CFG	326.493	359.607	357.885	138	609	471	1.453	-1.723	31.392	2.331	348.181	102,79%	9.704											
	CF 1	44.529	52.282	52.622	-	449	449	-427	340	8.093	108	47.127	111,66%	5.495											
	Total Griya	33.717	41.976	41.922	-	-	0	0	-54	8.205	54	34.319	122,16%	7.603											
4	• Total Non Program	33.717	41.976	41.922	-	-	0	0	-54	8.205	54	0	0,00%	0											
	• Program	-	-	-	-	-	-	-	-	-	-	12.808	83,54%	(2.108)											
	Oto	10.812	10.306	10.700	-	449	449	-427	394	-112	55	301.054	101,40%	4.209											
	CF 2	281.964	307.326	305.263	138	160	22	1.880	-2.063	23.299	2.223	285.797	100,61%	1.739											
	Mitraguna & Others	268.245	289.437	287.536	-	160	160	948	-1.901	19.291	2.061	15.257	116,19%	2.470											
	Pensiun	13.719	17.889	17.727	138	-	-138	932	-162	4.008	162	Total Pembiayaan	490.195	525.960	525.188	1.377	2.491	1.115	382	-772	34.993	3.263	550.769	95,36%	(25.581)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	4-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	293	3.204	3.204	3.297	0,31%	3,66%	3,76%	94	3.005	94							
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	293	3.204	3.204	3.297	0,33%	3,80%	3,91%	94	3.005	94							
2	MBG	550	1.021	1.799	2.202	1,23%	4,39%	5,38%	403	1.652	1.181							
	KUR	550	1.021	1.705	2.108	1,28%	4,43%	5,48%	403	1.557	1.086							
	Non KUR	-	-	94	94	0,00%	3,73%	3,74%	-	94	94							
3	PWG	-	-	-	314	0,00%	0,00%	0,81%	314	314	314							
	Cilem	-	-	-	274	0,00%	0,00%	1,53%	274	274	274							
	Gadai	-	-	-	39	0,00%	0,00%	0,19%	39	39	39							
4	CFG	5.180	4.286	2.153	4.838	1,59%	0,60%	1,35%	2.685	(343)	552							
	CF 1	174	42	40	1.607	0,39%	0,08%	3,05%	1.566	1.433	1.564							
	Total Griya	174	42	40	1.607	0,52%	0,10%	3,83%	1.566	1.433	1.564							
	Oto	-	-	-	-	0,00%	0,00%	-	-	-	-							
	CF 2	5.006	4.244	2.113	3.231	1,78%	0,69%	1,06%	1.118	(1.775)	(1.012)							
	Mitraguna & Others	5.006	4.244	2.113	3.231	1,87%	0,73%	1,12%	1.118	(1.775)	(1.012)							
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-							
	Total Pembiayaan	5.937	5.456	6.672	6.680	1,21%	1,27%	1,27%	8	743	1.224	0,63%	50,43%	-0,6%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	4-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	819	1.066	1.066	1.066	0,87%	1,22%	1,22%	-	247	0						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Non-Linkage	819	1.066	1.066	1.066	0,92%	1,26%	1,26%	-	247	0						
2	MBG	699	170	304	304	1,56%	0,74%	0,74%	-	(396)	134						
	KUR	609	170	304	304	1,42%	0,79%	0,79%	-	(30							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	6.967	7.519	(4.023)	553	1.057	16,36%	(10.606)	-58,52%	37.513	20,05%	(29.993)
2	Tabungan	237.991	248.764	246.892	245.350	5.562	(1.542)	(3.414)	-1,37%	7.359	3,09%	266.025	92,23%	(20.675)
3	Deposito	192.383	164.502	162.451	162.453	8.344	2	(2.049)	-1,25%	(29.930)	-15,56%	194.147	83,68%	(31.694)
	Total	448.500	419.728	416.310	415.322	9.882	(988)	(4.406)	-1,05%	(33.178)	-7,40%	497.684	83,45%	(82.362)
	CASA	256.117	255.226	253.859	252.869	1.539	(990)	(2.357)	-0,92%	(3.248)	-1,27%	303.537	83,31%	(50.668)
	(%) CASA	57,11%	60,81%	60,98%	60,89%									
	FDR	54,70%	62,33%	63,05%	63,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	10.475	10.914	439	0	0,00%	(725)	-6,23%	-	0,00%	10.914	
2	Giro ISE	2.314	964	633	964	332	0	0,00%	(1.350)	-58,32%	-	0,00%	964	
3	Tabungan ISE	1.452	2.077	1.970	2.077	107	0	0,00%	625	43,01%	-	0,00%	2.077	
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 (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	17.700	-	-	0	2.412	-600	121	600	29.361	60,28%	(11.662)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	17.700	-	-	0	2.412	-600	121	600	24.230	73,05%	(6.531)
	• Local Champion	16.492	17.899	17.299	-	-	0	2.412	-600	807	600	19.646	88,06%	(2.347)
	• Value Chain	1.087	401	401	-	-	-	-	-	-	-	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	38.056	-	-	0	-966	-101	-214	101	49.876	76,30%	(11.820)
	KUR	37.787	37.645	37.545	-	-	0	-937	-101	-243	101	48.631	77,20%	(11.087)
	Non KUR	483	511	511	-	-	0	-29	0	29	-	1.245	41,06%	(734)
3	PWG	15.859	36.565	37.155	688	1.874	1.186	3.305	589	21.296	1.285	35.714	104,03%	1.440
	Cilem	7.657	20.078	20.079	76	278	203	1.371	2	12.422	276	23.148	86,74%	(3.069)
	Gadai	8.201	16.488	17.075	612	1.596	984	1.934	588	8.874	1.008	12.566	135,89%	4.510
4	CFG	173.601	168.582	169.594	-	1.300	1.300	-3.409	1.012	-4.008	288	192.550	88,08%	(22.956)
	CF 1	81.382	67.479	67.449	-	-	0	-252	-30	-13.933	30	83.606	80,68%	(16.157)
	Total Griya	77.096	63.782	63.758	-	-	0	0	-23	-13.338	23	77.731	82,02%	(13.972)
4	• Total Non Program	77.096	63.782	63.758	-	-	0	-2418	-23	-13.338	23	77.731	82,02%	(13.972)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.691	-	-	0	-252	-6	-595	6	5.875	62,82%	(2.184)
	CF 2	92.219	101.103	102.144	-	1.300	1.300	-3.157	1.042	9.925	258	108.944	93,76%	(6.800)
	Mitraguna & Others	90.304	95.785	96.859	-	1.300	1.300	-3.380	1.073	6.555	227	105.404	91,89%	(8.546)
	Pensiun	1.915	5.317	5.286	-	-	0	223	-32	3.370	32	3.539	149,33%	1.746
	Total Pembiayaan	245.309	261.603	262.504	688	3.174	2.486	1.343	901	17.195	2.273	307.502	85,37%	(44.998)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25		31-Dec-24	30-Nov-25	4-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-	-	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
2	MBG	1.446	2.172	2.541	3.019	3,78%	6,66%	7,93%	479	1.574	847	-	-	-	-	-	-
	KUR	1.433	2.047	2.418	2.896	3,79%	6,42%	7,71%	479	1.463	849	-	-	-	-	-	-
	Non KUR	12	125	123	123	2,54%	24,03%	24,03%	-	-	111	(2)	-	-	-	-	-
3	PWG	-	-	-	1.156	0,00%	0,00%	3,11%	1.156	1.156	1.156	-	-	-	-	-	-
	Cilem	-	-	-	1.121	0,00%	0,00%	5,58%	1.121	1.121	1.121	-	-	-	-	-	-
	Gadai	-	-	-	35	0,00%	0,00%	0,20%	35	35	35	-	-	-	-	-	-
4	CFG	3.497	3.360	6.197	5.398	2,01%	3,68%	3,18%	(799)	1.901	2.038	-	-	-	-	-	-
	CF 1	3.310	3.079	4.746	3.939	4,07%	7,03%	5,84%	(807)	629	860	-	-	-	-	-	-
	Total Griya	3.310	2.976	4.642	3.818	4,29%	7,28%	5,99%	(824)	508	842	-	-	-	-	-	-
	Oto	-	102	103	121	0,00%	2,79%	3,27%	-	17	121	18	-	-	-	-	-
	CF 2	187	281	1.451	1.459	0,20%	1,44%	1,43%	-	8	1.272	1.178	-	-	-	-	-
	Mitraguna & Others	187	88	1.258	1.266	0,21%	1,31%	1,31%	-	8	1.079	1.178	-	-	-	-	-
	Pensiun	-	193	193	193	0,00%	3,63%	3,65%	-	-	193	-	-	-	-	-	-
	Total Pembiayaan	3.556	5.429	2.106	2.502	1,45%	0,80%	0,95%	397	(1.054)	(2.926)	0,45%	52,90%	-0,5%	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25		31-Dec-24	30-Nov-25	4-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-	-	-	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%</									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	1.079	1.845	(89)	766	724	64,59%	486	35,77%	12.152	15,18%	(10.307)
2	Tabungan	139.020	143.955	141.765	142.213	4.061	449	(1.742)	-1,21%	3.193	2,30%	154.745	91,90%	(12.532)
3	Deposito	91.332	76.900	77.027	77.051	230	24	151	0,20%	(14.281)	-15,64%	92.313	83,47%	(15.261)
	Total	231.711	221.976	219.871	221.109	4.202	1.238	(867)	-0,39%	(10.602)	-4,58%	259.210	85,30%	(38.101)
	CASA	140.379	145.076	142.844	144.058	3.972	1.215	(1.018)	-0,70%	3.679	2,62%	166.897	86,32%	(22.839)
	(%) CASA	60,58%	65,36%	64,97%	65,15%									
	FDR	52,09%	65,04%	65,82%	65,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	5.042	5.125		83	0	0,00%	2.352	84,84%	-	0,00%	5.125
2	Giro ISE	104	103	103	103		(0)	0	0,00%	(1)	-0,67%		0,00%	103
3	Tabungan ISE	2.669	5.022	4.939	5.022		83	0	0,00%	2.353	88,17%		0,00%	5.022
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	92	90	92		2	0	0,00%	8	9,52%		0,00%	92

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	293	-	-	0	-13	0	-1.122	-	1.415	20,72%	(1.122)
	Linkage	189	152	152	-	-	-	-4	0	-37	-	189	80,20%	(37)
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
• Local Champion	1.226	141	141	-	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
• Value Chain	-	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	5.507	-	100	100	414	100	5.507	-	4.038	136,38%	1.469
	KUR	-	4.876	4.876	-	-	0	422	0	4.876	-	3.846	126,77%	1.030
	Non KUR	-	531	631	-	100	100	-9	100	631	-	192	329,18%	439
3	PWG	10.318	21.769	22.319	212	670	458	2.095	550	12.001	120	23.389	95,43%	(1.070)
	Cilem	4.275	13.042	13.427	101	435	334	1.217	386	9.153	49	16.449	81,63%	(3.021)
	Gadai	6.043	8.728	8.891	112	235	124	877	164	2.848	72	6.940	128,12%	1.952
4	CFG	108.966	116.910	116.602	-	210	210	568	-308	7.637	518	127.699	91,31%	(11.097)
	CF 1	22.575	21.266	21.203	-	-	0	-123	-63	-1.372	63	26.152	81,08%	(4.949)
	Total Griya	18.510	16.653	16.618	-	-	0	0	-35	-1.892	35	20.513	81,01%	(3.895)
• Total Non Program	18.168	16.160	16.125	-	-	-	0	-430	-35	-2.044	35	18.914	85,25%	(2.789)
• Program	342	493	493	-	-	-	0	-2	0	151	-	1.599	30,83%	(1.106)
Oto	4.065	4.613	4.585	-	-	0	-123	-28	520	28	5.639	81,31%	(1.054)	
CF 2	86.390	95.644	95.399	-	210	210	691	-245	9.009	455	101.547	93,95%	(6.147)	
Mitraguna & Others	53.276	65.057	65.017	-	210	210	938	-40	11.741	250	66.824	97,30%	(1.807)	
Pensiun	33.115	30.587	30.382	-	-	0	-247	-204	-2.732	204	34.723	87,50%	(4.340)	
Total Pembiayaan	120.698	144.379	144.721	212	980	768	3.063	342	24.023	638	156.540	92,45%	(11.819)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25		31-Dec-24	30-Nov-25	4-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	-	-	-	-	193	0,00%	0,00%	0,87%	193	193	193			
	Cilem	-	-	-	-	193	0,00%	0,00%	1,44%	193	193	193			
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	438	2.333	4.367	5.506	438	0,40%	3,74%	4,72%	1.138	5.067	3.172			
	CF 1	438	1.265	1.654	1.796	438	1,94%	7,78%	8,47%	142	1.357	531			
	Total Griya	438	1.265	1.654	1.796	438	2,37%	9,93%	10,81%	142	1.357	531			
Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
CF 2	-	1.068	2.713	3.710	3.710	0	2,84%	3,89%	0,26%	996	3.710	2.642			
Mitraguna & Others	-	1.068	2.452	2.276	2.276	0	3,77%	3,50%	0,26%	(176)	2.276	1.208			
Pensiun	108	-	-	-	1.434	0,00%	0,86%	4,72%	1.172	1.434	1.434				
Total Pembiayaan	1.438	980	671	671	1.19%	0,46%	0,46%	0,46%	(767)	(309)	0,24%	48,67%	-0,2%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	228.311	232.327	221.354	(6.957)	
2	Contribution Margin	6.387	9.061	6.182	(205)	3,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,72	2,91	2,89	(0,01)	0,17
CIF Payroll	836	895	908	13	72

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	182.028	192.872	(126.134)	10.845	4.318	2,29%	119.891	164,28%	92.079	209,46%	100.793
2	Tabungan	196.862	204.302	197.212	198.711	(6.553)	1.499	(5.591)	-2,74%	1.849	0,94%	224.903	88,35%	(26.192)
3	Deposito	1.160.939	1.779.384	1.729.107	1.729.391	487.766	284	(49.993)	-2,81%	568.452	48,96%	1.162.702	148,74%	566.689
	Total	1.430.782	2.172.240	2.108.346	2.120.974	355.080	12.628	(51.266)	-2,36%	690.192	48,24%	1.479.683	143,34%	641.290
	CASA	269.843	392.856	379.239	391.583	(132.686)	12.344	(1.273)	-0,32%	121.740	45,12%	316.982	123,53%	74.601
	(%) CASA	18,86%	18,09%	17,99%	18,46%									
	FDR	15,38%	12,25%	12,58%	12,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	10.265	10.121	(144)	0	0,00%	1.043	11,49%	-	0,00%	10.121	
2	Giro ISE	2.308	1.766	1.766	1.766	(0)	0	0,00%	(542)	-23,49%		0,00%	1.766	
3	Tabungan ISE	1.370	4.055	4.199	4.055	(144)	0	0,00%	2.685	195,90%		0,00%	4.055	
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	68	69	1	0	0,00%	11	18,97%		0,00%	69	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	19.654	-	-	0	-1.842	0	-477	(0)	33.634	58,43%	(13.981)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	19.654	-	-	0	-1.842	0	-477	(0)	27.754	70,82%	(8.100)
	• Local Champion	18.621	18.413	18.413	-	-	0	-1.802	0	-208	(0)	22.236	82,81%	(3.822)
	• Value Chain	1.509	1.241	1.241	-	-	-	-39	0	-268	-	5.518	22,48%	(4.277)
2	MBG	53.102	55.914	55.878	150	-	-150	-423	-36	2.777	36	65.297	85,58%	(9.418)
	KUR	50.813	54.482	54.447	150	-	-150	-330	-36	3.634	36	62.288	87,41%	(7.841)
	Non KUR	2.289	1.432	1.432	-	-	0	-93	-0	-857	0	3.009	47,58%	(1.577)
3	PWG	17.782	27.368	27.667	311	1.026	715	1.552	299	9.885	727	35.103	78,82%	(7.436)
	Cilem	6.518	15.785	16.237	-	585	585	504	452	9.719	134	22.195	73,16%	(5.958)
	Gadai	11.264	11.583	11.430	311	441	130	1.048	-153	166	594	12.908	88,55%	(1.478)
4	CFG	129.053	163.160	162.072	-	50	50	3.737	-1.089	33.019	1.139	160.708	100,85%	1.363
	CF 1	19.758	18.000	17.969	-	-	0	-64	-32	-1.789	32	34.689	51,80%	(16.720)
	Total Griya	14.572	13.490	13.479	-	-	0	0	-11	-1.093	11	27.914	48,29%	(14.435)
4	• Total Non Program	11.408	10.641	10.632	-	-	0	608	-9	-776	9	13.112	81,09%	(2.480)
	• Program	3.163	2.849	2.846	-	-	0	-28	-2	-317	2	14.802	19,23%	(11.956)
	Oto	5.186	4.511	4.490	-	-	0	-64	-20	-696	20	6.775	66,27%	(2.285)
	CF 2	109.295	145.160	144.103	-	50	50	3.801	-1.057	34.808	1.107	126.019	114,35%	18.084
	Mitraguna & Others	90.925	126.736	125.770	-	50	50	3.761	-967	34.845	1.017	106.025	118,62%	19.745
	Pensiun	18.370	18.424	18.333	-	-	0	39	-90	-37	90	19.994	91,69%	(1.661)
	Total Pembiayaan	220.067	266.096	265.271	461	1.076	615	3.024	-826	45.204	1.902	294.742	90,00%	(29.472)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtD	Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25		31-Dec-24	30-Nov-25	4-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	451	1.104	1.465	2.241	0,85%	2,62%	4,01%	777	1.790	1.138						
	KUR	163	1.023	1.363	2.140	0,32%	2,50%	3,93%	777	1.977	1.117						
	Non KUR	289	80	102	102	12,61%	7,10%	7,10%	-	(187)	21						
3	PWG	-	-	-	-	11	0,00%	0,00%	0,04%	11	11	11					
	Cilem	-	-	-	-	6	0,00%	0,00%	0,04%	6	6	6					
	Gadai	-	-	-	-	5	0,00%	0,00%	0,04%	5	5	5					
4	CFG	1.759	1.049	695	1.936	1,36%	0,43%	1,19%	1.241	177	887						
	CF 1	1.212	1.049	695	1.174	6,14%	3,86%	6,53%	479	(38)	125						
	Total Griya	321	419	562	562	3,10%	2,72%	9,11%	286	248	(54)						
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	762	215	762						
	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	1.462	1,11%	0,55%	0,55%	(0)	(987)	211	1,56%	-183,19%	1,0%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174	
2	Contribution Margin	13.432	18.467	17.172	3.740	-27,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,02	3,25	3,30	0,05	0,28
CIF Payroll	1.901	2.145	2.009	(136)	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	8.040	7.352	1.308	(687)	(819)	-10,02%	(2.143)	-22,57%	17.559	41,87%	(10.207)
2	Tabungan	99.410	126.187	124.928	125.678	4.967	750	(509)	-0,40%	26.268	26,42%	111.159	113,06%	14.519
3	Deposito	64.192	41.870	41.863	41.878	(19.912)	15	8	0,02%	(22.314)	-34,76%	64.924	64,50%	(23.046)
	Total	173.097	176.228	174.831	174.908	(13.637)	77	(1.319)	-0,75%	1.811	1,05%	193.643	90,33%	(18.734)
	CASA	108.906	134.358	132.968	133.030	6.275	62	(1.327)	-0,99%	24.125	22,15%	128.718	103,35%	4.312
	(%) CASA	62,92%	76,24%	76,06%	76,06%									
	FDR	57,60%	66,03%	66,19%	66,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	11.261	11.523		262	0	0,00%	(1.780)	-13,38%	-	0,00%	11.523
2	Giro ISE	6.014	2.950	2.783	2.950		167	0	0,00%	(3.063)	-50,94%	-	0,00%	2.950
3	Tabungan ISE	6.490	7.773	7.678	7.773		95	0	0,00%	1.283	19,77%	-	0,00%	7.773
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%	-	0,00%	800
5	CIF ISE	44	55	54	55		1	0	0,00%	11	25,00%	-	0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	• Local Champion	-	1.884	1.884	-	-	0	-102	0	1.884	-	0	0,00%	1.884
	• Value Chain	-	3.827	3.827	-	-	0	-29	0	3.827	-	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.021	34.623	620	302	-319	-637	-399	10.893	700	32.140	107,73%	2.483
	Cilem	8.075	16.035	15.855	112	22	-89	-215	-180	7.780	202	14.021	113,08%	1.834
	Gadai	15.654	18.987	18.768	509	279	-229	-421	-219	3.114	498	18.118	103,58%	650
4	CFG	75.933	75.630	75.393	-	-	0	-1.097	-237	-540	237	86.043	87,62%	(10.651)
	CF 1	16.979	15.785	15.780	-	-	0	-86	-5	-1.199	5	18.410	85,71%	(2.631)
	Total Griya	15.306	13.770	13.765	-	-	0	0	-5	-1.541	5	15.836	86,93%	(2.070)
4	• Total Non Program	15.306	13.770	13.765	-	-	0	-211	-5	-1.541	5	15.836	86,93%	(2.070)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.015	2.015	-	-	0	-86	0	341	-	2.575	78,24%	(560)
	CF 2	58.954	59.845	59.613	-	-	0	-1.010	-232	659	232	67.633	88,14%	(8.020)
	Mitraguna & Others	51.295	52.822	52.646	-	-	0	-948	-176	1.350	176	59.053	89,15%	(6.407)
	Pensiun	7.658	7.023	6.967	-	-	0	-62	-56	-691	56	8.580	81,21%	(1.612)
	Total Pembiayaan	99.702	116.362	115.726	620	302	-319	-1.864	-635	16.024	937	118.223	97,89%	(2.496)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25		31-Dec-24	30-Nov-25	4-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	-	-	-	-	755	0,00%	0,00%	0,00%	2,18%	755	755	755			
	Cilem	-	-	-	-	207	0,00%	0,00%	0,00%	1,30%	207	207	207			
	Gadai	-	-	-	-	548	0,00%	0,00%	0,00%	2,92%	548	548	548			
4	CFG	315	466	283	788	0	0,41%	0,37%	0,05%	506	474	322				
	CF 1	-	258	238	486	0	0,00%	0,00%	1,50%	3,08%	248	486	227			
	Total Griya	-	237	238	238	0	0,00%	0,00%	1,72%	1,73%	-	238	0			
	Oto	-	21	-	248	0	0,00%	0,00%	0,00%	12,31%	248	248	227			
	CF 2	315	208	45	303	0	0,53%	0,08%	0,51%	258	(12)	95				
	Mitraguna & Others	315	208	45	303	0	0,61%	0,09%	0,58%	258	(12)	95				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	315	466	283	1.543	0	0,32%	0,24%	0,43%	1,33%	1.261	1.229	1.077	1,91%	-43,15%	0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25		31-Dec-24	30-Nov-25	4-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	40	-	-	-	0	100,00%	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%	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	2.017	1.873	(91)	(144)	(507)	-21,29%	(1.635)	-46,61%	10.133	18,48%	(8.260)
2	Tabungan	88.498	80.904	78.643	80.297	(3.227)	1.654	(607)	-0,75%	(8.200)	-9,27%	98.149	81,81%	(17.852)
3	Deposito	50.176	22.786	22.787	22.690	(2.444)	(97)	(96)	-0,42%	(27.486)	-54,78%	50.777	44,68%	(28.087)
	Total	142.182	106.070	103.447	104.860	(5.762)	1.413	(1.210)	-1,14%	(37.322)	-26,25%	159.059	65,93%	(54.199)
	CASA	92.006	83.284	80.661	82.170	(3.318)	1.510	(1.113)	-1,34%	(9.836)	-10,69%	108.282	75,89%	(26.112)
	(%) CASA	64,71%	78,52%	77,97%	78,36%									
	FDR	46,30%	81,53%	84,04%	82,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	799	809		10	0	0,00%	(2.448)	-75,16%	-	0,00%	809
2	Giro ISE	705	208	204	208		5	0	0,00%	(496)	-70,46%	-	0,00%	208
3	Tabungan ISE	2.552	601	596	601		5	0	0,00%	(1.951)	-76,45%	-	0,00%	601
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	147	155	154	155		1	0	0,00%	8	5,44%	-	0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-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	4.567	-	-	0	424	0	4.567	-	4.056	112,60%	511
	KUR	-	4.482	4.482	-	-	0	427	0	4.482	-	3.846	116,53%	636
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.417	-	70	70	412	17	4.067	53	6.694	95,85%	(278)
	Cilem	2.349	6.400	6.417	-	70	70	412	17	4.067	53	6.694	95,85%	(278)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	75.952	280	640	360	147	442	12.466	198	75.145	101,07%	807
	CF 1	26.468	27.857	28.177	-	350	350	-62	320	1.708	30	28.008	100,60%	169
	Total Griya	25.069	24.184	24.509	-	350	350	0	325	-560	25	25.557	95,90%	(1.048)
4	• Total Non Program	25.069	24.184	24.509	-	350	350	-257	325	-560	25	25.557	95,90%	(1.048)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.668	-	-	0	-62	-6	2.268	6	2.451	149,67%	1.217
	CF 2	37.018	47.653	47.776	280	290	10	209	123	10.758	167	47.138	101,35%	638
	Mitraguna & Others	36.826	47.451	47.579	-	290	10	214	127	10.753	163	45.872	103,72%	1.707
	Pensiun	192	201	197	-	-	0	-5	-5	5	5	1.266	15,54%	(1.069)
	Total Pembiayaan	65.835	86.477	86.936	280	710	430	983	459	21.100	251	85.895	101,21%	1.040

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	4-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
3	PWG	-	-	-	-	97	0,00%	0	0,00%	1,51%	97	97	97	-	-	-	
	Cilem	-	-	-	-	97	0,00%	0	0,00%	1,51%	97	97	97	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	-	-	-	
4	CFG	1.097	1.482	215	776	1.73%	0,28%	1.02%	2.82%	561	(321)	(706)	-	-	-	-	-
	CF 1	1.097	1.182	145	704	4,15%	0,52%	2,50%	560	(393)	(478)	-	-	-	-	-	-
	Total Griya	1.097	1.038	-	439	4,38%	0,00%	1,79%	439	(658)	(599)	-	-	-	-	-	-
	Oto	-	144	145	265	0,00%	3,94%	7,22%	120	265	121	-	-	-	-	-	-
	CF 2	-	300	70	72	0,00%	0,15%	0,15%	2	72	(228)	-	-	-	-	-	-
	Mitraguna & Others	-	300	70	317	0,00%	0,33%	0,67%	2	72	(228)	-	-	-	-	-	-
	Pensiun	-	-	-	-	0	0,00%	0,00%	0	0,00%	-	-	-	-	-	-	-
	Total Pembiayaan	1.097	1.482	215	874	1,19%	2,84%	1,28%	2.024	1.304	(609)	0,92%	62,57%	-1,5%	-	-	-

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	4.708	4.717	1.293	9	71	1,54%	441	10,32%	16.368	28,82%	(11.651)
2	Tabungan	143.334	167.749	164.615	165.560	(5.471)	945	(2.189)	-1,30%	22.225	15,51%	160.947	102,87%	4.613
3	Deposito	111.952	108.727	108.330	108.330	(1.071)	0	(397)	-0,37%	(3.622)	-3,24%	113.051	95,82%	(4.721)
	Total	259.563	281.122	277.653	278.607	(5.250)	954	(2.515)	-0,89%	19.044	7,34%	290.365	95,95%	(11.758)
	CASA	147.610	172.395	169.323	170.277	(4.178)	954	(2.118)	-1,23%	22.667	15,36%	177.314	96,03%	(7.037)
	(%) CASA	56,87%	61,32%	60,98%	61,12%									
	FDR	26,72%	31,77%	32,12%	32,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	2.444	2.576		132	0	0,00%	239	10,21%	-	0,00%	2.576
2	Giro ISE	22	24	24	24		(0)	0	0,00%	2	11,38%	-	0,00%	24
3	Tabungan ISE	2.316	2.552	2.420	2.552		132	0	0,00%	236	10,20%	-	0,00%	2.552
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	107	117	116	117		1	0	0,00%	10	9,35%	-	0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-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	9.551	-	-	0	1.210	-2	9.357	2	4.206	227,07%	5.345
	KUR	194	8.589	8.589	-	-	0	1.028	0	8.396	-	3.996	214,93%	4.593
	Non KUR	-	963	961	-	-	0	182	-2	961	2	210	458,25%	751
3	PWG	3.438	5.369	5.312	-	39	39	-165	57	1.874	96	10.185	52,15%	(4.873)
	Cilem	3.438	5.369	5.312	-	39	39	-165	57	1.874	96	10.185	52,15%	(4.873)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	73.807	73.720	-	-	0	1.342	-87	8.757	87	77.611	94,99%	(3.891)
	CF 1	19.068	19.352	19.350	-	-	0	-71	-2	282	2	20.733	93,33%	(1.383)
	Total Griya	17.646	16.960	16.960	-	-	0	0	0	-686	-	18.170	93,34%	(1.210)
4	• Total Non Program	17.646	16.960	16.960	-	-	0	282	0	-686	-	18.170	93,34%	(1.210)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.392	2.390	-	-	0	-71	-2	968	2	2.563	93,25%	(173)
	CF 2	45.895	54.455	54.370	-	-	0	1.413	-85	8.475	85	56.878	95,59%	(2.508)
	Mitraguna & Others	40.397	48.374	48.314	-	-	0	1.093	-60	7.918	60	50.214	96,22%	(1.900)
	Pensiun	5.498	6.080	6.056	-	-	0	320	-25	557	25	6.664	90,87%	(608)
	Total Pembiayaan	69.359	89.317	89.172	-	39	39	2.384	-146	19.813	185	92.766	96,13%	(3.595)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	4-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	-	(764)	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	-	(764)	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	26	0,00%	0,00%	0,49%	26	26	26					
	Cilem	-	-	-	-	26	0,00%	0,00%	0,49%	26	26	26					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	1.060	4.096	4.175	4.180	1,63%	5,66%	5,67%	2,95%	5	3.120	83					
	CF 1	648	3.784	3.837	3.843	3,40%	19,83%	19,86%	4,42%	6	3.195	60					
	Total Griya	648	3.784	3.837	3.837	3,67%	22,62%	22,62%	4,24%	-	3.188	53					
	Oto	-	-	-	6	0,00%	0,00%	0,27%	-	6	6	6					
	CF 2	412	313	338	337	0,90%	0,62%	0,62%	2,42%	(2)	(75)	24					
	Mitraguna & Others	412	-	23	23	1,02%	0,05%	0,05%	-	(389)	23						
	Pensiun	-	313	315	314	0,00%	5,19%	5,18%	2,95%	(2)	314	1					
	Total Pembiayaan	1.824	4.096	4.175	4.206	0,39%	3,09%	3,10%	2,495	101	2,14%	30,97%	-1,0%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	4-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	593	590	590	0,00%	100,00%	100,00%	-	-	(590)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	593	590	590	0,00%	100,00%	100,00%	-	-	(590)	-	-			
	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%								

Kineria Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-30 Nov'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	803	816	13	0	0,00%	(875)	-51,77%	-	0,00%	816
2	Giro ISE	436	72	72	72	(0)	0	0,00%	(364)	-83,40%	-	0,00%	72
3	Tabungan ISE	1.254	743	730	743	13	0	0,00%	(511)	-40,76%	-	0,00%	743
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	68	76	75	76	1	0	0,00%	8	11,76%	-	0,00%	76

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-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	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%	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	
3	PWG	13.550	23.338	23.610	502	533	32	1.344	272	10.060	261	22.921	103,00%	
	Cilem	7.456	12.121	12.176	11	154	143	722	56	4.721	98	13.715	88,78% (1.539)	
	Gadai	6.094	11.217	11.433	490	379	-111	622	216	5.340	163	9.206	124,19% 2.227	
4	CFG	119.321	116.031	117.459	578	1.668	1.090	-607	1.427	-1.863	241	132.306	88,78% (14.847)	
	CF 1	15.625	17.718	17.700	-	-	0	-59	-17	2.075	17	17.516	101,05% 185	
	Total Griya	13.902	15.656	15.652	-	-	0	0	-4	1.750	4	14.443	108,37% 1.209	
M	• Total Non Program	13.902	15.656	15.652	-	-	0	-113	-4	1.750	4	14.443	108,37% 1.209	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00% 0	
	Oto	1.723	2.062	2.048	-	-	0	-59	-13	326	13	3.073	66,66% (1.025)	
CF 2	CF 2	103.696	98.314	99.758	578	1.668	1.090	-548	1.445	-3.938	223	114.790	86,90% (15.032)	
	Mitraguna & Others	94.197	88.244	89.510	-	1.400	1.400	-805	1.266	-4.687	134	103.911	86,14% (14.401)	
	Pensiun	9.499	10.069	10.248	578	268	-310	257	179	749	89	10.879	94,20% (631)	
Total Pembiayaan		137.307	139.369	141.068	1.080	2.201	1.122	737	1.700	3.761	502	159.663	88,35% (18.595)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YrD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	260	0,00%	0,00%	1,10%	260	260	260			
	Cilem	-	-	-	146	0,00%	0,00%	1,20%	146	146	146			
	Gadai	-	-	-	114	0,00%	0,00%	1,00%	114	114	114			
4	CFG	1.942	506	410	690	1,63%	0,35%	0,59%	280	(1.252)	183			
	CF 1	86	-	-	72	0,55%	0,00%	0,40%	72	(14)	72			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	-	-	72	4,99%	0,00%	3,49%	72	(14)	72			
	CF 2	1.856	506	410	618	1,79%	0,42%	0,62%	208	(1.238)	112			
	Mitraguna & Others	1.856	506	410	618	1,97%	0,46%	0,69%	208	(1.238)	112			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	506	410	950	1,41%	0,29%	0,67%	540	(992)	443	0,37%	44,93%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	331	602	616	616	0,28%	0,53%	0,52%	-	285	14			
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	-	(300)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-			
	CF 2	31	602	616	616	0,03%	0,63%	0,62%	-	585	14			
	Mitraguna & Others	31	602	616	616	0,03%	0,70%	0,69%	-	585	14			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	602	616	616	0,24%	0,44%	0,44%	-	285	14	0,63%	-44,12%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	2.018	2.040	(9.658)	22	(773)	-27,48%	(11.891)	-85,36%	24.944	8,18%	(22.905)
2	Tabungan	118.671	155.162	156.725	156.077	(2.867)	(648)	916	0,59%	37.406	31,52%	135.176	115,46%	20.902
3	Deposito	125.329	129.816	111.756	111.769	(4.784)	13	(18.047)	-13,90%	(13.560)	-10,82%	126.285	88,51%	(14.516)
	Total	257.931	287.790	270.499	269.886	(17.309)	(612)	(17.904)	-6,22%	11.956	4,64%	286.405	94,23%	(16.519)
	CASA	132.602	157.974	158.743	158.117	(12.525)	(626)	143	0,09%	25.515	19,24%	160.120	98,75%	(2.003)
	(%) CASA	51,41%	54,89%	58,69%	58,59%									
	FDR	59,82%	64,96%	68,76%	68,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.494	4.402	(93)	0	0,00%	863	24,41%	-	0,00%	4.402	
2	Giro ISE	1	1	1	1	0	0	0,00%	(0)	-35,03%	-	0,00%	1	
3	Tabungan ISE	3.537	4.401	4.494	4.401	(93)	0	0,00%	864	24,42%	-	0,00%	4.401	
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 (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372	
	• Local Champion	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)	
3	PWG	17.010	27.741	27.751	128	744	616	1.790	10	10.742	734	23.290	119,16%	4.461	
	Cilem	7.758	12.741	12.673	-	202	202	830	-68	4.915	270	12.693	99,84%	(20)	
	Gadai	9.252	15.000	15.078	128	543	414	960	78	5.827	465	10.597	142,29%	4.482	
4	CFG	136.962	150.781	149.824	35	382	347	1.860	-957	12.862	1.339	152.429	98,29%	(2.605)	
	CF 1	16.548	16.433	16.425	-	18	18	94	-8	-123	26	18.272	89,89%	(1.847)	
	Total Griya	15.017	13.622	13.608	-	0	0	-14	-1.408	14	-	15.510	87,74%	(1.901)	
4	• Total Non Program	15.017	13.622	13.608	-	0	0	-114	-1.408	14	-	0	0,00%	0	
	• Program	-	-	-	-	0	0	0	0	0	-	2.762	101,97%	54	
	Oto	1.532	2.811	2.817	-	18	18	94	6	1.285	12	134.157	99,44%	(758)	
	CF 2	120.414	134.348	133.399	35	364	329	1.766	-949	12.985	1.313	123.263	99,44%	(693)	
	Mitraguna & Others	110.777	123.441	122.571	-	35	364	329	1.619	-871	11.793	1.235	10.894	99,40%	(65)
	Pensiun	9.636	10.906	10.828	-	0	0	147	-78	1.192	78	9.700	99,40%	(65)	
	Total Pembiayaan	482	489	769	1.547	0,31	0,41	0,83%	778	1.065	1.058	0,15%	82,16%	-0,7%	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	4-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	4-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	-	43	46,61%	0,00%	0,00%	-	-	(148)	(74)						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Non KUR	148	74	-	43	46,61%	0,00%	0,00%	-	-	(148)	(74)						
3	PWG	-	-	-	-	164	0,00%	0,00%	0,59%	164	164	164						
	Cilem	-	-	-	-	164	0,00%	0,00%	1,30%	164	164	164						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	334	415	769	1.276	0,24%	0,51%	0,92%	614	1.049	968							
	CF 1	-	195	195	757	0,00%	1,18%	4,61%	562	757	563							
	Total Griya	-	44	43	605	0,00%	0,32%	4,45%	562	605	561							
	Oto	-	151	152	152	0,00%	5,40%	5,39%	-	152	1							
	CF 2	334	220	575	626	0,28%	0,43%	0,47%	51	292	405							
	Mitraguna & Others	334	220	575	626	0,30%	0,47%	0,51%	51	292	405							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	863	1.276	1.319	1.319	0,56%	0,71%	0,71%	-	456	43	0,00%	100,00%	-0,7%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	4-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	76	-	43	43	24,03%	100,00%	100,00%	-	-	(33)	(43)						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Non KUR	76	-	43	43	24,03%	100,00%	100,00%	-	-	(33)	(43)						
3	PWG																	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	5.903	3.868	(1.594)	(2.035)	(1.082)	-21,87%	(4.712)	-54,92%	21.760	17,77%	(17.893)
2	Tabungan	115.717	143.468	140.841	138.406	3.774	(2.434)	(5.062)	-3,53%	22.690	19,61%	131.921	104,92%	6.486
3	Deposito	158.683	167.447	166.833	166.834	(4.690)	0	(613)	-0,37%	8.151	5,14%	159.836	104,38%	6.997
	Total	282.980	315.865	313.577	309.108	(2.510)	(4.469)	(6.757)	-2,14%	26.128	9,23%	313.517	98,59%	(4.409)
	CASA	124.297	148.418	146.743	142.274	2.180	(4.469)	(6.144)	-4,14%	17.977	14,46%	153.681	92,58%	(11.407)
	(%) CASA	43,92%	46,99%	46,80%	46,03%									
	FDR	77,18%	79,97%	79,75%	80,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	4.991	5.293	302	0	0,00%	1.974	59,48%	-	0,00%	5.293	
2	Giro ISE	510	262	244	262	19	0	0,00%	(247)	-48,51%	-	0,00%	262	
3	Tabungan ISE	2.559	4.781	4.497	4.781	284	0	0,00%	2.221	86,79%	-	0,00%	4.781	
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 (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	3.992	4.192	-	200	200	-125	200	-317	-	8.871	47,26%	(4.679)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)
	Non-Linkage	4.509	3.992	4.192	-	200	200	-125	200	-317	-	6.971	60,13%	(2.779)
	• Local Champion	4.509	3.992	4.192	-	200	200	-125	200	-317	-	5.676	73,85%	(1.484)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)
2	MBG	9.912	12.351	12.334	-	-	0	96	-17	2.422	17	12.408	99,41%	(74)
	KUR	9.027	11.109	11.092	-	-	0	310	-17	2.065	17	11.420	97,12%	(329)
	Non KUR	885	1.242	1.242	-	-	0	-214	0	357	-	987	125,84%	255
3	PWG	13.890	24.339	24.162	202	323	121	655	-177	10.271	501	28.393	85,10%	(4.232)
	Cilem	5.699	14.691	14.733	-	120	120	449	42	9.033	79	17.349	84,92%	(2.616)
	Gadai	8.191	9.648	9.429	202	203	1	206	-219	1.238	422	11.045	85,37%	(1.616)
4	CFG	190.097	211.911	209.403	-	150	150	4.335	-2.508	19.306	2.658	205.803	101,75%	3.600
	CF 1	25.896	27.651	27.636	-	-	0	-246	-15	1.740	15	27.891	99,09%	(255)
	Total Griya	21.834	23.960	23.952	-	-	0	0	-8	2.119	8	22.404	106,91%	1.549
4	• Total Non Program	21.834	23.960	23.952	-	-	0	-205	-8	2.119	8	22.404	106,91%	1.549
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.690	3.684	-	-	0	-246	-7	-379	7	5.487	67,13%	(1.803)
	CF 2	164.201	184.260	181.767	-	150	150	4.581	-2.493	17.566	2.643	177.912	102,17%	3.855
	Mitraguna & Others	145.925	165.161	162.831	-	150	150	4.492	-2.331	16.905	2.481	158.181	102,94%	4.650
	Pensiun	18.276	19.099	18.937	-	-	0	89	-162	661	162	19.731	95,97%	(795)
	Total Pembiayaan	218.409	252.593	250.091	202	673	471	4.962	-2.502	31.682	3.175	255.475	97,89%	(5.384)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	4-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25				MtD	YtD	Posisi				%	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	284	100	99	306	2,87%	0,80%	2,48%	207	22	205	-	-	-				
	KUR	284	100	99	306	3,15%	0,89%	2,76%	207	22	205	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
3	PWG	-	-	26	-	0,00%	0,00%	0,00%	253	1,05%	253	227	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	243	1,65%	243	243	-	-				
	Gadai	-	-	26	-	0,00%	0,00%	0,00%	11	0,11%	11	11	(15)	-	-			
4	CFG	85	467	65	292	0,04%	0,03%	0,14%	227	207	(175)	-	-	-				
	CF 1	52	467	65	90	0,20%	0,23%	0,32%	25	37	(377)	-	-	-				
	Total Griya	52	48	47	85	0,24%	0,20%	0,36%	38	33	38	-	-	-				
	Oto	-	419	18	4	0,00%	0,48%	0,12%	(13)	4	(415)	-	-	-				
	CF 2	33	-	-	202	0,02%	0,00%	0,11%	202	169	202	-	-	-				
	Mitraguna & Others	33	-	-	-	0,02%	0,00%	0,00%	-	(33)	-	-	-	-				
	Pensiun	-	-	-	202	0,00%	0,00%	0,17%	202	202	202	-	-	-				
	Total Pembiayaan	1.209	514	512	512	0,55%	0,20%	0,20%	-	(697)	(2)	0,00%	98,99%	-0,2%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	10.489	6.042	1.192	(4.448)	1.452	31,63%	(2.512)	-29,37%	17.343	34,84%	(11.301)
2	Tabungan	104.558	99.445	102.787	103.683	(4.330)	897	4.239	4,26%	(874)	-0,84%	118.277	87,66%	(14.594)
3	Deposito	118.514	111.707	105.683	105.683	(98)	0	(6.024)	-5,39%	(12.831)	-10,83%	119.238	88,63%	(13.555)
	Total	231.625	215.742	218.959	215.408	(3.237)	(3.551)	(334)	-0,15%	(16.217)	-7,00%	254.858	84,52%	(39.450)
	CASA	113.112	104.035	113.276	109.725	(3.138)	(3.551)	5.691	5,47%	(3.386)	-2,99%	135.620	80,91%	(25.895)
	(%) CASA	48,83%	48,22%	51,73%	50,94%									
	FDR	61,23%	70,15%	69,45%	70,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-30 Nov'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	2.863	2.873	10	0	0,00%	213	8,00%	-	0,00%	2.873	0,00%
2	Giro ISE	666	1.009	1.006	1.009	3	0	0,00%	343	51,43%	-	0,00%	1.009	0,00%
3	Tabungan ISE	1.893	1.764	1.757	1.764	7	0	0,00%	(130)	-6,86%	-	0,00%	1.764	0,00%
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%	-	0,00%	100	0,00%
5	CIF ISE	73	78	78	78	0	0	0,00%	5	6,85%	-	0,00%	78	0,00%

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683
	• Local Champion	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
3	PWG	18.643	26.638	27.194	671	1.045	374	1.622	555	8.551	490	29.087	93,49%	(1.894)
	Cilem	13.169	15.282	15.389	-	487	487	879	107	2.221	380	19.589	78,56%	(4.199)
	Gadai	5.474	11.356	11.805	671	559	(113)	743	448	6.330	110	9.499	124,27%	2.306
4	CFG	123.108	122.971	123.132	-	890	890	80	161	24	729	137.895	89,29%	(14.763)
	CF 1	17.304	13.554	13.492	-	-	0	-104	-62	-3.811	62	19.239	70,13%	(5.747)
	Total Griya	13.206	10.229	10.203	-	-	0	0	-26	-3.003	26	13.740	74,26%	(3.537)
4	• Total Non Program	13.206	10.229	10.203	-	-	0	-165	-26	-3.003	26	13.740	74,26%	(3.537)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.325	3.289	-	-	0	-104	-36	-809	36	5.499	59,81%	(2.210)
	CF 2	105.804	109.416	109.640	-	890	890	184	223	3.835	667	118.656	92,40%	(9.016)
	Mitraguna & Others	72.025	76.913	77.396	-	890	890	568	482	5.371	408	83.513	92,68%	(6.117)
	Pensiun	33.780	32.503	32.244	-	-	0	-384	-259	-1.536	259	35.143	91,75%	(2.900)
	Total Pembiayaan	141.827	151.349	152.066	671	1.935	1.264	1.659	717	10.239	1.218	167.059	91,03%	(14.993)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	4-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	1,25%	340	340	340	340					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	2,21%	340	340	340	340					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-					
4	CFG	5	625	665	619	0,00%	0,00%	0,54%	0,50%	(46)	615	(6)						
	CF 1	5	106	145	100	0,03%	0,03%	1,07%	0,74%	(46)	95	(6)						
	Total Griya	5	106	145	100	0,04%	0,04%	1,42%	0,98%	(46)	95	(6)						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-					
	CF 2	-	519	519	519	0,00%	0,00%	0,47%	0,47%	-	519	(0)						
	Mitraguna & Others	-	303	303	303	0,00%	0,00%	0,39%	0,39%	-	303	(0)						
	Pensiun	-	217	217	217	0,00%	0,00%	0,14%	0,67%	-	217	(0)						
	Total Pembiayaan	5	625	665	619	0,00%	0,00%	0,44%	0,41%	(46)	615	(6)	2,09%	-414,12%	1,7%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	3.507	5.410	41	1.903	1.957	56,70%	3.795	234,92%	8.205	65,93%	(2.796)
2	Tabungan	101.049	104.536	106.032	106.510	297	478	1.974	1,89%	5.460	5,40%	110.650	96,26%	(4.140)
3	Deposito	38.774	46.765	46.642	44.658	1.315	(1.984)	(2.107)	-4,51%	5.884	15,18%	39.372	113,43%	5.286
	Total	141.438	154.753	156.181	156.577	1.653	397	1.825	1,18%	15.139	10,70%	158.228	98,96%	(1.650)
	CASA	102.664	107.988	109.539	111.919	338	2.381	3.932	3,64%	9.255	9,01%	118.855	94,16%	(6.936)
	(%) CASA	72,59%	69,78%	70,14%	71,48%									
	FDR	91,03%	105,51%	104,82%	104,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	2.581	2.645		64	0	0,00%	(654)	-19,82%	-	0,00%	2.645
2	Giro ISE	186	153	153	153		(0)	0	0,00%	(32)	-17,50%	-	0,00%	153
3	Tabungan ISE	2.913	2.481	2.417	2.481		64	0	0,00%	(431)	-14,80%	-	0,00%	2.481
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 (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	• Local Champion	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	7.352	7.344	-	-	0	454	-8	7.103	8	4.271	171,97%	3.074
	KUR	103	6.755	6.755	-	-	0	472	0	6.652	-	3.950	171,00%	2.804
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269
3	PWG	20.398	32.657	33.277	939	1.286	347	2.285	620	12.879	666	32.338	102,90%	939
	Cilem	7.170	13.624	14.061	212	479	267	877	437	6.891	42	17.171	81,89%	(3.110)
	Gadai	13.229	19.034	19.216	727	806	79	1.407	183	5.988	623	15.168	126,69%	4.049
4	CFG	107.701	103.153	102.961	-	60	60	-629	-192	-4.740	252	119.851	85,91%	(16.890)
	CF 1	13.161	13.475	13.459	-	-	0	43	-16	298	16	14.763	91,17%	(1.304)
	Total Griya	10.223	9.990	9.977	-	-	0	0	-13	-246	13	10.729	92,99%	(752)
4	• Total Non Program	10.223	9.819	9.806	-	-	0	-130	-12	-417	12	10.729	91,40%	(923)
	• Program	-	172	171	-	-	0	-1	-1	171	1	0	0,00%	171
	Oto	2.938	3.485	3.482	-	-	0	43	-2	544	2	4.034	86,32%	(552)
	CF 2	94.540	89.678	89.502	-	60	60	-672	-176	-5.038	236	105.088	85,17%	(15.586)
	Mitraguna & Others	89.171	83.225	83.106	-	60	60	-915	-119	-6.065	179	98.599	84,29%	(15.494)
	Pensiun	5.368	6.453	6.396	-	-	0	242	-57	1.027	57	6.488	98,57%	(93)
	Total Pembiayaan	128.755	163.281	163.701	939	1.346	407	2.107	420	34.946	925	156.875	104,35%	6.826

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25		31-Dec-24	30-Nov-25	4-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	-	-	-	-	311	0,00%	0,00%	0,93%	311	311	311			
	Cilem	-	-	-	-	172	0,00%	0,00%	1,22%	172	172	172			
	Gadai	-	-	-	-	139	0,00%	0,00%	0,72%	139	139	139			
4	CFG	1.919	1.884	2.116	2.284	2.629	1,78%	2,05%	2,55%	513	710	745			
	CF 1	107	167	111	288	0,81%	0,82%	0,82%	2,14%	177	181	121			
	Total Griya	107	167	-	177	1,04%	0,00%	1,77%	1,77	70	10				
	Oto	-	-	111	111	3,19%	3,19%	3,19%	-	111	111				
	CF 2	1.812	1.717	2.005	2.341	1,92%	2,24%	2,62%	-	336	529	624			
	Mitraguna & Others	1.812	1.717	2.005	2.341	2,03%	2,41%	2,82%	-	336	529	624			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	2.920	2.530	2.284	2.284	2,27%	1,40%	1,40%	-	(636)	(245)	0,00%	100,00%	-1,4%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-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	135	137	26	2	2	1,43%	102	291,42%	40	341,66%	97
3	Deposito	-	300	300	300	0	0	0	#DIV/0!	300	#DIV/0!	0	0,00%	300
	Total	35	135	435	437	26	2	302	223,36%	402	1147,90%	40	1089,26%	397
	CASA	35	135	135	137	26	2	2	1,43%	102	291,42%	40	341,66%	97
(%) CASA	100,00%	100,00%	31,02%	31,37%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-30 Nov'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-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	565	578	(137)	13	22	4,01%	140	31,86%	502	115,10%	76
3	Deposito	-	550	550	300	0	(250)	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	1.115	878	(137)	(237)	(228)	-20,60%	440	100,31%	502	174,85%	376
	CASA	438	556	565	578	(137)	13	22	4,01%	140	31,86%	502	115,10%	76
	(%) CASA	100,00%	50,26%	50,66%	65,83%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-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 (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-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	4-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	48.559	39.640	(6.089)	(8.919)	1.314	3,43%	18.188	84,78%	33.434	118,56%	6.206
2	Tabungan	103.481	115.421	114.539	116.362	(6.593)	1.823	941	0,82%	12.881	12,45%	120.938	96,22%	(4.576)
3	Deposito	132.303	108.795	107.745	107.195	22.857	(551)	(1.601)	-1,47%	(25.108)	-18,98%	133.406	80,35%	(26.211)
	Total	257.235	262.542	270.844	263.196	10.175	(7.647)	654	0,25%	5.961	2,32%	287.777	91,46%	(24.581)
	CASA	124.933	153.747	163.098	156.002	(12.681)	(7.097)	2.255	1,47%	31.069	24,87%	154.371	101,06%	1.630
	(%) CASA	48,57%	58,56%	60,22%	59,27%									
	FDR	70,83%	82,46%	80,05%	82,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	7.964	7.926	7.964		38	0	0,00%	28	0,35%	-	0,00%	7.964
2	Giro ISE	4.026	3.838	3.787	3.838		50	0	0,00%	(188)	-4,68%		0,00%	3.838
3	Tabungan ISE	2.910	4.126	4.139	4.126		(13)	0	0,00%	1.216	41,80%		0,00%	4.126
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 (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.025	39.133	640	-	-640	250	108	-6.102	(108)	56.266	69,55%	(17.132)
	Linkage	14.656	14.625	14.625	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	Non-Linkage	30.579	24.401	24.508	640	-	-640	252	108	-6.070	(108)	36.806	66,59%	(12.297)
	• Local Champion	28.121	21.589	21.588	640	-	-640	276	-1	-6.533	1	31.073	69,48%	(9.485)
	• Value Chain	2.457	2.812	2.920	-	-	-	-23	109	463	(109)	5.732	50,94%	(2.812)
2	MBG	4.919	2.747	2.744	-	-	0	-126	-3	-2.175	3	4.919	55,79%	(2.175)
	KUR	4.804	2.747	2.744	-	-	0	-126	-3	-2.060	3	4.804	57,12%	(2.060)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	42.470	43.036	342	1.235	893	2.937	566	19.699	668	41.363	104,05%	1.674
	Cilem	6.677	18.873	18.908	106	151	45	1.426	35	12.231	115	21.729	87,02%	(2.821)
	Gadai	16.660	23.597	24.128	236	1.084	848	1.511	531	7.469	553	19.634	122,89%	4.495
4	CFG	108.703	132.255	131.884	1.795	-	-1.795	2.923	-371	23.181	371	121.776	108,30%	10.108
	CF 1	24.869	27.133	27.099	19	-	-19	-221	-34	2.229	34	26.529	102,15%	570
	Total Griya	19.873	21.230	21.211	-	-	0	0	-20	1.338	20	20.347	104,24%	863
4	• Total Non Program	19.873	21.230	21.211	-	-	0	-201	-20	1.338	20	20.347	104,24%	863
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	5.903	5.888	19	-	-19	-221	-14	892	14	6.182	95,25%	(293)
	CF 2	83.833	105.122	104.785	1.776	-	-1.776	3.144	-337	20.952	337	95.247	110,01%	9.539
	Mitraguna & Others	62.328	80.329	80.189	1.426	-	-1.426	2.133	-139	17.861	139	72.530	110,56%	7.659
	Pensiun	21.505	24.793	24.596	350	-	-350	1.012	-197	3.091	197	22.716	108,27%	1.880
	Total Pembiayaan	182.193	216.497	216.797	2.777	1.235	-1.542	5.984	300	34.604	935	224.323	96,65%	(7.525)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25		31-Dec-24	30-Nov-25	4-Dec-25				%	Penc.	Gap
1	SME	-	-	-	1.048	0	0,00%	0,00%	2,68%	1.048	1.048	1.048			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.048	0	0,00%	0,00%	4,28%	1.048	1.048	1.048			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	121	32	73	48	2.46%	2,64%	1.75%	(25)	(73)	16				
	KUR	83	32	73	48	1.72%	2,64%	1.75%	(25)	(35)	16				
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-				
3	PWG	-	-	-	1.639	0	0,00%	0,00%	3,81%	1.639	1.639	1.639			
	Cilem	-	-	-	1.168	0	0,00%	0,00%	6,18%	1.168	1.168	1.168			
	Gadai	-	-	-	472	0	0,00%	0,00%	1,96%	472	472	472			
4	CFG	330	1.506	979	1.837	0,30%	0,74%	1,39%	859	1.508	331				
	CF 1	209	-	22	173	0,84%	0,08%	0,64%	151	(36)	173				
	Total Griya	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Oto	209	-	22	173	4,19%	0,38%	2,94%	151	(36)	173				
	CF 2	120	1.506	956	1.665	0,14%	0,91%	1,59%	708	1.544	158				
	Mitraguna & Others	-	1.506	862	1.570	0,00%	1,07%	1,96%	708	1.570	64				
	Pensiun	120	-	95	95	0,56%	0,38%	0,38%	-	(26)	95				
	Total Pembiayaan	8.782	6.553	8.017	8.017	4,82%	3,70%	3,70%	-	(765)	1.464	3,33%	10,03%	-0,4%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25	Growth (Mtd)	Growth (YoY)			
1	Asset (Retail) T	247.014	257.235	246.081	(933)		2.88	3,01	3,01	(0,00)	0,13			
2	Contribution Margin	8.048	11.577	5.603	(2.445)	30,4%	650	671	674	3	24			

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Sep-25	Sep-25		
PHR	2,88	3,01	3,01	(0,00)	0,13
CIF					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	20.120	19.780	(16.565)	(340)	(3.730)	-15,87%	2.076	11,73%	30.252	65,38%	(10.472)
2	Tabungan	74.047	78.794	78.524	78.214	2.185	(310)	(580)	-0,74%	4.167	5,63%	92.330	84,71%	(14.116)
3	Deposito	177.676	188.557	188.607	188.607	29.326	0	50	0,03%	10.931	6,15%	178.816	105,48%	9.791
	Total	269.427	290.861	287.251	286.601	14.945	(650)	(4.260)	-1,46%	17.174	6,37%	301.398	95,09%	(14.797)
	CASA	91.751	102.304	98.644	97.994	(14.380)	(650)	(4.310)	-4,21%	6.243	6,80%	122.582	79,94%	(24.588)
	(%) CASA	34,05%	35,17%	34,34%	34,19%									
	FDR	66,93%	72,31%	73,36%	73,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	2.209	4.255	2.047	0	0,00%	557	15,05%	-	0,00%	4.255	
2	Giro ISE	1.245	527	526	527	0	0	0,00%	(718)	-57,67%	-	0,00%	527	
3	Tabungan ISE	2.454	3.729	1.682	3.729	2.046	0	0,00%	1.274	51,93%	-	0,00%	3.729	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	78	85	84	85	1	0	0,00%	7	8,97%	-	0,00%	85	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.500	11.359	11.345	-	-	0	895	-14	3.845	14	10.603	107,00%	742
	KUR	5.814	9.851	9.841	-	-	0	929	-10	4.026	10	8.917	110,36%	924
	Non KUR	1.686	1.508	1.504	-	-	0	-34	-4	-182	4	1.686	89,22%	(182)
3	PWG	25.637	39.504	40.117	1.113	1.105	-8	1.917	613	14.480	493	38.538	104,10%	1.579
	Cilem	7.478	16.995	17.182	190	302	112	982	188	9.705	114	18.884	90,99%	(1.701)
	Gadai	18.160	22.509	22.934	923	804	-120	936	425	4.775	378	19.654	116,69%	3.280
4	CFG	147.202	159.467	159.270	-	-	0	-1.974	-197	12.068	197	162.134	98,23%	(2.863)
	CF 1	16.107	20.872	20.855	-	-	0	-284	-17	4.748	17	18.306	113,92%	2.549
	Total Griya	8.451	15.348	15.345	-	-	0	0	-3	6.894	3	9.032	169,89%	6.313
4	• Total Non Program	8.451	15.348	15.345	-	-	0	2.134	-3	6.894	3	9.032	169,89%	6.313
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.510	-	-	0	-284	-14	-2.145	14	9.274	59,41%	(3.764)
	CF 2	131.096	138.596	138.415	-	-	0	-1.691	-180	7.320	180	143.828	96,24%	(5.412)
	Mitraguna & Others	128.138	134.779	134.629	-	-	0	-1.877	-151	6.490	151	139.216	96,71%	(4.587)
	Pensiun	2.957	3.817	3.787	-	-	0	186	-30	829	30	4.612	82,10%	(825)
	Total Pembiayaan	180.340	210.330	210.732	1.113	1.105	-8	838	402	30.392	704	211.274	99,74%	(542)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25		31-Dec-24	30-Nov-25	4-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	286	6,04%	3,34%	2,53%	(93)	(166)	136				
	KUR	363	80	229	228	6,24%	2,32%	2,32%	(1)	(135)	147				
	Non KUR	90	70	151	59	5,33%	10,00%	3,90%	(92)	(31)	(12)				
3	PWG	-	-	-	359	0,00%	0,00%	0,89%	359	359	359				
	Cilem	-	-	-	247	0,00%	0,00%	1,44%	247	247	247				
	Gadai	-	-	-	112	0,00%	0,00%	0,49%	112	112	112				
4	CFG	537	1.213	2.440	4.039	0,36%	1,53%	2,54%	1.598	3.502	2.826				
	CF 1	200	336	823	1.344	1,24%	3,94%	6,44%	521	1.144	1.007				
	Total Griya	-	-	-	282	0,00%	0,00%	1,84%	282	282	282				
	Oto	200	336	823	1.062	2,61%	14,90%	19,27%	239	862	725				
	CF 2	337	876	1.617	2.695	0,26%	1,17%	1,95%	1.078	2.358	1.819				
	Mitraguna & Others	337	876	1.617	2.690	0,26%	1,20%	2,00%	1.078	2.358	1.819				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	990	1.364	2.820	4.684	0,55%	1,34%	2,22%	1.864	3.694	3.320	0,61%	72,78%	-1,6%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25		31-Dec-24	30-Nov-25	4-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	265	0,93%	2,34%	2,34%	-	195	67				
	KUR	-	198	198	198	0,00%	2,01%	2,01%	-	198	(0)				
	Non KUR	70	-	67	67	4,15%	4,47%	4,48%	-	(3)	67				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	14.665	14.081	(24)	(584)	(440)	-3,03%	1.131	8,74%	19.133	73,59%	(5.052)
2	Tabungan	76.505	82.083	82.537	82.314	(3.276)	(222)	231	0,28%	5.810	7,59%	87.055	94,55%	(4.741)
3	Deposito	21.770	21.010	21.261	21.261	(250)	0	251	1,19%	(509)	-2,34%	22.377	95,01%	(1.116)
	Total	111.225	117.615	118.462	117.657	(3.551)	(806)	42	0,04%	6.432	5,78%	128.565	91,52%	(10.909)
	CASA	89.454	96.605	97.202	96.396	(3.300)	(806)	(209)	-0,22%	6.941	7,76%	106.189	90,78%	(9.793)
	(%) CASA	80,43%	82,14%	82,05%	81,93%									
	FDR	45,34%	61,64%	61,28%	61,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.339	1.331	1.339		7	0	0,00%	181	15,60%	-	0,00%	1.339
2	Giro ISE	199	98	98	98		(0)	0	0,00%	(101)	-50,82%		0,00%	98
3	Tabungan ISE	959	1.241	1.233	1.241		8	0	0,00%	282	29,40%		0,00%	1.241
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 (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	103	5.708	5.708	-	-	0	941	0	5.606	-	4.157	137,31%	1.551
	KUR	103	5.507	5.507	-	-	0	943	0	5.404	-	3.948	139,49%	1.559
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	19.487	280	787	507	1.149	8	7.260	779	29.234	66,66%	(9.748)
	Cilem	5.118	11.042	10.973	-	254	254	764	-70	5.854	324	18.602	58,98%	(7.630)
	Gadai	7.109	8.436	8.514	280	532	253	384	78	1.405	454	10.632	80,08%	(2.118)
4	CFG	38.093	47.309	47.402	-	286	286	-276	93	9.308	193	46.784	101,32%	618
	CF 1	11.280	11.213	11.190	-	-	0	-187	-23	-89	23	12.440	89,95%	(1.250)
	Total Griya	5.847	6.712	6.705	-	-	0	0	-7	858	7	6.160	108,85%	545
	• Total Non Program	5.847	5.867	5.860	-	-	0	-159	-7	13	7	6.160	95,13%	(300)
	• Program	-	846	845	-	-	0	167	-1	845	1	0	0,00%	845
	Oto	5.433	4.501	4.485	-	-	0	-187	-16	-948	16	6.280	71,41%	(1.795)
	CF 2	26.814	36.096	36.211	-	286	286	-88	116	9.398	170	34.343	105,44%	1.868
	Mitraguna & Others	24.934	33.722	33.859	-	286	286	-266	136	8.925	150	31.664	106,93%	2.195
	Pensiun	1.880	2.374	2.353	-	-	0	178	-21	473	21	2.679	87,81%	(327)
	Total Pembiayaan	50.425	72.497	72.598	280	1.073	793	1.814	101	22.174	972	80.177	90,55%	(7.579)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25		31-Dec-24	30-Nov-25	4-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	-	-	408	408		0,00%	7,15%	7,15%		-	408	408			
	KUR	-	-	408	408		0,00%	7,41%	7,41%		-	408	408			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	-	-	190		0,00%	0,00%	0,98%		190	190	190			
	Cilem	-	-	-	153		0,00%	0,00%	1,39%		153	153	153			
	Gadai	-	-	-	37		0,00%	0,00%	0,43%		37	37	37			
4	CFG	182	361	273	1.830		0,49%	0,58%	3,86%		1.557	1.648	1.469			
	CF 1	77	272	185	971		0,68%	1,65%	8,68%		787	894	700			
	Total Griya	1	-	-	-		0,02%	0,00%	0,00%		-	(1)	-			
	Oto	76	272	185	971		1,39%	4,11%	21,66%		787	896	700			
	CF 2	105	89	89	859		0,39%	0,25%	2,37%		770	754	770			
	Mitraguna & Others	105	89	89	724		0,42%	0,26%	2,14%		635	619	635			
	Pensiun	-	-	-	135		0,00%	0,00%	5,74%		135	135	135			
	Total Pembiayaan	190	1.008	685	685		0,38%	0,94%	3,34%		494	(324)	0,00%	100,00%	-0,9%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.167	111.225	115.395	16.228	
2	Contribution Margin	2.958	4.726	3.088	130	-4,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,28	3,26	(0,02)	0,09
CIF Payroll	375	432	452	20	77

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	6.761	6.892	258	130	1.268	22,55%	(10.543)	-60,47%	23.630	29,16%	(16.739)
2	Tabungan	88.077	82.380	83.262	83.185	(3.815)	(77)	805	0,98%	(4.892)	-5,55%	98.104	84,79%	(14.918)
3	Deposito	27.462	49.623	47.674	47.698	677	24	(1.925)	-3,88%	20.236	73,69%	28.010	170,29%	19.688
	Total	132.974	137.627	137.697	137.775	(2.881)	78	148	0,11%	4.801	3,61%	149.745	92,01%	(11.970)
	CASA	105.512	88.004	90.023	90.077	(3.557)	53	2.073	2,36%	(15.435)	-14,63%	121.734	73,99%	(31.657)
	(%) CASA	79,35%	63,94%	65,38%	65,38%									
	FDR	8,88%	18,62%	18,78%	18,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	5.287	5.348		60	0	0,00%	(7.382)	-57,99%	-	0,00%	5.348
2	Giro ISE	9.787	135	80	135		55	0	0,00%	(9.652)	-98,62%	-	0,00%	135
3	Tabungan ISE	2.943	4.712	4.707	4.712		5	0	0,00%	1.770	60,13%	-	0,00%	4.712
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 (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-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	5.364	-	70	70	-10	-11	2.292	81	3.219	166,65%	2.145
	Cilem	3.072	5.374	5.364	-	70	70	-10	-11	2.292	81	3.219	166,65%	2.145
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.500	-	250	250	2.442	243	11.758	7	17.986	113,98%	2.515
	CF 1	1.694	1.836	1.832	-	-	0	-25	-5	138	5	2.801	65,40%	(969)
	Total Griya	398	863	863	-	-	0	0	0	465	-	725	119,11%	138
	• Total Non Program	398	863	863	-	-	0	-4	0	465	-	725	119,11%	138
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	969	-	-	0	-25	-5	-327	5	2.076	46,66%	(1.107)
	CF 2	7.049	18.421	18.669	-	250	250	2.466	247	11.620	3	15.185	122,94%	3.484
	Mitraguna & Others	6.955	18.330	18.577	-	250	250	2.467	248	11.622	2	14.429	128,74%	4.148
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	25.864	-	320	320	2.431	232	14.050	88	21.204	121,98%	4.660

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	4-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	4-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	-	-	-	-	309	0,00%	0,00%	5,76%	309	309	309	309				
	Cilem	-	-	-	-	309	0,00%	0,00%	5,76%	309	309	309	309				
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	223	339	428	485	185	2.55%	2.11%	0,90%	(242)	(38)	(154)					
	CF 1	223	184	185	185	185	13,18%	10,09%	10,11%	-	(38)	1					
	Total Griya	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	223	184	185	185	185	17,22%	19,03%	19,12%	-	(38)	1					
	CF 2	-	155	242	-	230	0,00%	1,32%	0,00%	(242)	-	(155)					
	Mitraguna & Others	-	155	242	-	230	0,00%	1,32%	0,00%	(242)	-	(155)					
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	-	76	230	230	230	0,00%	0,90%	0,89%	230	154	5,77%	-549,84%	4,9%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137.177	132.974	137.627	798	
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	38.851	38.884	351	33	2.113	5,75%	19.858	104,38%	25.910	150,07%	12.973
2	Tabungan	42.453	51.742	52.518	53.041	(2.433)	523	1.298	2,51%	10.587	24,94%	51.570	102,85%	1.471
3	Deposito	43.338	45.108	45.108	44.608	(418)	(500)	(500)	-1,11%	1.270	2,93%	44.053	101,26%	555
	Total	104.817	133.621	136.477	136.533	(2.501)	56	2.911	2,18%	31.716	30,26%	121.533	112,34%	15.000
	CASA	61.479	88.513	91.369	91.924	(2.082)	556	3.411	3,85%	30.446	49,52%	77.480	118,64%	14.445
	(%) CASA	58,65%	66,24%	66,95%	67,33%									
	FDR	25,79%	43,61%	42,59%	42,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	1.996	2.000		3	0	0,00%	618	44,74%	-	0,00%	2.000
2	Giro ISE	167	54	54	54		0	0	0,00%	(113)	-67,74%		0,00%	54
3	Tabungan ISE	1.214	1.946	1.942	1.946		3	0	0,00%	732	60,24%		0,00%	1.946
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	37	36	37		1	0	0,00%	11	42,31%		0,00%	37

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008	
	• Local Champion	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
3	PWG	4.744	10.333	10.431	-	137	137	-535	99	5.688	38	5.487	190,12%	4.945	
	Cilem	4.744	10.333	10.431	-	137	137	-535	99	5.688	38	5.487	190,12%	4.945	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	22.287	45.930	45.684	-	-	0	23	-246	23.397	246	31.737	143,95%	13.947	
	CF 1	3.598	7.776	7.764	-	-	0	-110	-12	4.166	12	4.798	161,81%	2.966	
	Total Griya	1.186	3.129	3.121	-	-	0	0	-7	1.936	7	1.529	204,15%	1.592	
1	• Total Non Program	1.186	3.129	3.121	-	-	0	0	-39	-7	1.936	7	1.529	204,15%	1.592
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	2.412	4.647	4.642	-	-	0	-110	-5	2.230	5	3.269	142,01%	1.373	
	CF 2	18.689	38.154	37.920	-	-	0	133	-234	19.231	234	26.939	140,76%	10.981	
	Mitraguna & Others	17.983	37.353	37.123	-	-	0	139	-230	19.140	230	25.358	146,40%	11.765	
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)	
	Total Pembiayaan	27.031	58.271	58.123	-	137	137	1.495	-148	31.092	285	37.223	156,15%	20.899	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	4-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-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	-	-	-	-	120	0,00%	0,00%	1,15%	120	120	120	120			
	Cilem	-	-	-	-	120	0,00%	0,00%	1,15%	120	120	120	120			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-	403	0,00%	0,00%	0,88%	403	403	403	403			
	CF 1	-	-	-	-	0,00%	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%	0,00%	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25	Growth (Mtd)	Growth (YoY)			
1	Asset (Retail) T	105.426	104.817	137.283	31.857					2,99	3,26	3,32	0,06	0,34
2	Contribution Margin	1.061	1.727	2.257	1.196	-112,7%				240	434	396	(38)	156

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Sep-25	Sep-25		
PHR	2,99	3,26	3,32	0,06	0,34
CIF Payroll	240	434	396	(38)	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	11.367	11.367	1.519	0	(729)	-6,03%	9.254	438,03%	14.424	78,81%	(3.057)
3	Deposito	750	802	802	802	(314)	0	0	0,02%	52	6,98%	1.518	52,88%	(715)
	Total	2.863	12.898	12.169	12.169	1.205	0	(729)	-5,65%	9.307	325,10%	24.391	49,89%	(12.222)
	CASA	2.113	12.096	11.367	11.367	1.519	0	(729)	-6,03%	9.254	438,03%	22.874	49,69%	(11.507)
	(%) CASA	73,80%	93,78%	93,41%	93,41%									
	FDR	44,75%	139,34%	148,12%	148,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	86	316		230	0	0,00%	316	#DIV/0!	-	0,00%	316
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	316	86	316		230	0	0,00%	316	#DIV/0!		0,00%	316
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	4	3	4		1	0	0,00%	(85)	-95,51%		0,00%	4

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-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	12.155	153	171	18	827	32	10.954	139	9.851	123,39%	2.304
	Cilem	1.026	8.861	8.834	148	82	(65)	808	(27)	7.808	110	6.985	126,47%	1.849
	Gadai	175	3.262	3.321	5	88	83	20	59	3.146	29	2.866	115,87%	455
4	CFG	80	5.331	5.351	-	28	28	(61)	19	5.271	8	9.810	54,55%	(4.459)
	CF 1	-	2.512	2.540	-	28	28	(31)	28	2.540	(0)	1.196	212,38%	1.344
1	Total Griya	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
	• Total Non Program	-	1.021	1.021	-	-	0	0	(10)	0	-	294	347,54%	727
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.491	1.519	-	28	28	(31)	28	1.519	(0)	902	168,37%	617
	CF 2	80	2.819	2.811	-	-	0	(30)	(8)	2.731	8	8.614	32,64%	(5.803)
	Mitraguna & Others	80	2.550	2.544	-	-	0	(28)	(6)	2.464	6	7.841	32,44%	(5.297)
	Pensiun	-	270	267	-	-	0	(2)	(2)	267	2	773	34,60%	(505)
	Total Pembiayaan	1.281	17.973	18.025	153	198	46	1.285	51	16.743	147	19.661	91,68%	(1.636)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25		31-Dec-24	30-Nov-25	4-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-	62	0,00%	0,00%	0,51%	62	62	62				
	Cilem	-	-	-	-	62	0,00%	0,00%	0,70%	62	62	62				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	-	-	-	43	0,00%	0,00%	0,80%	43	43	43				
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	CF 2	-	-	-	-	43	0,00%	0,00%	1,53%	43	43	43				
	Mitraguna & Others	-	-	-	-	43	0,00%	0,00%	1,69%	43	43	43				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	1,12%	#DIV/0!	1,1%	

Asset & Contribution Margin

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

PHR & Payroll

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