

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	399.173	399.157	177.355	(16)	(19.671)	-4,70%	160.860	67,50%	420.906	94,83%	(21.748)
2	Tabungan	1.732.891	1.903.991	1.902.544	1.893.119	44.961	(9.426)	(10.873)	-0,57%	160.228	9,25%	2.000.816	94,62%	(107.698)
3	Deposito	877.742	950.883	907.896	907.950	(55.963)	54	(42.933)	-4,52%	30.208	3,44%	896.431	101,29%	11.519
	<b>Total</b>	<b>2.848.930</b>	<b>3.273.702</b>	<b>3.209.613</b>	<b>3.200.226</b>	<b>166.354</b>	<b>(9.387)</b>	<b>(73.476)</b>	<b>-2,24%</b>	<b>351.296</b>	<b>12,33%</b>	<b>3.318.152</b>	<b>96,45%</b>	<b>(117.927)</b>
	CASA	1.971.188	2.322.819	2.301.717	2.292.276	222.316	(9.441)	(30.543)	-1,31%	321.088	16,29%	2.421.722	94,65%	(129.446)
	(%) CASA	69,19%	70,95%	71,71%	71,63%									
	FDR	84,13%	83,44%	85,80%	86,05%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	79.410	87.303	95.113	94.963	(150)	7.660	8,77%	15.553	19,59%	118.145	80,38%	(23.182)
2	Giro ISE	37.094	35.022	33.943	33.802	(141)	(1.220)	-3,48%	(3.292)	-8,87%	60.551	55,82%	(26.750)
3	Tabungan ISE	39.484	49.856	57.715	57.706	(9)	7.851	15,75%	18.223	46,15%	44.877	128,59%	12.830
4	Deposito ISE	2.833	2.426	3.455	3.455	0	1.029	42,44%	622	21,96%	12.717	27,17%	(9.262)
5	CIF ISE	2.097	2.325	2.325	2.325	0	0	0,00%	228	10,87%		0,00%	2.325

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	122.786	500	140	-360	1.457	-3,962	-176	4.102	162.236	75,68%	(39.450)
	Linkage	22.750	25.937	25.528	-	140	140	-200	-409	2.778	549	39.853	64,06%	(14.325)
	Non-Linkage	100.212	100.811	97.258	500	-	-500	1.657	-3,553	-2.954	3.553	122.383	79,47%	(25.125)
	• Local Champion	83.501	66.595	65.857	500	-	-500	-804	-737	-17.643	737	94.012	70,05%	(28.154)
	• Value Chain	16.712	34.216	31.401	-	-	-	2.461	-2.816	14.689	2.816	28.371	110,68%	3.029
2	MBG	310.816	325.767	327.813	8.085	9.205	1.120	1.228	2.046	16.997	7.159	362.288	90,48%	(34.474)
	KUR	291.370	306.564	309.054	7.935	9.180	1.245	1.900	2.490	17.685	6.690	340.266	90,83%	(31.211)
	Non KUR	19.446	19.203	18.759	150	25	-125	-673	-444	-687	469	22.022	85,18%	(3.263)
3	PWG	193.140	323.731	335.545	35.716	36.338	623	11.995	11.814	142.405	24.524	362.681	92,52%	(27.136)
	Cilem	122.752	218.666	228.918	15.614	18.784	3.170	7.938	10.252	106.167	8.532	262.581	87,18%	(33.663)
	Gadai	70.389	105.064	106.627	20.102	17.555	-2.547	4.057	1.562	36.238	15.992	100.101	106,52%	6.526
4	CFG	1.770.026	1.955.435	1.967.683	29.598	36.488	6.890	10.668	12.247	197.656	24.240	2.003.011	98,24%	(35.329)
	CF 1	463.002	520.993	530.259	5.204	12.814	7.610	1.760	9.266	67.257	3.548	503.674	105,28%	26.585
	Total Griya	392.209	436.373	445.120	3.442	10.689	7.248	0	8.747	52.911	1.942	412.745	107,84%	32.375
	• Total Non Program	388.279	424.924	433.694	3.274	10.689	7.415	3.72	8.770	45.415	1.920	397.351	109,15%	36.343
	• Program	3.930	11.449	11.427	167	-	-167	302	-22	7.497	22	15.395	74,22%	(3.968)
	Oto	70.793	84.620	85.139	1.762	2.124	362	1.760	518	14.346	1.606	90.929	93,63%	(5.790)
	CF 2	1.307.024	1.434.442	1.437.424	24.394	23.674	-720	8.908	2.982	130.399	20.692	1.499.337	95,87%	(61.914)
	Mitraguna & Others	1.211.757	1.335.736	1.339.690	24.058	22.913	-1.145	9.546	3.954	127.933	18.959	1.384.316	96,78%	(44.626)
	Pensiun	95.268	98.706	97.734	336	761	425	-638	-972	2.466	1.733	115.021	84,97%	(17.288)
	<b>Total Pembiayaan</b>	<b>2.396.945</b>	<b>2.731.682</b>	<b>2.753.827</b>	<b>73.899</b>	<b>82.171</b>	<b>8.272</b>	<b>25.347</b>	<b>22.145</b>	<b>356.882</b>	<b>60.026</b>	<b>2.890.216</b>	<b>95,28%</b>	<b>(136.389)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (21-Dec-25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	21-Dec-25				%	Penc.	Gap
1	SME	508	6	-	12.707	0,41%	0,00%	10,35%	12.707	12.199	12.701			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	-	(43)	(6)		
	Local Champion	465	-	-	8.057	0,46%	0,00%	8,28%	8.057	7.593	8.057			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,06%	4.650	4.650	4.650			
2	MBG	4.441	6.190	6.190	37.559	1,43%	1,90%	11,46%	31.370	33.118	31.370			
	KUR	3.770	4.599	4.599	33.554	1,29%	1,50%	10,86%	28.955	29.784	28.955			
	Non KUR	671	1.590	1.590	4.005	3,45%	8,28%	21,35%	2.415	2.415	2.415			
3	PWG	155	-	-	11.735	0,08%	0,00%	3,50%	11.735	11.580	11.735			
	Cilem	155	-	-	9.695	0,13%	0,00%	4,24%	9.695	9.540	9.695			
	Gadai	-	-	-	2.040	0,00%	0,00%	1,91%	2.040	2.040	2.040			
4	CFG	19.018	28.147	27.679	61.501	1,07%	1,42%	3,13%	33.822	42.484	33.824			
	CF 1	8.456	11.479	12.737	28.670	1,83%	2,44%	5,41%	15.933	20.214	17.191			
	Total Griya	6.832	10.463	10.710	17.377	1,74%	2,45%	3,90%	6.667	10.545	6.914			
	Oto	1.624	1.016	2.026	11.293	2,29%	2,39%	13,26%	9.267	9.669	10.277			
	CF 2	10.562	16.669	14.942	32.831	0,81%	1,04%	2,28%	17.889	22.270	16.163			
	Mitraguna & Others	10.315	16.481	14.431	31.448	0,85%	1,08%	2,35%	17.016	21.133	14.967			
	Pensiun	247	188	511	1.384	0,26%	0,52%	1,42%	873	1.137	1.196			
	<b>Total Pembiayaan</b>	<b>38.001</b>	<b>34.188</b>	<b>33.182</b>	<b>33.285</b>	<b>1,59%</b>	<b>1,21%</b>	<b>1,21%</b>	<b>103</b>	<b>(4.716)</b>	<b>(903)</b>	<b>1,41%</b>	<b>-16,38%</b>	<b>0,2%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.631.251	2.808.415	3.116.999	485.748	-10,6%
2	Contribution Margin	94.855	121.560	104.888	10.033	

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Oct-24	Sep-2				

## Kineria Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	20.617	20.637	19	1.109	5,68%	4.372	26,88%	-	0,00%	20.637
2	Giro ISE	12.924	10.849	9.212	9.179	(33)	(1.670)	-15,39%	(3.745)	-28,98%		0,00%	9.179
3	Tabungan ISE	1.712	6.998	11.380	11.432	52	4.434	63,37%	9.721	567,91%		0,00%	11.432
4	Deposito ISE	1.628	1.681	25	25	0	(1.656)	-98,51%	(1.603)	-98,46%		0,00%	25
5	CIF ISE	80	90	90	90	0	0	0,00%	10	12,50%		0,00%	90

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	9.891	14.534	14.494	-	-	0	-130	-40	4.603	40	19.916	72,78%	(5.422)	
	Linkage	1.111	804	804	-	-	-	-17	0	-307	-	5.477	14,69%	(4.673)	
	Non-Linkage	8.780	13.729	13.689	-	-	0	-113	-40	4.910	40	14.439	94,81%	(749)	
	• Local Champion	6.630	9.079	9.039	-	-	0	-113	-40	2.410	40	9.312	97,07%	(273)	
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	5.126	90,71%	(476)	
2	MBG	65.409	59.042	58.264	1.310	375	-935	-1.380	-778	-7.144	1.153	70.008	83,23%	(11.744)	
	KUR	63.164	56.360	55.625	1.310	375	-935	-1.263	-735	-7.540	1.110	67.553	82,34%	(11.929)	
	Non KUR	2.245	2.683	2.640	-	-	0	-118	-43	395	43	2.455	107,54%	185	
3	PWG	10.519	15.081	15.679	1.157	1.138	-19	635	597	5.160	540	18.008	87,06%	(2.330)	
	Cilem	10.519	15.081	15.679	1.157	1.138	-19	635	597	5.160	540	18.008	87,06%	(2.330)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	108.478	115.461	116.453	2.152	2.742	590	147	992	7.975	1.750	134.112	86,83%	(17.659)	
	CF 1	58.498	62.127	62.076	327	298	-30	256	-52	3.578	349	60.416	102,75%	1.659	
	Total Griya	56.812	59.059	59.058	327	298	-30	0	-1	2.246	298	56.783	104,01%	2.275	
1	• Total Non Program	55.952	58.249	58.251	327	298	-30	-422	2	2.300	295	53.414	109,06%	4.838	
	• Program	860	810	807	-	-	0	-8	-3	-53	3	3.370	23,95%	(2.563)	
	Oto	1.686	3.069	3.017	-	-	0	256	51	1.332	51	3.633	83,05%	(616)	
	CF 2	49.980	53.333	54.377	1.825	2.444	619	-109	1.043	4.397	1.401	73.695	73,79%	(19.318)	
	Mitraguna & Others	49.699	53.068	54.116	1.825	2.444	619	-102	1.049	4.417	1.395	72.662	74,48%	(18.546)	
	Pensiun	281	266	261	-	-	0	-6	-5	-20	5	1.033	25,24%	(772)	
	<b>Total Pembiayaan</b>	<b>194.296</b>	<b>204.118</b>	<b>204.889</b>	<b>4.619</b>	<b>4.254</b>	<b>-365</b>	<b>-728</b>	<b>772</b>	<b>10.594</b>	<b>3.483</b>		<b>242.044</b>	<b>84,65%</b>	<b>(37.154)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	-	4.650	0,00%	0,00%	32,08%	4.650	4.650	4.644			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	51,44%	4.650	4.650	4.650			
2	MBG	1.071	1.504	1.324	4.413	1,64%	2,24%	7,57%	3.088	3.341	2.908			
	KUR	1.022	1.029	880	3.786	1,62%	1,56%	6,81%	2.906	2.764	2.757			
	Non KUR	49	475	444	626	2,19%	16,55%	23,72%	182	577	151			
3	PWG	95	-	-	764	0,91%	0,00%	4,87%	764	668	764			
	Cilem	95	-	-	764	0,91%	0,00%	4,87%	764	668	764			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	4.500	1,72%	2,07%	3,86%	2.104	2.635	2.097			
	CF 1	1.284	1.880	1.863	4.318	2,19%	3,00%	6,96%	2.455	3.034	2.438			
	Total Griya	1.284	1.880	1.863	3.962	2,26%	3,15%	6,71%	2.099	2.678	2.082			
	Oto	-	-	-	356	0,00%	0,00%	11,81%	356	356	356			
	CF 2	581	522	532	181	1,16%	1,00%	0,33%	(351)	(399)	(341)			
	Mitraguna & Others	581	522	532	181	1,17%	1,00%	0,33%	(351)	(399)	(341)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>3.031</b>	<b>3.913</b>	<b>3.719</b>	<b>14.326</b>	<b>1,56%</b>	<b>1,82%</b>	<b>6,99%</b>	<b>10.607</b>	<b>11.295</b>	<b>10.413</b>	<b>0,59%</b>	<b>91,55%</b>	<b>-6,4%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi			% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,39%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,11%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	871	0,65%	1,48%	1,49%	(1)	448	(36)			
	KUR	260	859	716	715	0,41%	1,27%	1,29%	(1)	456	(143)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,90%	-	(8)	107			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	379	374	990	2,17%	0,32%	0,85%	617	(1.362)	611			
	CF 1	1.777	379	374	990	3,04%	0,60%	1,60%	617	(787)	611			
	Total Griya	1.777	379	374	990	3,13%	0,63%	1,68%	617	(787)	611			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total UG	2.370	1.162	1.117	2.610	1,70%	0,12%	1,00%	611	(1.027)	611	0,00%	11,00%	0,70%

## Total Pembiayaan

Asset & Contribution Margin		Posisi			Growth (YoY)	% Growth
No.	Neraca	Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	268.780	271.304	260.579	(8.201)	
2	Contribution Margin	9.396	11.836	9.878	482	-5.1%

BHR & Bayrell

PHR & Payroll		Posisi			Growth (Mtd)	Growth (YoY)
Kinerja		Oct-24	Sep-25	Oct-25		
PHR		2,65	2,86	2,91	0,04	0,25
CIF Payroll		1.791	1.950	1.987	37	196

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	22.080	22.104	(1.392)	24	1.452	7,03%	(2.657)	-10,73%	41.105	53,77%	(19.001)
2	Tabungan	139.675	139.420	145.660	145.075	2.493	(585)	5.655	4,06%	5.400	3,87%	160.468	90,41%	(15.393)
3	Deposito	81.953	77.952	78.160	78.212	(820)	52	260	0,33%	(3.741)	-4,57%	83.487	93,68%	(5.275)
	<b>Total</b>	<b>246.389</b>	<b>238.023</b>	<b>245.899</b>	<b>245.390</b>	<b>281</b>	<b>(509)</b>	<b>7.367</b>	<b>3,10%</b>	<b>(999)</b>	<b>-0,41%</b>	<b>285.060</b>	<b>86,08%</b>	<b>(39.669)</b>
	CASA	164.436	160.072	167.740	167.179	1.101	(561)	7.107	4,44%	2.743	1,67%	201.573	82,94%	(34.394)
	(%) CASA	66,74%	67,25%	68,21%	68,13%									
	FDR	63,49%	72,41%	71,26%	71,41%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	10.910	10.878	11.205	11.067	(139)	189	1.74%	157	1,44%	-	0,00%	11.067		
2	Giro ISE	6.429	4.866	5.499	5.398	(101)	532	10,93%	(1.032)	-16,05%	-	0,00%	5.398		
3	Tabungan ISE	3.915	6.012	5.707	5.669	(37)	(343)	-5,71%	1.754	44,79%	-	0,00%	5.669		
4	Deposito ISE	565	-	-	-	0	0	#DIV/0!	(565)	-100,00%	-	0,00%	0		
5	CIF ISE	134	146	146	146	0	0	0,00%	12	8,96%	-	0,00%	146		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	18.129	-	-	0	-293	-773	-920	773	26.482	68,46%	(8.353)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	18.129	-	-	0	-293	-773	-920	773	23.245	77,99%	(5.116)
	• Local Champion	15.448	17.199	17.196	-	-	0	-249	-3	1.748	3	17.438	98,62%	(241)
	• Value Chain	3.600	1.702	932	-	-	-	-44	-770	-2.668	770	5.807	16,05%	(4.875)
2	MBG	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	10.412	11.488	970	1.215	245	627	1.076	5.650	139	13.639	84,23%	(2.151)
	Cilem	5.838	10.412	11.488	970	1.215	245	627	1.076	5.650	139	13.639	84,23%	(2.151)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	145.612	3.008	3.296	288	1.095	2.564	14.069	732	152.446	95,52%	(6.835)
	CF 1	81.145	74.508	74.755	634	620	(14)	-233	247	-6.390	373	80.815	92,50%	(6.060)
	Total Griya	74.220	68.592	68.983	634	620	(14)	0	392	-5.237	228	72.670	94,93%	(3.687)
4	• Total Non Program	73.552	67.965	68.357	634	620	(14)	-1.118	392	-5.194	228	70.051	97,58%	(1.694)
	• Program	669	626	626	-	-	0	-4	-1	-43	1	2.619	23,89%	(1.993)
	Oto	6.925	5.916	5.772	-	-	0	-233	-144	-1.153	144	8.145	70,87%	(2.373)
	CF 2	50.397	68.540	70.857	2.374	2.676	302	1.328	2.317	20.459	359	71.632	98,92%	(775)
	Mitraguna & Others	49.913	67.543	69.868	2.374	2.676	302	1.303	2.325	19.955	351	70.238	99,47%	(369)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	<b>Total Pembiayaan</b>	<b>156.429</b>	<b>172.361</b>	<b>175.228</b>	<b>3.978</b>	<b>4.511</b>	<b>533</b>	<b>1.428</b>	<b>2.867</b>	<b>18.799</b>	<b>1.644</b>	<b>192.588</b>	<b>90,99%</b>	<b>(17.360)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	189	0,19%	0,00%	0,00%	1,64%	189	177	189			
	Cilem	11	-	-	189	0,19%	0,00%	0,00%	1,64%	189	177	189			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	1.825	0,88%	1,52%	1,25%	(349)	664	388				
	CF 1	1.162	1.383	2.039	1.689	1,43%	2,74%	2,26%	(349)	528	306				
	Total Griya	1.162	1.383	1.962	945	1,57%	2,86%	2,37%	(1.017)	(217)	(439)				
	Oto	-	-	77	745	0,00%	1,30%	12,90%	668	745	745				
	CF 2	-	54	136	136	0,00%	0,20%	0,19%	-	136	82				
	Mitraguna & Others	-	54	136	136	0,00%	0,20%	0,19%	-	136	82				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>778</b>	<b>1.299</b>	<b>1.455</b>	<b>1.412</b>	<b>0,50%</b>	<b>0,84%</b>	<b>0,81%</b>	<b>(43)</b>	<b>634</b>	<b>113</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-0,8%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	239.310	246.389	237.742	(1.568)	
2	Contribution Margin	18.177	20.650	11.367	(6.810)	37,5%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,85	3,28	3,33	0,05	0,48
CIF Payroll	1.030	1.230	1.250	20	220

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	52.070	51.799	3.771	(271)	(3.232)	-5,87%	33.024	175,90%	36.087	143,54%	15.711
2	Tabungan	206.902	265.449	254.542	254.010	6.039	(531)	(11.439)	-4,31%	47.108	22,77%	228.586	111,12%	25.424
3	Deposito	118.442	96.974	69.880	69.880	(7.411)	0	(27.094)	-27,94%	(48.562)	-41,00%	120.549	57,97%	(50.669)
	<b>Total</b>	<b>344.119</b>	<b>417.454</b>	<b>376.491</b>	<b>375.689</b>	<b>2.400</b>	<b>(802)</b>	<b>(41.765)</b>	<b>-10,00%</b>	<b>31.570</b>	<b>9,17%</b>	<b>385.222</b>	<b>97,53%</b>	<b>(9.533)</b>
	CASA	225.677	320.480	306.611	305.809	9.811	(802)	(14.671)	-4,58%	80.132	35,51%	264.674	115,54%	41.136
	(%) CASA	65,58%	76,77%	81,44%	81,40%									
	FDR	96,55%	93,29%	104,36%	104,58%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.380	3.400		20	(145)	-4,08%	(531)	-13,50%	-	0,00%	3.400
2	Giro ISE	1.420	1.163	1.458	1.503		46	340	29,25%	84	5,88%		0,00%	1.503
3	Tabungan ISE	2.001	1.767	1.622	1.596		(26)	(170)	-9,64%	(405)	-20,22%		0,00%	1.596
4	Deposito ISE	510	615	300	300		0	(315)	-51,19%	(210)	-41,13%		0,00%	300
5	CIF ISE	179	189	189	189		0	0	0,00%	10	5,59%		0,00%	189

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	86.951	-	140	140	2.407	-3.031	3.966	3.171	104.800	82,97%	(17.849)
	Linkage	21.612	25.120	24.711	-	140	140		-182	-409	3.099	31.112	79,42%	(6.401)
	Non-Linkage	61.373	64.862	62.240	-	-	0	2.589	-2.622	867	2.622	73.688	84,46%	(11.448)
	• Local Champion	55.173	36.998	36.421	-	-	0	-336	-576	-18.751	576	61.011	59,70%	(24.590)
	• Value Chain	6.200	27.864	25.818	-	-	2.925	-2.046	19.618	2.046	12.677	203,67%	13.142	
2	MBG	43.181	44.128	44.223	1.705	930	(775)	866	95	1.041	835	46.897	94,30%	(2.674)
	KUR	40.519	42.067	42.205	1.705	930	(775)	952	137	1.685	793	44.012	95,89%	(1.807)
	Non KUR	2.662	2.060	2.018	-	-	0	-87	-42	-644	42	2.885	69,95%	(867)
3	PWG	26.463	44.214	44.861	4.200	3.879	(320)	1.033	648	18.398	3.232	38.240	117,31%	6.621
	Cilem	12.356	24.595	24.734	1.421	1.261	(160)	397	139	12.379	1.122	18.392	134,48%	6.342
	Gadai	14.108	19.618	20.127	2.778	2.618	(160)	636	509	6.020	2.109	19.848	101,41%	279
4	CFG	179.631	211.118	216.876	2.340	9.720	7.380	3.044	5.757	37.244	3.962	199.790	108,55%	17.086
	CF 1	55.651	68.035	75.706	315	8.066	7.751	208	7.670	20.054	395	59.885	126,42%	15.821
	Total Griya	50.392	59.216	66.843	100	7.900	7.800	0	7.627	16.451	273	52.642	126,98%	14.202
4	• Total Non Program	50.392	59.216	66.843	100	7.900	7.800	(368)	7.627	16.451	273	52.642	126,98%	14.202
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.862	215	166	(49)	208	43	3.603	123	7.243	122,36%	1.619
	CF 2	123.980	143.083	141.170	2.025	1.654	(371)	2.836	(1.913)	17.190	3.567	139.905	100,90%	1.265
	Mitraguna & Others	122.658	141.684	139.778	2.025	1.654	(371)	2.843	(1.906)	17.120	3.560	137.456	101,69%	2.322
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	<b>Total Pembiayaan</b>	<b>332.261</b>	<b>389.442</b>	<b>392.910</b>	<b>8.244</b>	<b>14.669</b>	<b>6.425</b>	<b>7.350</b>	<b>3.469</b>	<b>60.650</b>	<b>11.200</b>	<b>389.727</b>	<b>100,82%</b>	<b>3.183</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	508	-	-	8.057	0,61%	0,00%	9,27%	8.057	7.549	8.057						
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-						
	Local Champion	465	-	-	8.057	0,76%	0,00%	12,95%	8.057	7.593	8.057						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	409	740	602	4.555	0,95%	1,36%	10,30%	3.954	4.146	3.816						
	KUR	305	686	498	4.162	0,75%	1,18%	9,86%	3.664	3.857	3.475						
	Non KUR	104	53	104	394	3,92%	5,04%	19,50%	290	289	340						
3	PWG	-	-	-	4.387	0,00%	0,00%	9,78%	4.387	4.387	4.387						
	Cilem	-	-	-	3.870	0,00%	0,00%	15,65%	3.870	3.870	3.870						
	Gadai	-	-	-	517	0,00%	0,00%	2,57%	517	517	517						
4	CFG	673	1.279	1.367	9.532	0,37%	0,65%	4,40%	8.166	8.859	8.253						
	CF 1	295	196	490	5.350	0,53%	0,72%	7,07%	4.860	5.056	5.154						
	Total Griya	295	-	227	3.285	0,58%	0,38%	4,91%	3.057	2.990	3.285						
	Oto	-	196	263	2.066	0,00%	2,98%	23,31%	1.803	2.066	1.870						
	CF 2	379	1.083	877	4.182	0,31%	0,61%	2,96%	3.305	3.803	3.099						
	Mitraguna & Others	379	1.083	877	4.182	0,66%	1,50%	1,52%	3.305	3.803	3.099						
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-						
	<b>Total Pembiayaan</b>	<b>1.161</b>	<b>2.293</b>	<b>2.723</b>	<b>2.717</b>	<b>0,35%</b>	<b>0,70%</b>	<b>0,69%</b>	<b>(5)</b>	<b>1.556</b>	<b>425</b>	<b>1.06%</b>	<b>-52,57%</b>	<b>0,4%</b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0					
	Linkage	-	42	42	-	0,00%	0,17%	0,17%	-</td							

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	3.093	3.093	40.645	0	(40.188)	-92,85%	(16.726)	-84,39%	34.705	8,91%	(31.612)
2	Tabungan	188.323	172.953	166.941	166.157	4.147	(784)	(6.796)	-3,93%	(22.166)	-11,77%	209.136	79,45%	(42.979)
3	Deposito	54.534	66.101	57.913	57.915	(25.458)	2	(8.186)	-12,38%	3.380	6,20%	56.040	103,34%	1.874
	<b>Total</b>	<b>262.676</b>	<b>282.334</b>	<b>227.947</b>	<b>227.165</b>	<b>19.334</b>	<b>(782)</b>	<b>(55.169)</b>	<b>-19,54%</b>	<b>(35.512)</b>	<b>-13,52%</b>	<b>299.881</b>	<b>75,75%</b>	<b>(72.716)</b>
	CASA	208.142	216.233	170.034	169.250	44.791	(784)	(46.983)	-21,73%	(38.892)	-18,69%	243.841	69,41%	(74.591)
	(%) CASA	79,24%	76,59%	74,59%	74,51%									
	FDR	66,71%	72,21%	89,92%	90,23%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.668	4.149	4.022		(127)	354	9,65%	(2.165)	-34,99%	-	0,00%	4.022
2	Giro ISE	879	331	763	634		(129)	303	91,72%	(245)	-27,88%	-	0,00%	634
3	Tabungan ISE	5.307	3.337	3.386	3.388		2	50	1,51%	(1.920)	-36,17%	-	0,00%	3.388
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	215	268	268	268		0	0	0,00%	53	24,65%	-	0,00%	268

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	12	-	-	0	-421	0	-6.974	-	6.986	0,18%	(6.974)
	Linkage	26	12	12	-	-	-	-1	0	-14	-	26	47,75%	(14)
	Non-Linkage	6.960	-	-	-	-	0	-420	0	-6.960	-	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	-	-	-	-	-	-420	0	-4.762	-	4.762	0,00%	(4.762)
2	MBG	707	9.495	10.008	500	610	110	436	514	9.302	96	5.700	175,60%	4.309
	KUR	498	8.282	8.804	500	610	110	453	521	8.306	89	5.134	171,49%	3.670
	Non KUR	209	1.212	1.205	-	-	0	-17	-8	996	8	566	212,88%	639
3	PWG	23.244	35.104	37.102	5.217	5.855	638	1.358	1.998	13.858	3.857	38.714	95,84%	(1.612)
	Cilem	7.809	11.949	13.062	966	1.734	768	458	1.113	5.253	621	18.851	69,29%	(5.789)
	Gadai	15.435	23.155	24.040	4.252	4.122	-130	899	886	8.605	3.236	19.863	121,03%	4.177
4	CFG	144.290	159.268	157.849	1.011	807	-204	-69	-1.419	13.559	2.226	166.155	95,00%	(8.306)
	CF 1	8.588	12.193	12.115	-	-	0	-25	-78	3.527	78	12.165	99,59%	(49)
	Total Griya	7.701	11.174	11.113	-	-	0	0	-60	3.412	60	10.127	109,74%	986
	• Total Non Program	7.409	10.560	10.500	-	-	0	598	-60	3.091	60	8.983	116,88%	1.517
	• Program	292	614	614	-	-	0	-3	-1	322	1	1.144	53,64%	(530)
	Oto	888	1.019	1.002	-	-	0	-25	-17	114	17	2.038	49,18%	(1.036)
	CF 2	135.702	147.075	145.734	1.011	807	-204	-44	-1.341	10.032	2.148	153.990	94,64%	(8.256)
	Mitraguna & Others	125.011	133.616	132.492	919	752	-167	-1	-1.124	7.481	1.876	140.961	93,99%	(8.469)
	Pensiun	10.691	13.459	13.242	92	55	-37	-43	-217	2.551	272	13.029	101,63%	213
	<b>Total Pembiayaan</b>	<b>175.227</b>	<b>203.879</b>	<b>204.972</b>	<b>6.728</b>	<b>7.272</b>	<b>544</b>	<b>1.303</b>	<b>1.093</b>	<b>29.745</b>	<b>6.179</b>	<b>217.555</b>	<b>94,22%</b>	<b>(12.583)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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	-	190	188	1.092		0,00%	1,98%	10,91%		904	1.092	902			
	KUR	-	-	-	754		0,00%	0,00%	8,57%		754	754	754			
	Non KUR	-	190	188	337		0,00%	15,50%	27,98%		149	337	148			
3	PWG	-	-	-	-		1.012	0,00%	0,00%		2,73%	1.012	1.012			
	Cilem	-	-	-	-		668	0,00%	0,00%		668	668	668			
	Gadai	-	-	-	-		343	0,00%	0,00%		1,43%	343	343			
4	CFG	2.296	3.664	3.194	8.493		2,86%	2,19%	2,21%		(627)	53				
	CF 1	47	-	-	-		0,55%	0,00%	0,00%		(47)	-	-			
	Total Griya	47	-	-	-		0,61%	0,00%	0,00%		(47)	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	CF 2	4.073	3.440	3.493	3.493		3,00%	2,37%	2,40%		(580)	53				
	Mitraguna & Others	4.073	3.440	3.493	3.493		3,26%	2,61%	2,64%		(580)	53				
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	<b>Total Pembiayaan</b>	<b>4.120</b>	<b>3.440</b>	<b>3.493</b>	<b>3.493</b>	<b>2,35%</b>	<b>1,71%</b>	<b>1,70%</b>	<b>(627)</b>	<b>53</b>	<b>5,73%</b>	<b>-236,44%</b>	<b>4,0%</b>	<b></b>	<b></b>	<b></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	230.397	264.224	263.686	33.289			2,88	3,15	3,37	0,21
2	Contribution Margin	8.825	11.671	13.639	4.814	-54,5%		4.696	3.752	2.993	(759)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	472	473	72	1	(29)	-5,71%	(1.614)	-77,34%	3.184	14,85%	(2.712)
2	Tabungan	37.117	38.758	38.886	38.874	(407)	(12)	116	0,30%	1.757	4,73%	42.859	90,70%	(3.985)
3	Deposito	10.740	12.549	12.600	12.600	2	0	51	0,41%	1.860	17,32%	10.827	116,37%	1.773
	<b>Total</b>	<b>49.943</b>	<b>51.809</b>	<b>51.958</b>	<b>51.947</b>	<b>(334)</b>	<b>(11)</b>	<b>138</b>	<b>0,27%</b>	<b>2.003</b>	<b>4,01%</b>	<b>56.871</b>	<b>91,34%</b>	<b>(4.924)</b>
	CASA	39.204	39.260	39.358	39.347	(336)	(11)	87	0,22%	143	0,36%	46.043	85,46%	(6.697)
	(%) CASA	78,50%	75,78%	75,75%	75,74%									
	FDR	145,08%	122,64%	122,15%	122,17%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	525	529	4	32	6,34%	(52)	-9,01%	-	0,00%	529	
2	Giro ISE	1	64	1	1	0	(63)	-98,31%	0	10,15%	1	0,00%	1	
3	Tabungan ISE	580	433	524	528	4	95	21,83%	(52)	-9,04%	528	0,00%	528	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	61	65	65	65	0	0	0,00%	4	6,56%	65	0,00%	65	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	1.235	3.154	3.679	345	586	241	279	525	2.444	61	2.809	130,98%	870
	Cilem	1.235	3.154	3.679	345	586	241	279	525	2.444	61	2.809	130,98%	870
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	59.787	280	883	603	-65	-598	-11.435	1.481	64.578	92,58%	(4.791)
	CF 1	464	823	818	-	-	0	415	-5	354	5	457	179,00%	361
	Total Griya	301	269	269	-	-	0	0	0	-32	-	294	91,54%	(25)
4	• Total Non Program	301	269	269	-	-	0	0	-3	0	-	294	91,54%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	549	-	-	0	415	-5	386	5	163	337,21%	386
	CF 2	70.758	59.562	58.969	280	883	603	-479	-593	-11.789	1.476	64.121	91,97%	(5.152)
	Mitraguna & Others	66.540	55.109	54.838	280	883	603	-326	-270	-11.702	1.153	56.810	96,53%	(1.972)
	Pensiun	4.218	4.453	4.131	-	-	0	-153	-323	-87	323	7.311	56,50%	(3.180)
	<b>Total Pembiayaan</b>	<b>72.457</b>	<b>63.539</b>	<b>63.466</b>	<b>625</b>	<b>1.469</b>	<b>844</b>	<b>214</b>	<b>-73</b>	<b>-8.991</b>	<b>1.542</b>	<b>67.386</b>	<b>94,18%</b>	<b>(3.921)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	3.023	2.337	1.961	2.314	4,24%	3,25%	3,87%	353	(709)	(23)	3.023	2.337	1.961	3.608	3.428	0,00% 100,00% -3,6%	
	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	3.023	2.337	1.961	2.314	4,27%	3,29%	3,92%	353	(709)	(23)	3.023	2.337	1.961	3.608	3.428		
	Mitraguna & Others	2.931	2.337	1.961	2.314	4,41%	3,56%	4,22%	353	(617)	(23)	2.931	2.337	1.961	3.608	3.428		
	Pensiun	92	-	-	-	0,00%	0,00%	0,00%	-	-	-	(92)	-					
	<b>Total Pembiayaan</b>	<b>12.313</b>	<b>4.188</b>	<b>3.608</b>	<b>3.428</b>	<b>17,29%</b>	<b>17,40%</b>	<b>6,06%</b>	<b>5,81%</b>	<b>(179)</b>	<b>(8.885)</b>	<b>(760)</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-5,4%</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	75.314	74.633	65.178	(10.136)		
2	Contribution Margin	536	1.330	4.767	4.231	-789,4%	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,34	2,60	2,62	0,02	0,28
CIF Payroll	424	431	409	(22)	(15)

### Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-20 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	3.823	3.877	54	997	34,61%	58	1,51%	-	0,00%	3.877
2	Giro ISE	954	1.351	1.817	1.833	16	483	35,73%	879	92,14%	-	0,00%	1.833
3	Tabungan ISE	2.866	1.530	2.006	2.044	38	514	33,63%	(822)	-28,67%	-	0,00%	2.044
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	121	127	127	127	0	0	0,00%	6	4,96%	-	0,00%	127

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Local Champion	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	50.112	1.210	1.210	0	357	-35	4.015	1.245	52.094	96,20%	(1.982)
	KUR	42.963	47.819	47.859	1.210	1.210	0	487	40	4.896	1.170	48.796	98,08%	(937)
	Non KUR	3.135	2.328	2.253	-	-	0	-130	-75	-882	75	3.298	68,32%	(1.045)
3	PWG	20.876	34.349	35.431	7.070	5.289	-1.781	2.703	1.082	14.556	4.207	37.410	94,71%	(1.979)
	Cilem	7.514	14.546	15.251	2.157	1.305	-852	1.847	705	7.737	601	18.308	83,30%	(3.057)
	Gadai	13.361	19.803	20.180	4.913	3.984	-930	857	377	6.819	3.606	19.102	105,64%	1.078
4	CFG	127.111	135.478	135.873	4.416	1.491	-2.925	3.703	395	8.762	1.096	140.604	96,64%	(4.731)
	CF 1	49.510	50.142	50.279	1.018	531	-487	546	138	770	393	51.291	98,03%	(1.012)
	Total Griya	39.898	39.046	39.242	304	340	36	0	196	-656	144	40.836	96,10%	(1.594)
1	• Total Non Program	39.898	39.046	39.242	304	340	36	-132	196	-656	144	40.836	96,10%	(1.594)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.037	714	191	-523	546	-58	1.426	249	10.456	105,56%	582
	CF 2	77.602	85.337	85.594	3.398	960	-2.438	3.156	257	7.992	703	89.313	95,84%	(3.719)
	Mitraguna & Others	75.812	83.282	83.560	3.398	960	-2.438	3.177	278	7.748	682	86.964	96,09%	(3.404)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	<b>Total Pembayaran</b>	<b>197.385</b>	<b>222.628</b>	<b>223.953</b>	<b>12.696</b>	<b>7.990</b>	<b>-4.706</b>	<b>6.174</b>	<b>1.324</b>	<b>26.568</b>	<b>6.666</b>	<b>233.409</b>	<b>95,95%</b>	<b>(9.456)</b>

## Kualitas Pembiayaan (Kol 2)

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	384	1,07%	0,85%	0,77%	(43)	(109)	124			
	KUR	115	169	343	339	0,27%	0,72%	0,71%	(4)	224	170			
	Non KUR	378	91	84	45	12,06%	3,61%	1,99%	(39)	(333)	(46)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.155	0,26%	0,85%	0,85%	-	818	220			
	CF 1	297	90	90	90	0,60%	0,18%	0,18%	(207)	0				
	Total Griya	297	90	90	90	0,74%	0,23%	0,23%	(207)	0				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,24%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,27%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>820</b>	<b>2.695</b>	<b>3.082</b>	<b>3.020</b>	<b>0,42%</b>	<b>1,28%</b>	<b>1,25%</b>	<b>(42)</b>	<b>2.200</b>	<b>344</b>	<b>0,25%</b>	<b>81,90%</b>	<b>1,1%</b>

## Total Pembayaran

Asset & Contribution Margin					
No.	Neraca	Posisi	Oct-24	Dec-24	Growth (Yoy)
					% Growth
1	Asset (Retail) T		199.189	199.917	21.377
2	Contribution Margin		11.304	13.833	(1.051)

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,73	3,15	3,18	0,03	0,45
CIF Payroll	897	1.087	1.053	(34)	156

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	2.712	2.773	1.942	61	(561)	-16,82%	846	43,89%	12.865	21,55%	(10.092)
2	Tabungan	70.495	83.412	83.812	83.193	1.034	(619)	(220)	-0,26%	12.697	18,01%	86.396	96,29%	(3.204)
3	Deposito	64.264	92.567	95.682	95.682	(828)	0	3.115	3,36%	31.418	48,89%	65.350	146,41%	30.332
	<b>Total</b>	<b>136.686</b>	<b>179.313</b>	<b>182.206</b>	<b>181.648</b>	<b>2.149</b>	<b>(559)</b>	<b>2.334</b>	<b>1,30%</b>	<b>44.961</b>	<b>32,89%</b>	<b>164.612</b>	<b>110,35%</b>	<b>17.036</b>
	CASA	72.423	86.746	86.524	85.966	2.977	(559)	(781)	-0,90%	13.543	18,70%	99.261	86,61%	(13.296)
	(%) CASA	52,98%	48,38%	47,49%	47,33%									
	FDR	94,77%	84,69%	84,70%	84,96%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	5.952	8.760	8.778	18	2.826	47,48%	7.456	563,99%	-	0,00%	8.778	
2	Giro ISE	771	687	524	525	1	(161)	-23,51%	(246)	-31,86%	-	0,00%	525	
3	Tabungan ISE	551	5.265	5.236	5.253	17	(12)	-0,24%	4.702	853,19%	-	0,00%	5.253	
4	Deposito ISE	-	-	3.000	3.000	0	3.000	#DIV/0!	3.000	#DIV/0!	-	0,00%	3.000	
5	CIF ISE	65	80	80	80	0	0	0,00%	15	23,08%	-	0,00%	80	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	31.758	34.892	34.477	435	500	65	(419)	-41,5%	2.718	915	37.072	93,00%	(2.596)
	KUR	29.577	32.463	32.239	360	500	140	(418)	-22,4%	2.662	724	34.653	93,04%	(2.412)
	Non KUR	2.181	2.429	2.237	75	-	(75)	(1)	-19,1%	56	191	2.419	92,48%	(182)
3	PWG	6.201	9.141	10.356	495	1.519	1.024	200	1.214	4.155	304	14.494	71,45%	(4.138)
	Cilem	6.201	9.141	10.356	495	1.519	1.024	200	1.214	4.155	304	14.494	71,45%	(4.138)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	109.491	2.234	3.032	798	1.191	1.671	17.909	1.361	102.726	106,58%	6.764
	CF 1	23.474	30.943	31.429	784	704	(80)	982	486	7.954	218	26.735	117,56%	4.694
	Total Griya	17.263	20.411	20.582	318	250	(68)	0	171	3.319	79	18.392	111,91%	2.190
4	• Total Non Program	17.263	20.411	20.582	318	250	(68)	414	171	3.319	79	18.392	111,91%	2.190
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.847	467	454	(13)	982	315	4.635	139	8.343	130,01%	2.504
	CF 2	68.107	76.876	78.062	1.450	2.328	878	208	1.185	9.955	1.143	75.991	102,72%	2.070
	Mitraguna & Others	64.272	73.105	74.318	1.450	2.328	878	236	1.213	10.047	1.115	71.937	103,31%	2.381
	Pensiun	3.835	3.771	3.743	-	-	0	(28)	(28)	(92)	28	4.054	92,33%	(311)
	<b>Total Pembiayaan</b>	<b>129.541</b>	<b>151.853</b>	<b>154.323</b>	<b>3.164</b>	<b>5.051</b>	<b>1.887</b>	<b>972</b>	<b>2.470</b>	<b>24.782</b>	<b>2.580</b>	<b>154.293</b>	<b>100,02%</b>	<b>31</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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	4	43	110	3.556	0,01%	0,32%	10,31%	3.446	3.551	3.513				
	KUR	-	43	110	3.200	0,00%	0,34%	9,93%	3.090	3.200	3.157				
	Non KUR	4	-	-	355	0,19%	0,00%	15,88%	355	351	355				
3	PWG	48	-	-	324	0,78%	0,00%	3,13%	324	276	324				
	Cilem	48	-	-	324	0,78%	0,00%	3,13%	324	276	324				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	547	1.422	847	3.373	0,60%	0,79%	3,08%	2.526	2.825	1.951				
	CF 1	172	1.125	364	2.502	0,73%	1,18%	7,96%	2.138	2.330	1.377				
	Total Griya	-	1.125	207	1.113	0,00%	1,01%	5,41%	906	1.113	(12)				
	Oto	172	-	157	1.389	2,76%	1,49%	12,80%	1.232	1.217	1.389				
	CF 2	375	297	483	871	0,55%	0,63%	1,12%	388	495	574				
	Mitraguna & Others	375	297	483	871	0,58%	0,66%	1,17%	388	495	574				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>567</b>	<b>704</b>	<b>702</b>	<b>353</b>	<b>0,44%</b>	<b>0,46%</b>	<b>0,23%</b>	<b>(348)</b>	<b>(214)</b>	<b>(350)</b>	<b>0,37%</b>	<b>-63,00%</b>	<b>0,1%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Oct-25		
1	Asset (Retail) T	127.946	136.686	177.165	49.219		
2	Contribution Margin	4.030	5.714	6.790	2.760	-68,5%	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	3,03	3,07	0,04	0,37
CIF Payroll	1.136	1.022	992	(30)	(144)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	3.442	3.309	(175)	(133)	(3.041)	-47,89%	(997)	-23,15%	15.629	21,17%	(12.320)
2	Tabungan	84.533	90.823	86.892	86.785	1.455	(107)	(4.038)	-4,45%	2.252	2,66%	99.104	87,57%	(12.319)
3	Deposito	19.903	27.815	27.964	27.964	981	0	149	0,54%	8.061	40,50%	20.749	134,77%	7.215
	<b>Total</b>	<b>108.741</b>	<b>124.988</b>	<b>118.298</b>	<b>118.058</b>	<b>2.261</b>	<b>(240)</b>	<b>(6.930)</b>	<b>-5,54%</b>	<b>9.317</b>	<b>8,57%</b>	<b>135.482</b>	<b>87,14%</b>	<b>(17.424)</b>
	CASA	88.838	97.173	90.334	90.094	1.280	(240)	(7.079)	-7,29%	1.255	1,41%	114.733	78,52%	(24.639)
	(%) CASA	81,70%	77,75%	76,36%	76,31%									
	FDR	78,57%	82,40%	87,44%	87,62%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	3.174	3.176		2	(638)	-16,73%	(739)	-18,88%	-	0,00%	3.176
2	Giro ISE	3.001	2.815	2.132	2.137		5	(678)	-24,08%	(863)	-28,77%		0,00%	2.137
3	Tabungan ISE	915	999	1.041	1.039		(3)	40	3,96%	124	13,54%		0,00%	1.039
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	121	121	121		0	0	0,00%	12	11,01%		0,00%	121

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)	
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)	
	• Value Chain	-	-	-	-	-	0	0	0	-0,00%	-	0	0,00%	0	
2	MBG	3.069	5.173	5.824	570	930	360	1.300	651	2.755	279	7.633	76,30%	(1.809)	
	KUR	2.657	4.943	5.599	570	930	360	1.320	656	2.942	274	6.955	80,51%	(1.355)	
	Non KUR	412	230	225	-	-	0	-20	-5	-187	5	679	33,13%	(454)	
3	PWG	13.521	19.100	19.452	2.457	2.457	-	-	297	353	5.931	2.104	28.683	67,82%	(9.230)
	Cilem	6.370	9.563	9.859	574	641	67	275	296	3.489	345	17.921	55,02%	(8.061)	
	Gadai	7.151	9.537	9.593	1.883	1.816	-67	22	57	2.443	1.759	10.762	89,14%	(1.169)	
4	CFG	68.150	78.720	78.162	1.306	150	-1.156	519	-558	10.012	708	87.921	88,90%	(9.759)	
	CF 1	32.030	33.138	32.781	-	-	0	-302	-357	751	357	33.769	97,07%	(988)	
	Total Griya	25.555	25.944	25.724	-	-	0	0	-220	168	220	25.634	100,35%	89	
4	• Total Non Program	25.555	25.944	25.724	-	-	0	0	-476	-220	220	25.634	100,35%	89	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	6.475	7.194	7.057	-	-	0	-302	-137	582	137	8.135	86,76%	(1.077)	
	CF 2	36.119	45.582	45.381	1.306	150	-1.156	821	-202	9.261	352	54.152	83,80%	(8.771)	
	Mitraguna & Others	32.486	42.242	42.074	1.306	150	-1.156	855	-168	9.588	318	50.435	83,42%	(8.361)	
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,97%	(410)	
	<b>Total Pembiayaan</b>	<b>85.434</b>	<b>102.993</b>	<b>103.438</b>	<b>4.333</b>	<b>3.537</b>	<b>-796</b>	<b>2.115</b>	<b>445</b>	<b>18.004</b>	<b>3.091</b>	<b>124.931</b>	<b>82,80%</b>	<b>(21.493)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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	-	100	98	207	0	0,00%	1,89%	3,55%	109	207	107				
	KUR	-	100	98	207	0	0,00%	1,98%	3,69%	109	207	107				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	334	0,00%	0,00%	0,00%	1,72%	334	334				
	Cilem	-	-	-	-	226	0,00%	0,00%	0,00%	2,29%	226	226				
	Gadai	-	-	-	-	108	0,00%	0,00%	0,00%	1,13%	108	108				
4	CFG	1.050	794	-	2.186	0	100,00%	1,54%	0,00%	2,80%	2.186	1.136	1.393			
	CF 1	1.050	669	-	1.723	0	100,00%	3,28%	0,00%	5,26%	1.723	673	1.054			
	Total Griya	697	669	-	990	0	2,73%	0,00%	0,00%	3,85%	990	294	322			
	Oto	353	-	-	732	0	5,46%	0,00%	0,00%	10,38%	732	379	732			
	CF 2	-	125	-	464	0	0,00%	0,00%	0,00%	1,02%	464	464	339			
	Mitraguna & Others	-	125	-	464	0	0,00%	0,00%	0,00%	1,10%	464	464	339			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>1.164</b>	<b>979</b>	<b>1.296</b>	<b>1.289</b>	<b>0</b>	<b>1,36%</b>	<b>1,26%</b>	<b>1,25%</b>	<b>(7)</b>	<b>125</b>	<b>310</b>	<b>3,93%</b>	<b>-215,42%</b>	<b>2,7%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	101.176	108.741	122.727	21.551	
2	Contribution Margin	4.249	5.501	5.576	1.327	-31,12%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,05	3,34	3,37	0,03	0,31
CIF Payroll	1.069	1.225	1.228	3	159

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	10.862	10.870	(1.933)	8	3.444	46,37%	3.189	41,52%	18.391	59,11%	(7.520)
2	Tabungan	96.197	119.337	124.786	123.850	2.870	(936)	4.513	3,78%	27.653	28,75%	113.070	109,53%	10.780
3	Deposito	50.701	45.104	44.055	44.055	(846)	0	(1.049)	-2,33%	(6.646)	-13,11%	51.803	85,04%	(7.747)
	<b>Total</b>	<b>154.579</b>	<b>171.868</b>	<b>179.704</b>	<b>178.775</b>	<b>91</b>	<b>(928)</b>	<b>6.907</b>	<b>4,02%</b>	<b>24.196</b>	<b>15,65%</b>	<b>183.263</b>	<b>97,55%</b>	<b>(4.488)</b>
	CASA	103.878	126.764	135.649	134.720	937	(928)	7.956	6,28%	30.842	29,69%	131.461	102,48%	3.259
	(%) CASA	67,20%	73,76%	75,48%	75,36%									
	FDR	122,53%	118,75%	115,06%	115,66%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.367	4.357	(11)	253	6,16%	419	10,63%	-	0,00%	4.357	
2	Giro ISE	1.498	2.480	2.496	2.490	(7)	10	0,38%	991	66,16%	-	0,00%	2.490	
3	Tabungan ISE	2.310	1.493	1.741	1.737	(4)	243	16,30%	(573)	-24,79%	-	0,00%	1.737	
4	Deposito ISE	130	130	130	130	0	0	0,00%	0	0,00%	-	0,00%	130	
5	CIF ISE	147	162	162	162	0	0	0,00%	15	10,20%	-	0,00%	162	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	34.419	35.826	36.426	1.100	1.500	400	-61	599	2.007	901	38.972	93,47%	(2.546)
	KUR	32.500	34.342	34.974	1.100	1.500	400	87	631	2.474	869	36.816	95,00%	(1.842)
	Non KUR	1.920	1.484	1.452	-	-	0	-148	-32	-467	32	2.156	67,35%	(704)
3	PWG	17.830	31.815	32.168	5.515	3.963	-1.552	1.711	352	14.337	3.611	32.787	98,11%	(619)
	Cilem	5.164	11.405	12.185	1.353	1.165	-188	802	780	7.021	385	14.806	82,30%	(2.621)
	Gadai	12.666	20.410	19.983	4.163	2.798	-1.365	909	-427	7.317	3.225	17.981	111,13%	2.002
4	CFG	137.158	136.453	138.176	1.585	3.221	1.636	-621	1.722	1.018	1.498	147.002	94,00%	(8.826)
	CF 1	38.164	39.712	39.952	-	535	535	-402	240	1.788	295	39.346	101,54%	605
	Total Griya	33.008	34.050	34.311	-	400	400	0	261	1.303	139	32.660	105,05%	1.651
4	• Total Non Program	33.008	34.050	34.311	-	400	400	-179	261	1.303	139	32.660	105,05%	1.651
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.641	-	135	135	-402	-21	485	156	6.686	84,37%	(1.045)
	CF 2	98.994	96.742	98.224	1.585	2.686	1.101	-219	1.482	-769	1.204	107.656	91,24%	(9.432)
	Mitraguna & Others	71.310	70.977	72.603	1.485	2.570	1.085	-6	1.626	1.292	944	81.625	88,95%	(9.022)
	Pensiun	27.683	25.765	25.621	100	116	16	-213	-144	-2.062	260	26.031	98,43%	(410)
	<b>Total Pembiayaan</b>	<b>189.407</b>	<b>204.095</b>	<b>206.769</b>	<b>8.200</b>	<b>8.684</b>	<b>484</b>	<b>1.028</b>	<b>2.674</b>	<b>17.362</b>	<b>6.010</b>	<b>218.761</b>	<b>94,52%</b>	<b>(11.992)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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	238	634	869	3.278	0,69%	2,43%	9,00%	2.408	3.040	2.644	71			
	KUR	105	522	761	3.121	0,32%	2,22%	8,92%	2.361	3.016	2.599	72			
	Non KUR	133	111	109	156	6,92%	7,32%	10,78%	48	24	45	(1)			
3	PWG	-	-	-	443	0,00%	0,00%	1,38%	443	443	443	11			
	Cilem	-	-	-	214	0,00%	0,00%	1,76%	214	214	214	11			
	Gadai	-	-	-	228	0,00%	0,00%	1,14%	228	228	228	11			
4	CFG	1.146	999	1.255	4.560	0,84%	0,92%	3,30%	3.305	3.414	3.560	11			
	CF 1	198	258	95	1.096	0,52%	0,24%	2,74%	1.001	898	838	11			
	Total Griya	73	-	-	753	0,22%	0,00%	2,19%	753	679	753	11			
	Oto	125	258	95	344	2,42%	1,67%	6,09%	249	219	85	11			
	CF 2	948	741	1.160	3.463	0,96%	1,20%	3,53%	2.303	2.516	2.722	11			
	Mitraguna & Others	799	690	650	2.812	1,12%	0,92%	3,87%	2.162	2.013	2.122	11			
	Pensiun	149	51	511	652	0,54%	1,98%	2,54%	141	503	601	11			
	<b>Total Pembiayaan</b>	<b>4.871</b>	<b>2.966</b>	<b>2.748</b>	<b>2.927</b>	<b>2,57%</b>	<b>1,35%</b>	<b>1,42%</b>	<b>179</b>	<b>(1.944)</b>	<b>(39)</b>	<b>1,31%</b>	<b>7,60%</b>	<b>-0,1%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	190.059	193.297	209.746	19.687			PHR	2.42	2.85	2.92
2	Contribution Margin	5.197	6.941	8.073	2.876	-55,3%		CIF Payroll	1.627	1.557	1.541

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	13.643	13.594	(2.547)	(49)	1.185	9,55%	799	6,24%	28.636	47,47%	(15.042)
2	Tabungan	133.664	151.983	152.761	151.913	904	(847)	(69)	-0,05%	18.249	13,65%	155.428	97,74%	(3.515)
3	Deposito	120.976	138.437	138.230	138.230	135	0	(206)	-0,15%	17.255	14,26%	123.058	112,33%	15.172
	<b>Total</b>	<b>267.435</b>	<b>302.828</b>	<b>304.634</b>	<b>303.738</b>	<b>(1.508)</b>	<b>(896)</b>	<b>909</b>	<b>0,30%</b>	<b>36.303</b>	<b>13,57%</b>	<b>307.123</b>	<b>98,90%</b>	<b>(3.385)</b>
	CASA	146.460	164.392	166.404	165.507	(1.643)	(896)	1.115	0,68%	19.048	13,01%	184.064	89,92%	(18.557)
	(%) CASA	54,76%	54,29%	54,62%	54,49%									
	FDR	60,13%	60,18%	60,28%	60,46%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3.582	4.596	5.245	5.109	(136)	513	11,16%	1.527	42,64%	-	0,00%	5.109		
2	Giro ISE	1.025	1.971	967	968	1	(1.003)	-50,88%	(57)	-5,54%	-	0,00%	968		
3	Tabungan ISE	2.557	2.625	4.279	4.141	(138)	1.516	57,75%	1.584	61,94%	-	0,00%	4.141		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	213	229	229	229	0	0	0,00%	16	7,51%	-	0,00%	229		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	40.652	38.942	39.021	810	1.030	220	148	79	-1.631	951	44.400	87,89%	(5.379)
	KUR	37.299	36.976	37.084	760	1.030	270	255	108	-215	922	40.989	90,47%	(3.905)
	Non KUR	3.353	1.966	1.937	50	-	-50	-107	-28	-1.416	28	3.411	56,80%	(1.474)
3	PWG	6.039	14.018	14.527	1.082	886	-196	655	509	8.488	377	15.570	93,30%	(1.043)
	Cilem	6.039	14.018	14.527	1.082	886	-196	655	509	8.488	377	15.570	93,30%	(1.043)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	130.088	2.150	2.316	166	-2.381	794	15.980	1.521	123.765	105,11%	6.323
	CF 1	24.580	27.567	27.430	500	139	-361	-369	-137	2.850	276	28.235	97,15%	(805)
	Total Griya	19.863	21.592	21.447	500	-	-500	0	-145	1.584	145	21.622	99,19%	(175)
4	• Total Non Program	19.863	21.592	21.447	500	-	-500	255	-145	1.584	145	21.622	99,19%	(175)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	5.984	-	139	139	-369	8	1.266	130	6.614	90,48%	(630)
	CF 2	89.528	101.726	102.658	1.650	2.177	527	-2.012	931	13.130	1.246	95.530	107,46%	7.128
	Mitraguna & Others	89.444	101.119	102.055	1.650	2.177	527	-2.007	936	12.611	1.241	94.659	107,81%	7.396
	Pensiun	-	608	603	-	-	0	-5	-5	519	5	871	69,23%	(268)
	<b>Total Pembiayaan</b>	<b>160.799</b>	<b>182.254</b>	<b>183.636</b>	<b>4.042</b>	<b>4.232</b>	<b>190</b>	<b>-1.578</b>	<b>1.383</b>	<b>22.837</b>	<b>2.849</b>	<b>183.735</b>	<b>99,95%</b>	<b>(98)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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	1.072	797	924	6.575	2.64%	2,37%	16,85%	5.651	5.503	5.778				
	KUR	877	705	854	6.369	2,35%	2,31%	17,17%	5.515	5.492	5.664				
	Non KUR	194	92	70	206	5,80%	3,56%	10,62%	136	11	114				
3	PWG	-	-	-	552	0,00%	0,00%	0,00%	552	552	552				
	Cilem	-	-	-	552	0,00%	0,00%	0,00%	552	552	552				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	792	161	1.095	2.405	0,69%	0,85%	1,85%	1.310	1.613	2.244				
	CF 1	630	38	965	1.355	2,56%	3,50%	4,94%	391	725	1.317				
	Total Griya	568	-	567	612	2,86%	2,62%	2,85%	45	44	612				
	Oto	61	38	398	743	1,30%	6,66%	12,42%	345	682	705				
	CF 2	162	123	130	74	0,18%	0,13%	0,10%	919	888	927				
	Mitraguna & Others	162	123	130	74	0,10%	0,07%	0,07%	-	(11)	(2)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>1.332</b>	<b>2.320</b>	<b>2.259</b>	<b>2.395</b>	<b>0,83%</b>	<b>1,24%</b>	<b>1,30%</b>	<b>136</b>	<b>1.064</b>	<b>76</b>	<b>0,43%</b>	<b>66,86%</b>	<b>-0,9%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	264.749	267.435	304.336	39.587		
2	Contribution Margin	7.769	10.276	8.559	790	-10,2%	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,23	3,38	3,41	0,03	0,18
CIF Payroll	1.073	1.363	1.357	(6)	284

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	99.951	99.903	(2.054)	(49)	37.102	59,08%	60.720	154,97%	53.494	186,76%	46.409
2	Tabungan	123.525	150.051	151.608	150.681	3.678	(927)	630	0,42%	27.156	21,98%	143.721	104,84%	6.959
3	Deposito	68.863	124.121	123.927	123.927	(185)	0	(194)	-0,16%	55.064	79,96%	70.400	176,03%	53.527
	<b>Total</b>	<b>231.570</b>	<b>336.973</b>	<b>375.486</b>	<b>374.510</b>	<b>1.439</b>	<b>(976)</b>	<b>37.537</b>	<b>11,14%</b>	<b>142.940</b>	<b>61,73%</b>	<b>267.615</b>	<b>139,94%</b>	<b>106.896</b>
	CASA	162.707	212.852	251.559	250.583	1.624	(976)	37.731	17,73%	87.876	54,01%	197.215	127,06%	53.368
	(%) CASA	70,26%	63,17%	67,00%	66,91%									
	FDR	34,66%	31,39%	28,42%	28,49%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	7.345	7.381		35	1.257	20,52%	1.489	25,28%	-	0,00%	7.381
2	Giro ISE	3.773	3.366	4.588	4.613		26	1.248	37,07%	840	22,27%		0,00%	4.613
3	Tabungan ISE	2.118	2.758	2.758	2.767		10	9	0,33%	649	30,65%		0,00%	2.767
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	126	126	126		0	0	0,00%	10	8,62%		0,00%	126

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	21-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	6.849	10.535	10.521	504	674	170	-55	-15	3.671	688	14.064	74,81%	(3.543)	
	Cilem	6.849	10.535	10.521	504	674	170	-55	-15	3.671	688	14.064	74,81%	(3.543)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	73.419	95.229	96.186	1.478	1.576	98	1.676	957	22.767	618	98.064	98,09%	(1.878)	
	CF 1	59.117	74.995	75.686	1.143	1.116	-27	779	691	16.569	425	68.723	110,13%	6.962	
	Total Griya	51.507	65.623	65.954	949	572	-377	0	331	14.447	241	59.856	110,19%	6.098	
4	• Total Non Program	49.547	63.796	64.134	949	572	-377	1.792	338	14.587	234	52.179	122,91%	11.955	
	• Program	1.960	1.828	1.820	-	-	0	-12	-7	-140	7	7.678	23,71%	(5.857)	
	Oto	7.609	9.371	9.731	194	544	350	779	360	2.122	184	8.867	109,75%	864	
	CF 2	14.303	20.234	20.501	335	460	125	897	267	6.198	193	29.341	69,87%	(8.840)	
	Mitraguna & Others	14.303	20.222	20.369	335	340	5	897	147	6.067	193	29.016	70,20%	(8.646)	
	Pensiun	-	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	<b>Total Pembiayaan</b>	<b>80.269</b>	<b>105.764</b>	<b>106.707</b>	<b>1.982</b>	<b>2.250</b>	<b>268</b>	<b>1.621</b>	<b>943</b>	<b>26.439</b>	<b>1.307</b>	<b>112.128</b>	<b>95,17%</b>	<b>(5.421)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	2,12%	223	223	223	223				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	2,12%	223	223	223	223				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	650	2.768	3.029	3.551	0,88%	3,18%	3,69%	522	2.901	783						
	CF 1	650	2.768	3.029	3.380	1,10%	4,04%	4,47%	351	2.730	612						
	Total Griya	404	2.588	2.856	2.819	0,79%	4,35%	4,27%	(37)	2.414	231						
	Oto	245	180	173	561	3,22%	1,85%	5,77%	388	316	381						
	CF 2	-	-	-	171	0,00%	0,00%	0,83%	171	171	171						
	Mitraguna & Others	-	-	-	171	0,00%	0,00%	0,84%	171	171	171						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>800</b>	<b>534</b>	<b>534</b>	<b>534</b>	<b>1,00%</b>	<b>0,50%</b>	<b>0,50%</b>	<b>(266)</b>	<b>(0)</b>	<b>0.00</b>	<b>0.87%</b>	<b>-74,51%</b>	<b>0,4%</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	212.762	231.570	335.534	122.772		
2	Contribution Margin	5.041	6.760	5.915	874	-17,3%	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,38	2,86	2,91	0,05	0,53
CIF Payroll	1.804	1.677	1.721	44	(83)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	8.348	8.332	1.118	(16)	(100)	-1,19%	(501)	-5,68%	21.699	38,40%	(13.367)
2	Tabungan	83.648	75.662	81.436	80.959	(1.158)	(477)	5.297	7,00%	(2.689)	-3,21%	98.582	82,12%	(17.623)
3	Deposito	21.297	24.150	20.117	20.117	(4.953)	0	(4.034)	-16,70%	(1.180)	-5,54%	21.750	92,49%	(1.633)
	<b>Total</b>	<b>113.778</b>	<b>108.245</b>	<b>109.901</b>	<b>109.408</b>	<b>(4.993)</b>	<b>(493)</b>	<b>1.163</b>	<b>1,07%</b>	<b>(4.370)</b>	<b>-3,84%</b>	<b>142.031</b>	<b>77,03%</b>	<b>(32.623)</b>
	CASA	92.481	84.094	89.784	89.291	(40)	(493)	5.197	6,18%	(3.190)	-3,45%	120.281	74,24%	(30.990)
	(%) CASA	81,28%	77,69%	81,70%	81,61%									
	FDR	151,33%	184,48%	182,78%	183,60%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	7.367	7.345		(21)	1.131	18,20%	3.930	115,08%	-	0,00%	7.345
2	Giro ISE	1.685	2.429	2.382	2.429		47	1	0,02%	744	44,15%		0,00%	2.429
3	Tabungan ISE	1.730	3.786	4.984	4.916		(68)	1.130	29,85%	3.186	184,18%		0,00%	4.916
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	21-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	15.500	11.241	11.022	-	25	25	-365	-219	-4.479	244	17.862	61,70%	(6.840)	
	KUR	13.526	8.301	8.078	-	0	0	-342	-223	-5.448	223	15.819	51,07%	(7.741)	
	Non KUR	1.974	2.940	2.944	-	25	25	-22	4	970	21	2.043	144,07%	901	
3	PWG	14.491	23.899	24.525	2.850	3.124	274	1.063	626	10.035	2.498	31.508	77,84%	(6.983)	
	Cilem	6.823	11.358	11.822	737	906	169	329	465	5.000	441	18.964	62,34%	(7.142)	
	Gadai	7.668	12.542	12.703	2.113	2.218	105	734	162	5.035	2.056	12.544	101,27%	159	
4	CFG	142.193	164.548	165.326	3.620	1.941	-1.679	1.219	778	23.133	1.163	153.708	107,56%	11.617	
	CF 1	6.747	8.769	8.717	-	0	0	58	53	1.969	53	8.885	98,10%	(169)	
	Total Griya	3.465	5.184	5.166	-	0	0	0	-19	1.701	19	4.904	105,33%	261	
4	• Total Non Program	3.465	5.184	5.166	-	0	0	0	-42	-19	1.701	19	4.904	105,33%	261
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0	
	Oto	3.282	3.585	3.551	-	0	0	58	-34	269	34	3.981	89,19%	(430)	
	CF 2	135.445	155.778	156.609	3.620	1.941	-1.679	1.161	831	21.164	1.110	144.823	108,14%	11.786	
	Mitraguna & Others	125.884	146.998	147.921	3.620	1.941	-1.679	1.201	923	22.037	1.018	134.362	110,09%	13.559	
	Pensiun	9.561	8.780	8.688	-	0	0	-40	-92	-873	92	10.461	83,05%	(1.773)	
	<b>Total Pembiayaan</b>	<b>172.184</b>	<b>199.688</b>	<b>200.873</b>	<b>6.470</b>	<b>5.090</b>	<b>-1.380</b>	<b>1.917</b>	<b>1.185</b>	<b>28.689</b>	<b>3.905</b>	<b>203.079</b>	<b>98,91%</b>	<b>(2.206)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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	1.372	1.182	1.281	2.994	8.85%	11,40%	27,16%	1.712	1.622	1.812				
	KUR	1.295	819	765	1.914	9,57%	9,21%	23,69%	1.149	619	1.095				
	Non KUR	77	363	517	1.080	3,89%	17,57%	36,69%	563	1.003	717				
3	PWG	-	-	-	-	928	0,00%	0,00%	0,00%	3,78%	928	928			
	Cilem	-	-	-	-	728	0,00%	0,00%	0,00%	6,16%	728	728			
	Gadai	-	-	-	-	200	0,00%	0,00%	0,00%	1,58%	200	200			
4	CFG	6	-	290	3.242	0,00%	0,18%	0,18%	2.952	3.236	3.242				
	CF 1	-	-	-	1.837	0,00%	0,00%	0,00%	21,08%	1.837	1.837				
	Total Griya	-	-	-	380	0,00%	0,00%	0,00%	7,36%	380	380				
	Oto	-	-	-	1.457	0,00%	0,00%	0,00%	41,03%	1.457	1.457				
	CF 2	6	-	290	1.405	0,00%	0,19%	0,19%	0,90%	1.115	1.399	1.405			
	Mitraguna & Others	-	-	290	1.405	0,00%	0,20%	0,20%	0,95%	1.115	1.405				
	Pensiun	-	-	-	-	0	0,06%	0,00%	0,00%	-	-	(6)			
	<b>Total Pembiayaan</b>	<b>971</b>	<b>1.803</b>	<b>1.903</b>	<b>1.967</b>	<b>0,56%</b>	<b>0,95%</b>	<b>0,98%</b>	<b>64</b>	<b>996</b>	<b>164</b>	<b>0,11%</b>	<b>88,64%</b>	<b>-0,9%</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	177.190	176.155	202.601	25.411			3,11	3,52	3,57	0,05
2	Contribution Margin	7.235	9.134	8.206	971	-13,4%		1.410	1.114	1.176	62

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	4.267	4.186	633	(82)	2.611	165,77%	3.313	379,72%	1.750	239,25%	2.436
2	Tabungan	63.525	67.931	66.789	66.348	5.369	(441)	(1.583)	-2,33%	2.823	4,44%	71.349	92,99%	(5.001)
3	Deposito	5.722	7.221	7.050	7.050	(206)	0	(171)	-2,37%	1.327	23,19%	5.985	117,79%	1.065
	<b>Total</b>	<b>70.120</b>	<b>76.727</b>	<b>78.106</b>	<b>77.584</b>	<b>5.796</b>	<b>(522)</b>	<b>857</b>	<b>1,12%</b>	<b>7.464</b>	<b>10,64%</b>	<b>79.084</b>	<b>98,10%</b>	<b>(1.500)</b>
	CASA	64.398	69.506	71.056	70.534	6.002	(522)	1.028	1,48%	6.136	9,53%	73.098	96,49%	(2.565)
	(%) CASA	91,84%	90,59%	90,97%	90,91%									
	FDR	73,73%	85,49%	84,74%	85,31%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.863	3.843	(20)	24	0,63%	355	10,19%	-	0,00%	3.843	
2	Giro ISE	561	449	466	466	0	17	3,85%	(95)	-16,91%	-	0,00%	466	
3	Tabungan ISE	2.926	3.370	3.397	3.377	(20)	7	0,20%	450	15,39%	-	0,00%	3.377	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	123	135	135	135	0	0	0,00%	12	9,76%	-	0,00%	135	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	2.583	5.521	6.159	370	786	416	587	638	3.576	148	5.700	108,06%	460
	Cilem	2.583	5.521	6.159	370	786	416	587	638	3.576	148	5.700	108,06%	460
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	60.028	920	805	-115	1.422	-45	10.912	850	59.041	101,67%	988
	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	49.116	60.073	60.028	920	805	-115	1.422	-45	10.912	850	59.041	101,67%	988
	Mitraguna & Others	45.066	55.374	55.298	920	625	-295	1.143	-75	10.232	700	51.258	107,88%	4.040
	Pensiun	4.050	4.699	4.730	-	180	180	279	31	680	149	7.783	60,78%	(3.053)
	<b>Total Pembiayaan</b>	<b>51.699</b>	<b>65.594</b>	<b>66.188</b>	<b>1.290</b>	<b>1.591</b>	<b>301</b>	<b>2.010</b>	<b>594</b>	<b>14.489</b>	<b>997</b>	<b>64.740</b>	<b>102,24%</b>	<b>1.447</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				Posisi	Penc.				%	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	-	-	-	-	99	0,00%	0,00%	1,61%	99	99	99	99				
	Cilem	-	-	-	-	99	0,00%	0,00%	1,61%	99	99	99	99				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	-	-	-	769	0,00%	0,00%	1,28%	769	769	769	769				
	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	220	208	207	205	0,45%	0,34%	0,34%	(1)	(15)	(3)						
	Mitraguna & Others	220	208	207	205	0,45%	0,34%	0,34%	(1)	(15)	(3)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>220</b>	<b>208</b>	<b>207</b>	<b>205</b>	<b>0,43%</b>	<b>0,31%</b>	<b>0,31%</b>	<b>(1)</b>	<b>(15)</b>	<b>(3)</b>	<b>3,74%</b>	<b>#####</b>	<b>3,4%</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	67.582	72.064	72.223	4.641	
2	Contribution Margin	2.587	3.362	3.193	606	-23,4%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,18	3,56	3,66	0,10	0,48
CIF Payroll	605	826	755	(71)	150

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	2.933	2.955	198	22	795	36,82%	871	41,80%	7.185	41,13%	(4.230)
2	Tabungan	153.901	153.184	157.538	156.595	6.509	(943)	3.411	2,23%	2.694	1,75%	170.698	91,74%	(14.103)
3	Deposito	36.197	27.914	28.057	28.057	(1.360)	0	142	0,51%	(8.140)	-22,49%	37.242	75,34%	(9.185)
	<b>Total</b>	<b>192.181</b>	<b>183.258</b>	<b>188.528</b>	<b>187.607</b>	<b>5.347</b>	<b>(921)</b>	<b>4.349</b>	<b>2,37%</b>	<b>(4.575)</b>	<b>-2,38%</b>	<b>215.125</b>	<b>87,21%</b>	<b>(27.518)</b>
	CASA	155.985	155.344	160.471	159.550	6.707	(921)	4.206	2,71%	3.565	2,29%	177.883	89,69%	(18.333)
	(%) CASA	81,17%	84,77%	85,12%	85,04%									
	FDR	138,97%	164,04%	160,29%	161,07%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	1.794	1.803	9	118	7,01%	1.274	240,85%	-	0,00%	1.803	
2	Giro ISE	45	683	934	930	(4)	247	36,12%	885	1961,08%	-	0,00%	930	
3	Tabungan ISE	484	1.002	860	873	13	(129)	-12,85%	389	80,40%	-	0,00%	873	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	35	115	115	115	0	0	0,00%	80	228,57%	-	0,00%	115	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Local Champion	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.645	50	295	245	-70	152	1.564	143	8.913	74,55%	(2.268)
	KUR	4.827	6.222	6.375	25	295	270	-91	153	1.548	142	8.318	76,64%	(1.943)
	Non KUR	254	271	270	25	-	-25	21	-1	-16	1	595	45,32%	(325)
3	PWG	24.335	48.191	50.207	2.126	3.742	1.616	157	2.016	25.872	1.726	43.519	115,37%	6.688
	Cilem	24.335	48.191	50.207	2.126	3.742	1.616	157	2.016	25.872	1.726	43.519	115,37%	6.688
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	245.287	1.845	2.702	857	-271	-594	7.683	3.296	247.553	99,08%	(2.267)
	CF 1	8.506	8.716	8.649	-	-	0	-74	-67	142	67	10.260	84,30%	(1.611)
	Total Griya	6.805	6.817	6.801	-	-	0	0	-16	-4	16	7.278	93,44%	(477)
	• Total Non Program	6.655	6.675	6.660	-	-	0	-135	-16	4	16	6.693	99,50%	(33)
	• Program	149	141	141	-	-	0	-2	-1	-8	1	585	24,09%	(444)
	Oto	1.701	1.899	1.848	-	-	0	-74	-51	146	51	2.982	61,97%	(1.134)
	CF 2	229.097	237.166	236.638	1.845	2.702	857	-197	-527	7.541	3.229	237.294	99,72%	(656)
	Mitraguna & Others	203.836	211.595	211.180	1.701	2.538	837	-165	-415	7.344	2.953	207.323	101,86%	3.857
	Pensiun	25.262	25.571	25.458	144	164	20	-361	-112	197	276	29.971	84,94%	(4.513)
	<b>Total Pembiayaan</b>	<b>267.076</b>	<b>300.611</b>	<b>302.184</b>	<b>4.021</b>	<b>6.739</b>	<b>2.718</b>	<b>-185</b>	<b>1.572</b>	<b>35.108</b>	<b>5.166</b>	<b>300.041</b>	<b>100,71%</b>	<b>2.142</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				31-Dec-24	30-Nov-25	21-Dec-25	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	-	22	145	641	0,00%	2,23%	9,65%	496	641	619	-	-	-
	KUR	-	22	145	537	0,00%	2,33%	8,43%	392	537	516	-	-	-
	Non KUR	-	-	-	104	0,00%	0,00%	38,52%	104	104	104	-	-	-
3	PWG	-	2	-	352	0,00%	0,00%	0,70%	352	352	350	-	-	-
	Cilem	-	2	-	352	0,00%	0,00%	0,70%	352	352	350	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	2.584	3.719	3.375	3.717	1,09%	1,37%	1,52%	342	1.133	(2)	-	-	-
	CF 1	819	854	753	489	9,63%	8,64%	5,66%	(264)	(330)	(364)	-	-	-
	Total Griya	819	854	753	413	12,04%	11,05%	6,07%	(341)	(407)	(441)	-	-	-
	Oto	-	-	-	77	0,00%	0,00%	4,16%	77	77	77	-	-	-
	CF 2	1.765	2.865	2.621	3.228	0,77%	1,11%	1,36%	606	1.462	362	-	-	-
	Mitraguna & Others	1.765	2.729	2.621	3.100	0,87%	1,24%	1,47%	478	1.335	371	-	-	-
	Pensiun	90	138	-	128	0,00%	0,00%	0,50%	128	128	(9)	-	-	-
	<b>Total Pembiayaan</b>	<b>3.370</b>	<b>3.498</b>	<b>3.293</b>	<b>3.367</b>	<b>1,26%</b>	<b>1,10%</b>	<b>1,11%</b>	<b>74</b>	<b>(2)</b>	<b>(131)</b>	<b>0,50%</b>	<b>54,77%</b>	<b>-0,6%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	172.161	185.257	306.177	134.016	
2	Contribution Margin	5.417	6.968	9.787	4.370	-80,7%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,05	3,24	3,43	0,18	0,38
CIF Payroll	769	720	1.447	727	678

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-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
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>
	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 (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%	0	0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%	0	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%	0	0,00%	0

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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
<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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%	-	-	-			
<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,39%</b>	<b>#DIV/0!</b>	<b>1,4%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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%	-	-	-			
<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,93%</b>	<b>#DIV/0!</b>	<b>2,9%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth</
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	266	267	(1.196)	1	(349)	-56,63%	(328)	-55,14%	12.197	2,19%	(11.930)
2	Tabungan	46.385	47.818	47.032	46.878	(132)	(154)	(941)	-1,97%	492	1,06%	60.559	77,41%	(13.682)
3	Deposito	18.302	57.067	43.642	43.642	10.056	0	(13.425)	-23,52%	25.341	138,46%	19.099	228,50%	24.543
	<b>Total</b>	<b>65.283</b>	<b>105.501</b>	<b>90.940</b>	<b>90.787</b>	<b>8.729</b>	<b>(153)</b>	<b>(14.714)</b>	<b>-13,95%</b>	<b>25.505</b>	<b>39,07%</b>	<b>91.856</b>	<b>98,84%</b>	<b>(1.069)</b>
	CASA	46.981	48.434	47.298	47.145	(1.328)	(153)	(1.289)	-2,66%	164	0,35%			
	(%) CASA	71,97%	45,91%	52,01%	51,93%									
	FDR	134,21%	93,33%	108,24%	108,42%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.092	1.100		8	(15)	-1,37%	(297)	-21,27%	-	0,00%	1.100
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%	-	0,00%	1
3	Tabungan ISE	1.358	1.115	1.091	1.100		8	(15)	-1,37%	(259)	-19,05%	-	0,00%	1.100
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	87	98	98	98		0	0	0,00%	11	12,64%	-	0,00%	98

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	15.438	16.219	16.794	320	800	480	-110	574	1.356	226	18.223	92,16%	(1.429)
	KUR	14.693	15.717	16.299	320	800	480	-95	582	1.606	218	17.333	94,03%	(1.034)
	Non KUR	745	503	495	-	-	0	-15	-8	-250	8	890	55,62%	(395)
3	PWG	3.211	6.891	7.248	973	539	-434	791	357	4.037	182	8.588	84,39%	(1.341)
	Cilem	3.211	6.891	7.248	973	539	-434	791	357	4.037	182	8.588	84,39%	(1.341)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.391	654	387	-266	-371	-965	5.422	1.352	77.811	95,60%	(3.420)
	CF 1	2.071	11.937	12.053	484	167	-316	152	116	9.981	51	5.602	215,15%	6.451
	Total Griya	1.516	10.778	10.804	310	60	-250	0	26	9.288	34	4.181	258,38%	6.623
4	• Total Non Program	1.516	5.141	5.176	143	60	-83	261	35	3.659	25	4.181	123,78%	994
	• Program	-	5.637	5.628	167	-	-167	339	-8	5.628	8	0	0,00%	5.628
	Oto	555	1.159	1.249	173	107	-66	152	90	693	18	1.421	87,90%	(172)
	CF 2	66.897	63.419	62.338	170	220	50	-523	-1.081	-4.559	1.301	72.209	86,33%	(9.871)
	Mitraguna & Others	64.762	60.622	59.718	170	220	50	-496	-905	-5.045	1.125	68.752	86,86%	(9.035)
	Pensiun	2.135	2.797	2.621	-	-	0	-27	-176	486	176	3.457	75,81%	(836)
	<b>Total Pembiayaan</b>	<b>87.617</b>	<b>98.466</b>	<b>98.433</b>	<b>1.946</b>	<b>1.726</b>	<b>-220</b>	<b>309</b>	<b>-34</b>	<b>10.816</b>	<b>1.760</b>	<b>104.622</b>	<b>94,08%</b>	<b>(6.190)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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	151	475	283	1.633	0,98%	1,74%	9,72%	1.350	1.482	1.159	-					
	KUR	98	475	240	1.610	0,67%	1,52%	9,88%	1.371	1.512	1.136	-					
	Non KUR	53	-	43	23	7,15%	8,61%	4,64%	(20)	(30)	23	-					
3	PWG	-	-	-	-	46	0,00%	0,00%	0,63%	46	46	46	-				
	Cilem	-	-	-	-	46	0,00%	0,00%	0,63%	46	46	46	-				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	846	2.796	1.956	3.820	1,23%	2,60%	5,14%	1.864	2.975	1.024	-					
	CF 1	-	-	177	307	0,00%	1,48%	2,55%	131	307	307	-					
	Total Griya	-	-	177	117	0,00%	1,64%	1,08%	(60)	117	117	-					
	Oto	-	-	-	191	0,00%	0,00%	15,26%	191	191	191	-					
	CF 2	846	2.796	1.779	3.513	1,26%	2,81%	5,64%	1.734	2.668	717	-					
	Mitraguna & Others	846	2.796	1.779	3.337	1,31%	2,94%	5,59%	1.558	2.492	542	-					
	Pensiun	-	-	-	176	0,00%	0,00%	6,71%	176	176	176	-					
	<b>Total Pembiayaan</b>	<b>2.532</b>	<b>5.780</b>	<b>4.333</b>	<b>3.823</b>	<b>2,89%</b>	<b>4,40%</b>	<b>3,88%</b>	<b>(510)</b>	<b>1.291</b>	<b>(1.957)</b>	<b>3,73%</b>	<b>3,88%</b>	<b>-0,2%</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	88.003	90.194	100.835	12.832	
2	Contribution Margin	1.703	2.111	979	(724)	42,5%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,20	2,79	2,91	0,12	(0,29)
CIF Payroll	336	453	554	101	218

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	4.862	4.870	2.360	7	(1.079)	-18,14%	(1.007)	-17,14%	16.777	29,03%	(11.907)
2	Tabungan	83.977	101.671	89.432	88.541	9.043	(891)	(13.130)	-12,91%	4.564	5,43%	98.962	89,47%	(10.421)
3	Deposito	19.184	13.402	14.038	14.038	(1)	0	636	4,75%	(5.146)	-26,83%	20.015	70,14%	(5.977)
	<b>Total</b>	<b>109.038</b>	<b>121.021</b>	<b>108.332</b>	<b>107.448</b>	<b>11.402</b>	<b>(883)</b>	<b>(13.573)</b>	<b>-11,22%</b>	<b>(1.590)</b>	<b>-1,46%</b>	<b>135.754</b>	<b>79,15%</b>	<b>(28.305)</b>
	CASA	89.854	107.619	94.294	93.411	11.402	(883)	(14.209)	-13,20%	3.557	3,96%	115.739	80,71%	(22.328)
	(%) CASA	82,41%	88,93%	87,04%	86,94%									
	FDR	40,48%	52,26%	59,68%	60,17%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	8.333	8.466	133	(351)	-3,98%	(115)	-1,33%		-	0,00%	8.466
2	Giro ISE	1.236	1.518	703	693	(10)	(825)	-54,36%	(543)	-43,94%			0,00%	693
3	Tabungan ISE	7.345	7.300	7.630	7.773	143	474	6,49%	428	5,83%			0,00%	7.773
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	146	155	155	155	0	0	0,00%	9	6,16%			0,00%	155

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Local Champion	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	14.998	75	1.000	925	527	828	5.493	172	14.493	103,48%	505
	KUR	9.147	13.072	13.915	75	1.000	925	555	842	4.768	158	13.868	100,33%	46
	Non KUR	358	1.097	1.083	-	-	0	-28	-14	725	14	624	173,39%	458
3	PWG	9.262	11.392	11.175	319	607	287	-69	-217	1.912	824	16.966	65,86%	(5.792)
	Cilem	9.262	11.392	11.175	319	607	287	-69	-217	1.912	824	16.966	65,86%	(5.792)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.856	460	1.410	950	282	789	12.479	622	47.656	79,43%	(9.801)
	CF 1	14.455	17.388	17.814	-	639	639	-230	426	3.359	213	17.089	104,24%	725
	Total Griya	3.903	8.619	8.823	-	250	250	0	205	4.920	45	4.866	181,33%	3.957
4	• Total Non Program	3.903	6.826	7.032	-	250	250	-74	207	3.129	43	4.866	144,52%	2.166
	• Program	-	1.793	1.791	-	-	0	-8	-2	1.791	2	0	0,00%	1.791
	Oto	10.552	8.770	8.991	-	389	389	-230	221	-1.561	168	12.223	73,56%	(3.232)
	CF 2	10.922	19.679	20.041	460	771	311	513	363	9.120	408	30.567	65,56%	(10.526)
	Mitraguna & Others	10.683	18.945	19.258	460	645	185	516	313	8.575	332	29.780	64,67%	(10.522)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	<b>Total Pembiayaan</b>	<b>44.143</b>	<b>63.247</b>	<b>64.647</b>	<b>1.354</b>	<b>3.017</b>	<b>1.663</b>	<b>1.225</b>	<b>1.400</b>	<b>20.504</b>	<b>1.617</b>	<b>79.115</b>	<b>81,71%</b>	<b>(14.468)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25		31-Dec-24	30-Nov-25	21-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	-	-	-	-	694	0,00%	0,00%	4,63%	694	694	694				
	KUR	-	-	-	-	512	0,00%	0,00%	3,68%	512	512	512				
	Non KUR	-	-	-	-	182	0,00%	0,00%	16,83%	182	182	182				
3	PWG	-	-	-	-	372	0,00%	0,00%	3,33%	372	372	372				
	Cilem	-	-	-	-	372	0,00%	0,00%	3,33%	372	372	372				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	360	344	726	2.578	100	1.42%	1.96%	6,81%	1.852	2.218	2.234				
	CF 1	360	344	708	1.909	100	2,49%	4,07%	10,71%	1.200	1.549	1.565				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	360	344	708	1.909	100	3,41%	8,08%	21,23%	1.200	1.549	1.565				
	CF 2	-	-	-	-	17	669	0,00%	0,00%	3,34%	652	669	669			
	Mitraguna & Others	-	-	-	-	17	669	0,00%	0,00%	3,47%	652	669	669			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>100</b>	<b>271</b>	<b>0,00%</b>	<b>0,16%</b>	<b>0,42%</b>	<b>171</b>	<b>271</b>	<b>271</b>	<b>271</b>	<b>1,53%</b>	<b>-265,29%</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	102.689	109.038	109.619	6.930	
2	Contribution Margin	2.068	2.877	3.937	1.869	-90,4%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	3,16	3,23	0,07	0,34
CIF Payroll	702	526	528	2	(174)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	1.256	1.256	(165)	0	610	94,36%	1.253	36259,15%	6	#####	1.250
2	Tabungan	34.487	32.850	34.537	34.261	1.712	(276)	1.411	4,29%	(227)	-0,66%	40.322	84,97%	(6.062)
3	Deposito	3.517	2.455	2.455	2.455	(50)	0	0	0,00%	(1.062)	-30,20%	3.592	68,34%	(1.137)
	<b>Total</b>	<b>38.008</b>	<b>35.951</b>	<b>38.248</b>	<b>37.972</b>	<b>1.498</b>	<b>(276)</b>	<b>2.021</b>	<b>5,62%</b>	<b>(36)</b>	<b>-0,10%</b>	<b>43.921</b>	<b>86,46%</b>	<b>(5.949)</b>
	CASA	34.491	33.496	35.793	35.517	1.548	(276)	2.021	6,03%	1.026	2,97%	40.329	88,07%	(4.812)
	(%) CASA	90,75%	93,17%	93,58%	93,53%									
	FDR	1,90%	3,20%	3,17%	3,19%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	74	74		0	8	11,48%	(85)	-53,70%	-	0,00%	74
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	159	66	74	74		0	8	11,48%	(85)	-53,70%	74	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	44	46	46	46		0	0	0,00%	2	4,55%	46	0,00%	46

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	644	914	968	65	80	15	24	54	324	26	1.982	48,82%	(1.015)
	Cilem	644	914	968	65	80	15	24	54	324	26	1.982	48,82%	(1.015)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	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	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	Mitraguna & Others	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	<b>Total Pembiayaan</b>	<b>722</b>	<b>1.150</b>	<b>1.211</b>	<b>205</b>	<b>90</b>	<b>-115</b>	<b>173</b>	<b>61</b>	<b>489</b>	<b>29</b>	<b>2.061</b>	<b>58,77%</b>	<b>(850)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-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%	-	-	-	-	-	-	-	-	-
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
												170,91%	#DIV/0!	170,9%			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	21-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25				31-Dec-24	30-Nov-25	21-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%	-	-	-	-	-	-	-	-	-