

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	178.926	168.524	(4.060)	(10.403)	39.658	30,77%	12.657	8,12%	346.235	48,67%	(177.711)
2	Tabungan	1.803.617	1.980.739	1.999.343	2.003.968	51.335	4.625	23.229	1,17%	200.352	11,11%	2.083.113	96,20%	(79.145)
3	Deposito	681.198	762.342	755.557	746.241	(32.431)	(9.315)	(16.101)	-2,11%	65.044	9,55%	699.248	106,72%	46.993
	<b>Total</b>	<b>2.640.681</b>	<b>2.871.948</b>	<b>2.933.826</b>	<b>2.918.734</b>	<b>14.844</b>	<b>(15.092)</b>	<b>46.786</b>	<b>1,63%</b>	<b>278.053</b>	<b>10,53%</b>	<b>3.128.596</b>	<b>93,29%</b>	<b>(209.863)</b>
	<b>CASA</b>	<b>1.959.483</b>	<b>2.109.605</b>	<b>2.178.269</b>	<b>2.172.492</b>	<b>47.274</b>	<b>(5.777)</b>	<b>62.887</b>	<b>2,98%</b>	<b>213.009</b>	<b>10,87%</b>	<b>2.429.348</b>	<b>89,43%</b>	<b>(256.856)</b>
	<b>(%) CASA</b>	<b>74,20%</b>	<b>73,46%</b>	<b>74,25%</b>	<b>74,43%</b>									
	<b>FDR</b>	<b>99,99%</b>	<b>104,53%</b>	<b>102,83%</b>	<b>103,36%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	82.410	84.369		1.959	1.699	2,06%	18.759	28,59%	95.806	88,06%	(11.437)
2	Giro ISE	23.758	19.536	19.889	20.742		853	1.206	6,17%	(3.017)	-12,70%	42.060	49,31%	(21.318)
3	Tabungan ISE	30.646	53.467	52.854	53.960		1.106	493	0,92%	23.314	76,07%	34.843	154,87%	19.117
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.163	5.900	907	-4.993	3.622	253	19.766	654	115.782	86,51%	(15.618)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.755	5.900	907	-4.993	3.623	253	10.222	654	85.508	88,59%	(9.753)
	• Local Champion	62.373	72.430	72.722	5.900	907	-4.993	3.655	292	10.349	615	71.843	101,22%	879
	• Value Chain	3.160	3.072	3.033	-	-	-	-32	-39	-128	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	389.698	2.455	3.860	1.405	2.543	854	21.639	3.006	422.292	92,28%	(32.594)
	KUR	343.457	362.300	363.100	2.455	3.700	1.245	1.434	800	19.643	2.900	394.978	91,93%	(31.878)
3	PWG	200.888	356.932	367.752	26.185	27.507	1.322	19.828	10.820	166.864	16.688	371.423	99,01%	(3.671)
	Cilem	92.590	195.267	201.107	6.107	10.196	4.089	15.699	5.840	108.516	4.357	231.018	87,05%	(29.912)
	Gadai	108.298	161.666	166.646	20.078	17.311	-2.767	4.129	4.980	58.348	12.331	140.405	118,69%	26.241
4	CFG	1.991.066	2.156.369	2.159.328	14.259	23.325	9.066	11.052	2.959	168.262	20.366	2.211.667	97,63%	(52.339)
	CF 1	271.158	283.057	282.609	1.843	720	-1.123	1.942	-449	11.451	1.169	309.258	91,38%	(26.650)
	Total Griya	236.939	232.575	232.596	-	700	700	0	21	-4.343	679	255.971	90,87%	(23.375)
	• Total Non Program	155.508	155.596	155.849	-	700	700	-2.038	252	341	448	163.915	95,08%	(8.067)
	• Program	81.431	76.979	76.747	-	-	0	-302	-232	-4.683	232	92.056	83,37%	(15.308)
	Oto	34.219	50.482	50.012	1.843	20	-1.823	1.942	-469	15.794	490	53.287	93,85%	(3.275)
	CF 2	1.719.908	1.873.311	1.876.719	12.416	22.605	10.189	9.111	3.408	156.812	19.197	1.902.409	98,65%	(25.569)
	Mitraguna & Others	1.474.657	1.605.638	1.609.768	11.704	21.022	9.318	8.035	4.131	135.111	16.891	1.638.476	98,25%	(28.707)
	Pensiun	245.250	267.674	266.951	712	1.583	871	1.076	-723	21.701	2.306	263.933	101,14%	3.018
	<b>Total Pembiayaan</b>	<b>2.640.411</b>	<b>3.002.055</b>	<b>3.016.941</b>	<b>48.800</b>	<b>55.600</b>	<b>6.800</b>	<b>37.045</b>	<b>14.886</b>	<b>376.531</b>	<b>40.714</b>	<b>3.121.164</b>	<b>96,66%</b>	<b>(104.223)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-24	30-Nov-25	12-Dec-25	MtD	Net (UG) & DG			Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM		%	Penc.	Gap
1	SME	-	-	-	683	0,00%	0,00%	0,68%	683	683	683				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	683	0,00%	0,00%	0,90%	683	683	683				
	Value Chain	-	-	-	-	0,00%	0,251%	0,00%	(1.819)	-	-				
2	MBG	2.275	9.715	9.715	23.612	0,62%	2,50%	6,06%	13.897	21.337	13.897				
	KUR	1.785	8.311	8.311	20.914	0,52%	2,29%	5,76%	12.602	19.128	12.602				
	Non KUR	489	1.404	1.404	2.698	1,99%	5,29%	10,15%	1.295	2.209	1.295				
3	PWG	10	-	-	8.308	0,00%	0,00%	2,26%	8.308	8.298	8.308				
	Cilem	10	-	-	6.295	0,01%	0,00%	3,13%	6.295	6.285	6.295				
	Gadai	-	-	-	2.013	0,00%	0,00%	1,21%	2.013	2.013	2.013				
4	CFG	19.717	28.500	30.393	56.133	0,99%	1,41%	2,60%	25.740	36.416	27.633				
	CF 1	13.249	16.070	16.284	21.377	4,89%	5,75%	7,56%	5.094	8.129	5.307				
	Total Griya	12.780	15.301	15.217	18.414	5,39%	6,54%	7,92%	3.197	5.634	3.113				
	Oto	46	769	1.066	2.963	1,37%	2,11%	5,92%	1.897	2.494	2.194				
	CF 2	6.468	12.430	14.110	34.756	0,38%	0,75%	1,85%	20.646	28.287	22.326				
	Mitraguna & Others	5.999	11.068	12.494	31.277	0,41%	0,78%	1,94%	18.782	25.278	20.208				
	Pensiun	934	972	956	956	0,04%	0,03%	0,36%	-	21	(17)				
	<b>Total Pembiayaan</b>	<b>46.399</b>	<b>50.747</b>	<b>49.786</b>	<b>50.635</b>	<b>1,76%</b>	<b>1,66%</b>	<b>1,68%</b>	<b>849</b>	<b>4.236</b>	<b>(112)</b>	<b>1.79%</b>	<b>-6,47%</b>	<b>0,1%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.522.835	2.588.183	3.049.921	527.086	-49,8%
2	Contribution Margin	79.761	103.725	119.501	39.740	

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Oct-24	Sep-25	Oct-25			

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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	26.528	24.249	2.218	(2.278)	69	0,29%	(1.755)	-6,75%	42.690	56,80%	(18.441)
2	Tabungan	211.719	211.403	222.154	221.251	4.525	(903)	9.849	4,66%	9.532	4,50%	235.399	93,99%	(14.148)
3	Deposito	98.613	78.216	70.021	61.513	(26.842)	(8.508)	(16.703)	-21,35%	(37.100)	-37,62%	100.158	61,42%	(38.645)
	<b>Total</b>	<b>336.337</b>	<b>313.799</b>	<b>318.703</b>	<b>307.014</b>	<b>(20.100)</b>	<b>(11.689)</b>	<b>(6.785)</b>	<b>-2,16%</b>	<b>(29.323)</b>	<b>-8,72%</b>	<b>378.247</b>	<b>81,17%</b>	<b>(71.234)</b>
	CASA	237.724	235.583	248.682	245.501	6.742	(3.182)	9.918	4,21%	7.777	3,27%	278.089	88,28%	(32.589)
	(%) CASA	70,68%	75,07%	78,03%	79,96%									
	FDR	113,34%	133,66%	132,84%	137,89%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	15.474	18.301	20.500	21.092	591	2.790	15,25%	5.617	36,30%	-	0,00%	21.092		
2	Giro ISE	9.559	9.188	10.813	11.100	287	1.912	20,81%	1.541	16,12%	-	0,00%	11.100		
3	Tabungan ISE	5.622	9.114	9.688	9.992	304	878	9,63%	4.370	77,72%	-	0,00%	9.992		
4	Deposito ISE	293	-	-	-	0	0	#DIV/0!	(293)	-100,00%	-	0,00%	0		
5	CIF ISE	427	449	449	449	0	0	0,00%	22	5,15%	-	0,00%	449		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	17.555	18.483	18.483	5.000	-	-5.000	4.885	0	927	-	26.415	69,97%	(7.932)	
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)	
	Non-Linkage	17.555	18.483	18.483	5.000	-	-5.000	4.885	0	927	-	22.557	81,94%	(4.074)	
	• Local Champion	16.779	17.786	17.786	5.000	-	-5.000	4.892	0	1.007	-	19.150	92,88%	(1.364)	
	• Value Chain	777	697	697	-	-	-	-8	0	-79	-	3.407	20,46%	(2.710)	
2	MBG	48.456	40.571	40.201	-	-	0	-629	-370	-8.256	370	53.547	75,08%	(13.346)	
	KUR	46.158	37.777	37.414	-	-	0	-573	-363	-8.745	363	51.001	73,36%	(13.588)	
	Non KUR	2.298	2.794	2.787	-	-	0	-56	-7	489	7	2.546	109,48%	241	
3	PWG	20.904	27.647	28.529	1.523	2.371	848	840	882	7.624	1.489	36.253	78,69%	(7.724)	
	Cilem	9.146	13.553	14.079	85	831	746	-228	527	4.933	305	21.665	64,99%	(7.586)	
	Gadai	11.759	14.094	14.450	1.438	1.539	102	1.067	356	2.691	1.184	14.588	99,05%	(138)	
4	CFG	294.292	332.720	336.138	2.165	8.867	6.702	2.166	3.417	41.846	5.450	310.587	108,23%	25.551	
	CF 1	11.437	13.673	13.619	-	-	0	30	-54	2.182	54	13.443	101,31%	176	
	Total Griya	7.624	9.813	9.786	-	-	0	0	-27	2.162	27	8.137	120,27%	1.650	
	• Total Non Program	7.624	9.813	9.786	-	-	0	0	-285	-27	2.162	-	8.137	120,27%	1.650
	• Program	-	-	-	-	-	-	-	0	0	-	0	0,00%	0	
	Oto	3.813	3.860	3.833	-	-	0	30	-27	20	27	5.306	72,23%	(1.473)	
	CF 2	282.855	319.047	322.518	2.165	8.867	6.702	2.137	3.472	39.664	5.395	297.144	108,54%	25.374	
	Mitraguna & Others	252.904	279.776	282.224	2.165	7.572	5.407	1.839	2.448	29.320	5.124	265.729	106,21%	16.495	
	Pensiun	29.951	39.271	40.295	-	1.295	1.295	297	1.024	10.344	271	31.415	128,27%	8.880	
	<b>Total Pembiayaan</b>	<b>381.208</b>	<b>419.421</b>	<b>423.350</b>	<b>8.688</b>	<b>11.238</b>	<b>2.550</b>	<b>7.261</b>	<b>3.929</b>	<b>42.142</b>	<b>7.309</b>	<b>426.801</b>	<b>99,19%</b>	<b>(3.451)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	66	1.481	2.043	3.555	0,14%	5,03%	8,84%	1.513	3.489	2.075						
	KUR	66	1.317	1.944	3.371	0,14%	5,14%	9,01%	1.427	3.305	2.054						
	Non KUR	-	163	99	185	0,00%	3,54%	6,62%	85	185	21						
3	PWG	-	-	-	-	690	0,00%	0,00%	2.42%	690	690						
	Cilem	-	-	-	-	263	0,00%	0,00%	1.87%	263	263						
	Gadai	-	-	-	-	427	0,00%	0,00%	2,95%	427	427						
4	CFG	-	2.414	1.589	3.347	0,00%	0,48%	1,00%	1.758	3.347	933						
	CF 1	-	92	144	760	0,00%	1,05%	5,58%	617	760	668						
	Total Griya	-	-	-	-	62	0,00%	0,00%	0,64%	62	62						
	Oto	-	92	144	698	0,00%	3,72%	18,21%	554	698	606						
	CF 2	-	2.322	1.445	2.587	0,00%	0,45%	0,80%	1.142	2.587	265						
	Mitraguna & Others	-	1.933	838	1.912	0,00%	0,30%	0,68%	1.073	1.912	(22)						
	Pensiun	-	-	607	675	0,00%	1,55%	1,68%	68	675	287						
	<b>Total Pembiayaan</b>	<b>66</b>	<b>3.895</b>	<b>3.632</b>	<b>7.592</b>	<b>0,02%</b>	<b>0,87%</b>	<b>1,79%</b>	<b>3.961</b>	<b>7.526</b>	<b>3.697</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-1,8%</b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	-	2.879	(18)					
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	-</							

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	9.105	2.137	341	(6.967)	(7.420)	-77,64%	(2.150)	-50,16%	20.184	10,59%	(18.047)
2	Tabungan	160.765	165.013	171.007	171.239	(430)	232	6.226	3,77%	10.474	6,52%	183.329	93,41%	(12.090)
3	Deposito	65.984	39.292	39.004	38.732	(2.258)	(272)	(559)	-1,42%	(27.252)	-41,30%	67.399	57,47%	(28.667)
	<b>Total</b>	<b>231.036</b>	<b>213.861</b>	<b>219.116</b>	<b>212.108</b>	<b>(2.347)</b>	<b>(7.008)</b>	<b>(1.753)</b>	<b>-0,82%</b>	<b>(18.928)</b>	<b>-8,19%</b>	<b>270.912</b>	<b>78,29%</b>	<b>(58.804)</b>
	CASA	165.052	174.570	180.112	173.376	(89)	(6.736)	(1.194)	-0,68%	8.324	5,04%	203.513	85,19%	(30.137)
	(%) CASA	71,44%	81,63%	82,20%	81,74%									
	FDR	120,56%	147,01%	144,00%	148,76%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.219	2.229	10	11	0,50%	675	43,39%	-	0,00%	2.229	
2	Giro ISE	-	1	3	3	0	2	143,27%	3	#DIV/0!	-	0,00%	3	
3	Tabungan ISE	1.555	2.217	2.216	2.226	10	9	0,42%	671	43,17%	-	0,00%	2.226	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	150	166	166	166	0	0	0,00%	16	10,67%	-	0,00%	166	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.501	-	907	907	-71	327	4.430	580	4.308	104,48%	193
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.501	-	907	907	-71	327	4.450	580	2.443	184,24%	2.058
	• Local Champion	51	4.174	4.501	-	907	907	-71	327	4.450	580	1.185	379,75%	3.316
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.883	15	100	85	275	43	5.238	57	18.040	110,22%	1.843
	KUR	12.693	16.593	16.552	15	-	-15	-70	-42	3.859	42	15.923	103,95%	629
	Non KUR	1.952	3.247	3.332	-	100	100	345	84	1.379	16	2.117	157,36%	1.214
3	PWG	16.365	27.522	27.746	1.305	1.478	173	1.216	224	11.381	1.255	30.835	89,98%	(3.089)
	Cilem	8.190	16.328	16.573	787	460	-326	1.079	245	8.383	215	19.829	83,58%	(3.256)
	Gadai	8.175	11.195	11.173	518	1.018	500	137	-22	2.998	1.039	11.006	101,52%	167
4	CFG	247.446	262.863	263.396	1.516	2.828	1.312	1.576	533	15.951	2.295	264.150	99,71%	(753)
	CF 1	12.247	10.155	10.126	-	-	0	-71	-28	-2.121	28	14.252	71,05%	(4.125)
	Total Griya	9.062	7.492	7.487	-	-	0	0	-5	-1.575	5	9.532	78,55%	(2.045)
	• Total Non Program	9.062	7.492	7.487	-	-	0	0	-5	-1.575	5	9.532	78,55%	(2.045)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.639	-	-	0	-71	-23	-546	23	4.720	55,91%	(2.081)
	CF 2	235.199	252.708	253.270	1.516	2.828	1.312	1.648	562	18.071	2.266	249.898	101,35%	3.372
	Mitraguna & Others	206.067	222.689	223.736	1.516	2.828	1.312	1.518	1.047	17.669	1.781	219.260	102,04%	4.476
	Pensiun	29.132	30.019	29.534	-	-	0	130	-485	402	485	30.638	96,40%	(1.103)
	<b>Total Pembiayaan</b>	<b>278.528</b>	<b>314.400</b>	<b>315.527</b>	<b>2.836</b>	<b>5.313</b>	<b>2.477</b>	<b>2.996</b>	<b>1.127</b>	<b>36.998</b>	<b>4.186</b>	<b>317.333</b>	<b>99,43%</b>	<b>(1.806)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	79	80	597	597	0,00%	0,40%	3,00%	518	597	518			
	KUR	-	79	80	363	363	0,00%	0,48%	2,19%	283	363	283			
	Non KUR	-	-	-	234	234	0,00%	0,00%	7,04%	234	234	234			
3	PWG	-	-	-	517	517	0,00%	0,00%	1,86%	517	517	517			
	Cilem	-	-	-	295	295	0,00%	0,00%	1,78%	295	295	295			
	Gadai	-	-	-	223	223	0,00%	0,00%	1,99%	223	223	223			
4	CFG	713	728	670	3.610	3.610	0,29%	0,25%	1,37%	2.940	2.897	2.882			
	CF 1	8	466	462	462	462	0,06%	4,55%	4,57%	-	455	(4)			
	Total Griya	-	257	254	254	254	0,00%	3,39%	3,40%	-	254	(2)			
	Oto	8	210	208	208	208	0,24%	7,81%	7,88%	-	200	(2)			
	CF 2	705	262	208	3.148	3.148	0,30%	0,08%	1,24%	2.940	2.442	2.886			
	Mitraguna & Others	705	262	208	3.148	3.148	0,34%	0,09%	1,41%	2.940	2.442	2.886			
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>2.309</b>	<b>2.059</b>	<b>1.761</b>	<b>1.760</b>	<b>1.760</b>	<b>0,83%</b>	<b>0,56%</b>	<b>0,56%</b>	<b>(0)</b>	<b>(549)</b>	<b>(299)</b>	<b>5,87%</b>	<b>-951,66%</b>	<b>5,3%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	277.711	283.958	316.621	38.910			2,66	2,94	2,99	0,05
2	Contribution Margin	13.703	16.708	15.166	1.463	-10,7%		3.777	3.979	4.088	311

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	28.300	28.374	(952)	74	(503)	-1,74%	956	3,49%	37.560	75,54%	(9.187)
2	Tabungan	55.536	64.217	69.478	69.427	(4.016)	(51)	5.210	8,11%	13.891	25,01%	70.166	98,95%	(739)
3	Deposito	6.088	6.210	6.208	6.208	(599)	0	(1)	-0,02%	120	1,97%	7.064	87,89%	(856)
	<b>Total</b>	<b>89.042</b>	<b>99.304</b>	<b>103.986</b>	<b>104.009</b>	<b>(5.566)</b>	<b>22</b>	<b>4.705</b>	<b>4,74%</b>	<b>14.967</b>	<b>16,81%</b>	<b>114.790</b>	<b>90,61%</b>	<b>(10.781)</b>
	CASA	82.953	93.094	97.778	97.800	(4.967)	22	4.707	5,06%	14.847	17,90%	107.726	90,79%	(9.925)
	(%) CASA	93,16%	93,75%	94,03%	94,03%									
	FDR	82,33%	98,54%	94,88%	94,86%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	632	628		(4)	(494)	-44,01%	(2.489)	-79,84%	-	0,00%	628
2	Giro ISE	560	497	147	147		0	(350)	-70,48%	(414)	-73,82%	-	0,00%	147
3	Tabungan ISE	2.557	626	486	482		(4)	(144)	-23,00%	(2.076)	-81,16%	-	0,00%	482
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	54	54	54		0	0	0,00%	9	20,00%	-	0,00%	54

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.132	-	-	0	-472	0	-1,097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1,097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1,097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.754	-	320	320	-51	19	-67	301	22.370	79,37%	(4.616)
	KUR	16.625	17.059	17.082	-	320	320	-39	22	457	298	20.952	81,53%	(3.871)
	Non KUR	1.196	676	672	-	-	0	-12	-4	-524	4	1.417	47,44%	(745)
3	PWG	2.171	7.816	7.653	340	193	-147	1.321	-162	5.482	355	8.900	85,99%	(1.247)
	Cilem	2.171	7.816	7.653	340	193	-147	1.321	-162	5.482	355	8.900	85,99%	(1.247)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	71.127	771	1.648	877	666	956	21.040	692	64.162	110,86%	6.965
	CF 1	13.142	15.768	16.138	201	450	249	128	369	2.996	81	15.592	103,50%	546
	Total Griya	12.152	13.369	13.769	-	450	450	0	399	1.616	51	13.324	103,34%	445
	• Total Non Program	7.615	9.249	9.657	-	450	450	-114	409	2.043	41	8.194	117,86%	1.463
	• Program	4.537	4.121	4.111	-	-	0	-42	-10	-426	10	5.130	80,15%	(1.018)
	Oto	989	2.399	2.369	201	-	-201	128	-30	1.380	30	2.268	104,44%	101
	CF 2	36.945	54.402	54.989	570	1.198	628	538	587	18.044	611	48.570	113,22%	6.420
	Mitraguna & Others	31.987	49.469	50.014	570	1.120	550	590	545	18.027	575	42.422	117,90%	7.592
	Pensiun	4.958	4.933	4.975	-	78	78	-52	42	17	36	6.147	80,93%	(1.172)
	<b>Total Pembiayaan</b>	<b>73.308</b>	<b>97.854</b>	<b>98.666</b>	<b>1.110</b>	<b>2.161</b>	<b>1.051</b>	<b>1.464</b>	<b>813</b>	<b>25.358</b>	<b>1.349</b>	<b>98.660</b>	<b>100,01%</b>	<b>6</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-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	249	1.229	1.738	2.142	1.40%	9,80%	12,06%	403	1.892	912				
	KUR	249	1.229	1.660	2.028	1.50%	9,73%	11,87%	368	1.779	798				
	Non KUR	-	-	79	114	0,00%	11,62%	16,93%	35	114	114				
3	PWG	-	-	-	190	0,00%	0,00%	2,48%	190	190	190				
	Cilem	-	-	-	190	0,00%	0,00%	2,48%	190	190	190				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.001	789	700	1.207	2,00%	1,00%	1,70%	507	206	418				
	CF 1	727	789	700	654	5,53%	4,44%	4,05%	(46)	(73)	(135)				
	Total Griya	727	789	700	504	5,98%	5,24%	3,66%	(197)	(223)	(285)				
	Oto	-	-	-	150	0,00%	0,00%	6,34%	150	150	150				
	CF 2	274	-	-	553	0,74%	0,00%	1,01%	553	279	553				
	Mitraguna & Others	274	-	-	250	0,86%	0,00%	0,50%	250	(24)	250				
	Pensiun	-	-	-	303	0,00%	0,00%	6,08%	303	303	303				
	<b>Total Pembiayaan</b>	<b>1.814</b>	<b>929</b>	<b>581</b>	<b>759</b>	<b>2,47%</b>	<b>0,59%</b>	<b>0,77%</b>	<b>178</b>	<b>(1.055)</b>	<b>(170)</b>	<b>0,74%</b>	<b>3,64%</b>	<b>0,0%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	79.959	89.045	104.873	24.914		
2	Contribution Margin	1.689	2.395	4.079	2.390	-141,5%	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,74	3,03	3,08	0,05	0,34
CIF Payroll	471	488	531	43	60

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	61.386	61.039	2.186	(347)	43.811	254,30%	35.321	137,34%	36.162	168,80%	24.878
2	Tabungan	122.400	140.636	142.273	143.360	2.338	1.087	2.724	1,94%	20.960	17,12%	137.421	104,32%	5.939
3	Deposito	49.497	49.561	49.839	49.887	(2.738)	49	327	0,66%	390	0,79%	50.468	98,85%	(581)
	<b>Total</b>	<b>197.616</b>	<b>207.425</b>	<b>253.498</b>	<b>254.287</b>	<b>1.785</b>	<b>789</b>	<b>46.862</b>	<b>22,59%</b>	<b>56.672</b>	<b>28,68%</b>	<b>224.051</b>	<b>113,50%</b>	<b>30.236</b>
	CASA	148.118	157.864	203.660	204.400	4.523	740	46.535	29,48%	56.282	38,00%	173.583	117,75%	30.817
	(%) CASA	74,95%	76,11%	80,34%	80,38%									
	FDR	74,94%	87,70%	72,38%	72,16%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	12.698	12.870		173	(270)	-2,05%	3.487	37,17%	-	0,00%	12.870
2	Giro ISE	3.509	2.112	1.576	1.738		162	(373)	-17,68%	(1.771)	-50,46%	-	0,00%	1.738
3	Tabungan ISE	5.874	11.028	11.122	11.132		10	104	0,94%	5.258	89,51%	-	0,00%	11.132
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%	-	0,00%	122

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621	
	• Local Champion	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	34.901	40.556	40.915	-	500	500	-332	360	6.014	140	39.101	104,64%	1.814	
	KUR	33.390	38.124	38.484	-	500	500	-355	360	5.094	140	37.386	102,94%	1.098	
	Non KUR	1.512	2.432	2.432	-	-	0	23	0	920	-	1.716	141,73%	716	
3	PWG	20.337	37.095	38.656	3.212	3.133	-79	1.166	1.561	18.319	1.572	33.298	116,09%	5.358	
	Cilem	6.847	17.994	18.616	478	923	445	245	622	11.769	300	16.729	111,28%	1.886	
	Gadai	13.490	19.101	20.040	2.734	2.210	-523	921	939	6.550	1.272	16.568	120,95%	3.472	
4	CFG	92.645	101.402	101.088	199	218	19	711	-314	8.443	532	103.901	97,29%	(2.814)	
	CF 1	21.426	20.084	20.050	109	20	-89	-11	-34	-1.377	54	22.810	87,90%	(2.760)	
	Total Griya	17.556	15.276	15.262	-	-	0	0	-14	-2.295	14	17.910	85,21%	(2.648)	
4	• Total Non Program	17.556	15.276	15.262	-	-	0	0	-239	-14	-2.295	14	17.910	85,21%	(2.648)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	3.870	4.807	4.788	109	20	-89	-11	-20	918	40	4.900	97,71%	(112)	
	CF 2	71.219	81.318	81.038	90	198	108	722	-280	9.819	478	81.092	99,93%	(54)	
	Mitraguna & Others	67.517	77.732	77.496	90	198	108	759	-236	9.978	434	76.380	101,46%	1.116	
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)	
	<b>Total Pembiayaan</b>	<b>148.099</b>	<b>181.904</b>	<b>183.495</b>	<b>4.110</b>	<b>3.851</b>	<b>-259</b>	<b>2.231</b>	<b>1.591</b>	<b>35.396</b>	<b>2.260</b>	<b>176.516</b>	<b>103,95%</b>	<b>6.979</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-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	131	106	189	4.090	0	0,38%	0,47%	0,100%	3.901	3.958	3.984			
	KUR	131	106	189	3.537	0	0,39%	0,50%	0,919%	3.348	3.405	3.431			
	Non KUR	-	-	-	553	0	0,00%	0,00%	0,00%	553	553	553			
3	PWG	-	-	-	476	0	0,00%	0,00%	0,00%	1.23%	476	476			
	Cilem	-	-	-	387	0	0,00%	0,00%	0,00%	2.08%	387	387			
	Gadai	-	-	-	89	0	0,00%	0,00%	0,00%	0,45%	89	89			
4	CFG	616	1.495	1.745	5.235	0	0,67%	0,72%	0,18%	3.490	4.619	3.740			
	CF 1	588	325	659	2.368	0	2,74%	3,28%	0,1181%	1.710	1.781	2.044			
	Total Griya	688	202	535	2.181	0	3,35%	3,50%	0,1429%	1.646	1.593	1.979			
	Oto	-	122	123	188	0	0,00%	0,00%	0,257%	64	188	65			
	CF 2	28	1.170	1.086	2.867	0	0,04%	0,134%	0,354%	1.780	2.838	1.697			
	Mitraguna & Others	28	1.170	1.086	2.867	0	0,04%	0,140%	0,370%	1.780	2.838	1.697			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>780</b>	<b>1.275</b>	<b>916</b>	<b>916</b>	<b>0</b>	<b>0,53%</b>	<b>0,50%</b>	<b>0,50%</b>	<b>135</b>	<b>(359)</b>	<b>1,62%</b>	<b>-224,18%</b>	<b>1,1%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	192.979	197.616	205.640	12.661	
2	Contribution Margin	8.094	11.720	9.967	1.873	-23,1%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,80	2,97	3,02	0,05	0,22
CIF Payroll	1.477	1.572	1.566	(6)	89

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	184	186	(34)	2	4	2,19%	(234)	-55,78%	10.045	1,85%	(9.859)
2	Tabungan	44.796	53.465	53.035	52.574	1.206	(462)	(891)	-1,67%	7.778	17,36%	58.577	89,75%	(6.003)
3	Deposito	28.737	5.996	6.199	6.199	(136)	0	203	3,39%	(22.538)	-78,43%	29.575	20,96%	(23.375)
	<b>Total</b>	<b>73.953</b>	<b>59.643</b>	<b>59.418</b>	<b>58.959</b>	<b>1.037</b>	<b>(460)</b>	<b>(684)</b>	<b>-1,15%</b>	<b>(14.994)</b>	<b>-20,28%</b>	<b>98.196</b>	<b>60,04%</b>	<b>(39.237)</b>
	CASA	45.216	53.647	53.219	52.759	1.173	(460)	(887)	-1,65%	7.544	16,68%	68.621	76,88%	(15.862)
	(%) CASA	61,14%	89,95%	89,57%	89,49%									
	FDR	129,31%	186,39%	189,70%	191,17%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	1.392	1.535	142	(685)	-30,85%	627	69,13%	-	0,00%	1.535	
2	Giro ISE	390	176	179	179	0	2	1,28%	(211)	-54,17%	-	0,00%	179	
3	Tabungan ISE	518	2.043	1.214	1.356	142	(687)	-33,62%	838	161,89%	-	0,00%	1.356	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	140	152	152	152	0	0	0,00%	12	8,57%	-	0,00%	152	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733	
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	19.772	19.233	19.641	-	500	500	-363	408	-132	92	23.156	84,82%	(3.516)	
	KUR	19.175	18.331	18.742	-	500	500	-552	411	-433	89	22.394	83,69%	(3.652)	
	Non KUR	597	902	898	-	0	189	-4	302	4	762	117,95%	137		
3	PWG	2.596	8.106	9.274	334	1.513	1.179	270	1.168	6.678	345	9.570	96,91%	(296)	
	Cilem	2.069	5.806	6.666	18	1.076	1.058	-159	859	4.597	217	7.446	89,53%	(780)	
	Gadai	527	2.300	2.608	315	437	121	429	308	2.081	128	2.124	122,79%	484	
4	CFG	73.258	83.093	83.066	964	595	-369	1.084	-27	9.808	622	84.432	98,38%	(1.366)	
	CF 1	2.294	4.232	4.198	228	-	-228	608	-34	1.904	34	3.672	114,32%	526	
	Total Griya	712	1.588	1.577	-	-	0	0	-11	865	11	1.065	148,06%	512	
	• Total Non Program	712	1.588	1.577	-	-	0	-23	-11	865	11	0	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	2.607	100,53%	14	
	Oto	1.583	2.643	2.621	228	-	-228	608	-22	1.038	22	80.759	97,66%	(1.892)	
	CF 2	70.963	78.861	78.868	736	595	-141	476	7	7.905	588	60.842	100,98%	597	
	Mitraguna & Others	52.047	61.433	61.439	574	445	-129	625	6	9.392	439	19.917	87,51%	(2.488)	
	Pensiun	18.916	17.428	17.429	162	150	-12	-149	1	-1.487	149	117.158	96,21%	(4.444)	
	<b>Total Pembiayaan</b>	<b>95.626</b>	<b>111.165</b>	<b>112.714</b>	<b>1.298</b>	<b>2.608</b>	<b>1.310</b>	<b>986</b>	<b>1.548</b>	<b>17.088</b>	<b>1.060</b>				

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-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	67	314	347	557	0,34%	1,80%	2,84%	211	491	243	-	-	-				
	KUR	67	286	321	531	0,35%	1,75%	2,83%	211	464	245	-	-	-				
	Non KUR	-	28	26	26	0,00%	2,91%	2,92%	-	26	(2)	-	-	-				
3	PWG	-	-	-	-	61	0,00%	0,00%	61	61	61	-	-	-				
	Cilem	-	-	-	-	61	0,00%	0,00%	61	61	61	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	61	61	61	-	-	-				
4	CFG	-	1	2.308	1.642	1.715	0,00%	1,98%	2,07%	73	1.714	(593)	-	-	-			
	CF 1	-	-	-	-	139	0,00%	0,00%	3,31%	139	139	139	-	-	-			
	Total Griya	-	-	-	-	89	0,00%	0,00%	89	89	89	-	-	-				
	Oto	-	-	-	-	50	0,00%	0,00%	50	50	50	-	-	-				
	CF 2	-	1	2.308	1.642	1.576	0,00%	2,08%	2,00%	(66)	1.575	(732)	-	-	-			
	Mitraguna & Others	-	1	2.308	1.370	1.404	0,00%	2,23%	2,29%	34	1.403	(904)	-	-	-			
	Pensiun	-	-	272	145	145	0,00%	1,56%	0,83%	(100)	172	172	-	-	-			
	<b>Total Pembiayaan</b>	<b>181</b>	<b>473</b>	<b>488</b>	<b>488</b>	<b>0,19%</b>	<b>0,44%</b>	<b>0,43%</b>	<b>(0)</b>	<b>307</b>	<b>15</b>	<b>8,57%</b>	<b>####</b>	<b>8,1%</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	95.628	96.931	112.475	16.847	
2	Contribution Margin	3.349	4.400	4.460	1.111	-33,2%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,69	2,96	2,96	(0,00)	0,27
CIF Payroll	435	508	500	(8)	65

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	19.263	18.756	(958)	(508)	(2.267)	-10,78%	(19.823)	-51,38%	54.014	34,72%	(35.258)
2	Tabungan	168.056	194.347	188.665	188.764	20.638	99	(5.584)	-2,87%	20.708	12,32%	190.494	99,09%	(1.730)
3	Deposito	55.027	66.644	67.008	67.008	(946)	(0)	363	0,55%	11.981	21,77%	56.479	118,64%	10.529
	<b>Total</b>	<b>261.662</b>	<b>282.015</b>	<b>274.936</b>	<b>274.527</b>	<b>18.734</b>	<b>(409)</b>	<b>(7.488)</b>	<b>-2,66%</b>	<b>12.866</b>	<b>4,92%</b>	<b>300.987</b>	<b>91,21%</b>	<b>(26.460)</b>
	CASA	206.634	215.370	207.928	207.519	19.680	(409)	(7.851)	-3,65%	885	0,43%	244.508	84,87%	(36.989)
	(%) CASA	78,97%	76,37%	75,63%	75,59%									
	FDR	64,72%	70,65%	73,30%	73,41%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	4.105	4.109	5	616	17,63%	1.070	35,21%	-	0,00%	4.109	
2	Giro ISE	335	359	200	200	0	(159)	-44,26%	(134)	-40,15%	-	0,00%	200	
3	Tabungan ISE	2.705	3.134	3.904	3.909	5	775	24,72%	1.204	44,53%	-	0,00%	3.909	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	146	164	164	164	0	0	0,00%	18	12,33%	-	0,00%	164	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	24.976	-	-	0	-242	-9	202	9	32.098	77,81%	(7.122)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	24.976	-	-	0	-242	-9	202	9	28.908	86,40%	(3.933)
	• Local Champion	24.387	24.639	24.630	-	-	0	-238	-9	243	9	26.347	93,48%	(1.717)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	25.820	100	1.000	900	743	780	3.880	220	25.317	101,99%	504
	KUR	20.349	23.692	24.475	100	1.000	900	772	783	4.126	217	23.561	103,88%	914
	Non KUR	1.592	1.349	1.346	-	-	0	-29	-4	-246	4	1.756	76,63%	(410)
3	PWG	23.945	38.099	38.825	4.313	3.280	-1.033	1.696	726	14.880	2.554	38.282	101,42%	542
	Cilem	8.631	16.931	17.805	638	1.264	626	1.195	874	9.175	389	20.185	88,21%	(2.380)
	Gadai	15.314	21.168	21.019	3.675	2.016	-1.659	501	-149	5.705	2.165	18.097	116,15%	2.922
4	CFG	98.692	111.123	111.912	1.334	1.480	146	1.111	789	13.220	691	115.254	97,10%	(3.342)
	CF 1	13.574	20.547	20.730	607	250	-357	453	182	7.155	68	15.606	132,84%	5.124
	Total Griya	9.477	14.186	14.434	-	250	250	0	248	4.956	2	9.997	144,37%	4.436
4	• Total Non Program	9.477	14.186	14.434	-	250	250	157	248	4.956	2	9.997	144,37%	4.436
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.296	607	-	-607	453	-65	2.199	65	5.608	112,26%	688
	CF 2	85.118	90.576	91.182	727	1.230	503	658	607	6.065	623	99.648	91,50%	(8.466)
	Mitraguna & Others	51.909	56.147	56.964	427	1.230	803	757	817	5.055	413	64.959	87,69%	(7.994)
	Pensiun	33.208	34.428	34.218	300	-	-300	-99	-210	1.010	210	34.690	98,64%	(472)
	<b>Total Pembiayaan</b>	<b>169.351</b>	<b>199.247</b>	<b>201.533</b>	<b>5.747</b>	<b>5.760</b>	<b>13</b>	<b>3.308</b>	<b>2.286</b>	<b>32.182</b>	<b>3.474</b>	<b>210.951</b>	<b>95,54%</b>	<b>(9.418)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-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	113	71	435	1.429	0,51%	1.74%	5,53%	994	1.316	1.358	-			
	KUR	113	11	213	1.220	0,55%	0,90%	4,98%	1.007	1.107	1.209	-			
	Non KUR	-	60	222	209	0,00%	16,47%	15,55%	(13)	209	149	-			
3	PWG	-	-	-	-	653	0,00%	0,00%	1,68%	653	653	653	-		
	Cilem	-	-	-	-	402	0,00%	0,00%	2,26%	402	402	402	-		
	Gadai	-	-	-	-	250	0,00%	0,00%	1,19%	250	250	250	-		
4	CFG	211	851	488	1.800	0,21%	0,44%	1,61%	1.312	1.589	949	-			
	CF 1	-	505	348	542	0,00%	1,70%	2,61%	193	542	37	-			
	Total Griya	-	349	348	348	0,00%	2,46%	2,41%	-	348	(0)	-			
	Oto	-	156	-	193	0,00%	0,00%	3,07%	193	193	37	-			
	CF 2	211	347	140	1.259	0,25%	0,15%	1,38%	1.119	1.047	912	-			
	Mitraguna & Others	211	13	13	761	0,41%	0,02%	1,34%	748	550	749	-			
	Pensiun	-	334	127	497	0,00%	0,37%	1,45%	370	497	163	-			
	<b>Total Pembiayaan</b>	<b>2.169</b>	<b>4.466</b>	<b>4.652</b>	<b>4.652</b>	<b>0,19%</b>	<b>0,46%</b>	<b>2,34%</b>	<b>2,31%</b>	<b>2.484</b>	<b>187</b>	<b>1,28%</b>	<b>44,68%</b>	<b>-1,0%</b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Oct-24	Oct-25	Oct-25	Growth (Mtd)
1	Asset (Retail) T	242.347	261.587	263.207	263.207	20.860		2.40	2.62	2.65	0.03
2	Contribution Margin	9.072	12.167	9.857	9.857	785	-8,7%	1.726	1.821	1.790	(31)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	1.035	1.133	120	98	310	37,62%	(3.474)	-75,42%	14.468	7,83%	(13.335)
2	Tabungan	52.069	52.710	53.536	54.094	1.187	558	1.384	2,63%	2.025	3,89%	66.297	81,59%	(12.202)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	<b>Total</b>	<b>68.072</b>	<b>61.765</b>	<b>62.885</b>	<b>63.541</b>	<b>1.317</b>	<b>656</b>	<b>1.776</b>	<b>2,88%</b>	<b>(4.531)</b>	<b>-6,66%</b>	<b>93.052</b>	<b>68,29%</b>	<b>(29.511)</b>
	CASA	56.676	53.533	54.571	55.227	1.307	656	1.694	3,16%	(1.449)	-2,56%	80.764	68,38%	(25.538)
	(%) CASA	83,26%	86,67%	86,78%	86,91%									
	FDR	200,44%	258,79%	254,19%	251,57%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.480	1.482	3	102	7,42%	(101)	-6,36%		-	0,00%	1.482
2	Giro ISE	116	4	155	155	0	150	3456,59%	39	33,72%			0,00%	155
3	Tabungan ISE	1.468	1.376	1.325	1.328	3	(48)	-3,47%	(140)	-9,52%			0,00%	1.328
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	122	137	137	137	0	0	0,00%	15	12,30%			0,00%	137

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-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	39.654	40.666	40.459	250	100	-150	-445	-207	805	307	42.833	94,46%	(2.373)
	KUR	35.878	37.940	37.745	250	100	-150	-396	-195	1.868	295	38.902	97,03%	(1.157)
	Non KUR	3.776	2.727	2.714	-	-	0	-49	-13	-1.062	13	3.930	69,05%	(1.216)
3	PWG	12.336	26.900	27.543	2.987	2.284	-703	289	643	15.207	1.641	22.523	122,29%	5.020
	Cilem	3.767	9.204	9.399	368	316	-52	743	195	5.632	121	9.302	101,04%	97
	Gadai	8.569	17.696	18.144	2.619	1.968	-651	-454	448	9.575	1.520	13.221	137,24%	4.923
4	CFG	84.451	92.273	91.848	1.160	449	-711	1.205	-425	7.398	874	96.059	95,62%	(4.211)
	CF 1	4.785	7.190	7.170	-	-	0	-8	-20	2.385	20	6.182	116,00%	989
	Total Griya	4.537	6.323	6.309	-	-	0	0	-15	1.771	15	4.928	128,01%	1.381
	• Total Non Program	4.383	5.674	5.660	-	-	0	-46	-14	1.276	14	4.754	119,06%	906
	• Program	154	649	649	-	-	0	-3	-1	495	1	1.74	372,61%	475
	Oto	248	867	862	-	-	0	-8	-5	614	5	1.253	68,75%	(392)
	CF 2	79.665	85.083	84.678	1.160	449	-711	1.213	-405	5.012	854	89.878	94,21%	(5.200)
	Mitraguna & Others	63.755	66.325	66.040	1.160	449	-711	997	-285	2.285	734	72.922	90,56%	(6.882)
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120	16.956	109,92%	1.682
	<b>Total Pembiayaan</b>	<b>136.441</b>	<b>159.840</b>	<b>159.850</b>	<b>4.397</b>	<b>2.833</b>	<b>-1.564</b>	<b>1.049</b>	<b>11</b>	<b>23.410</b>	<b>2.823</b>	<b>161.415</b>	<b>99,03%</b>	<b>(1.564)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-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	187	302	661	2.799	0,47%	1,63%	6,92%	2.138	2.612	2.497	-	-	-			
	KUR	48	302	528	2.336	0,13%	1,39%	6,19%	1.807	2.288	2.034	-	-	-			
	Non KUR	140	-	133	463	3,70%	4,88%	17,07%	330	324	463	-	-	-			
3	PWG	-	-	-	587	0,00%	0,00%	2,13%	587	587	587	-	-	-			
	Cilem	-	-	-	375	0,00%	0,00%	3,99%	375	375	375	-	-	-			
	Gadai	-	-	-	212	0,00%	0,00%	1,17%	212	212	212	-	-	-			
4	CFG	1.300	445	814	4.999	0,54%	0,88%	5,44%	4.185	3.698	4.554	-	-	-			
	CF 1	-	-	371	371	0,00%	0,00%	5,18%	-	371	371	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	371	371	0,00%	0,00%	42,84%	43,09%	-	371	371	-	-			
	CF 2	1.300	445	443	4.627	1,63%	0,52%	5,46%	4.185	3.327	4.182	-	-	-			
	Mitraguna & Others	1.135	445	443	4.627	1,78%	0,67%	7,01%	4.185	3.492	4.182	-	-	-			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	-	(162)	-	-			
	<b>Total Pembiayaan</b>	<b>643</b>	<b>887</b>	<b>514</b>	<b>753</b>	<b>0,47%</b>	<b>0,32%</b>	<b>0,47%</b>	<b>239</b>	<b>110</b>	<b>(134)</b>	<b>0,59%</b>	<b>-26,04%</b>	<b>0,1%</b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Oct-25	Oct-24	Oct-25	Oct-25		
1	Asset (Retail) T	132.479	140.227	162.105	29.626								0,03	0,36
2	Contribution Margin	5.027	6.037	6.319	1.292	-25,7%							19	259

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	3,22	3,25	0,03	0,36
CIF Payroll	472	712	731	19	

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	5.102	5.014	(1.873)	(88)	997	24,81%	634	14,46%	14.235	35,22%	(9.221)
2	Tabungan	121.239	138.582	138.091	137.640	11.673	(452)	(943)	-0,68%	16.401	13,53%	135.409	101,65%	2.231
3	Deposito	26.839	21.172	21.634	21.534	(118)	(100)	362	1,71%	(5.305)	-19,77%	27.773	77,54%	(6.238)
	<b>Total</b>	<b>152.459</b>	<b>163.772</b>	<b>164.827</b>	<b>164.188</b>	<b>9.683</b>	<b>(640)</b>	<b>416</b>	<b>0,25%</b>	<b>11.729</b>	<b>7,69%</b>	<b>177.417</b>	<b>92,54%</b>	<b>(13.229)</b>
	CASA	125.619	142.600	143.193	142.654	9.801	(540)	54	0,04%	17.034	13,56%	149.644	95,33%	(6.990)
	(%) CASA	82,40%	87,07%	86,87%	86,88%									
	FDR	80,08%	78,58%	78,18%	78,49%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.197	3.231		34	54	1,69%	(19)	-0,59%	-	0,00%	3.231
2	Giro ISE	1.707	1.640	1.572	1.589		18	(50)	-3,08%	(117)	-6,88%	-	0,00%	1.589
3	Tabungan ISE	1.544	1.538	1.625	1.642		17	104	6,78%	98	6,37%	-	0,00%	1.642
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%	-	0,00%	168

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-306	22	14.885	97,94%	(306)	
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0	
	Non-Linkage	4.183	3.898	3.877	-	-	0	-3	-22	-306	22	4.183	92,68%	(306)	
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-109	3	2.186	95,01%	(109)	
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)	
2	MBG	31.186	29.188	29.064	100	-	-100	1.444	-125	-2.123	125	34.587	84,03%	(5.524)	
	KUR	27.378	26.486	26.369	100	-	-100	1.513	-117	-1.009	117	30.615	86,13%	(4.246)	
	Non KUR	3.809	2.702	2.695	-	-	0	-69	-7	-1.114	7	3.973	67,84%	(1.277)	
3	PWG	1.449	5.298	5.264	126	167	41	309	-34	3.815	201	7.317	71,94%	(2.053)	
	Cilem	1.449	5.298	5.264	126	167	41	309	-34	3.815	201	7.317	71,94%	(2.053)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	74.563	79.599	79.962	-	1.174	1.174	-144	363	5.400	811	88.282	90,58%	(8.320)	
	CF 1	26.770	24.458	24.376	-	-	0	-85	82	-2.394	82	28.904	84,34%	(4.527)	
	Total Griya	26.477	21.402	21.355	-	-	0	0	-48	-5.123	48	27.398	77,94%	(6.043)	
4	• Total Non Program	23.147	18.529	18.494	-	-	-	-264	-34	-4.652	34	23.633	78,26%	(5.139)	
	• Program	3.330	2.873	2.860	-	-	0	-40	-13	-470	13	3.765	75,97%	(905)	
	Oto	293	3.056	3.022	-	-	0	-85	-35	2.728	35	1.506	200,70%	1.516	
	CF 2	47.792	55.141	55.586	-	1.174	1.174	-59	445	7.794	729	59.379	93,61%	(3.793)	
	Mitraguna & Others	41.537	46.597	47.033	-	1.114	1.114	-97	436	5.496	678	51.936	90,56%	(4.903)	
	Pensiun	6.255	8.544	8.553	-	-	60	60	38	9	2.297	51	7.443	114,91%	1.110
	<b>Total Pembiayaan</b>	<b>122.084</b>	<b>128.687</b>	<b>128.869</b>	<b>226</b>	<b>1.341</b>	<b>1.115</b>	<b>1.607</b>	<b>182</b>	<b>6.785</b>	<b>1.158</b>	<b>145.072</b>	<b>88,83%</b>	<b>(16.203)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-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	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-	-	-				
2	MBG	83	713	1.083	1.593	0,27%	3,71%	5,48%	510	1.510	880						
	KUR	83	159	731	1.279	0,30%	2,76%	4,85%	548	1.196	1.120						
	Non KUR	-	554	352	314	0,00%	13,01%	11,66%	(37)	314	(240)						
3	PWG	10	-	-	168	0,69%	0,00%	3,20%	168	158	168						
	Cilem	10	-	-	168	0,69%	0,00%	3,20%	168	158	168						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.636	3.103	3.335	2.368	2,19%	4,19%	2,96%	(967)	732	(734)						
	CF 1	1.522	2.499	2.687	1.699	5,68%	10,99%	6,97%	(988)	177	(800)						
	Total Griya	1.522	2.499	2.687	1.699	5,75%	12,56%	7,96%	(988)	177	(800)						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	CF 2	114	603	648	669	0,24%	1,18%	1,20%	21	555	66						
	Mitraguna & Others	114	603	648	484	0,27%	1,39%	1,03%	(164)	370	(119)						
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186						
	<b>Total Pembiayaan</b>	<b>13.825</b>	<b>14.880</b>	<b>15.230</b>	<b>15.315</b>	<b>11,32%</b>	<b>11,83%</b>	<b>11,88%</b>	<b>86</b>	<b>1.490</b>	<b>435</b>	<b>1,27%</b>	<b>89,32%</b>	<b>-10,6%</b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	145.572	152.359	154.089	8.517	
2	Contribution Margin	9.573	12.583	6.023	(3.550)	37,1%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,79	3,06	3,11	0,05	0,32
CIF Payroll	876	929	895	(34)	19

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	3.054	3.145	(595)	91	320	11,31%	(2.774)	-46,87%	16.485	19,08%	(13.340)
2	Tabungan	49.567	51.826	52.695	52.610	(1.999)	(85)	784	1,51%	3.043	6,14%	64.759	81,24%	(12.149)
3	Deposito	19.983	50.082	52.876	52.876	(145)	0	2.794	5,58%	32.893	164,60%	20.965	252,21%	31.911
	<b>Total</b>	<b>75.469</b>	<b>104.733</b>	<b>108.625</b>	<b>108.631</b>	<b>(2.739)</b>	<b>6</b>	<b>3.898</b>	<b>3,72%</b>	<b>33.162</b>	<b>43,94%</b>	<b>102.209</b>	<b>106,28%</b>	<b>6.422</b>
	CASA	55.486	54.651	55.749	55.755	(2.594)	6	1.104	2,02%	269	0,48%	81.244	68,63%	(25.489)
	(%) CASA	73,52%	52,18%	51,32%	51,33%									
	FDR	164,25%	131,16%	127,12%	127,11%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.030	1.034		3	183	21,46%	(136)	-11,60%	-	0,00%	1.034
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%	-	0,00%	1
3	Tabungan ISE	994	700	879	882		3	183	26,08%	(111)	-11,18%	-	0,00%	882
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!	-	0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%	-	0,00%	30

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-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	14	-	-	-	-	0	0	0	0	-14	-	96,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	0	-14	-	96,00%	(96)
3	PWG	2.503	4.911	5.010	403	200	-203	587	99	2.507	101	9.300	53,87%	(4.290)
	Cilem	2.503	4.911	5.010	403	200	-203	587	99	2.507	101	9.300	53,87%	(4.290)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	133.073	1.251	1.312	61	173	614	11.633	698	134.385	99,02%	(1.311)
	CF 1	4.796	5.941	5.906	111	-	-111	83	35	1.110	35	6.387	92,46%	(482)
	Total Griya	4.549	4.720	4.708	-	-	0	0	-12	159	12	4.956	95,00%	(248)
4	• Total Non Program	4.549	4.720	4.708	-	-	0	0	-44	159	12	4.956	95,00%	(248)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.198	111	-	-111	83	-23	951	23	1.431	83,66%	(234)
	CF 2	116.645	126.519	127.168	1.140	1.312	172	90	649	10.523	663	127.997	99,35%	(829)
	Mitraguna & Others	110.497	118.905	119.623	1.140	1.312	172	160	718	9.127	594	120.687	99,12%	(1.063)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	<b>Total Pembiayaan</b>	<b>123.957</b>	<b>137.371</b>	<b>138.083</b>	<b>1.654</b>	<b>1.512</b>	<b>-142</b>	<b>760</b>	<b>712</b>	<b>14.126</b>	<b>799</b>	<b>143.781</b>	<b>96,04%</b>	<b>(5.698)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	12-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%	-	-	(14)	-	-					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	-	(14)	-	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)							
	CF 1	65	54	54	54	1,36%	0,91%	0,91%	-	(12)	(0)							
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(12)	(0)							
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-							
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	<b>Total Pembiayaan</b>	<b>2.536</b>	<b>69</b>	<b>68</b>	<b>68</b>	<b>2,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>-</b>	<b>(2.467)</b>	<b>(0)</b>	<b>0,52%</b>	<b>-958,77%</b>	<b>0,5%</b>	<b></b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	123.370	127.118	140.997	17.627		
2	Contribution Margin	3.238	3.873	4.485	1.247	-38,5%	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,29	3,45	3,47	0,02	0,18
CIF Payroll	789	858	863	5	74

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	2.603	1.991	771	(612)	(670)	-25,18%	390	24,39%	16.568	12,02%	(14.576)
2	Tabungan	117.228	124.352	129.423	131.050	(5.693)	1.627	6.698	5,39%	13.822	11,79%	138.543	94,59%	(7.493)
3	Deposito	47.162	44.209	42.016	42.016	(74)	0	(2.193)	-4,96%	(5.146)	-10,91%	48.540	86,56%	(6.524)
	<b>Total</b>	<b>165.991</b>	<b>171.222</b>	<b>174.043</b>	<b>175.058</b>	<b>(4.996)</b>	<b>1.015</b>	<b>3.835</b>	<b>2,24%</b>	<b>9.067</b>	<b>5,46%</b>	<b>203.651</b>	<b>85,96%</b>	<b>(28.593)</b>
	CASA	118.829	127.013	132.026	133.041	(4.922)	1.015	6.028	4,75%	14.213	11,96%	155.111	85,77%	(22.069)
	(%) CASA	71,59%	74,18%	75,86%	76,00%									
	FDR	85,30%	89,69%	88,66%	88,14%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	4.160	4.539	378	(37)	-0,81%	1.471	47,98%	-	0,00%	4.539	
2	Giro ISE	515	1.528	1.094	1.230	136	(298)	-19,49%	715	138,99%	-	0,00%	1.230	
3	Tabungan ISE	2.552	3.048	3.066	3.308	242	261	8,56%	756	29,62%	-	0,00%	3.308	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	109	122	122	122	0	0	0,00%	13	11,93%	-	0,00%	122	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.877	-	380	380	-287	260	3.329	120	26.741	100,51%	136
	KUR	22.685	26.059	26.320	-	380	380	-266	260	3.635	120	25.722	102,32%	597
	Non KUR	863	558	558	-	0	0	-21	0	-306	-	1.019	54,73%	(461)
3	PWG	16.913	31.730	32.685	1.596	2.356	760	2.791	955	15.772	1.401	31.322	104,35%	1.363
	Cilem	9.701	21.303	21.780	530	861	331	2.741	477	12.079	385	21.277	102,37%	503
	Gadai	7.212	10.427	10.904	1.066	1.495	428	50	478	3.693	1.017	10.045	108,56%	860
4	CFG	101.109	95.227	94.742	100	135	35	-999	-485	-6.367	620	115.283	82,18%	(20.541)
	CF 1	13.632	14.370	14.299	-	-	0	307	-71	667	71	15.375	93,01%	(1.075)
	Total Griya	12.067	11.849	11.804	-	-	0	0	-45	-263	45	12.512	94,34%	(708)
4	• Total Non Program	12.067	11.849	11.804	-	-	0	0	-193	-45	45	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	2.863	87,17%	(367)
	Oto	1.565	2.521	2.495	-	-	0	307	-26	930	26	99.908	80,52%	(19.466)
	CF 2	87.476	80.857	80.442	100	135	35	-1.306	-414	-7.034	549	90.268	80,29%	(17.792)
	Mitraguna & Others	79.108	72.826	72.476	-	135	135	-1.610	-350	-6.632	485	9.641	82,63%	(1.674)
	Pensiun	8.368	8.031	7.966	100	-	-100	304	-64	-402	64			
	<b>Total Pembiayaan</b>	<b>141.591</b>	<b>153.573</b>	<b>154.304</b>	<b>1.696</b>	<b>2.871</b>	<b>1.175</b>	<b>1.505</b>	<b>730</b>	<b>12.713</b>	<b>2.141</b>	<b>173.366</b>	<b>89,00%</b>	<b>(19.063)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-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	190	-	679	788	0,81%	2,55%	2,93%	109	599	788	-	-	-
	KUR	-	-	679	705	0,00%	2,61%	2,68%	25	705	705	-	-	-
	Non KUR	190	-	-	84	21,98%	0,00%	0,00%	15,01%	84	(106)	84	-	-
3	PWG	-	-	-	473	0,00%	0,00%	0,00%	1,45%	473	473	473	-	-
	Cilem	-	-	-	415	0,00%	0,00%	0,00%	1,91%	415	415	415	-	-
	Gadai	-	-	-	58	0,00%	0,00%	0,00%	0,53%	58	58	58	-	-
4	CFG	854	82	883	5.117	0,84%	0,93%	0,40%	5,40%	4.234	4.263	5.036	-	-
	CF 1	-	82	227	572	0,00%	0,00%	0,00%	4,00%	346	572	491	-	-
	Total Griya	-	70	216	379	0,00%	0,00%	0,00%	3,21%	163	379	309	-	-
	Oto	-	11	11	193	0,00%	0,00%	0,42%	7,75%	183	193	182	-	-
	CF 2	854	-	657	26	0,98%	0,81%	0,81%	5,65%	3.888	3.691	4.545	-	-
	Mitraguna & Others	854	-	657	26	0,64%	0,00%	0,04%	6,27%	3.888	3.691	4.545	-	-
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	<b>Total Pembiayaan</b>	<b>1.044</b>	<b>82</b>	<b>1.563</b>	<b>6.379</b>	<b>0,74%</b>	<b>1,02%</b>	<b>4,13%</b>	<b>4.816</b>	<b>5.334</b>	<b>6.297</b>	<b>0,71%</b>	<b>82,70%</b>	<b>-3,4%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-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	74	-	-	-	0,32%	0,00%	0,00%	0,00%	(74)	-	-	-
	KUR	33	-	-	-	0,15%	0,00%	0,00%	0,00%	(33)	-	-	-
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	0,00%	(41)	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	597	1.073	177	177	0,							

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	3.727	3.802	(318)	76	(152)	-3,83%	(2.260)	-37,27%	20.486	18,56%	(16.683)
2	Tabungan	115.416	132.994	130.711	132.281	5.618	1.570	(713)	-0,54%	16.864	14,61%	135.976	97,28%	(3.696)
3	Deposito	39.351	38.307	40.103	40.053	1.801	(50)	1.746	4,56%	703	1,79%	40.694	98,42%	(641)
	<b>Total</b>	<b>160.829</b>	<b>175.254</b>	<b>174.541</b>	<b>176.136</b>	<b>7.101</b>	<b>1.595</b>	<b>882</b>	<b>0,50%</b>	<b>15.307</b>	<b>9,52%</b>	<b>197.156</b>	<b>89,34%</b>	<b>(21.020)</b>
	CASA	121.478	136.948	134.437	136.083	5.300	1.646	(864)	-0,63%	14.605	12,02%	156.462	86,98%	(20.379)
	(%) CASA	75,53%	78,14%	77,02%	77,26%									
	FDR	76,61%	86,29%	86,99%	86,20%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.579	2.576		(3)	(678)	-20,84%	1.095	73,93%	-	0,00%	2.576
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,88%	-	0,00%	4
3	Tabungan ISE	1.438	3.026	2.575	2.572		(3)	(454)	-15,00%	1.134	78,81%	-	0,00%	2.572
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	458	474	474	474		0	0	0,00%	16	3,49%	-	0,00%	474

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.194	-	-	0	-263	-116	860	116	10.980	83,74%	(1.786)
	KUR	8.171	9.135	9.019	-	-	0	-258	-116	848	116	10.688	84,39%	(1.668)
	Non KUR	163	175	175	-	-	0	-5	0	12	-	292	59,91%	(117)
3	PWG	22.470	33.523	34.360	2.948	2.371	-577	1.078	837	11.889	1.534	36.072	95,25%	(1.712)
	Cilem	8.736	16.980	17.574	852	940	88	1.241	593	8.838	347	19.753	88,97%	(2.180)
	Gadai	13.734	16.542	16.786	2.096	1.431	-665	-163	244	3.052	1.187	16.319	102,86%	467
4	CFG	92.027	106.936	106.825	1.158	835	-323	1.273	-111	14.798	946	104.206	102,51%	2.619
	CF 1	36.305	37.194	37.060	-	-	0	123	-134	755	134	37.801	98,04%	(741)
	Total Griya	33.468	33.428	33.346	-	-	0	0	-81	-122	81	33.850	98,51%	(504)
	• Total Non Program	33.468	31.016	-	-	-	0	332	-3	2.331	3	33.850	91,63%	(2.835)
	• Program	-	2.334	2.331	-	-	0	123	-53	877	53	3.951	93,99%	(237)
	Oto	2.837	3.766	3.713	-	-	0	121	-327	121	121	3.951	93,99%	(237)
	CF 2	55.722	69.741	69.765	1.158	835	-323	1.150	23	14.043	812	66.405	105,06%	3.360
	Mitraguna & Others	47.599	56.199	56.303	1.158	835	-323	849	104	8.704	731	57.188	98,45%	(885)
	Pensiun	8.123	13.543	13.462	-	-	0	301	-81	5.339	81	9.216	146,06%	4.245
	<b>Total Pembiayaan</b>	<b>123.205</b>	<b>151.225</b>	<b>151.827</b>	<b>4.306</b>	<b>3.206</b>	<b>-1.100</b>	<b>2.272</b>	<b>602</b>	<b>28.623</b>	<b>2.604</b>	<b>151.631</b>	<b>100,13%</b>	<b>196</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-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	-	94	244	601	0	0,00%	2,62%	6,53%	357	601	507			
	KUR	-	94	244	601	0	0,00%	2,67%	6,66%	357	601	507			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.205	0	0,00%	0,00%	3,51%	1.205	1.205	1.205			
	Cilem	-	-	-	912	0	0,00%	0,00%	5,19%	912	912	912			
	Gadai	-	-	-	293	0	0,00%	0,00%	1,75%	293	293	293			
4	CFG	1.195	701	288	1.175	0	1,00%	0,27%	0,10%	886	(21)	473			
	CF 1	69	536	95	345	0	0,19%	0,25%	0,93%	250	276	(191)			
	Total Griya	69	536	95	223	0	0,21%	0,28%	0,67%	129	154	(313)			
	Oto	-	-	-	121	0	0,00%	0,00%	3,27%	121	121	121			
	CF 2	1.127	165	194	830	0	0,20%	0,28%	0,19%	636	(297)	665			
	Mitraguna & Others	1.127	165	194	830	0	0,23%	0,34%	0,147%	636	(297)	665			
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.195</b>	<b>1.286</b>	<b>1.318</b>	<b>1.160</b>	<b>0</b>	<b>0,95%</b>	<b>0,87%</b>	<b>0,76%</b>	<b>(159)</b>	<b>(16)</b>	<b>(127)</b>	<b>0,08%</b>	<b>89,86%</b>	<b>-0,7%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	157.868	160.829	168.153	10.285	
2	Contribution Margin	5.437	6.838	8.764	3.327	-61,2%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,35	3,36	0,01	0,21
CIF Payroll	930	1.066	1.100	34	170

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	5.038	5.101	(610)	63	164	3,31%	(1.628)	-24,19%	22.902	22,28%	(17.800)
2	Tabungan	220.302	240.640	237.216	238.268	4.326	1.051	(2.372)	-0,99%	17.966	8,16%	243.291	97,94%	(5.024)
3	Deposito	143.210	175.577	174.507	174.253	3.891	(254)	(1.324)	-0,75%	31.043	21,68%	144.726	120,40%	29.527
	<b>Total</b>	<b>370.242</b>	<b>421.155</b>	<b>416.761</b>	<b>417.622</b>	<b>7.607</b>	<b>861</b>	<b>(3.533)</b>	<b>-0,84%</b>	<b>47.380</b>	<b>12,80%</b>	<b>410.919</b>	<b>101,63%</b>	<b>6.704</b>
	CASA	227.032	245.578	242.254	243.369	3.716	1.115	(2.209)	-0,90%	16.338	7,20%	266.193	91,43%	(22.824)
	(%) CASA	61,32%	58,31%	58,13%	58,27%									
	FDR	58,19%	64,52%	65,82%	65,69%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	22.078	22.571	493	198	0,88%	2.060	10,04%	-	0,00%	22.571	
2	Giro ISE	3.669	2.672	3.045	3.284	239	611	22,87%	(386)	-10,51%	-	0,00%	3.284	
3	Tabungan ISE	6.637	10.184	9.515	9.770	255	(414)	-4,06%	3.133	47,21%	-	0,00%	9.770	
4	Deposito ISE	10.205	9.517	9.517	9.517	0	0	0,00%	(688)	-6,74%	-	0,00%	9.517	
5	CIF ISE	142	177	177	177	0	0	0,00%	35	24,65%	-	0,00%	177	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	12.143	-	-	0	-1.028	-20	12.115	20	11.017	110,22%	1.126
	Linkage	-	9.568	9.568	-	-	-	-1	0	9.568	-	4.785	199,93%	4.782
	Non-Linkage	28	2.596	2.576	-	-	0	-1.027	-20	2.547	20	6.232	41,33%	(3.656)
	• Local Champion	28	2.386	2.386	-	-	0	-1.007	0	2.358	-	2.969	80,36%	(583)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	12.910	-	-	0	870	-35	5.093	35	12.716	101,53%	194
	KUR	7.418	12.544	12.510	-	-	0	876	-33	5.092	33	12.079	103,57%	431
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)
3	PWG	19.390	36.456	38.645	2.042	3.386	1.344	4.588	2.189	19.255	1.197	33.462	115,49%	5.183
	Cilem	9.334	18.717	19.560	410	1.387	976	3.910	843	10.227	543	20.079	97,42%	(519)
	Gadai	10.057	17.739	19.085	1.632	1.999	367	678	1.346	9.028	653	13.383	142,61%	5.702
4	CFG	188.225	210.165	210.621	2.258	2.565	307	1.935	456	22.396	2.109	203.074	103,72%	7.547
	CF 1	13.467	13.402	13.239	-	-	0	-139	-163	-227	163	15.350	86,25%	(2.111)
	Total Griya	8.915	8.509	8.389	-	-	0	0	-120	-527	120	9.380	89,43%	(991)
4	• Total Non Program	8.915	8.509	8.389	-	-	0	-264	-120	-527	120	9.380	89,43%	(991)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	4.851	-	-	0	-139	-43	300	43	5.970	81,25%	(1.119)
	CF 2	174.758	196.763	197.382	2.258	2.565	307	2.074	619	22.623	1.946	187.724	105,14%	9.658
	Mitraguna & Others	169.164	191.102	191.756	2.258	2.565	307	2.115	654	22.592	1.911	180.802	106,06%	10.954
	Pensiun	5.594	5.661	5.626	-	-	0	-42	-35	32	35	6.922	81,28%	(1.296)
	<b>Total Pembiayaan</b>	<b>215.460</b>	<b>271.730</b>	<b>274.320</b>	<b>4.300</b>	<b>5.951</b>	<b>1.651</b>	<b>6.365</b>	<b>2.590</b>	<b>58.859</b>	<b>3.361</b>	<b>260.269</b>	<b>105,40%</b>	<b>14.051</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-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	181	66	66	66	2.329	0,51%	0,51%	0,51%	-	(115)	0			
	KUR	181	-	-	-	2.444	0,00%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	66	66	66	0,00%	16,52%	16,52%	16,59%	-	66	0			
3	PWG	-	-	-	-	913	0,00%	0,00%	0,00%	2.36%	913	913			
	Cilem	-	-	-	-	835	0,00%	0,00%	0,00%	4,27%	835	835			
	Gadai	-	-	-	-	78	0,00%	0,00%	0,00%	0,41%	78	78			
4	CFG	461	-	-	-	1.492	0,24%	0,00%	0,71%	1.492	1.031	1.492			
	CF 1	356	-	-	-	794	2,64%	0,00%	6,00%	794	438	794			
	Total Griya	-	-	-	-	261	0,00%	0,00%	3,11%	-	261	261			
	Oto	356	-	-	-	533	7,82%	0,00%	11,00%	533	178	533			
	CF 2	105	-	-	-	698	0,06%	0,00%	0,35%	698	593	698			
	Mitraguna & Others	105	-	-	-	698	0,06%	0,00%	0,36%	698	593	698			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>112</b>	<b>147</b>	<b>146</b>	<b>146</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>34</b>	<b>(1)</b>	<b>1,18%</b>	#####	<b>1,1%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Oct-25	Oct-24	Oct-25	Oct-25		
1	Asset (Retail) T	366.344	370.242	413.548	47.204								(0,06)	(0,03)
2	Contribution Margin	14.009	17.513	15.463	1.454	-10,4%							67	268

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,62	3,65	3,58	(0,06)	(0,03)
CIF Payroll	936	1.137	1.204	67	268

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	10.488	10.462	(5.987)	(26)	5.808	124,79%	10.317	7092,92%	5.050	207,16%	5.412
2	Tabungan	93.148	116.881	119.539	119.250	2.876	(290)	2.368	2,03%	26.102	28,02%	107.697	110,73%	11.553
3	Deposito	25.397	122.898	122.572	122.392	849	(180)	(507)	-0,41%	96.995	381,91%	26.335	464,75%	96.057
	<b>Total</b>	<b>118.690</b>	<b>244.434</b>	<b>252.599</b>	<b>252.104</b>	<b>(2.262)</b>	<b>(495)</b>	<b>7.670</b>	<b>3,14%</b>	<b>133.414</b>	<b>112,41%</b>	<b>139.082</b>	<b>181,26%</b>	<b>113.022</b>
	CASA	93.293	121.536	130.028	129.712	(3.111)	(315)	8.177	6,73%	36.419	39,04%	112.747	115,05%	16.965
	(%) CASA	78,60%	49,72%	51,48%	51,45%									
	FDR	96,89%	56,70%	54,57%	54,67%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	1.911	1.947	36	(124)	-6,01%	1.129	138,15%	-	0,00%	1.947	
2	Giro ISE	33	60	60	60	0	0	0,81%	27	80,62%	0	0,00%	60	
3	Tabungan ISE	784	2.012	1.851	1.887	36	(125)	-6,21%	1.103	140,58%	1.771	105,15%	91	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	70	83	83	83	0	0	0,00%	13	18,57%	0	0,00%	83	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-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	29.770	35.479	35.374	1.120	200	-920	855	-105	5.604	305	33.908	104,32%	1.466
	KUR	28.200	33.600	33.512	1.120	200	-920	932	-88	5.311	288	32.137	104,28%	1.375
	Non KUR	1.570	1.879	1.862	-	-	0	-77	-17	292	17	1.771	105,15%	91
3	PWG	4.527	10.075	9.991	316	69	-247	381	-84	5.464	152	11.726	85,20%	(1.736)
	Cilem	4.527	10.075	9.991	316	69	-247	381	-84	5.464	152	11.727	85,20%	(1.736)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	93.041	92.469	588	914	326	-86	-572	11.769	1.486	93.904	98,47%	(1.434)
	CF 1	1.386	8.677	8.630	588	-	-588	787	-47	7.245	47	3.013	286,42%	5.617
	Total Griya	404	3.742	3.738	-	-	0	0	-4	3.334	4	820	455,68%	2.918
4	• Total Non Program	404	3.742	3.738	-	-	0	0	-4	3.334	4	820	455,68%	2.918
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	4.892	588	-	-588	787	-43	3.910	43	2.193	223,10%	2.699
	CF 2	79.315	84.364	83.839	-	914	914	-872	-525	4.524	1.439	90.890	92,24%	(7.051)
	Mitraguna & Others	60.800	65.509	65.082	-	914	914	-349	-427	4.282	1.341	71.191	91,42%	(6.109)
	Pensiun	18.515	18.855	18.757	-	-	0	-524	-98	242	98	19.699	95,21%	(943)
	<b>Total Pembiayaan</b>	<b>114.997</b>	<b>138.594</b>	<b>137.834</b>	<b>2.024</b>	<b>1.183</b>	<b>-841</b>	<b>1.150</b>	<b>-760</b>	<b>22.837</b>	<b>1.943</b>	<b>139.538</b>	<b>98,78%</b>	<b>(1.704)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	12-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	214	349	1.169	1.912	0,72%	3,30%	5,41%	743	1.699	1.563	-	-	-					
	KUR	129	349	935	1.647	0,46%	2,78%	4,92%	712	1.518	1.298	-	-	-					
	Non KUR	85	-	234	265	5,40%	12,46%	14,24%	31	180	265	-	-	-					
3	PWG	-	-	-	487	0,00%	0,00%	0,00%	487	487	487	4,88%	487	487	487				
	Cilem	-	-	-	487	0,00%	0,00%	0,00%	487	487	487	4,88%	487	487	487				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-				
4	CFG	3	467	1.692	2.503	0,00%	1,82%	2,71%	810	2.499	2.036	-	-	-					
	CF 1	-	177	-	158	0,00%	0,00%	0,00%	158	158	158	(19)	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-				
	Oto	-	177	-	158	0,00%	0,00%	0,00%	158	158	158	(19)	-	-	-				
	CF 2	3	289	1.692	2.344	0,00%	2,01%	2,80%	652	2.341	2.055	-	-	-					
	Mitraguna & Others	3	289	1.527	1.674	0,01%	2,33%	2,57%	147	1.671	1.385	-	-	-					
	Pensiun	-	-	214	214	0,00%	0,88%	3,57%	505	670	670	-	-	-					
	<b>Total Pembiayaan</b>	<b>2.715</b>	<b>2.873</b>	<b>3.005</b>	<b>2.894</b>	<b>2,36%</b>	<b>2,17%</b>	<b>2,10%</b>	<b>(111)</b>	<b>179</b>	<b>21</b>	<b>0,09%</b>	<b>95,51%</b>	<b>-2,0%</b>					

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	119.405	122.107	246.696	127.291		
2	Contribution Margin	4.766	6.210	4.736	(30)	0,6%	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,81	3,01	3,04	0,04	0,24
CIF Payroll	1.058	947	933	(14)	(125)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.931	1.948	864	17	(785)	-28,73%	(1.507)	-43,62%	18.681	10,43%	(16.732)
2	Tabungan	145.385	157.293	158.050	158.813	6.451	763	1.520	0,97%	13.427	9,24%	166.928	95,14%	(8.115)
3	Deposito	14.811	12.473	12.414	12.415	(133)	0	(58)	-0,47%	(2.397)	-16,18%	16.208	76,59%	(3.794)
	<b>Total</b>	<b>163.652</b>	<b>172.500</b>	<b>172.396</b>	<b>173.176</b>	<b>7.182</b>	<b>780</b>	<b>676</b>	<b>0,39%</b>	<b>9.523</b>	<b>5,82%</b>	<b>201.817</b>	<b>85,81%</b>	<b>(28.642)</b>
	CASA	148.841	160.027	159.982	160.761	7.315	779	734	0,46%	11.920	8,01%	185.609	86,61%	(24.848)
	(%) CASA	90,95%	92,77%	92,80%	92,83%									
	FDR	119,93%	124,79%	125,04%	124,48%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-11 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.379	2.465	86	251	11,32%	(69)	-2,72%	-	0,00%	2.465	
2	Giro ISE	1.520	841	864	874	11	33	3,92%	(645)	-42,46%	-	0,00%	874	
3	Tabungan ISE	1.014	1.373	1.515	1.591	76	218	15,86%	576	56,83%	-	0,00%	1.591	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	275	295	295	295	0	0	0,00%	20	7,27%	-	0,00%	295	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)	
	Linkage	4.142	4.138	4.138	-	-	-	-	-0	0	-4	-	4.142	99,91%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)	
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	35.924	37.914	38.139	870	660	-210	701	225	2.215	435	40.296	94,65%	(2.156)	
	KUR	33.748	34.564	34.751	870	600	-270	468	187	1.003	413	37.907	91,68%	(3.156)	
	Non KUR	2.176	3.350	3.388	-	60	60	233	38	1.212	22	2.389	141,83%	999	
3	PWG	12.551	26.160	27.382	2.421	2.220	-201	2.174	1.222	14.831	998	26.104	104,90%	1.278	
	Cilem	6.245	14.255	14.710	171	778	608	854	455	8.464	324	17.229	85,38%	(2.519)	
	Gadai	6.305	11.905	12.672	2.250	1.442	-808	1.320	767	6.367	675	8.875	142,78%	3.797	
4	CFG	143.228	146.957	145.826	602	130	-472	636	-1.131	2.599	1.261	160.820	90,68%	(14.993)	
	CF 1	29.589	26.185	26.057	-	-	0	-145	-127	-3.532	127	34.824	74,83%	(8.767)	
	Total Griya	26.165	23.465	23.359	-	-	0	0	-106	-2.806	106	30.110	77,58%	(6.751)	
	• Total Non Program	3.355	2.399	2.388	-	-	0	-40	-11	-967	11	4.324	55,22%	(1.936)	
	• Program	22.810	21.066	20.971	-	-	0	-169	-95	-1.839	95	25.786	81,33%	(4.815)	
	Oto	3.424	2.720	2.698	-	-	0	-145	-21	-725	21	4.714	57,25%	(2.015)	
	CF 2	113.639	120.772	119.769	602	130	-472	781	-1.003	6.130	1.133	125.996	95,06%	(6.227)	
	Mitraguna & Others	94.023	97.434	96.603	602	130	-472	125	-830	2.580	960	105.113	91,90%	(8.510)	
	Pensiun	19.615	23.338	23.166	-	-	0	657	-173	3.550	173	20.882	110,93%	2.283	
	<b>Total Pembiayaan</b>	<b>196.270</b>	<b>215.255</b>	<b>215.571</b>	<b>3.893</b>	<b>3.010</b>	<b>-883</b>	<b>3.495</b>	<b>316</b>	<b>19.301</b>	<b>2.694</b>	<b>231.787</b>	<b>93,00%</b>	<b>(16.216)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	635	91	422	2.303	1.77%	1.11%	6.04%	1.880	1.668	2.211	-	-					
	KUR	580	91	417	2.118	1.72%	1.21%	6.09%	1.701	1.538	2.027	-	-					
	Non KUR	55	-	5	185	2.54%	0,15%	5,45%	180	129	185	-	-					
3	PWG	-	-	-	-	1.181	0,00%	0,00%	4,31%	1.181	1.181	1.181	-	-				
	Cilem	-	-	-	-	1.049	0,00%	0,00%	7,13%	1.049	1.049	1.049	-	-				
	Gadai	-	-	-	-	133	0,00%	0,00%	1,05%	133	133	133	-	-				
4	CFG	3.895	3.612	3.411	3.555	2.72%	2.32%	2,44%	144	(340)	(57)	-	-					
	CF 1	3.671	2.934	3.216	3.448	12,41%	12,28%	13,23%	231	(223)	514	-	-					
	Total Griya	3.671	2.934	3.216	3.448	14,03%	13,71%	14,76%	231	(223)	514	-	-					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	CF 2	224	678	194	107	0,20%	0,16%	0,09%	(87)	(117)	(571)	-	-					
	Mitraguna & Others	224	678	194	107	0,24%	0,20%	0,11%	(87)	(117)	(571)	-	-					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	<b>Total Pembiayaan</b>	<b>8.066</b>	<b>7.740</b>	<b>7.833</b>	<b>7.543</b>	<b>4,11%</b>	<b>3,64%</b>	<b>3,50%</b>	<b>(290)</b>	<b>(523)</b>	<b>(197)</b>	<b>3,61%</b>	<b>-3,03%</b>	<b>0,1%</b>	<b></b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	-	(4)	(0)	-	-				
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	-	-	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%</										

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	1.183	1.185	766	2	(27)	-2,20%	645	119,42%	16.705	7,10%	(15.520)
2	Tabungan	125.992	136.380	133.467	133.349	2.634	(118)	(3.031)	-2,22%	7.358	5,84%	148.828	89,60%	(15.479)
3	Deposito	49.100	43.473	42.840	42.840	(4.993)	0	(633)	-1,46%	(6.260)	-12,75%	50.576	84,70%	(7.736)
	<b>Total</b>	<b>175.632</b>	<b>181.065</b>	<b>177.490</b>	<b>177.374</b>	<b>(1.593)</b>	<b>(116)</b>	<b>(3.691)</b>	<b>-2,04%</b>	<b>1.743</b>	<b>0,99%</b>	<b>216.109</b>	<b>82,08%</b>	<b>(38.735)</b>
	CASA	126.532	137.592	134.651	134.535	3.400	(116)	(3.058)	-2,22%	8.003	6,32%	165.533	81,27%	(30.999)
	(%) CASA	72,04%	75,99%	75,86%	75,85%									
	FDR	182,36%	177,72%	180,85%	180,97%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.909	1.920		11	(218)	-10,20%	668	53,31%	-	0,00%	1.920
2	Giro ISE	222	228	177	177		0	(51)	-22,22%	(44)	-20,01%		0,00%	177
3	Tabungan ISE	1.030	1.910	1.732	1.742		10	(167)	-8,77%	712	69,10%		0,00%	1.742
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%		0,00%	223

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	18.653	75,63%	(4.545)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	16.922	83,37%	(2.814)
	• Local Champion	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	15.742	89,62%	(1.634)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	33.466	-	100	100	24	-282	-808	382	38.605	86,69%	(5.139)
	KUR	31.590	30.397	30.127	-	100	100	-618	-270	-1.463	370	35.711	84,36%	(5.584)
	Non KUR	2.684	3.351	3.339	-	0	642	-12	656	12	2.894	115,40%	446	
3	PWG	22.430	35.595	36.190	2.320	2.486	167	1.123	596	13.760	1.891	36.459	99,26%	(269)
	Cilem	9.274	16.096	16.426	585	730	146	1.481	330	7.152	400	20.279	81,00%	(3.853)
	Gadai	13.156	19.499	19.764	1.735	1.756	21	-358	265	6.608	1.491	16.180	122,15%	3.584
4	CFG	248.904	238.340	237.235	194	175	-19	-257	-1.105	-11.669	1.280	273.169	86,85%	(39.935)
	CF 1	66.307	61.181	61.010	-	0	-118	-171	-5.297	171	76.049	80,22%	(15.039)	
	Total Griya	63.771	57.411	57.274	-	0	0	-138	-6.497	138	72.051	79,49%	(14.777)	
4	• Total Non Program	13.172	11.476	11.448	-	0	-233	-28	-1.724	28	14.850	77,09%	(3.402)	
	• Program	50.599	45.935	45.826	-	0	-380	-110	-4.773	110	57.201	80,11%	(11.375)	
	Oto	2.536	3.769	3.736	-	0	-118	-33	1.200	33	3.998	93,46%	(261)	
	CF 2	182.596	177.159	176.224	194	175	-19	-139	-935	-6.372	1.110	197.121	89,40%	(20.896)
	Mitraguna & Others	145.742	143.496	142.978	44	175	131	-245	-518	-2.764	693	158.776	90,05%	(15.799)
	Pensiun	36.854	33.663	33.247	150	-	-150	106	-417	-3.608	417	38.344	86,71%	(5.098)
	<b>Total Pembiayaan</b>	<b>320.285</b>	<b>321.790</b>	<b>320.998</b>	<b>2.514</b>	<b>2.761</b>	<b>248</b>	<b>597</b>	<b>-791</b>	<b>713</b>	<b>3.553</b>	<b>366.886</b>	<b>87,49%</b>	<b>(45.888)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	683	0,00%	0,00%	4,84%	683	683	683						
	Linkage	-	-	-	-	683	0,00%	0,00%	4,84%	683	683	683						
	Local Champion	-	-	-	-	683	0,00%	0,00%	4,84%	683	683	683						
	Value Chain	-	-	-	-	683	0,00%	0,00%	4,84%	683	683	683						
2	MBG	158	548	559	1.180	0,46%	1.66%	3,53%	621	1.021	632							
	KUR	138	452	371	1.180	0,44%	1.22%	3,92%	809	1.041	728							
	Non KUR	20	96	187	-	0,75%	5,59%	0,00%	(187)	(20)	(96)							
3	PWG	-	-	-	-	661	0,00%	0,00%	1,83%	661	661	661						
	Cilem	-	-	-	-	410	0,00%	0,00%	2,50%	410	410	410						
	Gadai	-	-	-	-	251	0,00%	0,00%	1,27%	251	251	251						
4	CFG	7.829	9.999	9.690	13.866	3,15%	4,07%	5,84%	4.175	6.037	3.867							
	CF 1	6.309	7.665	7.244	8.774	0,51%	11,84%	14,38%	1.530	2.465	1.108							
	Total Griya	6.204	7.665	7.165	8.687	0,73%	12,48%	15,17%	1.522	2.483	1.021							
	Oto	105	-	79	87	4,15%	2,10%	2,33%	8	(18)	87							
	CF 2	1.520	2.334	2.446	5.092	0,83%	1,38%	2,89%	2.646	3.572	2.758							
	Mitraguna & Others	1.215	1.695	2.002	4.116	0,83%	1,39%	2,88%	2.115	2.901	2.421							
	Pensiun	477	145	332	332	0,15%	0,10%	1,00%	(145)	(187)	187							
	<b>Total Pembiayaan</b>	<b>7.031</b>	<b>6.570</b>	<b>6.915</b>	<b>7.323</b>	<b>2,20%</b>	<b>2,15%</b>	<b>2,28%</b>	<b>408</b>	<b>291</b>	<b>753</b>	<b>0,30%</b>	<b>86,91%</b>	<b>-2,0%</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Dec'25		
		Oct-24	Dec-24	Oct-25			Oct-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	323.033	324.841	328.881	5.848		3.06	0,03	0,23
2	Contribution Margin	9.852	12.657	14.795	4.943	-50,2%	2.316	2.345	139

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		