

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	1.111.061	1.414.109	1.440.420	1.426.897	(97.170)	(13.524)	12.788	0,90%	315.835	28,43%	1.422.021	100,34%	4.875
2	Tabungan	4.778.169	5.505.119	5.511.883	5.505.868	387.504	(6.015)	749	0,01%	727.699	15,23%	5.182.062	106,25%	323.806
3	Deposito	1.667.902	1.627.216	1.608.855	1.610.131	(70.429)	1.276	(17.086)	-1,05%	(57.771)	-3,46%	1.695.532	94,96%	(85.402)
	Total	7.557.133	8.546.444	8.561.158	8.542.895	219.905	(18.262)	(3.549)	-0,04%	985.763	13,04%	8.299.616	102,93%	243.280
	CASA	5.889.231	6.919.228	6.952.303	6.932.765	290.334	(19.539)	13.537	0,20%	1.043.534	17,72%	6.604.083	104,98%	328.681
	(%) CASA	77,93%	80,96%	81,21%	81,15%									
	FDR	79,28%	79,23%	79,06%	79,23%									

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	304.377	365.768	365.334	365.768		434	0	0,00%	61.391	20,17%	399.069	91,66%	(33.301)
2	Giro ISE	93.275	88.775	88.182	88.775		593	0	0,00%	(4.500)	-4,82%	150.822	58,86%	(62.047)
3	Tabungan ISE	174.173	229.504	229.663	229.504		(159)	0	0,00%	55.331	31,77%	187.112	122,66%	42.392
4	Deposito ISE	36.929	47.489	47.489	47.489		0	0	0,00%	10.560	28,60%	61.135	77,68%	(13.646)
5	CIF ISE	3.133	3.694	3.662	3.694		32	0	0,00%	561	17,91%		0,00%	3.694

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	DtD					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	969.288	968.187	1.600	-	-1.600	174.663	-1.101	143.579	1.101		901.947	107,34%	66.240
	Linkage	583.855	720.364	720.364	-	-	-	172.022	0	136.508	-		617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	247.823	1.600	-	-1.600	2.641	-1.101	7.071	1.101		284.676	87,05%	(36.852)
	• Local Champion	177.655	182.232	181.131	1.600	-	-1.600	5.250	-1.101	3.476	1.101		190.795	94,93%	(9.664)
	• Value Chain	63.098	66.692	66.692	-	-	-	-2.610	0	3.595	-		93.880	71,04%	(27.188)
2	MBG	1.025.144	1.051.900	1.053.247	1.620	3.955	2.335	1.690	1.347	28.102	2.608		1.139.485	92,43%	(86.238)
	KUR	965.396	993.508	995.044	1.620	3.955	2.335	2.886	1.535	29.647	2.420		1.074.013	92,65%	(78.969)
	Non KUR	59.748	58.392	58.203	-	-	0	-1.196	-189	-1.545	189		65.472	88,90%	(7.269)
3	PWG	255.819	538.581	544.853	6.878	14.522	7.644	30.241	6.272	289.034	8.250		601.092	90,64%	(56.239)
	Cilem	149.863	366.173	371.477	1.606	8.255	6.649	19.595	5.304	221.614	2.951		432.657	85,86%	(61.180)
	Gadai	105.956	172.408	173.376	5.272	6.267	996	10.646	968	67.420	5.300		168.433	102,93%	4.941
4	CFG	3.885.901	4.211.869	4.202.195	4.558	15.639	11.081	23.924	-9.674	316.293	25.313		4.354.361	96,51%	(152.166)
	CF 1	838.535	900.893	903.029	1.304	4.080	2.776	4.556	2.136	64.494	1.944		919.422	98,22%	(16.393)
	Total Griya	595.912	600.711	602.886	-	2.900	2.900	0	2.175	6.973	725		636.591	94,71%	(33.706)
	• Total Non Program	435.065	452.228	454.480	-	2.900	2.900	-4.115	2.252	19.416	648		453.034	100,32%	1.446
	• Program	160.848	148.482	148.405	-	-	0	-1.118	-77	-12.442	77		183.557	80,85%	(35.152)
	Oto	242.622	300.182	300.143	1.304	1.180	-124	4.556	-39	57.520	1.219		282.830	106,12%	17.312
	CF 2	3.047.367	3.310.976	3.299.166	3.254	11.559	8.305	19.368	-11.810	251.800	23.369		3.434.939	96,05%	(135.773)
	Mitraguna & Others	2.497.673	2.750.501	2.741.959	2.222	10.489	8.267	20.016	-8.543	244.286	19.032		2.845.615	96,36%	(103.656)
	Pensiun	549.694	560.475	557.208	1.032	1.070	38	-648	-3267	7.514	4.337		589.324	94,55%	(32.117)
	Total Pembiayaan	5.991.472	6.771.638	6.768.482	14.655	34.116	19.461	230.518	-3.156	777.009	37.272		6.996.885	96,74%	(228.403)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25					MtD	YTD		%	Penc.	Gap
1	SME	1.291	188	149	149	0,16%	0,02%	0,02%	-	(1.142)	(39)				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.291	188	149	149	0,54%	0,06%	0,06%	-	(1.142)	(39)				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	11.476	19.334	19.334	26.165	1.12%	1,84%	2,48%	6.831	14.689	6.831				
	KUR	9.838	15.519	15.519	21.931	1,02%	1,56%	2,20%	4.612	12.093	6.412				
	Non KUR	1.638	3.815	3.815	4.234	2,74%	6,53%	7,27%	419	2.596	419				
3	PWG	124	4	4	4.625	0,05%	0,00%	0,85%	4.622	4.501	4.622				
	Cilem	118	-	-	4.086	0,08%	0,00%	0,00%	4.086	3.968	4.086				
	Gadai	7	4	4	539	0,01%	0,00%	0,31%	535	533	535				
4	CFG	59.411	72.096	65.976	133.424	1,53%	1,57%	3,18%	67.448	74.012	61.328				
	CF 1	35.165	39.232	37.416	67.235	4,19%	4,15%	7,45%	29.819	32.070	28.003				
	Total Griya	29.490	30.424	28.365	27.867	4,95%	4,72%	4,62%	(498)	(1.623)	(2.557)				
	Oto	5.675	8.808	9.051	39.368	2,34%	3,02%	13,12%	30.317	33.693	30.560				
	CF 2	24.246	32.864	28.560	66.189	0,80%	0,86%	2,01%	37.629	41.942	33.325				
	Mitraguna & Others	22.605	29.933	26.523	57.914	0,91%	0,96%	2,11%	31.391	35.309	27.981				
	Pensiun	1.642	2.931	2.037	8.275	0,30%	0,36%	1,49%	6.238	6.633	5.344				
	Total Pembiayaan	72.302	91.622	85.462	164.363	1,21%	1,26%	1,34%	564	19.249	(6.219)				

Kualitas Pembiayaan (NPF)

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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	8.977	13.785	14.868	13.942	(582)	(927)	157	1,14%	4.965	55,31%	22.506	61,95%	(8.565)
2	Tabungan	318.561	344.246	317.115	317.177	(2.287)	62	(27.069)	-7,86%	(1.384)	-0,43%	339.786	93,35%	(22.609)
3	Deposito	104.995	106.389	106.298	106.418	(1.163)	120	29	0,03%	1.423	1,36%	105.764	100,62%	654
	Total	432.533	464.421	438.281	437.537	(4.032)	(744)	(26.883)	-5,79%	5.004	1,16%	468.057	93,48%	(30.520)
	CASA	327.538	358.031	331.983	331.119	(2.869)	(864)	(26.912)	-7,52%	3.581	1,09%	362.292	91,40%	(31.173)
	(%) CASA	75,73%	77,09%	75,75%	75,68%									
	FDR	79,97%	81,04%	85,75%	85,90%									

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	10.306	14.329	14.267	14.329		62	0	0,00%	4.023	39,03%	-	0,00%	14.329
2	Giro ISE	2.678	2.163	2.162	2.163		0	0	0,00%	(516)	-19,25%		0,00%	2.163
3	Tabungan ISE	7.628	9.166	9.105	9.166		61	0	0,00%	1.538	20,17%		0,00%	9.166
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	174	172	174		2	0	0,00%	8	4,82%		0,00%	174

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	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	31.035	63,78%	(11.242)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	27.536	71,88%	(7.743)
	• Local Champion	13.476	11.751	11.751	-	-	0	-121	0	-1.725	(0)	14.852	79,12%	(3.101)
	• Value Chain	9.700	8.043	8.043	-	-	-	-18	0	-1.657	-	12.685	63,41%	(4.642)
2	MBG	32.111	33.279	33.524	100	300	200	-9	245	1.412	55	37.112	90,33%	(3.588)
	KUR	29.277	30.950	31.197	100	300	200	170	247	1.919	53	34.170	91,30%	(2.973)
	Non KUR	2.834	2.329	2.327	-	-	0	-178	-2	-507	2	2.942	79,11%	(614)
3	PWG	33.786	48.657	49.446	439	1.357	918	1.519	789	15.660	568	40.601	121,78%	8.845
	Cilem	19.457	29.181	29.366	265	421	156	255	185	9.910	236	22.471	130,68%	6.895
	Gadai	14.329	19.476	20.080	174	936	762	1.264	604	5.750	332	18.130	110,75%	1.949
4	CFG	256.811	274.638	273.070	-	-	0	-800	-1.568	16.259	1.568	271.098	100,73%	1.972
	CF 1	12.729	15.398	15.361	-	-	0	178	-37	2.633	37	14.486	106,04%	875
	Total Griya	2.031	4.248	4.245	-	-	0	0	-3	2.214	3	2.489	170,55%	1.756
	• Total Non Program	2.031	4.080	4.077	-	-	0	-33	-3	2.046	3	2.489	163,81%	1.588
	• Program	-	168	168	-	-	0	168	0	168	-	0	0,00%	168
	Oto	10.697	11.151	11.116	-	-	0	178	-34	419	34	11.997	92,66%	(881)
	CF 2	244.083	259.239	257.709	-	-	0	-978	-1.530	13.626	1.530	256.612	100,43%	1.097
	Mitraguna & Others	223.458	235.936	234.600	-	-	0	-1.295	-1.336	11.141	1.336	234.706	99,95%	(106)
	Pensiun	20.624	23.303	23.109	-	-	0	317	-194	2.484	194	21.906	105,49%	1.203
	Total Pembiayaan	345.884	376.367	375.833	539	1.657	1.118	571	-533	29.949	2.191	379.846	98,94%	(4.013)

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	-	20	18	18	0	0,00%	0,09%	0,09%	-	18	(3)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	18	18	0	0,00%	0,09%	0,09%	-	18	(3)			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	887	1.638	1.420	0	0,71%	4,92%	4,24%	(218)	1.190	533			
	KUR	230	808	1.439	1.223	0	0,78%	4,65%	3,92%	(216)	994	416			
	Non KUR	-	79	199	197	0	0,00%	8,53%	8,45%	(2)	197	118			
3	PWG	-	-	4	329	0	0,00%	0,01%	0,01%	0	325	329			
	Cilem	-	-	-	203	0	0,00%	0,00%	0,00%	0	203	203			
	Gadai	-	-	4	126	0	0,00%	0,02%	0,02%	0	122	126			
4	CFG	1.832	1.731	1.012	3.146	0	0,71%	0,37%	1,15%	0	2.134	1.315	1.416		
	CF 1	169	232	59	1.205	0	1,33%	0,38%	7,84%	0	1.146	1.035	973		
	Total Griya	33	18	-	0	0	0,62%	0,00%	0,00%	-	(33)	(18)			
	Oto	136	214	59	1.205	0	1,28%	0,53%	10,84%	0	1.146	1.068	991		
	CF 2	1.662	1.499	953	1.942	0	0,68%	0,37%	0,75%	0	988	280	443		
	Mitraguna & Others	1.662	1.274	953	1.942	0	0,74%	0,40%	0,83%	0	988	280	668		
	Pensiun	-	225	-	-	0	0,00%	0,00%	0,00%	-	-	-	(225)		
	Total Pembiayaan	941	3.683	3.903	3.898	0	0,27%	1,04%	2.242	2.852	2.276	0,40%	61,29%	-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	73	164	244	244	0	0,23%	0,73%	0,73%	-	171	81			
	KUR	73	164	244	244	0	0,25%	0,79%	0,78%	-	171	81			
	Non KUR	-													

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	1.486	3.598	3.437	3.238	999	(199)	(360)	-9,99%	1.752	117,90%	8.643	37,46%	(5.405)
2	Tabungan	231.208	252.124	250.553	249.883	9.602	(670)	(2.241)	-0,89%	18.675	8,08%	249.114	100,31%	769
3	Deposito	90.995	77.625	77.093	77.098	(442)	5	(526)	-0,68%	(13.896)	-15,27%	91.892	83,90%	(14.794)
	Total	323.689	333.347	331.083	330.219	10.160	(864)	(3.127)	-0,94%	6.530	2,02%	349.650	94,44%	(19.431)
	CASA	232.695	255.722	253.990	253.121	10.602	(869)	(2.601)	-1,02%	20.427	8,78%	257.758	98,20%	(4.636)
	(%) CASA	71,89%	76,71%	76,71%	76,65%									
	FDR	38,52%	40,66%	41,08%	41,19%									

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	7.762	9.288	9.140	9.288	148	0	0,00%	1.527	19,67%	-	0,00%	9.288	
2	Giro ISE	590	1.189	1.060	1.189	128	0	0,00%	598	101,31%	-	0,00%	1.189	
3	Tabungan ISE	7.171	8.100	8.080	8.100	20	0	0,00%	929	12,95%	-	0,00%	8.100	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	82	85	85	85	0	0	0,00%	3	3,66%	-	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	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.748	-	100	100	253	40	-6.617	60	42.922	69,31%	(13.174)
	KUR	33.975	26.732	26.779	-	100	100	11	48	-7.196	52	40.290	66,47%	(13.511)
	Non KUR	2.390	2.977	2.969	-	0	0	242	-8	579	8	2.632	112,79%	337
3	PWG	10.065	21.247	21.922	267	976	710	2.110	674	11.856	302	26.292	83,38%	(4.370)
	Cilem	6.212	14.127	14.573	155	477	323	1.314	446	8.361	31	17.310	84,19%	(2.737)
	Gadai	3.854	7.120	7.349	112	499	387	796	229	3.495	270	8.982	81,82%	(1.633)
4	CFG	78.172	84.597	84.338	-	0	0	-23	-259	6.165	259	93.884	89,83%	(9.546)
	CF 1	15.674	21.488	21.340	-	0	0	443	-148	5.666	148	17.607	121,20%	3.733
	Total Griya	3.604	3.894	3.891	-	0	0	-49	-3	287	3	4.107	94,74%	(216)
4	• Total Non Program	3.604	3.894	3.891	-	0	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	0	0	-	-	-	-	13.500	129,25%	3.949
	Oto	12.071	17.594	17.449	-	0	0	443	-145	5.379	145	76.277	82,59%	(13.280)
	CF 2	62.498	63.109	62.997	-	0	0	-466	-111	499	111	67.334	82,69%	(11.655)
	Mitraguna & Others	54.964	55.724	55.679	-	0	0	-291	-45	715	45	8.943	81,83%	(1.625)
	Pensiun	7.534	7.385	7.318	-	0	0	-175	-67	-216	67			
	Total Pembiayaan	124.679	135.553	136.007	267	1.076	810	2.340	455	11.329	621	163.174	83,35%	(27.167)

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	76	-	-	-	100,00%	0,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	2.275	2,92%	6,79%	7,65%	257	1.212	(8)				
	KUR	1.062	2.082	1.533	1.700	3,13%	5,73%	6,35%	167	638	(382)				
	Non KUR	-	201	485	574	0,00%	16,29%	19,35%	89	574	374				
3	PWG	-	-	-	-	55	0,00%	0,00%	0,25%	55	55	55			
	Cilem	-	-	-	-	55	0,00%	0,00%	0,38%	55	55	55			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	113	554	499	5.063	0,14%	0,59%	6,00%	4.563	4.950	4.509				
	CF 1	113	272	293	3.803	0,72%	1,36%	17,82%	3.510	3.690	3.531				
	Total Griya	-	52	43	43	0,00%	1,10%	1,10%	-	43	(9)				
	Oto	113	220	250	3.760	0,93%	1,42%	21,55%	3.510	3.647	3.539				
	CF 2	-	282	207	1.260	0,00%	0,33%	2,00%	1.053	1.260	978				
	Mitraguna & Others	-	282	293	293	0,00%	0,37%	1,13%	422	629	347				
	Pensiun	-	101	101	101	0,00%	0,00%	1,37%	-	101	-				
	Total Pembiayaan	1.434	1.420	1.962	1.996	1,15%	1,45%	1,47%	34	562	575	2,79%	-90,31%	1,3%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	330.023	323.821	327.151	(2.872)	
2	Contribution Margin	9.143	13.391	10.911	1.768	-19,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.22	3.63	3.64	0,01	0,41
CIF Payroll	988	1.320	1.395	75	407

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	23.891	25.896	26.147	26.536	1.491	389	639	2,47%	2.645	11,07%	35.529	74,69%	(8.993)
2	Tabungan	197.564	215.010	215.783	215.847	3.190	65	838	0,39%	18.283	9,25%	212.134	101,75%	3.714
3	Deposito	16.291	17.393	16.564	16.564	(1.607)	0	(828)	-4,76%	273	1,67%	17.162	96,52%	(597)
	Total	237.746	258.299	258.494	258.948	3.073	454	649	0,25%	21.201	8,92%	264.824	97,78%	(5.876)
	CASA	221.455	240.906	241.930	242.383	4.680	454	1.477	0,61%	20.929	9,45%	247.662	97,87%	(5.279)
	(%) CASA	93,15%	93,27%	93,59%	93,60%									
	FDR	68,74%	65,22%	65,43%	65,31%									

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	30.813	43.834	44.495	43.834		(661)	0	0,00%	13.021	42,26%	-	0,00%	43.834
2	Giro ISE	20.367	24.404	24.419	24.404		(15)	0	0,00%	4.037	19,82%	-	0,00%	24.404
3	Tabungan ISE	10.446	19.430	20.076	19.430		(646)	0	0,00%	8.984	86,00%	-	0,00%	19.430
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	195	221	218	221		3	0	0,00%	26	13,33%	-	0,00%	221

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	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Local Champion	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.185	-	-	0	-776	-114	-5.997	114	52.347	84,41%	(8.162)
	KUR	46.016	40.498	40.388	-	-	0	-694	-110	-5.628	110	47.898	84,32%	(7.510)
	Non KUR	4.166	3.801	3.798	-	-	0	-83	-4	-369	4	4.449	85,36%	(651)
3	PWG	5.806	13.714	13.899	106	438	332	104	185	8.092	252	23.846	58,28%	(9.948)
	Cilem	4.026	10.294	10.484	-	285	285	-10	190	6.458	95	16.566	63,29%	(6.081)
	Gadai	1.780	3.419	3.414	106	152	46	115	-5	1.634	157	7.281	46,89%	(3.866)
4	CFG	106.465	109.661	110.259	10	774	764	965	598	3.794	176	117.867	93,55%	(7.608)
	CF 1	51.093	50.574	51.262	-	774	774	291	688	170	85	52.529	97,59%	(1.267)
	Total Griya	39.118	38.098	38.074	-	0	0	-25	-1.044	-	25	39.521	96,34%	(1.447)
4	• Total Non Program	38.883	37.871	37.847	-	0	0	-35	-1.037	-	25	39.253	96,42%	(1.406)
	• Program	235	227	227	-	0	0	-1	0	-8	-	268	84,82%	(41)
	Oto	11.975	12.476	13.189	-	774	774	291	713	1.214	61	13.009	101,38%	180
	CF 2	55.372	59.088	58.997	10	-	-10	673	-91	3.625	91	65.337	90,30%	(6.341)
	Mitraguna & Others	53.214	55.550	55.486	10	-	-10	270	-64	2.272	64	62.160	89,26%	(6.674)
	Pensiun	2.158	3.537	3.511	-	0	403	-27	1.352	-	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	169.130	116	1.211	1.095	230	669	5.702	543	195.035	86,72%	(25.905)

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	1.207	2.234	2.989	2.637	1.207	2,41%	6,75%	5,97%	(352)	1.429	402			
	KUR	992	1.476	2.147	1.823	2.159	2,15%	5,30%	4,51%	(324)	831	346			
	Non KUR	216	758	842	814	216	5,18%	22,15%	21,44%	(28)	598	56			
3	PWG	-	-	-	311	0	0,00%	0,00%	0,00%	224	311	311			
	Cilem	-	-	-	311	0	0,00%	0,00%	0,00%	2,97%	311	311			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.664	4.473	3.583	3.398	1.664	1,56%	3,27%	3,08%	(185)	1.735	(1.075)			
	CF 1	1.143	2.927	3.357	3.172	1.143	2,24%	6,64%	6,19%	(185)	2.029	245			
	Total Griya	959	2.602	2.936	1.789	959	2,45%	7,71%	4,70%	(1.147)	830	(813)			
	Oto	185	325	421	1.383	185	1,54%	3,38%	10,49%	(962)	1.199	1.058			
	CF 2	521	1.547	226	226	521	0,94%	0,38%	0,41%	(295)	-	(1.320)			
	Mitraguna & Others	521	1.547	226	226	521	0,98%	0,41%	0,41%	(295)	-	(1.320)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	3.052	3.656	3.318	2.200	2,17%	3,90%	3,75%	(338)	2.345	(362)	2,95%	-50,45%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Dec'25		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	233.412	237.820	254.568	21.156		3.37	3.47	3.48
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%	2.062	2.147	2.166

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.37	3.47	3.48	0,01	0,10
CIF Payroll	2.062	2.147	2.166	19	104

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	22.127	36.633	36.463	30.555	11.189	(5.908)	(6.077)	-16,59%	8.428	38,09%	38.023	80,36%	(7.468)
2	Tabungan	184.167	209.712	211.715	211.695	9.425	(20)	1.983	0,95%	27.528	14,95%	207.489	102,03%	4.206
3	Deposito	54.206	45.633	45.555	45.555	(4.260)	0	(78)	-0,17%	(8.652)	-15,96%	54.846	83,06%	(9.291)
	Total	260.500	291.977	293.733	287.805	16.355	(5.928)	(4.172)	-1,43%	27.304	10,48%	300.358	95,82%	(12.553)
	CASA	206.294	246.345	248.178	242.250	20.615	(5.928)	(4.095)	-1,66%	35.956	17,43%	245.512	98,67%	(3.262)
	(%) CASA	79,19%	84,37%	84,49%	84,17%									
	FDR	138,97%	141,26%	140,51%	143,40%									

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.
1	DPK ISE	8.500	8.808	8.726	8.808	82	0	0,00%	308	3,62%	-	0,00%	8.808
2	Giro ISE	2.572	2.040	2.091	2.040	(51)	0	0,00%	(532)	-20,70%	-	0,00%	2.040
3	Tabungan ISE	5.928	6.769	6.635	6.769	133	0	0,00%	840	14,18%	-	0,00%	6.769
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	132	159	158	159	1	0	0,00%	27	20,45%	-	0,00%	159

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	21.688	15.835	15.835	-	-	0	-250	0	-5.852	-	30.016	52,76%	(14.181)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	15.835	-	-	0	-250	0	-5.852	-	26.324	60,16%	(10.489)
	• Local Champion	15.491	11.700	11.700	-	-	0	-250	0	-3.791	-	16.943	69,05%	(5.243)
	• Value Chain	6.197	4.136	4.136	-	-	0	-250	0	-2.061	-	9.381	44,08%	(5.245)
2	MBG	56.291	49.937	49.859	-	50	50	-1.259	-78	-6.432	128	57.818	86,23%	(7.959)
	KUR	53.330	47.520	47.443	-	50	50	-1.164	-77	-5.887	127	54.632	86,84%	(7.189)
	Non KUR	2.961	2.416	2.416	-	-	0	-95	-1	-546	1	3.186	75,82%	(770)
3	PWG	18.519	33.535	34.133	988	1.294	306	1.672	598	15.614	697	34.982	97,57%	(850)
	Cilem	7.342	16.788	17.153	21	544	523	1.194	365	9.812	179	20.867	82,20%	(3.714)
	Gadai	11.177	16.747	16.979	967	750	-217	478	232	5.802	517	14.115	120,29%	2.864
4	CFG	265.530	313.132	312.893	360	1.520	1.160	7.402	-238	47.364	1.758	296.169	105,65%	16.725
	CF 1	155.192	153.591	153.325	-	-	0	1.655	-266	-1.867	266	175.968	87,13%	(22.643)
	Total Griya	146.765	137.680	137.571	-	-	0	0	-109	-9.195	109	166.519	82,62%	(28.948)
1	• Total Non Program	29.135	30.941	30.889	-	-	0	-286	-53	1.754	53	32.280	95,69%	(1.391)
	• Program	117.630	106.738	106.682	-	-	0	-1.010	-56	-10.949	56	134.238	79,47%	(27.556)
	Oto	8.426	15.911	15.754	-	-	0	1.655	-157	7.328	157	9.450	166,72%	6.304
	CF 2	110.338	159.541	159.569	360	1.520	1.160	5.746	28	49.231	1.492	120.201	132,75%	39.368
	Mitraguna & Others	99.558	147.696	147.701	360	1.420	1.060	5.730	5	48.144	1.415	108.412	136,24%	39.290
	Pensiun	10.780	11.845	11.867	-	100	100	16	23	1.087	77	11.789	100,67%	79
	Total Pembiayaan	362.027	412.438	412.720	1.348	2.864	1.516	7.565	281	50.693	2.583	418.985	98,50%	(6.265)

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	-	-	-	-	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	781	2.060	1.665	1.820	1.39%	3,33%	3,35%	155	1.039	(239)						
	KUR	645	1.815	1.319	1.475	1,21%	2,78%	3,11%	155	830	(341)						
	Non KUR	137	245	346	346	4,62%	14,31%	14,31%	14,31%	-	209	101					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,96%	326	326	326					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	1,90%	326	326	326					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
4	CFG	18.567	18.075	17.721	20.733	6,99%	5,66%	6,63%	3.012	2.165	2.658						
	CF 1	18.567	16.819	16.551	17.298	11,96%	10,78%	11,28%	747	(1.270)	479						
	Total Griya	18.403	16.440	16.112	15.784	12,54%	11,70%	11,47%	(328)	(2.619)	(655)						
	Oto	164	379	439	1.513	1,95%	2,76%	9,61%	1.074	1.349	1.134						
	CF 2	-	1.256	1.170	3.435	0,00%	0,73%	2,15%	2.265	3.435	2.179						
	Mitraguna & Others	-	1.072	984	3.249	0,00%	0,67%	2,20%	2.265	3.249	2.177						
	Pensiun	-	184	186	186	0,00%	1,57%	1,56%	-	-	2						
	Total Pembiayaan	5.957	13.315	13.170	12.675	1,65%	3,19%	3,07%	(495)	6.718	(640)	0,66%	78,42%	-2,4%			

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	179	179	179	179	0	0,83%	1,13%	1,13%	-	(0)	(0)	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	179	179	179	179	0	0,83%	1,13%	1,13%	-	(0)	(0)	-			
	Value Chain	-	-	-	-	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	16.610	51.545	51.763	50.374	6.069	(1.389)	(1.171)	-2,27%	33.764	203,28%	28.863	174,53%	21.512
2	Tabungan	236.060	261.490	265.904	268.131	1.654	2.227	6.641	2,54%	32.071	13,59%	257.992	103,93%	10.139
3	Deposito	132.723	128.999	111.861	111.933	(2.769)	72	(17.067)	-13,23%	(20.790)	-15,66%	133.832	83,64%	(21.900)
	Total	385.393	442.035	429.528	430.438	4.953	910	(11.597)	-2,62%	45.045	11,69%	420.687	102,32%	9.751
	CASA	252.670	313.035	317.667	318.505	7.723	838	5.470	1,75%	65.835	26,06%	286.855	111,03%	31.651
	(%) CASA	65,56%	70,82%	73,96%	74,00%									
	FDR	115,76%	125,82%	129,17%	128,90%									

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	41.542	52.462	52.192	52.462		270	0	0,00%	10.920	26,29%	-	0,00%	52.462
2	Giro ISE	8.627	8.734	8.570	8.734		165	0	0,00%	107	1,25%		0,00%	8.734
3	Tabungan ISE	5.900	14.152	14.047	14.152		106	0	0,00%	8.252	139,87%		0,00%	14.152
4	Deposito ISE	27.015	29.575	29.575	29.575		0	0	0,00%	2.560	9,48%		0,00%	29.575
5	CIF ISE	181	211	210	211		1	0	0,00%	30	16,57%		0,00%	211

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	184.395	258.195	257.758	-	-	0	85.148	-437	73.363	437	191.222	134,79%	66.536	
	Linkage	161.832	240.200	240.200	-	-	-	87.708	0	78.368	-	164.906	145,66%	75.294	
	Non-Linkage	22.563	17.995	17.558	-	-	0	-2.559	-437	-5.005	437	26.316	66,72%	(8.759)	
	• Local Champion	13.053	13.825	13.388	-	-	0	-322	-437	335	437	14.262	93,88%	(873)	
	• Value Chain	9.510	4.169	4.169	-	-	-	-2.237	0	-5.341	-	12.055	34,59%	(7.885)	
2	MBG	15.807	20.460	20.428	-	-	0	461	-32	4.621	32	21.559	94,76%	(1.130)	
	KUR	15.684	19.746	19.715	-	-	0	264	-31	4.030	31	21.276	92,66%	(1.561)	
	Non KUR	123	715	713	-	-	0	198	-1	591	1	283	252,35%	431	
3	PWG	19.902	32.755	32.427	550	655	105	1.389	-328	12.525	983	35.985	90,11%	(3.558)	
	Cilem	10.166	18.541	18.624	105	360	256	1.349	83	8.458	277	21.740	85,67%	(3.116)	
	Gadai	9.737	14.214	13.803	445	295	-150	40	-411	4.067	706	14.245	96,90%	(442)	
4	CFG	226.020	244.752	244.210	-	1.972	1.972	1.703	-542	18.191	2.514	250.409	97,52%	(6.199)	
	CF 1	15.856	23.020	24.568	-	1.600	1.600	529	1.548	8.712	52	18.857	130,29%	5.711	
	Total Griya	12.125	18.638	20.205	-	1.600	1.600	0	1.566	8.079	34	12.907	156,54%	7.298	
	• Total Non Program	12.125	18.638	20.205	-	1.600	1.600	907	1.566	8.079	34		0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	5.950	73,33%	(1.587)	
	Oto	3.731	4.382	4.363	-	-	0	529	-19	632	19	231.552	94,86%	(11.910)	
	CF 2	210.163	221.732	219.642	-	372	372	1.174	-2.090	9.479	2.462	198.377	92,76%	(14.367)	
	Mitraguna & Others	179.175	185.964	184.010	-	222	222	1.766	-1.954	4.835	2.176		33.176	107,41%	2.457
	Pensiun	30.988	35.768	35.633	-	150	150	-592	-135	4.644	285				
	Total Pembiayaan	446.124	556.162	554.823	550	2.627	2.077	88.702	-1.339	108.700	3.966	499.175	111,15%	55.648	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	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	417	254	61	811	2.64%	0,30%	3,97%	750	394	556			
	KUR	294	254	61	811	1,87%	0,31%	4,11%	750	517	556			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	-	279	0,00%	0,00%	0,86%	279	279			
	Cilem	-	-	-	-	163	0,00%	0,00%	0,88%	163	163			
	Gadai	-	-	-	-	116	0,00%	0,00%	0,84%	116	116			
4	CFG	3.141	2.689	4.421	6.615	1,39%	1,81%	2,71%	2.194	3.474	3.926			
	CF 1	52	41	143	721	0,33%	0,62%	2,94%	579	670	680			
	Total Griya	52	41	40	40	0,43%	0,22%	0,20%	-	(11)	(1)			
	Oto	-	-	102	681	0,00%	2,34%	15,61%	579	681	681			
	CF 2	3.089	2.648	4.278	5.894	1,47%	1,93%	2,68%	1.616	2.804	3.246			
	Mitraguna & Others	2.920	2.648	3.836	5.451	1,63%	2,06%	2,96%	1.616	2.532	2.803			
	Pensiun	-	-	443	443	0,55%	1,24%	1,24%	0	273	443			
	Total Pembiayaan	4.675	5.136	4.752	4.385	1,05%	0,85%	0,79%	(366)	(290)	(751)	1,06%	-33,88%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	434.207	453.809	476.460	42.253		3.15	3.38	3.38
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%	2.600	3.500	3.360

Kinerja 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	39.608	49.513	48.745	49.513	768	0	0,00%	9.905	25,01%	-	0,00%	49.513
2	Giro ISE	24.819	26.480	26.108	26.480	372	0	0,00%	1.660	6,69%		0,00%	26.480
3	Tabungan ISE	14.728	20.972	20.576	20.972	396	0	0,00%	6.244	42,40%		0,00%	20.972
4	Deposito ISE	61	2.061	2.061	2.061	0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	175	172	175	3	0	0,00%	20	12,90%		0,00%	175

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	493.137	586.493	586.323	1.500	-	-1.500	90.687	-170	93.186	170	524.148	111.86%	62.175
	Linkage	388.874	450.575	450.575	-	-	-	84.653	0	61.701	-	401.901	112.11%	48.673
	Non-Linkage	104.263	135.918	135.748	1.500	-	-1.500	6.034	-170	31.485	170	122.246	111.04%	13.502
	• Local Champion	71.739	90.083	89.913	1.500	-	-1.500	6.354	-170	18.174	170	76.862	116.98%	13.051
	• Value Chain	32.524	45.835	45.835	-	-	-	-320	0	13.311	-	45.385	100.99%	451
2	MBG	11.179	17.002	16.971	-	-	0	766	-31	5.792	31	15.758	107.70%	1.214
	KUR	10.795	16.732	16.701	-	-	0	773	-31	5.906	31	15.252	109.50%	1.448
	Non KUR	384	270	270	-	-	0	-7	0	-114	-	505	53.52%	(235)
3	PWG	42.303	69.807	70.076	1.362	1.677	314	5.374	270	27.774	1.407	64.428	108.77%	5.648
	Cilem	16.301	31.198	31.705	258	820	562	1.799	506	15.403	314	36.881	85.96%	(5.177)
	Gadai	26.001	38.609	38.372	1.104	856	-248	3.575	-237	12.371	1.093	27.547	139.29%	10.825
4	CFG	239.992	250.295	249.378	105	1.233	1.128	-1.767	-918	9.386	2.151	267.745	93.14%	(18.368)
	CF 1	49.326	55.954	56.610	105	800	695	-242	656	7.283	144	52.741	107.34%	3.869
	Total Griya	38.490	43.621	44.321	-	800	800	0	700	5.831	100	39.379	112.55%	4.942
1	• Total Non Program	38.490	43.621	44.321	-	800	800	250	700	5.831	100	39.379	112.55%	4.942
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	10.837	12.333	12.289	105	-	-105	-242	-44	1.452	44	13.362	91.97%	(1.073)
	CF 2	190.665	194.341	192.768	-	433	433	-1.526	-1.574	2.103	2.007	215.005	89.66%	(22.237)
	Mitraguna & Others	156.155	162.005	160.657	-	383	383	-1.703	-1.347	4.502	1.730	178.005	90.25%	(17.348)
	Pensiun	34.510	32.337	32.111	-	50	50	178	-226	-2.400	276	36.999	86.79%	(4.889)
	Total Pembiayaan	786.611	923.597	922.748	2.967	2.910	-58	95.059	-849	136.137	3.759	872.079	105.81%	50.669

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	61	0,00%	0,00%	0,09%	61	61	61			
	Cilem	-	-	-	61	0,00%	0,00%	0,19%	61	61	61			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.445	2.548	3.699	10.238	0,60	1,48	4,11%	6.540	8.793	7.690			
	CF 1	161	732	2.349	3.419	0,33	4,20	6,04%	1.070	3.259	2.687			
	Total Griya	152	572	2.195	2.195	0,39	5,03	4,95%	-	2.043	1.623			
	Oto	9	160	154	1.224	0,08	1,25	9,96%	1.070	1.216	1.064			
	CF 2	1.284	1.816	1.350	6.819	0,67	0,69	3,54%	5.469	5.534	5.003			
	Mitraguna & Others	1.284	1.448	979	6.010	0,82	0,60	3,74%	5.030	4.725	4.561			
	Pensiun	-	367	370	809	0,00	1,15	2,52%	439	809	442			
Total Pembiayaan		1.445	2.548	3.699	10.299	0,18	0,40	1,12%	6.600	8.854	7.751	0,15%	86,88%	-1,0%

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	4.879	4.149	3.338	3.338	2,03%	1,33%	1,34%	-	(1.541)	(811)				
	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	4.879	4.149	3.338	3.338	2,56%	1,72%	1,73%	-	(1.541)	(811)				
	Mitraguna & Others	4.851	4.149	3.338	3.338	3,11%	2,06%	2,08%	-	(1.514)	(811)				
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-				
	Total Pembiayaan	4.879	4.149	3.338	3.338	0,62%	0,36%	0,36%	-	(1.541)	(811)	0,12%	67,19%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	1.491.506	1.415.515	1.456.150	(35.356)	
2	Contribution Margin	61.248	81.475	53.696	(7.552)	12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,29	3,29	0,00	0,44
CIF Payroll	2.555	2.385	2.488	103	(67)

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	28.143	28.462	27.545	27.731	(9.448)	186	(731)	-2,57%	(412)	-1,46%	39.098	70,93%	(11.366)
2	Tabungan	312.220	335.697	338.399	339.296	573	897	3.599	1,07%	27.076	8,67%	334.511	101,43%	4.785
3	Deposito	88.440	68.089	70.233	70.239	(2.247)	6	2.150	3,16%	(18.201)	-20,58%	89.381	78,58%	(19.141)
	Total	428.803	432.249	436.177	437.267	(11.123)	1.089	5.018	1,16%	8.463	1,97%	462.990	94,44%	(25.723)
	CASA	340.363	364.159	365.944	367.027	(8.875)	1.083	2.868	0,79%	26.664	7,83%	373.609	98,24%	(6.582)
	(%) CASA	79,38%	84,25%	83,90%	83,94%									
	FDR	84,89%	91,40%	90,63%	90,40%									

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	40.281	43.680	43.691	43.680	(11)	0	0,00%	3.398	8,44%	-	0,00%	43.680		
2	Giro ISE	7.566	4.370	4.428	4.370	(58)	0	0,00%	(3.196)	-42,24%	-	0,00%	4.370		
3	Tabungan ISE	32.715	39.309	39.262	39.309	47	0	0,00%	6.594	20,16%	-	0,00%	39.309		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	182	207	206	207	1	0	0,00%	25	13,74%	-	0,00%	207		

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	57.968	52.952	52.952	-	-	0	-815	0	-5.017	(0)	73.583	71,96%	(20.631)
	Linkage	31.740	28.625	28.625	-	-	-	-297	0	-3.114	-	38.430	74,49%	(9.805)
	Non-Linkage	26.229	24.327	24.327	-	-	0	-517	0	-1.902	(0)	35.153	69,20%	(10.826)
	• Local Champion	25.361	21.619	21.619	-	-	0	-502	0	-3.743	(0)	27.992	77,23%	(6.374)
	• Value Chain	867	2.708	2.708	-	-	-	-15	0	1.840	-	7.160	37,82%	(4.452)
2	MBG	34.002	30.083	30.294	-	300	300	-596	211	-3.708	89	35.710	84,83%	(5.416)
	KUR	32.921	28.859	29.070	-	300	300	-571	211	-3.852	89	34.485	84,30%	(5.415)
	Non KUR	1.081	1.224	1.224	-	-	0	-24	0	143	-	1.225	99,89%	(1)
3	PWG	9.475	21.262	21.444	314	537	223	1.878	181	11.968	356	29.851	71,83%	(8.408)
	Cilem	5.148	13.382	13.453	184	169	-16	1.083	72	8.306	97	19.940	67,47%	(6.487)
	Gadai	4.327	7.880	7.990	130	369	238	796	110	3.663	259	9.911	80,62%	(1.921)
4	CFG	262.577	290.785	290.608	110	476	366	1.832	-177	28.031	653	286.430	101,46%	4.178
	CF 1	159.367	166.652	166.463	-	-	0	-174	-189	7.096	189	162.301	102,56%	4.161
	Total Griya	139.426	143.053	142.955	-	-	0	0	-98	3.529	98	140.190	101,97%	2.765
4	• Total Non Program	139.426	143.053	142.955	-	-	0	-2.889	-98	3.529	98	140.190	101,97%	2.765
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.508	-	-	0	-174	-91	3.567	91	22.111	106,32%	1.397
	CF 2	103.210	124.133	124.145	110	476	366	2.007	12	20.935	464	124.128	100,01%	17
	Mitraguna & Others	99.172	118.844	118.900	110	476	366	2.034	56	19.728	420	117.952	100,80%	949
	Pensiun	4.038	5.289	5.245	-	-	0	-27	-44	1.207	44	6.177	84,91%	(932)
	Total Pembiayaan	364.023	395.082	395.297	424	1.313	889	2.300	216	31.274	1.098	425.574	92,89%	(30.277)

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	-	30	-	-	0	0,00%	0,00%	0,00%	-	-	-	(30)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	30	-	-	0	0,00%	0,00%	0,00%	-	-	-	(30)			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	872	1.641	1.419	1.417	2.57%	4.72%	4.68%	(2)	545	(224)					
	KUR	703	1.487	1.263	1.261	2,14%	4,38%	4,34%	(2)	557	(226)					
	Non KUR	169	154	156	156	15,61%	12,75%	12,75%	-	(13)	2					
3	PWG	-	-	-	-	393	0,00%	0,00%	0,00%	1.83%	393	393	393			
	Cilem	-	-	-	-	213	0,00%	0,00%	0,00%	1.58%	213	213	213			
	Gadai	-	-	-	-	180	0,00%	0,00%	0,00%	2,25%	180	180	180			
4	CFG	4.689	3.445	2.895	7.973	1,79%	1,00%	1,00%	2,74%	5.077	3.284	4.528				
	CF 1	4.583	2.690	2.084	4.101	2,88%	1,25%	1,25%	2,46%	2.017	(482)	1.411				
	Total Griya	3.651	1.566	1.079	2.194	2,62%	0,75%	0,75%	1.114	(1.458)	628					
	Oto	932	1.124	1.004	1.907	4,67%	4,26%	4,26%	8,11%	903	976	783				
	CF 2	106	755	812	3.872	0,10%	0,65%	0,65%	3,12%	3.060	3.766	3.116				
	Mitraguna & Others	106	755	812	3.872	0,11%	0,68%	0,68%	3,26%	3.060	3.766	3.116				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	8.051	0,91%	1,91%	1,91%	2,04%	517	4.732	(703)	0,00%	100,00%	-2,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25	Growth (Mtd)	Growth (YoY)			
1	Asset (Retail) T	434.888	431.152	437.306	2.418		3.31	3.45	3.50	0,05	0,19			
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%	1.298	1.823	1.730	(93)	432			

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	218	69	73	73	21	0	4	6,40%	(145)	-66,46%	5.816	1,25%	(5.743)
2	Tabungan	144.169	164.349	166.495	164.934	1.752	(1.562)	584	0,36%	20.765	14,40%	156.198	105,59%	8.735
3	Deposito	10.918	21.051	20.966	20.966	909	0	(85)	-0,40%	10.048	92,04%	11.620	180,43%	9.346
	Total	155.304	185.469	187.535	185.973	2.683	(1.562)	504	0,27%	30.669	19,75%	173.634	107,11%	12.339
	CASA	144.386	164.418	166.568	165.007	1.774	(1.562)	589	0,36%	20.620	14,28%	162.014	101,85%	2.993
	(%) CASA	92,97%	88,65%	88,82%	88,73%									
	FDR	134,72%	123,06%	121,65%	122,67%									

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	1.260	1.516	1.483	1.516		32	0	0,00%	255	20,26%	-	0,00%	1.516
2	Giro ISE	0	0	0	0		(0)	0	0,00%	(0)	-79,71%	-	0,00%	0
3	Tabungan ISE	1.260	1.516	1.483	1.516		33	0	0,00%	256	20,29%	-	0,00%	1.516
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	71	87	85	87		2	0	0,00%	16	22,54%	-	0,00%	87

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	2.258	1.857	1.857	-	-	0	-15	0	-401	-	2.258	82,24%	(401)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.857	-	-	0	-15	0	-401	-	2.258	82,24%	(401)
	• Local Champion	2.258	1.857	1.857	-	-	0	-15	0	-401	-	2.258	82,24%	(401)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	59.439	-	50	50	-418	-151	4.525	201	61.295	96,97%	(1.857)
	KUR	53.824	58.285	58.142	-	50	50	-385	-142	4.318	192	59.797	97,23%	(1.654)
	Non KUR	1.089	1.304	1.296	-	-	0	-32	-8	207	8	1.498	86,50%	(202)
3	PWG	2.063	7.845	7.961	-	153	153	79	116	5.897	37	10.922	72,89%	(2.961)
	Cilem	2.063	7.845	7.961	-	153	153	79	116	5.897	37	10.922	72,89%	(2.961)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	158.881	30	-	-30	1.534	-74	8.883	74	161.312	98,49%	(2.431)
	CF 1	15.162	18.407	18.383	30	-	-30	980	-24	3.221	24	16.602	110,73%	1.781
	Total Griya	4.320	3.786	3.786	-	0	0	0	0	-535	-	4.736	79,92%	(951)
	• Total Non Program	3.984	3.473	3.473	-	0	0	-43	0	-511	-	4.353	79,78%	(880)
	• Program	336	312	312	-	0	0	-2	0	-23	-	383	81,51%	(71)
	Oto	10.841	14.622	14.597	30	-	-30	980	-24	3.756	24	11.866	123,02%	2.732
	CF 2	134.836	140.548	140.498	-	0	0	554	-50	5.662	50	144.710	97,09%	(4.211)
	Mitraguna & Others	130.780	136.767	136.730	-	0	0	728	-38	5.949	38	139.644	97,91%	(2.915)
	Pensiun	4.056	3.781	3.769	-	0	0	-175	-12	-287	12	5.065	74,40%	(1.297)
	Total Pembiayaan	209.233	228.246	228.138	30	203	173	1.181	-108	18.904	311	235.787	96,76%	(7.650)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	% 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	-	53	113	354	0	0,00%	0,19%	0,60%	241	354	301	-	-	-
	KUR	-	-	113	304	0	0,00%	0,19%	0,52%	191	304	304	-	-	-
	Non KUR	-	53	-	50	0	0,00%	0,00%	3,87%	50	50	(3)	-	-	-
3	PWG	-	-	-	5	0	0,00%	0,00%	0,06%	5	5	5	-	-	-
	Cilem	-	-	-	5	0	0,00%	0,00%	0,06%	5	5	5	-	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	1.077	2.605	2.173	5.231	0	0,72%	1,37%	3,29%	3.058	4.154	2.626	-	-	-
	CF 1	278	426	376	3.141	0	1,83%	2,04%	17,08%	2.765	2.863	2.714	-	-	-
	Total Griya	278	253	109	109	0	6,43%	2,87%	2,87%	-	(169)	(145)	-	-	-
	Oto	-	173	267	3.032	0	0,00%	1,83%	20,77%	2.765	3.032	2.859	-	-	-
	CF 2	799	2.179	1.797	2.090	0	0,59%	1,28%	1,49%	293	1.291	(88)	-	-	-
	Mitraguna & Others	799	2.179	1.797	1.797	0	0,51%	1,31%	1,31%	-	998	(382)	-	-	-
	Pensiun	-	-	-	293	0	0,00%	0,00%	7,78%	293	293	293	-	-	-
	Total Pembiayaan	954	1.822	2.126	2.074	0	0,46%	0,93%	0,91%	(51)	1.121	252	0,14%	84,50%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.252	214.060	229.253	24.001	
2	Contribution Margin	7.885	11.297	10.050	2.165	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,34	3,42	3,37	(0,05)	0,03
CIF Payroll	607	827	604	(223)	(3)

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	238	2.223	2.233	2.237	(8)	4	13	0,60%	1.999	840,82%	5.704	39,21%	(3.467)
2	Tabungan	85.480	97.428	99.047	99.353	3.265	306	1.925	1,98%	13.873	16,23%	95.843	103,66%	3.511
3	Deposito	55.765	41.842	41.742	41.742	(49)	0	(100)	-0,24%	(14.023)	-25,15%	56.657	73,67%	(14.915)
	Total	141.483	141.493	143.022	143.332	3.207	310	1.839	1,30%	1.849	1,31%	158.204	90,60%	(14.872)
	CASA	85.718	99.652	101.280	101.590	3.256	310	1.938	1,95%	15.872	18,52%	101.547	100,04%	43
	(%) CASA	60,59%	70,43%	70,81%	70,88%									
	FDR	57,51%	63,37%	62,75%	62,61%									

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	337	2.376	2.375	2.376	1	0	0,00%	2.039	604,84%	-	0,00%	2.376
2	Giro ISE	44	2.016	2.016	2.016	1	0	0,00%	1.972	4434,27%	-	0,00%	2.016
3	Tabungan ISE	293	359	359	359	0	0	0,00%	67	22,76%	-	0,00%	359
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	90	98	98	98	0	0	0,00%	8	8,89%	-	0,00%	98

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	28.590	26.190	26.210	-	100	100	-30	21	-2.380	79	29.195	89,78%	(2.984)
	KUR	28.019	25.654	25.676	-	100	100	-14	22	-2.343	78	28.469	90,19%	(2.793)
	Non KUR	572	536	535	-	-	0	-16	-1	-37	1	726	73,65%	(191)
3	PWG	2.056	6.594	6.679	-	129	129	257	86	4.623	43	8.284	80,63%	(1.604)
	Cilem	2.056	6.594	6.679	-	129	129	257	86	4.623	43	8.284	80,63%	(1.604)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	56.849	-	367	367	842	-37	6.124	404	59.828	95,02%	(2.979)
	CF 1	3.683	6.276	6.270	-	0	-153	-7	2.587	7	4.803	130,54%	1.467	
	Total Griya	695	353	351	-	0	0	-5	-2	-344	2	987	35,56%	(636)
	• Total Non Program	695	353	351	-	0	0	-5	-2	-344	2	987	35,56%	(636)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	5.919	-	0	-153	-5	2.931	5	3.816	155,10%	2.103	
	CF 2	47.042	50.610	50.580	-	367	367	995	-30	3.538	397	55.025	91,92%	(4.445)
	Mitraguna & Others	38.019	40.795	40.827	-	367	367	1.067	31	2.808	336	45.186	90,35%	(4.359)
	Pensiun	9.023	9.815	9.753	-	0	-72	-62	730	62	9.839	99,13%	(86)	
	Total Pembiayaan	81.372	89.670	89.739	-	596	596	1.069	70	8.368	527	97.307	92,22%	(7.567)

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	574	300	215	506	2.01%	0,82%	1.93%	291	(68)	206	574	206			
	KUR	574	300	215	506	2,05%	0,84%	1,97%	291	(68)	206	574	206			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	20	0,00%	0,00%	31%	20	20	20	20			
	Cilem	-	-	-	-	20	0,00%	0,00%	31%	20	20	20	20			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	234	933	583	3.736	0,46%	1,03%	6,57%	3.152	3.502	2.803	234	2.803			
	CF 1	134	320	301	1.275	3,65%	4,79%	20,33%	974	1.140	955	134	955			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	134	320	301	1.275	4,50%	5,08%	21,53%	974	1.140	955	134	955			
	CF 2	100	613	283	2.461	0,21%	0,56%	4,87%	2.178	2.361	1.848	100	1.848			
	Mitraguna & Others	-	201	203	2.383	0,00%	0,50%	5,84%	2.180	2.383	2.182	201	2.182			
	Pensiun	100	412	80	78	1,10%	0,81%	0,80%	(2)	(22)	(334)	100	(334)			
	Total Pembiayaan	315	742	771	770	0,39%	0,86%	4,75%	3.464	3.454	28	315	28	0,04%	95,58%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.798	142.483	137.859	(9.939)	
2	Contribution Margin	3.912	6.308	4.689	777	-19,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,66	3,84	0,18	0,60
CIF Payroll	500	635	641	6	141

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	20.173	47.125	46.995	47.009	1.972	14	(116)	-0,25%	26.836	133,03%	27.208	172,77%	19.801
2	Tabungan	135.101	153.880	155.488	155.980	8.266	492	2.100	1,36%	20.879	15,45%	147.092	106,04%	8.889
3	Deposito	28.599	26.589	26.189	26.189	384	0	(400)	-1,50%	(2.411)	-8,43%	29.253	89,53%	(3.064)
	Total	183.873	227.593	228.672	229.178	10.622	506	1.584	0,70%	45.304	24,64%	203.553	112,59%	25.625
	CASA	155.274	201.005	202.483	202.989	10.238	506	1.984	0,99%	47.715	30,73%	174.300	116,46%	28.689
	(%) CASA	84,45%	88,32%	88,55%	88,57%									
	FDR	85,47%	88,46%	88,27%	88,08%									

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.
1	DPK ISE	8.669	14.251	14.195	14.251	55	0	0,00%	5.582	64,39%	-	0,00%	14.251
2	Giro ISE	6.094	191	187	191	4	0	0,00%	(5.903)	-96,86%	-	0,00%	191
3	Tabungan ISE	2.575	12.260	12.209	12.260	51	0	0,00%	9.685	376,11%	-	0,00%	12.260
4	Deposito ISE	-	1.800	1.800	1.800	0	0	0,00%	1.800	#DIV/0!	-	0,00%	1.800
5	CIF ISE	121	141	140	141	1	0	0,00%	20	16,53%	-	0,00%	141

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	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	36.502	-	325	325	273	279	6.613	46	34.712	105,16%	1.790
	KUR	29.147	35.310	35.590	-	325	325	310	280	6.443	45	33.704	105,60%	1.887
	Non KUR	742	913	912	-	0	0	-38	-1	170	1	1.009	90,39%	(97)
3	PWG	5.787	18.975	19.435	98	614	516	1.201	460	13.648	154	22.274	87,25%	(2.839)
	Cilem	4.662	15.117	15.695	42	587	545	1.328	578	11.034	9	17.028	92,17%	(1.333)
	Gadai	1.126	3.858	3.740	55	27	-29	-127	-118	2.614	145	5.246	71,28%	(1.507)
4	CFG	121.436	146.124	145.920	-	500	500	3.459	-205	24.484	705	132.134	110,43%	13.786
	CF 1	20.925	20.500	20.950	-	500	500	-188	450	25	50	22.241	94,19%	(1.291)
	Total Griya	15.996	15.201	15.688	-	500	500	0	486	-308	14	16.338	96,02%	(651)
	• Total Non Program	15.996	15.201	15.688	-	500	500	-75	486	-308	14	0	0,00%	0
	• Program	-	-	-	-	0	0	0	0	0	-	5.903	89,15%	(641)
	Oto	4.930	5.299	5.262	-	0	0	-188	-37	333	37	109.892	113,72%	15.077
	CF 2	100.511	125.624	124.969	-	0	0	3.647	-654	24.459	654	72.328	114,79%	10.699
	Mitraguna & Others	63.905	83.472	83.026	-	0	0	3.336	-446	19.121	446	37.565	111,66%	4.379
	Pensiun	36.606	42.152	41.943	-	0	0	311	-209	5.338	209			
	Total Pembiayaan	157.150	201.322	201.857	98	1.439	1.341	4.933	535	44.707	904	189.158	106,71%	12.698

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	179	179	32	106	0,60%	0,09%	0,29%	74	(73)	(73)							
	KUR	179	124	32	106	0,61%	0,09%	0,30%	74	(73)	(18)							
	Non KUR	-	55	-	-	0,00%	0,00%	0,00%	-	-	(55)							
3	PWG	74	-	-	5	1,27%	0,00%	0,03%	5	(68)	5							
	Cilem	74	-	-	5	1,58%	0,00%	0,03%	5	(68)	5							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	1.115	2.206	812	3.416	0,92%	0,56%	2,34%	2.604	2.301	1.210							
	CF 1	120	73	-	535	0,57%	0,00%	2,55%	535	415	462							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	120	73	-	535	2,43%	0,00%	10,17%	535	415	462							
	CF 2	995	2.132	812	2.881	0,99%	0,65%	2,31%	2.069	1.886	748							
	Mitraguna & Others	254	1.562	492	2.402	0,40%	0,59%	2,89%	1.910	2.148	839							
	Pensiun	740	570	319	479	2,02%	0,76%	1,14%	159	(262)	(91)							
	Total Pembiayaan	35	1.476	1.827	1.824	0,02%	0,91%	0,90%	(3)	1.789	347	0,06%	93,52%	-0,8%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	167.599	185.470	211.409	43.810		2.80	3.04	3.04
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%	(0,01)	0,24	92

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	460	137	218	165	8	(53)	28	20,63%	(295)	-64,08%	5.769	2,87%	(5.603)
2	Tabungan	104.069	106.823	105.356	105.684	1.148	327	(1.139)	-1,07%	1.614	1,55%	114.310	92,45%	(8.627)
3	Deposito	24.703	24.802	25.063	25.063	145	0	261	1,05%	360	1,46%	25.533	98,16%	(470)
	Total	129.233	131.762	130.637	130.912	1.301	275	(850)	-0,65%	1.679	1,30%	145.612	89,90%	(14.700)
	CASA	104.530	106.960	105.575	105.849	1.156	274	(1.111)	-1,04%	1.319	1,26%	120.079	88,15%	(14.230)
	(%) CASA	80,88%	81,18%	80,82%	80,86%									
	FDR	125,49%	144,26%	143,77%	143,47%									

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	4.034	2.506	2.424	2.506		82	0	0,00%	(1.527)	-37,86%	-	0,00%	2.506
2	Giro ISE	415	71	78	71		(8)	0	0,00%	(345)	-82,93%	-	0,00%	71
3	Tabungan ISE	3.618	2.435	2.346	2.435		89	0	0,00%	(1.183)	-32,69%	-	0,00%	2.435
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	119	146	144	146		2	0	0,00%	27	22,69%	-	0,00%	146

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	22.894	22.322	22.444	-	230	230	-200	122	-451	108	25.007	89,75%	(2.564)
	KUR	22.067	21.177	21.299	-	230	230	-345	122	-767	108	24.038	88,61%	(2.739)
	Non KUR	827	1.144	1.144	-	-	0	145	0	317	-	969	118,11%	175
3	PWG	1.733	7.305	7.299	-	54	54	17	-6	5.566	60	11.387	64,10%	(4.088)
	Cilem	1.733	7.305	7.299	-	54	54	17	-6	5.566	60	11.387	64,10%	(4.088)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	158.072	202	60	-142	2.230	-2.384	20.521	2.444	159.690	98,99%	(1.618)
	CF 1	5.904	8.366	8.341	187	-	-187	375	-25	2.437	25	8.628	96,67%	(287)
	Total Griya	1.926	1.730	1.725	-	-	0	0	-5	-201	5	2.635	65,46%	(910)
4	• Total Non Program	1.926	1.730	1.725	-	-	0	0	-18	-5	5	2.635	65,46%	(910)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.616	187	-	-187	375	-20	2.637	20	5.993	110,40%	623
	CF 2	131.647	152.090	149.731	15	60	45	1.855	-2.359	18.084	2.419	151.062	99,12%	(1.331)
	Mitraguna & Others	65.693	84.995	83.037	15	-	-15	3.295	-1.958	17.344	1.958	83.123	99,90%	(86)
	Pensiun	65.954	67.095	66.694	-	60	60	-1.440	-401	740	461	67.939	98,17%	(1.245)
	Total Pembiayaan	162.178	190.083	187.815	202	344	142	2.047	-2.268	25.637	2.612	196.085	95,78%	(8.270)

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	640	514	469	778	2.80%	2,10%	3,47%	309	138	264							
	KUR	508	460	469	728	2,30%	2,22%	3,42%	259	219	268							
	Non KUR	132	54	-	50	15,90%	0,00%	4,41%	50	(81)	(3)							
3	PWG	-	-	-	194	0,00%	0,00%	0,00%	194	194	194							
	Cilem	-	-	-	194	0,00%	0,00%	0,00%	194	194	194							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	1.035	272	-	1.141	0,75%	0,00%	0,72%	1.141	106	869							
	CF 1	-	-	-	950	0,00%	0,00%	0,00%	950	950	950							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	-	-	-	950	0,00%	0,00%	0,00%	950	950	950							
	CF 2	1.035	272	-	191	0,79%	0,00%	0,13%	191	(844)	(81)							
	Mitraguna & Others	403	-	-	-	0,61%	0,00%	0,00%	-	(403)	-							
	Pensiun	632	272	-	191	0,96%	0,00%	0,29%	191	(441)	(81)							
	Total Pembiayaan	1.675	786	469	2.113	1,03%	0,25%	0,13%	1.644	439	1.327	1,17%	-4,37%	0,0%				

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	306	276	440	438	1,34%	1,97%	1,95%	(2)	132	162						
	KUR	52	180	292	290	0,23%	1,38%	1,36%	(2)	239	110						
	Non KUR	254	96	147	147	30,69%	12,87%	12,87%	-	(107)	51						
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-				
	Cilem	-	-	-	-		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	161.481	600.371	599.690	600.041	82.583	352	(329)	-0,05%	438.561	271,59%	170.261	352,42%	429.781
2	Tabungan	199.929	219.924	219.495	220.000	2.987	505	76	0,03%	20.071	10,04%	217.689	101,06%	2.311
3	Deposito	133.285	88.384	88.137	88.293	(2.287)	155	(91)	-0,10%	(44.992)	-33,76%	135.498	65,16%	(47.205)
	Total	494.695	908.679	907.322	908.334	83.283	1.013	(344)	-0,04%	413.639	83,61%	523.448	173,53%	384.887
	CASA	361.410	820.295	819.184	820.042	85.570	857	(253)	-0,03%	458.631	126,90%	387.950	211,38%	432.092
	(%) CASA	73,06%	90,27%	90,29%	90,28%									
	FDR	29,29%	19,85%	19,88%	19,86%									

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	1.866	20.440	21.186	20.440		(746)	0	0,00%	18.574	995,51%	-	0,00%	20.440
2	Giro ISE	28	33	31	33		1	0	0,00%	4	15,06%		0,00%	33
3	Tabungan ISE	1.837	18.807	19.554	18.807		(747)	0	0,00%	16.970	923,58%		0,00%	18.807
4	Deposito ISE	-	1.600	1.600	1.600		0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	78	77	78		1	0	0,00%	38	95,00%		0,00%	78

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	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Local Champion	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.136	-	100	100	220	-66	2.328	166	64.246	93,60%	(4.110)
	KUR	55.256	56.946	56.888	-	100	100	344	-58	1.632	158	61.291	92,82%	(4.403)
	Non KUR	2.553	3.256	3.248	-	-	0	-124	-7	696	7	2.956	109,89%	292
3	PWG	4.560	21.203	21.278	193	155	-38	1.569	75	16.718	80	17.879	119,01%	3.399
	Cilem	4.560	21.203	21.278	193	155	-38	1.569	75	16.718	80	17.879	119,01%	3.399
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	97.818	-	164	164	1.985	-21	16.956	186	93.189	104,97%	4.629
	CF 1	35.630	44.241	44.272	-	164	164	-124	31	8.642	133	37.878	116,88%	6.394
	Total Griya	16.876	22.071	22.068	-	-	0	0	-3	5.192	3	18.078	122,07%	3.990
4	• Total Non Program	11.817	17.375	17.373	-	-	0	-415	-2	5.556	2	12.305	141,19%	5.068
	• Program	5.059	4.695	4.695	-	-	0	-40	-1	-364	1	5.773	81,32%	(1.078)
	Oto	18.754	22.170	22.204	-	164	164	-124	34	3.450	131	19.800	112,14%	2.405
	CF 2	45.232	53.598	53.546	-	-	0	2.109	-52	8.314	52	55.311	96,81%	(1.765)
	Mitraguna & Others	44.353	52.413	52.381	-	-	0	1.854	-32	8.028	32	53.401	98,09%	(1.020)
	Pensiun	880	1.185	1.165	-	-	0	255	-20	286	20	1.910	60,99%	(745)
	Total Pembiayaan	144.886	180.413	180.401	193	419	226	3.733	-11	35.515	431	176.970	101,94%	3.432

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				31-Dec-24	30-Nov-25	4-Dec-25				%	Penc.	Gap	
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	68,36%	0,00%	0,00%	-	(1.132)	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	68,36%	0,00%	0,00%	-	(1.132)	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	16	876	860	1.243	0,03%	1,43%	2,07%	384	1.228	368							
	KUR	16	781	764	1.203	0,03%	1,34%	2,12%	439	1.188	422							
	Non KUR	-	94	95	40	0,00%	2,93%	1,24%	(55)	40	(54)							
3	PWG	36	-	-	-	214	0,78%	0,00%	1,01%	214	179	214						
	Cilem	36	-	-	-	214	0,78%	0,00%	1,01%	214	179	214						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.001	1.606	1.453	4.499	1,24%	1,49%	4,60%	3.046	3.497	2.893							
	CF 1	1.001	1.606	1.453	4.499	2,81%	3,28%	10,16%	3.046	3.497	2.893							
	Total Griya	582	882	696	596	3,45%	3,15%	2,70%	(100)	14	(286)							
	Oto	419	724	757	3.902	2,23%	3,41%	17,57%	3.145	3.484	3.179							
	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	1.666	1.745	2.072	2.167	1,15%	1,15%	1,20%	95	501	422	0,04%	96,75%	-1,2%				

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				31-Dec-24	30-Nov-25	4-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%								

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	33	335	331	290	64	(41)	(45)	-13,45%	257	784,74%	7.711	3,76%	(7.420)
2	Tabungan	95.230	94.353	93.870	93.948	(4.503)	78	(405)	-0,43%	(1.282)	-1,35%	105.081	89,41%	(11.133)
3	Deposito	25.200	24.085	24.085	24.085	(48)	0	0	0,00%	(1.115)	-4,42%	26.127	92,19%	(2.042)
	Total	120.463	118.773	118.286	118.324	(5.087)	38	(450)	-0,38%	(2.139)	-1,78%	138.918	85,17%	(20.595)
	CASA	95.263	94.689	94.201	94.239	(4.439)	37	(450)	-0,48%	(1.024)	-1,08%	112.792	83,55%	(18.553)
	(%) CASA	79,08%	79,72%	79,64%	79,64%									
	FDR	167,21%	175,24%	177,18%	177,13%									

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	1.016	1.549	1.547	1.549		2	0	0,00%	532	52,37%	-	0,00%	1.549
2	Giro ISE	1	45	45	45		(0)	0	0,00%	44	8645,29%		0,00%	45
3	Tabungan ISE	1.016	1.504	1.502	1.504		2	0	0,00%	488	48,05%		0,00%	1.504
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

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	58.418	60.898	60.931	-	200	200	-239	33	2.513	167	59.109	103,08%	1.822
	KUR	53.406	57.154	57.192	-	200	200	-146	38	3.787	162	53.926	106,06%	3.266
	Non KUR	5.013	3.744	3.739	-	-	0	-92	-5	-1.274	5	5.183	72,14%	(1.444)
3	PWG	7.973	12.469	12.532	-	248	248	107	63	4.559	185	16.407	76,38%	(3.875)
	Cilem	7.973	12.469	12.532	-	248	248	107	63	4.559	185	16.407	76,38%	(3.875)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	136.118	200	1.510	1.310	-2.928	1.350	1.078	160	162.470	83,78%	(26.352)
	CF 1	25.995	30.348	30.291	-	-	0	23	57	4.296	57	29.370	103,14%	921
	Total Griya	13.277	16.005	16.005	-	-	0	0	0	2.728	-	14.156	113,06%	1.849
4	• Total Non Program	13.277	16.005	16.005	-	-	0	0	0	2.728	-	14.156	113,06%	1.849
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.286	-	-	0	23	57	1.568	57	15.213	93,90%	(927)
	CF 2	109.045	104.421	105.827	200	1.510	1.310	-2.952	1.406	-3.218	104	133.100	79,51%	(27.273)
	Mitraguna & Others	98.253	93.901	95.369	-	1.510	1.510	-3.105	1.468	-2.884	42	119.849	79,57%	(24.480)
	Pensiun	10.792	10.520	10.458	200	-	-200	154	-62	-334	62	13.252	78,92%	(2.794)
	Total Pembiayaan	201.431	208.136	209.582	200	1.958	1.758	-3.060	1.446	8.151	512	237.987	88,06%	(28.405)

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	1.180	1.618	1.713	2.253	2.02%	2.81%	3,70%	540	1.073	635				
	KUR	896	1.153	1.281	1.902	1.68%	2.24%	3,32%	620	1.006	748				
	Non KUR	284	465	431	351	5,67%	11,52%	9,40%	(80)	67	(113)				
3	PWG	-	-	-	-	27	0,00%	0,00%	0,21%	27	27	27			
	Cilem	-	-	-	-	27	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	1.639	2.264	5.514	0,59%	1,68%	4,05%	3.250	4.719	3.875				
	CF 1	92	107	224	3.352	0,35%	0,74%	11,06%	3.128	3.260	3.245				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	107	227	3.352	0,72%	1,56%	23,46%	3.128	3.260	3.245				
	CF 2	704	1.532	2.040	2.163	0,65%	1,95%	2,04%	123	1.459	630				
	Mitraguna & Others	704	1.532	2.040	1.707	0,72%	2,17%	1,79%	(333)	1.003	174				
	Pensiun	-	-	-	-	456	0,00%	4,36%	456	456	456				
	Total Pembiayaan	1.975	3.256	3.976	7.794	0,98%	1,91%	3,72%	3.817	5.819	4.537	0,88%	76,39%	-2,8%	

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	695	764	686	665	1,19%	1,13%	1,09%	(21)	(30)	(99)				
	KUR	639	605	528	507	1,20%	0,92%	0,89%	(21)	(132)	(98)				
	Non KUR	56	159	158	158	1,12%	4,21%	4,21%	-	102	(1)				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	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	1.175	528	416	410	272	(6)	(118)	-22,30%	(765)	-65,11%	5.025	8,16%	(4.615)
2	Tabungan	91.378	107.649	107.886	107.851	1.819	(36)	202	0,19%	16.473	18,03%	99.264	108,65%	8.587
3	Deposito	20.885	16.970	16.970	16.970	(128)	0	0	0,00%	(3.915)	-18,75%	21.629	78,46%	(4.659)
	Total	113.438	125.146	125.272	125.231	1.964	(41)	84	0,07%	11.792	10,40%	125.918	99,45%	(687)
	CASA	92.553	108.176	108.302	108.261	2.092	(41)	84	0,08%	15.708	16,97%	104.289	103,81%	3.972
	(%) CASA	81,59%	86,44%	86,45%	86,45%									
	FDR	111,58%	121,41%	122,11%	122,15%									

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.
1	DPK ISE	1.413	1.628	1.606	1.628	22	0	0,00%	215	15,19%	-	0,00%	1.628
2	Giro ISE	4	140	131	140	10	0	0,00%	136	3129,97%	-	0,00%	140
3	Tabungan ISE	1.409	1.488	1.475	1.488	13	0	0,00%	79	5,59%	-	0,00%	1.488
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	95	99	99	99	0	0	0,00%	4	4,21%	-	0,00%	99

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	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	61.910	-	800	800	781	688	3.721	112	67.018	92,38%	(5.109)
	KUR	54.166	56.888	57.581	-	800	800	910	693	3.415	107	62.682	91,86%	(5.101)
	Non KUR	4.022	4.333	4.328	-	0	-129	-5	306	5	-	4.337	99,81%	(8)
3	PWG	2.382	10.305	10.422	27	134	107	897	117	8.039	17	10.963	95,06%	(541)
	Cilem	2.382	10.305	10.422	27	134	107	897	117	8.039	17	10.963	95,06%	(541)
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	80.636	200	480	280	1.572	224	14.693	256	74.165	108,73%	6.471
	CF 1	8.522	7.991	7.781	-	0	-69	-210	-741	210	-	9.534	81,62%	(1.753)
	Total Griya	5.933	5.700	5.497	-	0	0	-203	-436	203	-	6.197	88,71%	(700)
4	• Total Non Program	5.933	5.700	5.497	-	0	0	-203	-436	203	-	6.197	88,71%	(700)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.284	-	0	-69	-7	-305	7	-	3.337	68,45%	(1.053)
	CF 2	57.421	72.421	72.855	200	480	280	1.641	434	15.434	46	64.631	112,72%	8.224
	Mitraguna & Others	56.582	71.055	71.497	-	480	280	1.649	441	14.914	39	63.055	113,39%	8.442
	Pensiun	838	1.366	1.358	-	0	-8	-7	520	7	-	1.576	86,20%	(218)
	Total Pembiayaan	126.569	151.938	152.968	227	1.414	1.187	3.250	1.029	26.399	385	152.201	100,50%	766

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	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	130	560	553	697	0,22%	0,90%	1,13%	145	567	137	-	-	-			
	KUR	123	305	175	194	0,23%	0,31%	0,34%	18	70	(111)	-	-	-			
	Non KUR	6	255	377	504	0,16%	8,71%	11,63%	126	497	248	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	22	22	22	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	22	22	22	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0	0	0	-	-	-			
4	CFG	447	635	186	186	0,68%	0,23%	0,23%	-	(262)	(449)	-	-	-			
	CF 1	217	533	-	421	2,55%	0,00%	0,00%	-	(217)	(533)	-	-	-			
	Total Griya	-	533	-	421	0,00%	0,00%	0,00%	-	-	(533)	-	-	-			
	Oto	217	-	-	-	8,39%	0,00%	0,00%	-	(217)	(533)	-	-	-			
	CF 2	230	101	186	186	0,40%	0,26%	0,25%	-	(45)	84	-	-	-			
	Mitraguna & Others	230	101	186	186	0,41%	0,26%	0,26%	-	(45)	84	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	577	1.195	738	695	0,04%	0,41%	0,45%	73	648	494	0,46%	-0,70%	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	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	47	114	114	187	0,08%	0,19%	0,30%	73	141	137	-	-	-			
	KUR	-	36	36	110	0,00%	0,06%	0,19%	73	110	73	-	-	-			
	Non KUR	47	78	78	78	1,16%	1,79%	1,80%	-	31	(0)	-	-	-			
3	PWG	-	-	-	-	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	1.878	3.539	4.188	4.176	263	(12)	637	17,99%	2.299	122,42%	4.551	91,76%	(375)
2	Tabungan	48.550	62.403	57.091	56.214	3.671	(878)	(6.190)	-9,92%	7.663	15,78%	56.302	99,84%	(88)
3	Deposito	7.602	13.430	13.430	13.430	(120)	0	0	0,00%	5.828	76,67%	8.529	157,47%	4.902
	Total	58.030	79.373	74.709	73.820	3.814	(889)	(5.553)	-7,00%	15.790	27,21%	69.382	106,40%	4.438
	CASA	50.428	65.943	61.279	60.390	3.934	(889)	(5.553)	-8,42%	9.962	19,75%	60.853	99,24%	(464)
	(%) CASA	86,90%	83,08%	82,02%	81,81%									
	FDR	148,42%	125,88%	134,45%	136,07%									

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	458	511	504	511		7	0	0,00%	53	11,57%	-	0,00%	511
2	Giro ISE	360	411	405	411		6	0	0,00%	51	14,30%	-	0,00%	411
3	Tabungan ISE	99	100	99	100		1	0	0,00%	2	1,62%	-	0,00%	100
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%	-	0,00%	34

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	45.037	49.670	49.772	100	160	60	641	102	4.735	58	53.035	93,85%	(3.263)
	KUR	43.986	48.092	48.194	100	160	60	580	102	4.209	58	51.611	93,38%	(3.417)
	Non KUR	1.052	1.578	1.578	-	-	0	60	0	526	-	1.424	110,82%	154
3	PWG	3.221	9.211	9.703	-	516	516	688	492	6.482	24	9.152	106,02%	551
	Cilem	3.221	9.211	9.703	-	516	516	688	492	6.482	24	9.152	106,02%	551
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	40.972	253	15	-238	690	-65	3.101	80	44.519	92,03%	(3.547)
	CF 1	26.387	25.220	25.165	253	-	-253	-13	55	-1.223	55	27.205	92,50%	(2.040)
	Total Griya	5.331	5.249	5.247	-	0	0	-2	-84	2	-	5.544	94,64%	(297)
4	• Total Non Program	5.331	4.918	4.917	-	-	0	-58	-1	-414	1	5.544	88,70%	(627)
	• Program	-	330	329	-	0	0	-2	-1	329	1	0	0,00%	329
	Oto	21.057	19.971	19.918	253	-	-253	-13	-53	-1.138	53	21.662	91,95%	(1.743)
	CF 2	11.484	15.817	15.807	-	15	15	703	-10	4.323	25	17.313	91,30%	(1.506)
	Mitraguna & Others	8.469	10.930	10.942	-	15	15	375	13	2.474	2	13.702	79,86%	(2.760)
	Pensiun	3.015	4.888	4.864	-	-	0	327	-23	1.850	23	3.611	134,71%	1.254
	Total Pembiayaan	86.130	99.919	100.447	353	691	338	2.019	529	14.317	162	106.706	94,13%	(6.259)

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	409	293	285	691	0,91%	0,57%	1,39%	406	282	398				
	KUR	384	293	285	691	0,87%	0,59%	1,43%	406	307	398				
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-				
3	PWG	6	-	-	152	0,18%	0,00%	0,00%	152	146	152				
	Cilem	6	-	-	152	0,18%	0,00%	0,00%	152	146	152				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.220	2.133	2.516	4.474	3,22%	6,13%	10,92%	1.958	3.254	2.341				
	CF 1	985	1.070	980	2.937	3,73%	3,88%	11,67%	1.958	1.953	1.867				
	Total Griya	-	63	62	-	0,00%	1,18%	0,00%	(62)	-	(63)				
	Oto	985	1.007	917	2.937	4,68%	4,59%	14,75%	2.020	1.953	1.930				
	CF 2	235	1.063	1.537	1.537	2,05%	9,71%	9,72%	-	1.301	474				
	Mitraguna & Others	235	799	1.176	1.176	2,78%	10,76%	10,75%	-	941	377				
	Pensiun	-	264	361	361	0,00%	7,38%	7,42%	-	361	97				
	Total Pembiayaan	662	938	900	1.128	0,77%	0,90%	1,12%	227	465	189	3,49%	-211,11%	2,4%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	79.947	88.011	99.866	19.919	
2	Contribution Margin	1.319	2.311	2.483	1.164	-88,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,64	3,55	(0,09)	0,59
CIF Payroll	229	163	188	25	(41)

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	28.187	22.217	22.286	21.778	706	(508)	(439)	-1,98%	(6.409)	-22,74%	36.108	60,31%	(14.330)
2	Tabungan	231.223	248.416	249.390	247.945	7.527	(1.445)	(471)	-0,19%	16.722	7,23%	245.837	100,86%	2.108
3	Deposito	34.752	33.262	33.283	33.308	(6.292)	25	46	0,14%	(1.444)	-4,15%	34.808	95,69%	(1.500)
	Total	294.162	303.894	304.959	303.031	1.941	(1.928)	(863)	-0,28%	8.869	3,01%	316.753	95,67%	(13.722)
	CASA	259.410	270.633	271.676	269.723	8.233	(1.953)	(910)	-0,34%	10.313	3,98%	281.944	95,67%	(12.222)
	(%) CASA	88,19%	89,05%	89,09%	89,01%									
	FDR	81,90%	86,14%	85,67%	86,22%									

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	4.487	4.937	4.912	4.937	25	0	0,00%	449	10,02%	-	0,00%	4.937		
2	Giro ISE	733	748	739	748	10	0	0,00%	15	2,02%	-	0,00%	748		
3	Tabungan ISE	3.754	4.189	4.173	4.189	15	0	0,00%	435	11,58%	-	0,00%	4.189		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	101	111	111	111	0	0	0,00%	10	9,90%	-	0,00%	111		

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	3.242	1.645	1.645	-	-	0	-56	0	-1.598	-	3.242	50,72%	(1.598)
	Linkage	1.406	963	963	-	-	-	-41	0	-443	-	1.406	68,51%	(443)
	Non-Linkage	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Local Champion	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	71.967	-	-	0	73	-266	-506	266	73.952	97,32%	(1.985)
	KUR	67.505	67.969	67.718	-	-	0	201	-251	213	251	68.808	98,42%	(1.090)
	Non KUR	4.969	4.265	4.249	-	-	0	-128	-16	-719	16	5.144	82,61%	(894)
3	PWG	12.827	25.789	25.836	476	753	278	1.040	47	13.010	706	30.742	84,04%	(4.906)
	Cilem	7.700	17.570	17.649	149	290	141	736	79	9.950	211	21.371	82,59%	(3.721)
	Gadai	5.127	8.219	8.187	326	463	137	304	-32	3.060	495	9.371	87,36%	(1.184)
4	CFG	152.377	162.097	161.810	110	2.656	2.546	1.627	-287	9.433	2.943	175.490	92,20%	(13.680)
	CF 1	49.433	44.315	44.269	-	-	0	-46	-46	-5.163	46	55.718	79,45%	(11.449)
	Total Griya	45.444	38.769	38.739	-	-	0	0	-30	-6.705	30	49.984	77,50%	(11.245)
4	• Total Non Program	21.636	16.200	16.177	-	-	0	-1.885	-24	-5.459	24	22.814	70,90%	(6.638)
	• Program	23.808	22.568	22.562	-	-	0	-274	-6	-1.246	6	27.169	83,04%	(4.607)
	Oto	3.989	5.547	5.531	-	-	0	-46	-16	1.542	16	5.734	96,45%	(204)
	CF 2	102.945	117.781	117.541	110	2.656	2.546	1.672	-241	14.596	2.897	119.772	98,14%	(2.231)
	Mitraguna & Others	90.697	103.649	103.285	-	2.454	2.344	1.760	-364	12.588	2.818	105.804	97,62%	(2.518)
	Pensiun	12.248	14.132	14.255	-	202	202	-87	123	2.008	79	13.969	102,05%	287
	Total Pembiayaan	240.919	261.764	261.258	586	3.409	2.824	2.684	-506	20.339	3.915	283.427	92,18%	(22.168)

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	-	-	-	-	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	190	935	1.497	2.860	25	0,26%	0,20%	0,00%	1.363	2.670	1.924	-				
	KUR	190	589	890	2.397	25	0,28%	0,31%	0,31%	1.506	2.207	1.808	-				
	Non KUR	-	346	607	463	25	0,00%	0,00%	0,00%	10.90%	(143)	463	117	-			
3	PWG	-	-	-	272	25	0,00%	0,00%	0,00%	1.05%	272	272	-				
	Cilem	-	-	-	240	25	0,00%	0,00%	0,00%	240	240	240	-				
	Gadai	-	-	-	32	25	0,00%	0,00%	0,00%	32	32	32	-				
4	CFG	3.319	4.033	4.628	6.261	25	2,18%	2,86%	3,87%	1.633	2.942	2.228	-				
	CF 1	1.762	3.096	3.322	3.275	25	3,75%	3,57%	7,50%	1.512	(47)	1.512	179	-			
	Total Griya	2.162	2.831	3.064	2.837	25	3,88%	7,90%	7,32%	(227)	1.074	6	-				
	Oto	-	265	258	438	25	0,00%	4,65%	7,92%	180	438	173	-				
	CF 2	2.153	1.778	1.528	1.528	25	2,09%	1,30%	1,30%	(624)	(250)						
	Mitraguna & Others	2.153	1.484	1.234	1.234	25	2,37%	1,19%	1,19%	(919)	(250)						
	Pensiun	-	294	294	294	25	0,00%	0,11%	2,06%	294	-	-					
	Total Pembiayaan	5.357	5.426	3.477	3.477	25	2,22%	1,33%	1,33%	(1.880)	(1.949)	2.29%	-72,38%	1,0%			

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	Asset (Retail) T	288.130	292.870	287.254	(876)	-	11,36%	3,16%	3,16%	-	(316)	(3)	-			
2	Contribution Margin	11.615	17.537	12.417	802	-	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	299.745	310.407	309.671	(876)	-	11,36%	3,16%	3,16%	-	(316)	(3)	-			
	PHR & Payroll	3.18	3.50	3.												

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	14.345	8.443	8.487	8.350	(1.543)	(137)	(94)	-1,11%	(5.995)	-41,79%	23.539	35,47%	(15.189)
2	Tabungan	145.625	420.167	421.029	412.367	224.839	(8.663)	(7.800)	-1,86%	266.741	183,17%	161.588	255,20%	250.778
3	Deposito	70.189	66.097	65.941	65.482	(20.386)	(459)	(615)	-0,93%	(4.706)	-6,71%	71.125	92,07%	(5.643)
	Total	230.159	494.707	495.457	486.199	202.911	(9.258)	(8.508)	-1,72%	256.040	111,24%	256.252	189,73%	229.946
	CASA	159.970	428.610	429.516	420.716	223.297	(8.799)	(7.894)	-1,84%	260.746	163,00%	185.127	227,26%	235.589
	(%) CASA	69,50%	86,64%	86,69%	86,53%									
	FDR	49,05%	25,46%	25,54%	26,03%									

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	12.643	12.805	12.784	12.805		21	0	0,00%	162	1,28%	-	0,00%	12.805
2	Giro ISE	2.499	1.709	1.706	1.709		3	0	0,00%	(790)	-31,61%		0,00%	1.709
3	Tabungan ISE	9.095	10.047	10.028	10.047		19	0	0,00%	952	10,47%		0,00%	10.047
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	114	113	114		1	0	0,00%	25	28,09%		0,00%	114

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	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.457	-	-	0	-439	-64	-4.792	64	21.257	68,01%	(6.800)
	KUR	17.796	13.144	13.080	-	-	0	-433	-64	-4.716	64	19.713	66,35%	(6.633)
	Non KUR	1.452	1.377	1.377	-	-	0	-6	0	-75	-	1.544	89,16%	(167)
3	PWG	5.178	13.671	14.434	78	920	842	1.707	763	9.256	157	22.093	65,33%	(7.659)
	Cilem	3.578	9.897	10.269	-	459	459	1.123	372	6.691	87	15.061	68,18%	(4.792)
	Gadai	1.600	3.774	4.165	78	461	383	584	392	2.565	69	7.032	59,23%	(2.867)
4	CFG	88.436	97.737	97.663	-	150	150	1.409	-74	9.227	224	112.870	86,53%	(15.207)
	CF 1	19.579	25.688	25.639	-	-	0	240	-49	6.060	49	22.651	113,19%	2.988
	Total Griya	14.822	14.966	14.954	-	-	0	0	-13	131	13	15.677	95,38%	(724)
4	• Total Non Program	14.371	14.544	14.531	-	-	0	241	-13	160	-	15.162	95,84%	(631)
	• Program	451	423	423	-	-	0	-3	0	-29	-	515	82,02%	(93)
	Oto	4.757	10.722	10.685	-	-	0	240	-37	5.929	37	6.973	153,24%	3.712
	CF 2	68.857	72.048	72.024	-	150	150	1.169	-24	3.167	174	90.220	79,83%	(18.196)
	Mitraguna & Others	68.359	70.944	70.926	-	150	150	942	-18	2.566	168	87.538	81,02%	(16.612)
	Pensiun	498	1.105	1.099	-	-	0	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	126.554	78	1.070	992	2.677	626	13.654	444	156.258	80,99%	(29.704)

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%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	1.267	789	514	488	6.58%	3.54%	3.38%	(26)	(779)	(300)						
	KUR	1.267	789	514	488	7,12%	3,91%	3,73%	(26)	(779)	(300)						
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	320	0,00%	0,00%	2,21%	320	320						
	Cilem	-	-	-	-	320	0,00%	0,00%	3,11%	320	320						
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
4	CFG	1.470	1.419	1.446	1.389	1.66%	1.48%	2.46%	957	933	984						
	CF 1	117	626	649	1.607	0,60%	2,53%	6,27%	958	1.490	982						
	Total Griya	-	232	460	719	0,00%	3,07%	4,81%	259	719	487						
	Oto	117	393	189	888	2,46%	1,77%	8,31%	699	771	495						
	CF 2	1.353	794	797	796	1,96%	1,11%	1,11%	(1)	(557)	2						
	Mitraguna & Others	1.353	794	797	796	1,98%	1,12%	1,12%	(1)	(557)	2						
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	2.737	2.208	1.960	3.211	2,42%	1,56%	2,54%	1.251	474	1.003	2,40%	5,40%	-0,1%			

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%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	10.076	9.991	9.863	9.860	52,35%	67,92%	68,20%	(3)	(216)	(131)						
	KUR	8.740	8.674	8.547	8.544	49,11%	65,02%	65,32%	(3)	(196)	(131)						
	Non KUR	1.336	1.317	1.316</													

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	15.552	7.239	7.541	8.027	779	486	788	10,89%	(7.525)	-48,38%	27.974	28,70%	(19.947)
2	Tabungan	146.646	155.279	179.995	178.255	10.278	(1.740)	22.976	14,80%	31.609	21,55%	160.366	111,15%	17.889
3	Deposito	29.176	27.653	28.646	28.614	43	(33)	961	3,48%	(562)	-1,93%	30.350	94,28%	(1.736)
	Total	191.374	190.171	216.183	214.896	11.100	(1.286)	24.725	13,00%	23.522	12,29%	218.690	98,27%	(3.794)
	CASA	162.198	162.518	187.536	186.283	11.057	(1.254)	23.764	14,62%	24.084	14,85%	188.340	98,91%	(2.058)
	(%) CASA	84,75%	85,46%	86,75%	86,68%									
	FDR	87,12%	105,44%	92,62%	93,18%									

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	14.103	8.548	8.623	8.548		(75)	0	0,00%	(5.555)	-39,39%	-	0,00%	8.548
2	Giro ISE	4.458	3.516	3.580	3.516		(64)	0	0,00%	(942)	-21,13%	-	0,00%	3.516
3	Tabungan ISE	9.645	5.032	5.043	5.032		(11)	0	0,00%	(4.613)	-47,83%	-	0,00%	5.032
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	107	105	107		2	0	0,00%	7	7,00%	-	0,00%	107

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	16.150	19.292	19.273	200	-	-200	522	-20	3.123	20	22.027	87,49%	(2.755)
	KUR	14.812	18.197	18.179	200	-	-200	555	-18	3.367	18	20.506	88,65%	(2.327)
	Non KUR	1.337	1.095	1.094	-	-	0	-33	-1	-244	1	1.522	71,89%	(428)
3	PWG	15.238	31.852	32.186	209	832	623	2.328	335	16.949	497	31.893	100,92%	293
	Cilem	3.814	13.153	13.380	-	388	388	1.117	227	9.566	161	17.213	77,73%	(3.833)
	Gadai	11.423	18.698	18.806	209	444	236	1.211	108	7.383	336	14.680	128,11%	4.126
4	CFG	135.343	149.379	148.778	138	525	387	3.599	-601	13.435	1.126	160.306	92,81%	(11.528)
	CF 1	16.023	19.533	19.494	138	-	-138	283	-39	3.471	39	19.094	102,09%	400
	Total Griya	9.034	11.740	11.715	-	-	0	0	-26	2.680	26	9.834	119,12%	1.881
4	• Total Non Program	9.034	11.740	11.715	-	-	0	1.150	-26	2.680	26	9.834	119,12%	1.881
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	7.779	138	-	-138	283	-13	790	13	9.260	84,01%	(1.481)
	CF 2	119.320	129.846	129.284	-	525	525	3.256	-562	9.964	1.087	141.212	91,55%	(11.928)
	Mitraguna & Others	104.787	116.468	116.013	-	525	525	3.460	-456	11.226	981	124.440	93,23%	(8.428)
	Pensiun	14.533	13.378	13.272	-	-	0	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	200.237	546	1.357	811	6.388	-285	33.507	1.642	214.227	93,47%	(13.990)

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	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	46	460	441	520	0,29%	0,29%	2,70%	79	474	60	261	481	218	(2)		
	KUR	-	460	441	520	0,00%	0,00%	2,43%	79	520	60	204	182	(22)	(0)		
	Non KUR	46	-	-	-	3,44%	0,00%	0,00%	-	-	(46)	57	577	577			
3	PWG	-	-	-	-	577	0,00%	0,00%	1,79%	577	577	57	57	57			
	Cilem	-	-	-	-	545	0,00%	0,00%	4,07%	545	545	545	545	545			
	Gadai	-	-	-	-	32	0,00%	0,00%	0,17%	32	32	32	32	32			
4	CFG	993	406	854	2.151	0,73%	0,57%	1,79%	1.812	1.673	2.259	2.157	2.483	(5)	(332)		
	CF 1	153	406	637	1.618	0,95%	0,56%	3,26%	980	1.465	1.212	22	1	(22)	(1)		
	Total Griya	15	339	341	341	0,16%	2,90%	2,91%	-	326	2	138	1	1.139	1.210		
	Oto	-	67	297	1.277	1,98%	3,81%	16,42%	980	1.139	1.210	216	1.048	831	208		
	CF 2	840	-	216	1.048	0,70%	0,17%	0,80%	246	(378)	462	840	2.151	17	(331)		
	Mitraguna & Others	840	-	216	1.215	0,25%	1,31%	1,85%	783	(331)	585	585	783	1.85%			
	Pensiun	766	-	-	-	0,00%	0,00%	0,00%	-	(766)	-	-	766	-	-		
	Total Pembiayaan	2.417	2.964	2.631	2.630	1,45%	1,31%	1,31%	(1)	213	(334)	1.44%	-9,50%	0,1%			

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	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	261	481	400	479	1,61%	2,49%	2,49%	(1)	218	(2						

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	8.687	9.285	9.357	9.508	642	150	222	2,39%	821	9,45%	21.655	43,91%	(12.147)
2	Tabungan	252.421	256.666	261.720	260.636	(5.161)	(1.084)	3.970	1,55%	8.216	3,25%	270.553	96,33%	(9.916)
3	Deposito	76.726	62.391	62.159	63.211	(10.114)	1.052	820	1,31%	(13.515)	-17,61%	78.055	80,98%	(14.845)
	Total	337.834	328.342	333.236	333.355	(14.632)	119	5.013	1,53%	(4.479)	-1,33%	370.263	90,03%	(36.908)
	CASA	261.108	265.952	271.077	270.144	(4.518)	(933)	4.192	1,58%	9.036	3,46%	292.208	92,45%	(22.064)
	(%) CASA	77,29%	81,00%	81,35%	81,04%									
	FDR	106,55%	114,80%	112,73%	112,69%									

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.
1	DPK ISE	8.448	12.608	12.447	12.608	162	0	0,00%	4.160	49,25%	-	0,00%	12.608
2	Giro ISE	1.077	1.162	1.154	1.162	8	0	0,00%	85	7,91%	-	0,00%	1.162
3	Tabungan ISE	7.371	11.446	11.292	11.446	154	0	0,00%	4.075	55,29%	-	0,00%	11.446
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	163	189	188	189	1	0	0,00%	26	15,95%	-	0,00%	189

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	33.407	26.606	26.112	-	-	0	275	-494	-7.295	494	41.107	63,52%	(14.994)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	26.112	-	-	0	275	-494	-7.291	494	37.670	69,32%	(11.558)
	• Local Champion	29.104	25.708	25.214	-	-	0	275	-494	-3.890	494	30.454	82,79%	(5.240)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	7.216	12,45%	(6.318)
2	MBG	23.844	26.866	26.906	-	250	250	441	40	3.061	210	28.156	95,56%	(1.251)
	KUR	21.881	24.944	25.078	-	250	250	572	134	3.196	116	26.074	96,18%	(996)
	Non KUR	1.963	1.922	1.828	-	-	0	-131	-94	-135	94	2.083	87,77%	(255)
3	PWG	18.313	36.508	36.491	962	887	-76	1.708	-17	18.178	903	33.743	108,14%	2.748
	Cilem	9.363	19.245	19.323	56	317	261	771	78	9.961	239	21.307	90,69%	(1.983)
	Gadai	8.950	17.263	17.168	907	570	-337	937	-95	8.217	665	12.436	138,04%	4.731
4	CFG	284.398	286.972	286.156	19	466	447	-1.641	-816	1.757	1.282	293.929	97,36%	(7.773)
	CF 1	38.670	35.236	35.218	19	-	-19	141	-18	-3.452	18	39.842	88,39%	(4.625)
	Total Griya	32.928	29.492	29.481	-	0	0	-10	-10	-3.446	10	33.233	88,71%	(3.752)
4	• Total Non Program	32.928	29.492	29.481	-	0	0	-648	-10	-3.446	10	33.233	88,71%	(3.752)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	5.736	19	-	-19	141	-7	-6	7	6.609	86,80%	(873)
	CF 2	245.728	251.736	250.938	-	466	466	-1.782	-798	5.210	1.264	254.086	98,76%	(3.149)
	Mitraguna & Others	226.104	233.173	232.529	-	200	200	-2.660	-644	6.425	844	233.608	99,54%	(1.079)
	Pensiun	19.624	18.563	18.409	-	266	266	878	-154	-1.215	420	20.479	89,89%	(2.070)
	Total Pembiayaan	359.963	376.951	375.664	982	1.603	621	783	-1.287	15.701	2.890	396.935	94,64%	(21.271)

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	-	90	85	85	85	0,00%	0,32%	0,32%	-	85	(5)			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	85	85	0,00%	0,32%	0,32%	-	85	(5)			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	197	197	1,32%	0,82%	0,73%	(23)	(117)	31			
	KUR	205	122	138	114	114	0,94%	0,55%	0,46%	(23)	(91)	(8)			
	Non KUR	109	45	83	83	83	5,56%	4,33%	4,55%	-	(26)	38			
3	PWG	-	-	-	-	303	0,00%	0,00%	0,00%	303	303	303			
	Cilem	-	-	-	-	275	0,00%	0,00%	0,00%	275	275	275			
	Gadai	-	-	-	-	28	0,00%	0,00%	0,00%	28	28	28			
4	CFG	4.834	8.636	3.357	10.778	10.778	1,70%	1,17%	3,77%	7.421	5.944	2.143			
	CF 1	1.936	3.537	302	774	774	5,01%	0,86%	2,20%	473	(1.162)	(2.762)			
	Total Griya	1.859	3.167	92	213	213	5,65%	0,31%	0,72%	120	(1.647)	(2.954)			
	Oto	77	370	209	562	562	1,35%	3,64%	9,80%	353	485	192			
	CF 2	2.897	5.099	3.056	10.004	10.004	1,18%	1,21%	3,99%	6.948	7.106	4.905			
	Mitraguna & Others	2.897	5.099	3.056	10.004	10.004	1,28%	1,31%	4,30%	6.948	7.106	4.905			
	Pensiun	-	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	2.880	12.832	10.553	10.551	2.880	0,80%	2,80%	2,81%	(2)	7.672	(2.281)	2,99%	-6,29%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	345.941	364.485	375.413	29.472	
2	Contribution Margin	16.153	21.658	11.504	(4.649)	28,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,19	3,26	3,27	0,01	0,08
CIF Payroll	1.936	2.537	2.616	79	680

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	7.604	6.701	8.680	8.896	672	216	2.195	32,76%	1.292	17,00%	20.152	44,14%	(11.256)
2	Tabungan	169.083	165.994	165.803	165.707	(2.296)	(96)	(287)	-0,17%	(3.376)	-2,00%	184.507	89,81%	(18.800)
3	Deposito	159.534	163.489	163.356	163.357	(4.793)	1	(131)	-0,08%	3.823	2,40%	161.298	101,28%	2.059
	Total	336.221	336.184	337.839	337.961	(6.417)	122	1.777	0,53%	1.740	0,52%	365.957	92,35%	(27.996)
	CASA	176.687	172.695	174.483	174.603	(1.624)	121	1.908	1,11%	(2.084)	-1,18%	204.659	85,31%	(30.056)
	(%) CASA	52,55%	51,37%	51,65%	51,66%									
	FDR	59,93%	63,66%	63,29%	63,26%									

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	11.173	8.452	8.371	8.452	81	0	0,00%	(2.721)	-24,35%	-	0,00%	8.452	
2	Giro ISE	2.226	2.662	2.588	2.662	74	0	0,00%	436	19,57%	-	0,00%	2.662	
3	Tabungan ISE	8.944	5.787	5.780	5.787	7	0	0,00%	(3.156)	-35,29%	-	0,00%	5.787	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%	-	0,00%	3	
5	CIF ISE	82	96	92	96	4	0	0,00%	14	17,07%	-	0,00%	96	

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	40.703	42.189	42.634	100	500	400	991	445	1.930	55	47.802	89,19%	(5.169)	
	KUR	38.741	40.577	41.024	100	500	400	1.044	447	2.283	53	45.587	89,99%	(4.564)	
	Non KUR	1.963	1.612	1.610	-	-	0	-53	-2	-353	2	2.215	72,67%	(605)	
3	PWG	8.703	17.233	17.180	108	244	136	638	53	8.477	297	28.179	60,97%	(10.998)	
	Cilem	6.698	12.816	12.769	42	220	177	303	-47	6.071	266	19.460	65,62%	(6.690)	
	Gadai	2.005	4.417	4.411	66	25	-41	334	-6	2.406	31	8.719	50,59%	(4.308)	
4	CFG	152.101	154.591	153.989	200	-	-200	9	-602	1.888	602	178.761	86,14%	(24.772)	
	CF 1	24.823	20.454	20.435	-	-	0	-538	-18	-4.387	18	28.103	72,72%	(7.667)	
	Total Griya	16.607	12.539	12.527	-	-	0	0	-12	-4.080	12	17.461	71,74%	(4.934)	
4	• Total Non Program	16.607	12.539	12.527	-	-	0	0	-125	-12	-4.080	12	17.461	71,74%	(4.934)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	8.216	7.915	7.908	-	-	0	-538	-7	-308	7	10.641	74,31%	(2.733)	
	CF 2	127.278	134.138	133.554	200	-	-200	547	-584	6.275	584	150.659	88,65%	(17.105)	
	Mitraguna & Others	115.000	120.110	119.653	200	-	-200	-38	-457	4.653	457	135.990	87,99%	(16.337)	
	Pensiun	12.278	14.028	13.901	-	-	0	585	-127	1.622	127	14.669	94,76%	(768)	
	Total Pembiayaan	201.507	214.013	213.803	408	744	336	1.638	-210	12.296	955	254.742	83,93%	(40.939)	

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	377	866	654	792	0,93%	1,55%	1,86%	138	415	(74)	-						
	KUR	327	833	622	760	0,84%	1,53%	1,85%	138	433	(73)	-						
	Non KUR	50	34	32	32	2,53%	2,01%	2,01%	-	(17)	(1)	-						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	129	129	129	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	129	129	129	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
4	CFG	2.744	3.268	2.491	4.711	1,80%	1,61%	3,06%	2.220	1.967	1.443	-						
	CF 1	932	577	547	940	3,75%	2,68%	4,60%	393	8	363	-						
	Total Griya	594	-	-	101	3,58%	0,00%	0,81%	101	(493)	101	-						
	Oto	337	577	547	839	4,11%	6,91%	10,61%	292	502	262	-						
	CF 2	1.812	2.691	1.943	3.771	1,42%	1,45%	2,82%	1.827	1.958	1.079	-						
	Mitraguna & Others	1.812	2.691	1.943	3.552	1,58%	1,62%	2,97%	1.609	1.740	861	-						
	Pensiun	-	-	-	219	0,00%	0,00%	0,15%	219	219	219	-						
	Total Pembiayaan	3.121	4.134	3.145	5.632	1,55%	1,47%	2,63%	2.487	2.511	1.497	2,62%	0,40%	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	499	395	500	500	1,23%	1,19%	1,17%	-	1	105	-						
	KUR	125	265	370	370	0,32%	0,91%	0,90%	-	245	105	-						
	Non KUR																	

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	13.185	2.563	3.942	4.005	272	63	1.443	56,30%	(9.180)	-69,62%	20.088	19,94%	(16.083)
2	Tabungan	147.923	149.529	144.955	144.446	10.877	(508)	(5.082)	-3,40%	(3.476)	-2,35%	159.714	90,44%	(15.267)
3	Deposito	54.920	80.181	80.288	80.291	(2.429)	3	109	0,14%	25.371	46,20%	56.101	143,12%	24.190
	Total	216.028	232.273	229.185	228.743	8.720	(443)	(3.530)	-1,52%	12.714	5,89%	235.903	96,96%	(7.160)
	CASA	161.108	152.091	148.897	148.452	11.149	(446)	(3.639)	-2,39%	(12.656)	-7,86%	179.802	82,56%	(31.350)
	(%) CASA	74,58%	65,48%	64,97%	64,90%									
	FDR	99,10%	97,25%	98,52%	98,71%									

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	2.590	2.391	2.340	2.391	51	0	0,00%	(198)	-7,66%	-	0,00%	2.391	
2	Giro ISE	59	57	57	57	0	0	0,00%	(1)	-2,31%	-	0,00%	57	
3	Tabungan ISE	2.531	2.334	2.283	2.334	51	0	0,00%	(197)	-7,78%	-	0,00%	2.334	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	90	115	115	115	0	0	0,00%	25	27,78%	-	0,00%	115	

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	45.734	49.781	49.946	450	300	-150	612	166	4.212	134	51.039	97,86%	(1.092)
	KUR	43.301	47.907	48.073	450	300	-150	674	167	4.772	133	48.404	99,32%	(331)
	Non KUR	2.433	1.874	1.873	-	-	0	-62	-1	-560	1	2.634	71,11%	(761)
3	PWG	2.160	7.107	7.291	-	224	224	238	184	5.130	40	9.538	76,43%	(2.248)
	Cilem	2.160	7.107	7.291	-	224	224	238	184	5.130	40	9.538	76,43%	(2.248)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	168.563	172	477	305	-1.580	-433	2.372	910	173.605	97,10%	(5.041)
	CF 1	15.140	17.633	17.798	-	222	222	126	165	2.658	56	16.052	110,88%	1.746
	Total Griya	1.118	992	992	-	-	0	0	0	-126	-	1.356	73,18%	(364)
	• Total Non Program	1.118	992	992	-	-	0	0	0	-126	-	1.356	73,18%	(364)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.806	-	222	222	126	165	2.785	56	14.696	114,36%	2.110
	CF 2	151.051	151.364	150.765	172	255	83	-1.706	-598	-286	853	157.553	95,69%	(6.788)
	Mitraguna & Others	120.364	119.927	119.589	-	255	255	-2.058	-338	-775	593	126.201	94,76%	(6.612)
	Pensiun	30.687	31.437	31.176	172	-	-172	352	-261	489	261	31.352	99,44%	(176)
	Total Pembiayaan	214.086	225.884	225.800	622	1.000	378	-730	-84	11.715	1.084	234.182	96,42%	(8.382)

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	330	635	554	1.176	0,72%	1,11%	2,36%	622	847	541	-	-	-			
	KUR	190	611	529	1.083	0,44%	1,10%	2,25%	553	892	471	-	-	-			
	Non KUR	139	24	25	94	5,72%	1,31%	5,00%	69	(45)	69	-	-	-			
3	PWG	3	-	-	-	0,14%	0,00%	0,86%	62	59	62	-	-	-			
	Cilem	3	-	-	-	0,14%	0,00%	0,86%	62	59	62	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	1.389	1.421	1.580	3.455	0,84%	0,93%	2,05%	1.875	2.066	2.034	-	-	-			
	CF 1	197	679	766	1.027	1,30%	4,34%	5,77%	261	830	348	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	197	679	766	1.027	1,41%	4,60%	6,11%	261	830	348	-	-	-			
	CF 2	1.192	742	814	2.428	0,79%	0,54%	1,61%	1.614	1.236	1.686	-	-	-			
	Mitraguna & Others	1.192	354	616	1.883	0,99%	0,51%	1,57%	1.267	691	1.529	-	-	-			
	Pensiun	121	-	198	545	0,06%	0,00%	0,63%	347	545	156	-	-	-			
	Total Pembiayaan	1.868	2.351	2.219	2.219	0,87%	0,98%	2,08%	2.560	2.972	2.637	0,00%	100,00%	-1,0%	0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	224.152	222.162	238.524	14.372	
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,58	2,85	2,88	0,02	0,30
CIF Payroll	2.700	1.516	1.501	(15)	(1.199)

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	66	30	29	55	(7)	26	25	84,75%	(11)	-16,80%	2.674	2,06%	(2.619)
2	Tabungan	73.366	68.269	70.480	70.997	92	517	2.728	4,00%	(2.369)	-3,23%	79.971	88,78%	(8.974)
3	Deposito	13.172	14.189	14.079	14.079	531	0	(110)	-0,77%	907	6,89%	14.379	97,92%	(299)
	Total	86.605	82.488	84.588	85.132	615	544	2.644	3,20%	(1.473)	-1,70%	97.024	87,74%	(11.892)
	CASA	73.432	68.299	70.509	71.052	84	544	2.753	4,03%	(2.380)	-3,24%	82.645	85,97%	(11.593)
	(%) CASA	84,79%	82,80%	83,36%	83,46%									
	FDR	98,27%	110,98%	107,57%	106,89%									

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	349	395	395	395		0	0	0,00%	45	13,00%	-	0,00%	395
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	395	395	395		0	0	0,00%	45	13,00%	-	0,00%	395
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	173	172	173		1	0	0,00%	9	5,49%	-	0,00%	173

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	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.049	-	296	296	367	274	5.339	22	5.032	140,09%	2.017
	Cilem	1.711	6.775	7.049	-	296	296	367	274	5.339	22	5.032	140,09%	2.017
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	83.926	-	-	0	-246	-825	559	825	91.686	91,54%	(7.760)
	CF 1	269	448	448	-	-	0	-3	0	179	-	1.292	34,66%	(844)
	Total Griya	269	251	251	-	-	0	0	0	-18	-	535	46,87%	(284)
4	• Total Non Program	269	251	251	-	-	0	-2	0	-18	-	535	46,87%	(284)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	197	-	-	0	-3	0	197	-	757	26,02%	(560)
	CF 2	83.098	84.303	83.478	-	-	0	-243	-825	380	825	90.394	92,35%	(6.916)
	Mitraguna & Others	38.271	38.205	37.624	-	-	0	-672	-581	-647	581	44.821	83,94%	(7.197)
	Pensiun	44.827	46.098	45.854	-	-	0	429	-244	1.027	244	45.573	100,62%	281
	Total Pembiayaan	85.106	91.544	90.993	-	296	296	121	-551	5.887	847	96.747	94,05%	(5.754)

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				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	58	0,00%	0,00%	0,00%	0,82%	58	58	58			
	Cilem	-	-	-	-	58	0,00%	0,00%	0,00%	0,82%	58	58	58			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
4	CFG	-	389	387	884	0	0,00%	0,46%	0,46%	1,05%	497	884	495			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	229	229	224	0	0,00%	0,27%	0,27%	0,27%	(4)	224	(5)			
	Mitraguna & Others	-	229	229	224	0	0,00%	0,60%	0,60%	0,60%	(4)	224	(5)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,27%	0,27%	0,27%	(4)	224	(5)	0,60%	-123,71%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

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	11.015	22.624	22.808	22.856	26	48	232	1,03%	11.841	107,50%	17.115	133,54%	5.741
2	Tabungan	115.074	111.762	117.312	114.716	3.958	(2,596)	2.954	2,64%	(358)	-0,31%	124.578	92,08%	(9.862)
3	Deposito	23.779	24.785	24.785	24.636	69	(150)	(150)	-0,60%	856	3,60%	24.677	99,83%	(42)
	Total	149.869	159.171	164.905	162.208	4.053	(2,697)	3.037	1,91%	12.339	8,23%	166.371	97,50%	(4.162)
	CASA	126.089	134.386	140.120	137.572	3.984	(2,547)	3.187	2,37%	11.483	9,11%	141.693	97,09%	(4.121)
	(%) CASA	84,13%	84,43%	84,97%	84,81%									
	FDR	105,52%	113,31%	109,35%	111,17%									

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	7.372	6.222	6.249	6.222		(27)	0	0,00%	(1.150)	-15,59%	-	0,00%	6.222
2	Giro ISE	1.170	279	315	279		(36)	0	0,00%	(891)	-76,15%	-	0,00%	279
3	Tabungan ISE	2.302	1.843	1.834	1.843		9	0	0,00%	(459)	-19,92%	-	0,00%	1.843
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%	-	0,00%	4.100
5	CIF ISE	69	80	79	80		1	0	0,00%	11	15,94%	-	0,00%	80

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	731	1.458	1.458	100	-	-100	51	0	727	-	731	199,45%	727
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.458	100	-	-100	51	0	727	-	731	199,45%	727
	• Local Champion	731	554	554	100	-	-100	70	0	-177	-	731	75,83%	(177)
	• Value Chain	-	904	904	-	-	-	-19	0	904	-	0	0,00%	904
2	MBG	14.454	21.062	21.135	-	100	100	425	73	6.681	27	19.012	111,17%	2.124
	KUR	11.979	19.003	19.084	-	100	100	496	81	7.104	19	16.423	116,20%	2.661
	Non KUR	2.475	2.059	2.052	-	-	0	-71	-8	-423	8	2.589	79,26%	(537)
3	PWG	2.088	8.579	8.719	-	181	181	126	140	6.631	41	9.948	87,65%	(1.229)
	Cilem	1.902	8.366	8.489	-	156	156	150	123	6.587	34	9.762	86,96%	(1.273)
	Gadai	186	213	230	-	24	24	-24	17	44	7	186	123,73%	44
4	CFG	140.874	149.252	149.019	-	912	912	-564	-233	8.145	1.145	153.851	96,86%	(4.832)
	CF 1	3.720	5.449	5.436	-	-	0	-22	-14	1.715	14	5.317	102,23%	119
	Total Griya	422	1.164	1.164	-	-	0	0	0	741	-	838	138,79%	325
	• Total Non Program	422	1.164	1.164	-	-	0	0	0	741	-	838	138,79%	325
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.272	-	-	0	-22	-14	974	14	4.479	95,39%	(206)
	CF 2	137.153	143.803	143.583	-	912	912	-542	-219	6.430	1.131	148.534	96,67%	(4.951)
	Mitraguna & Others	95.850	99.959	99.923	-	700	700	-1.303	-36	4.074	736	106.067	94,21%	(6.143)
	Pensiun	41.304	43.844	43.660	-	212	212	-184	2.356	396	-	42.468	102,81%	1.193
	Total Pembiayaan	158.147	180.352	180.332	100	1.193	1.093	38	-20	22.185	1.213	183.542	98,25%	(3.210)

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	-	48	47	47	47	0,00%	3,20%	3,20%	-	47	(1)			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	47	0,00%	3,20%	3,20%	-	47	(1)			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	-	551	0,16%	0,00%	2,61%	551	527	551			
	KUR	24	-	-	-	485	0,20%	0,00%	2,54%	485	462	485			
	Non KUR	-	-	-	-	65	0,00%	0,00%	3,18%	65	65	65			
3	PWG	-	-	-	-	111	0,00%	0,00%	1,27%	111	111	111			
	Cilem	-	-	-	-	111	0,00%	0,00%	1,31%	111	111	111			
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	3.984	3.984	0,45%	1,13%	2,67%	2.301	3.348	2.522			
	CF 1	195	110	334	1.504	1.504	5,25%	6,13%	27,66%	1.170	1.308	1.393			
	Total Griya	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	195	110	334	1.504	1.504	5,92%	7,79%	35,20%	1.170	1.308	1.393			
	CF 2	441	1.352	1.348	2.480	2.480	0,32%	0,94%	1,73%	1.132	2.039	1.129			
	Mitraguna & Others	441	1.183	1.348	1.659	1.659	0,46%	1,35%	1,66%	310	1.218	476			
	Pensiun	-	169	-	821	821	0,00%	1,88%	0,00%	821	821	653			
	Total Pembiayaan	537	258	257	257	257	0,34%	0,14%	2,60%	2.963	4.032	3.182	1,10%	-675,65%	1,0%

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	-	-	-	-	-	0,00%	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	224	220	219	219	219	1,55%	1,04%	1,04%	-	(5)	(1)			
	KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	220	219	219	219	9,04%	10,64%	10,67%	-	(5)	(1)			
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-												

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	6.790	6.505	5.621	6.261	(1.908)	640	(243)	-3,74%	(528)	-7,78%	14.374	43,56%	(8.113)
2	Tabungan	175.767	198.253	200.722	203.932	4.592	3.210	5.679	2,86%	28.165	16,02%	191.167	106,68%	12.765
3	Deposito	41.842	50.886	50.716	50.711	(773)	(5)	(176)	-0,35%	8.868	21,19%	42.458	119,44%	8.252
	Total	224.399	255.644	257.059	260.904	1.911	3.845	5.260	2,06%	36.505	16,27%	247.999	105,20%	12.905
	CASA	182.557	204.758	206.343	210.193	2.684	3.850	5.436	2,65%	27.636	15,14%	205.541	102,26%	4.652
	(%) CASA	81,35%	80,09%	80,27%	80,56%									
	FDR	108,91%	102,51%	101,63%	100,13%									

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	4.083	6.193	6.182	6.193		11	0	0,00%	2.111	51,69%	-	0,00%	6.193
2	Giro ISE	1.486	3.178	3.173	3.178		5	0	0,00%	1.692	113,83%		0,00%	3.178
3	Tabungan ISE	2.597	3.016	3.009	3.016		7	0	0,00%	419	16,13%		0,00%	3.016
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	158	157	158		1	0	0,00%	20	14,49%		0,00%	158

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	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Local Champion	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	96.638	-	90	90	-1.166	-39	-1.095	129	103.342	93,51%	(6.705)
	KUR	92.544	90.757	90.733	-	90	90	-934	-24	-1.811	114	97.667	92,90%	(6.934)
	Non KUR	5.189	5.919	5.904	-	-	0	-232	-15	716	15	5.676	104,03%	229
3	PWG	10.721	22.181	22.551	634	620	-13	1.305	369	11.830	251	32.125	70,20%	(9.574)
	Cilem	6.388	13.681	13.869	41	223	182	943	188	7.481	35	21.573	64,29%	(7.704)
	Gadai	4.333	8.500	8.682	592	397	-195	362	181	4.349	10.553	82,27%	(1.871)	
4	CFG	134.342	140.777	139.638	1.104	225	-879	1.543	-1.139	5.295	1.364	156.757	89,08%	(17.120)
	CF 1	27.563	25.063	25.017	-	-	0	-271	-46	-2.546	46	32.202	77,69%	(7.185)
	Total Griya	18.820	16.452	16.433	-	-	0	0	-19	-2.388	19	21.615	76,02%	(5.182)
1	• Total Non Program	5.808	4.898	4.892	-	-	0	-59	-6	-916	6	6.766	72,30%	(1.874)
	• Program	13.012	11.553	11.541	-	-	0	-124	-13	-1.471	13	14.849	77,72%	(3.308)
	Oto	8.743	8.611	8.584	-	-	0	-271	-27	-1.59	27	10.587	81,08%	(2.003)
	CF 2	106.779	115.714	114.621	1.104	225	-879	1.813	-1.093	7.842	1.318	124.556	92,02%	(9.934)
	Mitraguna & Others	66.464	74.478	73.711	714	225	-489	1.897	-766	7.247	991	82.423	89,43%	(8.711)
	Pensiun	40.315	41.236	40.910	390	-	-390	-84	-326	594	326	42.133	97,10%	(1.223)
	Total Pembiayaan	244.391	262.053	261.244	1.738	935	-802	1.571	-808	16.853	1.744	293.820	88,91%	(32.575)

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				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	83	-	-	-	5,19%	0,00%	0,00%	5,19%	0,00%	-	(83)	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	5,19%	0,00%	-	(83)	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	931	946	780	1.222	0,95%	0,81%	1,26%	442	291	276						
	KUR	830	846	683	989	0,90%	0,75%	1,09%	306	160	144						
	Non KUR	101	100	97	233	1,95%	1,64%	3,94%	136	132	133						
3	PWG	7	-	-	100	0,06%	0,00%	0,44%	100	93	100						
	Cilem	-	-	-	75	0,00%	0,00%	0,54%	75	75	75						
	Gadai	-	7	-	25	0,15%	0,00%	0,29%	25	19	25						
4	CFG	949	1.067	1.430	3.591	0,71%	1,02%	2,57%	2.161	2.642	2.524						
	CF 1	949	1.067	983	1.879	3,44%	3,92%	7,51%	895	930	812						
	Total Griya	745	834	757	887	3,96%	4,60%	5,40%	130	142	52						
	Oto	204	232	226	992	2,34%	2,63%	11,56%	766	788	760						
	CF 2	-	-	446	1.712	0,00%	0,39%	1,49%	1.266	1.712	1.712						
	Mitraguna & Others	-	-	446	1.541	0,00%	0,60%	2,09%	1.095	1.541	1.541						
	Pensiun	-	-	-	171	0,00%	0,00%	0,42%	171	171	171						
	Total Pembiayaan	1.942	2.888	2.704	3.145	0,79%	1,03%	1,20%	441	1.203	257	3,68%	-205,92%	2,5%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	238.797	251.305	262.140	23.343		2.75	2.95	3.00
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%	1.255	1.469	1.587

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	3.637	2.833	2.941	2.991	261	50	158	5,58%	(647)	-17,78%	9.639	31,03%	(6.648)
2	Tabungan	133.319	154.882	153.862	154.012	2.042	150	(870)	-0,56%	20.693	15,52%	144.556	106,54%	9.457
3	Deposito	34.970	33.332	33.332	33.332	560	0	0	0,00%	(1.638)	-4,68%	36.234	91,99%	(2.902)
	Total	171.926	191.046	190.135	190.335	2.862	200	(712)	-0,37%	18.408	10,71%	190.428	99,95%	(94)
	CASA	136.957	157.715	156.803	157.003	2.302	200	(712)	-0,45%	20.046	14,64%	154.194	101,82%	2.809
	(%) CASA	79,66%	82,55%	82,47%	82,49%									
	FDR	77,08%	67,13%	67,02%	66,95%									

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	2.034	2.301	2.298	2.301	4	0	0,00%	267	13,13%	-	0,00%	2.301	
2	Giro ISE	95	517	517	517	0	0	0,00%	422	444,87%	517	0,00%		
3	Tabungan ISE	1.439	1.285	1.281	1.285	4	0	0,00%	(155)	-10,76%	1.285	0,00%	1.285	
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%	500	0,00%	500	
5	CIF ISE	176	228	228	228	0	0	0,00%	52	29,55%	228	0,00%	228	

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	18.945	18.568	18.491	-	-	0	-1.287	-77	-454	77	21.588	85,65%	(3.097)
	KUR	17.446	17.524	17.450	-	-	0	-984	-73	4	73	19.977	87,35%	(2.527)
	Non KUR	1.500	1.044	1.041	-	-	0	-302	-3	-459	3	1.611	64,62%	(570)
3	PWG	1.695	7.408	7.478	-	150	150	354	70	5.783	79	6.399	116,87%	1.079
	Cilem	1.695	7.408	7.478	-	150	150	354	70	5.783	79	6.399	116,87%	1.079
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.453	-	30	30	-2.978	-819	-10.421	849	115.400	87,91%	(13.946)
	CF 1	3.054	2.795	2.783	-	0	-55	-13	-271	13	3.488	79,79%	(705)	
	Total Griya	942	876	876	-	0	0	0	-66	-	1.055	83,01%	(179)	
	• Total Non Program	942	876	876	-	0	-6	0	0	-	1.055	83,01%	(179)	
	• Program	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	2.112	1.920	1.907	-	0	-55	-13	-205	13	2.433	78,40%	(526)	
	CF 2	108.821	99.477	98.670	-	30	30	-2.923	-807	-10.150	837	111.912	88,17%	(13.242)
	Mitraguna & Others	34.866	41.418	40.976	-	0	-115	-442	6.110	442	37.641	108,86%	3.335	
	Pensiun	73.955	58.059	57.694	-	30	30	-2.808	-365	-16.261	395	74.271	77,68%	(16.577)
	Total Pembiayaan	132.514	128.248	127.422	-	180	180	-3.910	-826	-5.092	1.005	143.386	88,87%	(15.964)

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	302	530	94	129	1,59%	0,51%	0,70%	35	(172)	(401)						
	KUR	199	530	94	129	1,14%	0,54%	0,74%	35	(70)	(401)						
	Non KUR	102	-	-	-	6,82%	0,00%	0,00%	-	-	(102)						
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
4	CFG	58	1.868	1.234	3.007	0,05%	1,21%	2,96%	1.773	2.948	1.138						
	CF 1	54	31	28	200	1,76%	1,01%	7,18%	172	146	169						
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Oto	54	31	28	200	2,55%	1,47%	10,48%	172	146	169						
	CF 2	5	1.838	1.206	2.807	0,00%	1,21%	2,84%	1.601	2.802	969						
	Mitraguna & Others	5	1.758	1.125	1.687	0,01%	2,72%	4,12%	562	1.683	(70)						
	Pensiun	-	80	81	1.119	0,00%	0,14%	1,94%	1.039	1.119	1.040						
	Total Pembiayaan	360	2.399	1.328	3.306	0,27%	1,04%	2,59%	1.978	2.946	907	3,78%	-45,67%	1,2%			

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	69	328	366	305	0,37%	1,97%	1,65%	(61)	236	(23)						
	KUR	60	232	366	305	0,34%	2,09%	1,75%	(61)	245	74						
	Non KUR	9	96	-	-	0,62%	0,00%	0,00%	-	(9)	(96)						
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,0								

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	2.839	2.314	1.626	1.570	(204)	(56)	(744)	-32,17%	(1.269)	-44,70%	7.495	20,94%	(5.925)
2	Tabungan	118.896	130.042	128.220	129.342	5.288	1.122	(700)	-0,54%	10.446	8,79%	132.336	97,74%	(2.994)
3	Deposito	12.522	15.544	15.559	15.559	(147)	0	15	0,10%	3.037	24,26%	13.338	116,65%	2.221
	Total	134.257	147.901	145.405	146.471	4.937	1.066	(1.429)	-0,97%	12.214	9,10%	153.169	95,63%	(6.698)
	CASA	121.735	132.356	129.846	130.912	5.084	1.066	(1.445)	-1,09%	9.177	7,54%	139.831	93,62%	(8.919)
	(%) CASA	90,67%	89,49%	89,30%	89,38%									
	FDR	193,63%	185,65%	189,12%	187,75%									

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	3.925	4.001	3.990	4.001		11	0	0,00%	76	1,95%	-	0,00%	4.001
2	Giro ISE	2.210	1.269	1.257	1.269		12	0	0,00%	(941)	-42,59%	-	0,00%	1.269
3	Tabungan ISE	1.714	2.732	2.733	2.732		(1)	0	0,00%	1.018	59,37%	-	0,00%	2.732
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	145	143	145		2	0	0,00%	37	34,26%	-	0,00%	145

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	155	61	61	-	-	0	-9	0	-94	-	155	39,60%	(94)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	61	-	-	0	-9	0	-94	-	155	39,60%	(94)
	• Local Champion	155	61	61	-	-	0	-9	0	-94	-	155	39,60%	(94)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	71.340	670	-	-670	841	-164	-4.921	164	76.854	92,83%	(5.514)
	KUR	69.790	66.016	65.857	670	-	-670	1.010	-159	-3.933	159	70.240	93,76%	(4.383)
	Non KUR	6.471	5.488	5.483	-	-	0	-168	-5	-988	5	6.614	82,90%	(1.131)
3	PWG	2.698	8.741	8.902	45	200	155	301	160	6.204	39	11.023	80,76%	(2.121)
	Cilem	2.698	8.741	8.902	45	200	155	301	160	6.204	39	11.023	80,76%	(2.121)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	194.693	602	827	225	1.026	418	13.847	409	199.512	97,58%	(4.819)
	CF 1	24.361	31.792	31.721	99	20	-79	41	-71	7.360	91	26.703	118,79%	5.018
	Total Griya	4.158	5.304	5.300	-	-	0	0	-4	1.142	4	4.806	110,27%	494
	• Total Non Program	3.841	5.012	5.008	-	-	0	-35	-4	1.167	4	4.445	112,67%	563
	• Program	317	292	292	-	-	0	-2	0	-25	-	361	80,82%	(69)
	Oto	20.203	26.488	26.421	99	20	-79	41	-67	6.217	87	21.897	120,66%	4.524
	CF 2	156.485	162.483	162.972	503	807	304	985	489	6.487	318	172.808	94,31%	(9.837)
	Mitraguna & Others	140.742	148.597	149.214	503	807	304	1.270	617	8.472	190	155.396	96,02%	(6.183)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,02%	(3.654)
	Total Pembiayaan	259.960	274.582	274.996	1.316	1.027	-289	2.160	414	15.036	613	287.544	95,64%	(12.548)

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	-	439	551	1.123	0,00%	0,77%	1.57%	573	1.123	684						
	KUR	-	398	511	942	0,00%	0,77%	1,43%	432	942	545						
	Non KUR	-	41	40	181	0,00%	0,73%	3,30%	141	181	139						
3	PWG	-	-	-	-	24	0,00%	0,00%	0,27%	24	24	24					
	Cilem	-	-	-	-	24	0,00%	0,00%	0,27%	24	24	24					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	4.563	2.138	2.643	3.584	0,00%	2,52%	1,36%	1,84%	940	(979)	1.445					
	CF 1	1.171	1.100	1.509	2.085	4,81%	4,75%	6,57%	575	914	985						
	Total Griya	405	-	379	20	9,74%	7,15%	0,38%	(359)	(385)	20						
	Oto	766	1.100	1.130	2.064	3,79%	4,27%	7,81%	934	1.298	964						
	CF 2	3.391	1.038	1.134	1.499	2,17%	0,70%	0,92%	365	(1.893)	461						
	Mitraguna & Others	3.391	1.038	1.134	1.134	0,76%	0,76%	0,76%	-	(2.257)	96						
	Pensiun	95	-	-	-	0,00%	0,00%	0,00%	365	365	365						
	Total Pembiayaan	4.563	2.973	3.045	3.045	1,06%	1,11%	1,11%	-	298	72	1,20%	-8,60%	0,1%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	259.177	264.312	275.722	16.545		2.74	3.22	3.23
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%	631	1.520	1.542

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	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
(%) CASA		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
FDR		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

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	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%	-	0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%	-	0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%	-	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					% 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	-	-	-	-		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%	-	-	-	5,20%	#DIV/0!	5,2%

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	-	-	-	-		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%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	
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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	1.507	1.026	1.147	1.194	657	48	169	16,44%	(313)	-20,78%	4.003	29,84%	(2.808)
2	Tabungan	77.097	95.902	96.307	96.555	2.511	248	653	0,68%	19.458	25,24%	82.429	117,14%	14.126
3	Deposito	8.333	13.467	13.467	13.507	(12)	40	40	0,30%	5.174	62,10%	9.029	149,59%	4.478
	Total	86.937	110.395	110.921	111.256	3.155	336	862	0,78%	24.319	27,97%	95.461	116,55%	15.796
	CASA	78.604	96.928	97.454	97.749	3.167	296	822	0,85%	19.145	24,36%	86.431	113,09%	11.318
	(%) CASA	90,42%	87,80%	87,86%	87,86%									
	FDR	27,35%	46,81%	46,65%	46,51%									

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.
1	DPK ISE	24.432	28.166	28.119	28.166	47	0	0,00%	3.734	15,28%	-	0,00%	28.166
2	Giro ISE	1.505	1.023	1.005	1.023	18	0	0,00%	(482)	-32,06%	-	0,00%	1.023
3	Tabungan ISE	19.127	23.343	23.314	23.343	29	0	0,00%	4.216	22,04%	-	0,00%	23.343
4	Deposito ISE	3.800	3.800	3.800	3.800	0	0	0,00%	0	0,00%	-	0,00%	3.800
5	CIF ISE	46	109	107	109	2	0	0,00%	63	136,96%	-	0,00%	109

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	7.909	18.124	18.106	-	-	0	809	-18	10.197	18	17.599	102,88%	507
	KUR	7.722	16.929	16.912	-	-	0	644	-17	9.191	17	17.082	99,01%	(170)
	Non KUR	188	1.195	1.194	-	-	0	165	-1	1.006	1	517	230,88%	677
3	PWG	1.199	7.125	7.289	22	176	154	936	164	6.090	12	7.689	94,80%	(400)
	Cilem	1.199	7.125	7.289	22	176	154	936	164	6.090	12	7.689	94,80%	(400)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.346	226	-	-226	1.114	-76	11.673	76	24.603	107,08%	1.743
	CF 1	4.501	8.858	8.829	226	-	-226	889	-30	4.328	30	5.723	154,27%	3.106
4	Total Non Program	108	76	76	-	-	0	0	0	-32	-	426	17,81%	(350)
	Program	-	-	-	-	-	0	0	0	-32	-	426	17,81%	(350)
	Oto	4.393	8.783	8.753	226	-	-226	889	-30	4.360	30	5.297	165,25%	3.456
	CF 2	10.171	17.564	17.517	-	-	0	224	-47	7.346	47	18.880	92,78%	(1.363)
	Mitraguna & Others	10.171	15.574	15.534	-	-	0	233	-40	5.363	40	17.990	86,35%	(2.455)
	Pensiun	-	1.989	1.982	-	-	0	-9	-7	1.982	7	890	222,63%	1.092
	Total Pembiayaan	23.780	51.671	51.741	248	176	-72	2.859	70	27.960	106	49.891	103,71%	1.850

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	-	-	-	-	97	0,00%	0,00%	0,54%	97	97	97	97			
	KUR	-	-	-	-	97	0,00%	0,00%	0,57%	97	97	97	97			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	46	0,00%	0,00%	0,63%	46	46	46	46			
	Cilem	-	-	-	-	46	0,00%	0,00%	0,63%	46	46	46	46			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	156	90	1.213	0,00%	0,00%	0,34%	4,60%	1.122	1.213	1.057	1.057			
	CF 1	-	156	90	1.213	0,00%	0,00%	1,02%	13,74%	1.122	1.213	1.057	1.057			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	156	90	1.213	0,00%	0,00%	1,03%	13,85%	1.122	1.213	1.057	1.057			
	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%	-	-	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	78.826	86.938	104.096	25.270	
2	Contribution Margin	469	842	1.315	846	-180,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,47	3,53	0,06	0,55
CIF Payroll	626	680	657	(23)	31

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	80.039	5.430	7.096	11.501	(210)	4.405	6.072	111,82%	(68.538)	-85,63%	93.470	12,30%	(81.968)
2	Tabungan	33.280	44.566	45.792	44.986	939	(806)	420	0,94%	11.706	35,17%	38.014	118,34%	6.972
3	Deposito	18.866	77.656	77.659	77.659	1.032	0	3	0,00%	58.793	311,63%	19.836	391,52%	57.824
	Total	132.186	127.652	130.547	134.147	1.760	3.599	6.495	5,09%	1.961	1,48%	151.319	88,65%	(17.173)
	CASA	113.319	49.996	52.888	56.487	729	3.599	6.491	12,98%	(56.832)	-50,15%	131.484	42,96%	(74.997)
	(%) CASA	85,73%	39,17%	40,51%	42,11%									
	FDR	12,66%	24,75%	24,12%	23,47%									

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	584	905	896	905	9	0	0,00%	321	54,89%	-	0,00%	905
2	Giro ISE	18	55	48	55	8	0	0,00%	38	214,68%	-	0,00%	55
3	Tabungan ISE	567	850	848	850	1	0	0,00%	283	49,93%	-	0,00%	850
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	30	36	36	36	0	0	0,00%	6	20,00%	-	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	728	3.113	3.121	-	22	22	162	8	2.393	15	3.778	82,60%	(657)	
	Cilem	728	3.113	3.121	-	22	22	162	8	2.393	15	3.778	82,60%	(657)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	16.008	28.484	28.368	-	-	0	1.046	-116	12.360	116	27.778	102,12%	590	
	CF 1	6.128	9.054	9.029	-	-	0	122	-26	2.900	26	7.576	119,17%	1.452	
	Total Griya	4.538	7.289	7.279	-	-	0	0	-10	2.742	10	4.915	148,11%	2.365	
4	• Total Non Program	4.538	6.115	6.105	-	-	0	0	-36	-10	1.567	10	4.915	124,21%	1.190
	• Program	-	1.175	1.175	-	-	0	172	0	1.175	-	0	0,00%	1.175	
	Oto	1.591	1.765	1.749	-	-	0	122	-16	159	16	2.662	65,72%	(912)	
	CF 2	9.879	19.429	19.339	-	-	0	924	-90	9.460	90	20.202	95,73%	(863)	
	Mitraguna & Others	9.209	18.517	18.432	-	-	0	929	-85	9.224	85	18.475	99,77%	(43)	
	Pensiun	671	912	907	-	-	0	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	31.488	-	22	22	1.208	-109	14.753	131	31.556	99,79%	(68)	

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	-	-	-	-	55	0,00%	0,00%	1,77%	55	55	55	55				
	Cilem	-	-	-	-	55	0,00%	0,00%	1,77%	55	55	55	55				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	258	257	777	0,00%	0,00%	0,90%	2,74%	521	777	519					
	CF 1	-	-	-	-	113	0,00%	0,00%	0,00%	1,25%	113	113	113				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	-	-	-	-	113	0,00%	0,00%	0,00%	6,46%	113	113	113				
	CF 2	-	258	257	664	0,00%	0,00%	1,32%	3,43%	408	664	406					
	Mitraguna & Others	-	258	257	664	0,00%	0,00%	1,39%	3,60%	408	664	406					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	-	258	257	832	0,00%	0,00%	2,64%	-	576	832	574	0,29%	88,97%	-2,4%		

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%	-	-	-					

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	1.748	372	367	359	(2.713)	(9)	(13)	-3,58%	(1.389)	-79,47%	8.707	4,12%	(8.348)
2	Tabungan	52.637	67.696	67.980	69.218	3.154	1.239	1.522	2,25%	16.582	31,50%	59.126	117,07%	10.093
3	Deposito	30.502	32.660	32.110	31.810	(207)	(300)	(850)	-2,60%	1.308	4,29%	31.501	100,98%	309
	Total	84.886	100.728	100.457	101.388	234	930	659	0,65%	16.501	19,44%	99.334	102,07%	2.054
	CASA	54.385	68.068	68.347	69.577	442	1.230	1.509	2,22%	15.193	27,94%	67.833	102,57%	1.744
	(%) CASA	64,07%	67,58%	68,04%	68,63%									
	FDR	15,32%	28,93%	29,31%	29,04%									

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	1.979	1.152	1.154	1.152	(2)	0	0,00%	(827)	-41,79%		-	0,00%	1.152
2	Giro ISE	1.572	313	313	313	0	0	0,00%	(1.259)	-80,06%			0,00%	313
3	Tabungan ISE	407	839	841	839	(2)	0	0,00%	432	105,98%			0,00%	839
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%			0,00%	47

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	2.928	7.616	7.670	-	80	80	169	54	4.742	26	5.655	135,64%	2.015
	Cilem	2.928	7.616	7.670	-	80	80	169	54	4.742	26	5.655	135,64%	2.015
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	21.772	517	300	-217	925	246	11.693	54	18.905	115,16%	2.866
	CF 1	3.825	6.546	6.532	247	-	-247	135	-14	2.707	14	4.911	133,02%	1.621
	Total Griya	789	1.474	1.473	-	0	0	-2	684	2	-	1.072	137,43%	401
	• Total Non Program	789	1.474	1.473	-	0	0	-3	684	2	-	1.072	137,43%	401
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	5.059	247	-	-247	135	-13	2.023	13	3.839	131,78%	1.220
	CF 2	6.254	14.979	15.240	270	300	30	789	260	8.986	40	13.995	108,90%	1.245
	Mitraguna & Others	5.039	13.436	13.707	-	300	300	660	272	8.668	28	11.989	114,34%	1.719
	Pensiun	1.215	1.544	1.532	270	-	-270	130	-11	318	11	2.006	76,38%	(474)
	Total Pembiayaan	13.007	29.141	29.442	517	380	-137	1.094	300	16.435	80	24.560	119,88%	4.882

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	-	-	-	-	5	0,00%	0,00%	0,07%	5	5	5	5	5	5	5	5	
	Cilem	-	-	-	-	5	0,00%	0,00%	0,07%	5	5	5	5	5	5	5	5	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	83	31	79	750	0,82%	0,37%	0,34%	671	667	719							
	CF 1	83	-	79	594	2,17%	1,21%	0,90%	515	511	594							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Oto	83	-	79	594	2,73%	1,56%	11,74%	515	511	594							
	CF 2	-	31	-	156	0,00%	0,00%	1,03%	156	156	126							
	Mitraguna & Others	-	31	-	156	0,00%	0,00%	1,14%	156	156	126							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	45	31	31	7,77%	#####	7,6%	7,6%	7,6%	7,6%	7,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.327	86.720	102.593	29.266	
2	Contribution Margin	849	1.421	1.472	623	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,29	3,46	3,49	0,03	0,20
CIF Payroll	477	546	557	11	80