

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	509.573	520.477	(162.332)	10.904	83.250	19,04%	205.505	65,25%	515.367	100,99%	5.110
2	Tabungan	2.242.130	2.410.328	2.393.249	2.394.176	(11.852)	928	(16.152)	-0,67%	152.046	6,78%	2.534.104	94,48%	(139.927)
3	Deposito	2.798.677	3.310.810	3.188.948	3.180.856	519.898	(8.091)	(129.954)	-3,93%	382.180	13,66%	2.816.881	112,92%	363.975
	<b>Total</b>	<b>5.355.779</b>	<b>6.158.366</b>	<b>6.091.770</b>	<b>6.095.510</b>	<b>345.714</b>	<b>3.740</b>	<b>(62.856)</b>	<b>-1,02%</b>	<b>739.731</b>	<b>13,81%</b>	<b>5.866.352</b>	<b>103,91%</b>	<b>229.158</b>
	CASA	2.557.102	2.847.555	2.902.822	2.914.653	(174.184)	11.832	67.098	2,36%	357.551	13,98%	3.049.471	95,58%	(134.817)
	(%) CASA	47,74%	46,24%	47,65%	47,82%									
	FDR	47,52%	48,47%	49,15%	49,12%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	104.953	105.786		833	6.317	6,35%	(7.870)	-6,92%	151.518	69,82%	(45.731)
2	Giro ISE	31.184	15.875	19.989	20.157		168	4.282	26,98%	(11.027)	-35,36%	54.128	37,24%	(33.971)
3	Tabungan ISE	59.057	64.263	65.632	66.297		665	2.034	3,17%	7.240	12,26%	64.324	103,07%	1.973
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554		0	0	0,00%	(492)	-24,05%		0,00%	1.554

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.463	640	2.500	1.860	513	81	19.253	2.419	244.894	84,72%	(37.431)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.447	640	2.500	1.860	643	81	20.606	2.419	200.840	94,33%	(11.393)
	• Local Champion	162.434	180.126	180.058	640	2.500	1.860	771	-68	17.624	2.568	177.604	101,38%	2.454
	• Value Chain	6.407	9.240	9.389	-	-	-	-128	149	2.982	(149)	23.235	40,41%	(13.846)
2	MBG	159.435	194.735	194.323	1.305	200	-1.105	2.895	-412	34.888	612	210.853	92,16%	(16.530)
	KUR	151.599	185.038	184.570	955	100	-855	2.836	-468	32.972	568	200.443	92,08%	(15.873)
	Non KUR	7.836	9.697	9.753	350	100	-250	60	56	1.917	44	10.410	93,69%	(6.57)
3	PWG	252.400	434.205	442.940	21.905	27.528	5.623	21.944	8.735	190.540	18.793	453.213	97,73%	(10.273)
	Cilem	111.797	234.388	238.753	4.692	9.134	4.443	10.815	4.365	126.956	4.770	276.183	86,45%	(37.430)
	Gadai	140.603	199.817	204.187	17.214	18.394	1.180	11.129	4.370	63.584	14.023	177.030	115,34%	27.157
4	CFG	1.944.791	2.148.603	2.149.121	10.234	15.539	5.305	10.856	519	204.330	15.020	2.206.447	97,40%	(57.326)
	CF 1	376.842	382.194	381.745	19	844	825	-2.215	-448	4.904	1.292	422.476	90,36%	(40.731)
	Total Griya	311.852	312.575	312.306	-	350	350	0	-269	454	619	334.952	93,24%	(22.646)
	• Total Non Program	308.347	308.216	307.955	-	350	350	-1.685	-261	3.92	611	318.551	96,67%	(10.596)
	• Program	3.505	4.359	4.350	-	-	0	136	-9	846	9	16.401	26,53%	(12.050)
	Oto	64.990	69.619	69.440	19	494	475	-2.215	-179	4.450	673	87.524	79,34%	(18.085)
	CF 2	1.567.950	1.766.409	1.767.376	10.215	14.695	4.480	13.071	967	199.427	13.728	1.783.972	99,07%	(16.595)
	Mitraguna & Others	1.383.782	1.569.711	1.571.145	8.507	13.680	5.173	10.152	1.434	187.364	12.246	1.577.695	99,58%	(6.550)
	Pensiun	184.168	196.697	196.231	1.708	1.015	-693	2.920	-467	12.063	1.482	206.276	95,13%	(10.045)
	<b>Total Pembiayaan</b>	<b>2.544.835</b>	<b>2.984.924</b>	<b>2.993.847</b>	<b>34.085</b>	<b>45.767</b>	<b>11.683</b>	<b>36.209</b>	<b>8.923</b>	<b>449.012</b>	<b>36.844</b>	<b>3.115.406</b>	<b>96,10%</b>	<b>(121.559)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-10 Nov'25)	% Relatif			MtD	Net (UG) & DG		MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	10-Dec-25		MtD	YTD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	4.454	0,67%	1,54%	2,15%	1.250	3.186	1.250				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.267	3.204	3.204	4.345	0,75%	1,69%	2,29%	1.142	3.078	1.142				
	Value Chain	-	-	-	-	108	0,00%	0,00%	0,06%	108	108	108			
2	MBG	3.453	6.764	6.764	12.273	2,17%	3,47%	6,32%	5.509	8.820	5.509				
	KUR	2.876	6.294	6.294	11.710	1,90%	3,40%	6,34%	5.415	8.833	5.415				
	Non KUR	577	470	470	563	7,36%	4,84%	5,77%	93	14	93				
3	PWG	-	-	-	-	12.719	0,00%	0,00%	2,87%	12.719	12.719	12.719			
	Cilem	-	-	-	-	9.783	0,00%	0,00%	4,10%	9.783	9.783	9.783			
	Gadai	-	-	-	-	2.937	0,00%	0,00%	1,44%	2.937	2.937	2.937			
4	CFG	19.268	25.105	26.975	48.391	0,99%	1,26%	2,25%	21.416	29.123	23.287				
	CF 1	8.041	13.170	13.772	23.248	2,13%	3,60%	6,09%	9.476	15.207	10.078				
	Total Griya	6.972	10.986	11.815	16.501	2,24%	3,78%	5,28%	4.686	9.529	5.515				
	Oto	1.069	2.184	1.957	6.747	1,64%	2,81%	9,72%	4.790	5.678	4.563				
	CF 2	11.227	11.934	13.204	25.143	0,72%	0,75%	1,42%	11.940	13.916	13.209				
	Mitraguna & Others	11.107	11.331	11.970	22.320	0,80%	0,76%	1,42%	10.350	11.214	10.989				
	Pensiun	120	603	1.234	2.823	0,07%	0,63%	1,44%	1.589	2.703	2.220				
	<b>Total Pembiayaan</b>	<b>30.008</b>	<b>33.313</b>	<b>33.703</b>	<b>34.013</b>	<b>1,18%</b>	<b>1,13%</b>	<b>1,14%</b>	<b>310</b>	<b>4.005</b>	<b>700</b>	<b>0,93%</b>	<b>18,26%</b>	<b>-0,2%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Target Dec'25		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25		Growth (Mtd)</		

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	97.045	83.146	(3.810)	(13.899)	7.191	9,47%	2.982	3,72%	104.728	79,39%	(21.582)
2	Tabungan	392.786	398.058	388.039	391.675	5.717	3.637	(6.383)	-1,60%	(1.111)	-0,28%	428.515	91,40%	(36.840)
3	Deposito	233.260	200.095	199.843	191.853	4.992	(7.990)	(8.242)	-4,12%	(41.407)	-17,75%	235.492	81,47%	(43.639)
	<b>Total</b>	<b>706.209</b>	<b>674.108</b>	<b>684.926</b>	<b>666.674</b>	<b>6.899</b>	<b>(18.252)</b>	<b>(7.434)</b>	<b>-1,10%</b>	<b>(39.535)</b>	<b>-5,60%</b>	<b>768.735</b>	<b>86,72%</b>	<b>(102.061)</b>
	CASA	472.950	474.013	485.083	474.822	1.907	(10.262)	808	0,17%	1.872	0,40%	533.243	89,04%	(58.422)
	(%) CASA	66,97%	70,32%	70,82%	71,22%									
	FDR	69,41%	78,02%	76,89%	78,99%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	26.326	21.469	23.180	23.728	548	2.259	10,52%	(2.598)	-9,87%	-	0,00%	23.728		
2	Giro ISE	3.901	3.709	3.739	3.772	34	63	1,70%	(128)	-3,29%	-	0,00%	3.772		
3	Tabungan ISE	13.925	12.259	13.941	14.456	514	2.196	17,91%	531	3,81%	-	0,00%	14.456		
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%	-	0,00%	5.500		
5	CIF ISE	128	137	137	137	0	0	0,00%	9	7,03%	-	0,00%	137		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	87.634	87.984	-	2.300	2.300	-1.962	350	-5.741	1.950	109.730	80,18%	(21.746)
	Linkage	4.522	3.238	3.238	-	-	-	-123	0	-1.284	-	11.492	28,17%	(8.254)
	Non-Linkage	89.203	84.397	84.746	-	2.300	2.300	-1.839	350	-4.456	1.950	98.238	86,27%	(13.492)
	• Local Champion	87.849	83.436	83.786	-	2.300	2.300	-1.803	350	-4.063	1.950	92.133	90,94%	(8.347)
	• Value Chain	1.354	960	960	-	-	-	-36	0	-393	-	6.105	15,73%	(5.145)
2	MBG	44.762	41.002	40.875	255	-	-255	-509	-127	-3.887	127	46.591	87,73%	(5.715)
	KUR	42.954	38.476	38.360	105	-	-105	-821	-117	-4.595	117	44.797	85,63%	(6.437)
	Non KUR	1.808	2.526	2.516	150	-	-150	312	-10	708	10	1.794	140,24%	722
3	PWG	25.216	37.716	39.019	1.975	3.048	1.072	1.401	1.302	13.802	1.746	46.268	84,33%	(7.249)
	Cilem	10.119	17.744	18.147	459	775	316	498	402	8.028	373	28.070	64,65%	(9.924)
	Gadai	15.098	19.972	20.872	1.516	2.273	757	902	900	5.774	1.373	18.197	114,70%	2.674
4	CFG	326.493	359.607	358.740	3.448	2.107	-1.341	1.453	-867	32.248	2.974	348.181	103,03%	10.560
	CF 1	44.529	52.282	52.407	-	449	449	-427	125	7.878	323	47.127	111,20%	5.280
	Total Griya	33.717	41.976	41.815	-	-	0	0	-161	8.098	161	34.319	121,84%	7.496
	• Total Non Program	33.717	41.976	41.815	-	-	0	0	-161	8.098	161	0	0,00%	0
	• Program	-	-	-	-	-	-	-	-	-	-	12.808	82,70%	(2.216)
	Oto	10.812	10.306	10.592	-	449	449	-427	286	-220	162	301.054	101,75%	5.280
	CF 2	281.964	307.326	306.334	3.448	1.658	-1.790	1.880	-992	24.370	2.650	285.797	100,98%	2.810
	Mitraguna & Others	268.245	289.437	288.607	3.310	1.658	-1.652	948	-830	20.362	2.488	15.257	116,19%	2.470
	Pensiun	13.719	17.889	17.727	-	138	-	-138	932	-162	162	-	-	-
	<b>Total Pembiayaan</b>	<b>490.195</b>	<b>525.960</b>	<b>526.618</b>	<b>5.678</b>	<b>7.454</b>	<b>1.776</b>	<b>382</b>	<b>658</b>	<b>36.423</b>	<b>6.796</b>	<b>550.769</b>	<b>95,62%</b>	<b>(24.151)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	293	3.204	3.204	3.297	548	0,31%	3,66%	3,75%	94	3.005	94	-	-	-	-	
	Linkage	-	-	-	-	34	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
	Local Champion	293	3.204	3.204	3.297	514	0,33%	3,80%	3,89%	94	3.005	94	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
2	MBG	550	1.021	1.799	2.490	548	1,23%	4,39%	6,09%	691	1.940	1.469	-	-	-	-	
	KUR	550	1.021	1.705	2.376	514	1,28%	4,43%	6,19%	671	1.825	1.354	-	-	-	-	
	Non KUR	-	-	94	115	514	0,00%	3,73%	4,55%	20	115	115	-	-	-	-	
3	PWG	-	-	-	-	490	0,00%	0,00%	0,00%	490	490	490	-	-	-	-	
	Cilem	-	-	-	-	477	0,00%	0,00%	0,00%	477	477	477	-	-	-	-	
	Gadai	-	-	-	-	14	0,00%	0,00%	0,07%	14	14	14	-	-	-	-	
4	CFG	5.180	4.286	2.153	5.380	514	1,59%	0,60%	1,50%	3.227	199	1.094	-	-	-	-	
	CF 1	174	42	40	1.939	514	0,39%	0,08%	3,70%	1.899	1.765	1.897	-	-	-	-	
	Total Griya	174	42	40	1.864	514	0,52%	0,10%	4,46%	1.824	1.690	1.821	-	-	-	-	
	Oto	-	-	-	-	75	0,00%	0,00%	0,00%	75	75	75	-	-	-	-	
	CF 2	5.006	4.244	2.113	3.440	514	1,78%	0,69%	1,12%	1.327	(1.566)	(803)	-	-	-	-	
	Mitraguna & Others	5.006	4.244	2.113	3.440	514	1,49%	0,73%	1,19%	1.327	(1.566)	(803)	-	-	-	-	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
	<b>Total Pembiayaan</b>	<b>5.937</b>	<b>5.456</b>	<b>6.672</b>	<b>6.680</b>	<b>514</b>	<b>1,21%</b>	<b>1,27%</b>	<b>1,27%</b>	<b>8</b>	<b>743</b>	<b>1.224</b>	<b>0,63%</b>	<b>50,29%</b>	<b>-0,6%</b>	<b>-</b>	<b>-</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	Asset (Retail) T	819	1.066	1.066	1.066	548	0,87%	1,22%	1,21%	94	247	0	-	-	-	-</td

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	7.385	7.747	(4.023)	363	1.285	19,89%	(10.378)	-57,26%	37.513	20,65%	(29.765)
2	Tabungan	237.991	248.764	246.375	248.093	5.562	1.718	(671)	-0,27%	10.102	4,24%	266.025	93,26%	(17.932)
3	Deposito	192.383	164.502	161.694	161.615	8.344	(79)	(2.887)	-1,75%	(30.768)	-15,99%	194.147	83,24%	(32.531)
	<b>Total</b>	<b>448.500</b>	<b>419.728</b>	<b>415.454</b>	<b>417.456</b>	<b>9.882</b>	<b>2.002</b>	<b>(2.272)</b>	<b>-0,54%</b>	<b>(31.044)</b>	<b>-6,92%</b>	<b>497.684</b>	<b>83,88%</b>	<b>(80.228)</b>
	CASA	256.117	255.226	253.760	255.840	1.539	2.081	614	0,24%	(277)	-0,11%	303.537	84,29%	(47.697)
	(%) CASA	57,11%	60,81%	61,08%	61,29%									
	FDR	54,70%	62,33%	63,51%	63,21%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	12.043	12.144		101	1.230	11,27%	506	4,34%	-	0,00%	12.144
2	Giro ISE	2.314	964	1.935	1.967		32	1.003	103,96%	(347)	-15,00%		0,00%	1.967
3	Tabungan ISE	1.452	2.077	2.236	2.305		69	228	10,97%	853	58,70%		0,00%	2.305
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%		0,00%	289

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	17.696	-	-	0	2.412	-604	117	604	29.361	60,27%	(11.665)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	17.696	-	-	0	2.412	-604	117	604	24.230	73,03%	(6.534)
	• Local Champion	16.492	17.899	17.295	-	-	0	2.412	-604	803	604	19.646	88,04%	(2.350)
	• Value Chain	1.087	401	401	-	-	-	-	-	-	-	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	37.996	-	-	0	-966	-160	-274	160	49.876	76,18%	(11.880)
	KUR	37.787	37.645	37.485	-	-	0	-937	-160	-303	160	48.631	77,08%	(11.147)
	Non KUR	483	511	511	-	-	0	-29	0	29	-	1.245	41,06%	(734)
3	PWG	15.859	36.565	37.401	2.104	2.393	289	3.305	836	21.542	1.557	35.714	104,72%	1.687
	Cilem	7.657	20.078	20.309	295	540	245	1.371	231	12.652	308	23.148	87,73%	(2.839)
	Gadai	8.201	16.488	17.092	1.809	1.853	44	1.934	604	8.891	1.249	12.566	136,02%	4.526
4	CFG	173.601	168.582	170.767	-	2.540	2.540	-3.409	2.186	-2.834	354	192.550	88,69%	(21.783)
	CF 1	81.382	67.479	67.405	-	-	0	-252	-74	-13.977	74	83.606	80,62%	(16.201)
	Total Griya	77.096	63.782	63.727	-	-	0	0	-55	-13.369	55	77.731	81,98%	(14.004)
4	• Total Non Program	77.096	63.782	63.727	-	-	0	-2.418	-55	-13.369	55	77.731	81,98%	(14.004)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.679	-	-	0	-252	-18	-607	18	5.875	62,61%	(2.197)
	CF 2	92.219	101.103	103.362	-	2.540	2.540	-3.157	2.259	11.143	281	108.944	94,88%	(5.582)
	Mitraguna & Others	90.304	95.785	98.076	-	2.540	2.540	-3.380	2.291	7.772	249	105.404	93,05%	(7.328)
	Pensiun	1.915	5.317	5.286	-	-	0	223	-32	3.370	32	3.539	149,33%	1.746
	<b>Total Pembiayaan</b>	<b>245.309</b>	<b>261.603</b>	<b>263.860</b>	<b>2.104</b>	<b>4.933</b>	<b>2.829</b>	<b>1.343</b>	<b>2.257</b>	<b>18.551</b>	<b>2.676</b>	<b>307.502</b>	<b>85,81%</b>	<b>(43.641)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	1.446	2.172	2.541	3.998	3,78%	6,66%	10,52%	1.457	2.552	1.825				
	KUR	1.433	2.047	2.418	3.875	3,79%	6,42%	10,34%	1.457	2.441	1.828				
	Non KUR	12	125	123	123	2,54%	24,03%	24,03%	-	-	111	(2)			
3	PWG	-	-	-	1.487	0,00%	0,00%	3,97%	1.487	1.487	1.487				
	Cilem	-	-	-	1.411	0,00%	0,00%	6,95%	1.411	1.411	1.411				
	Gadai	-	-	-	75	0,00%	0,00%	0,44%	75	75	75				
4	CFG	3.497	3.360	3.197	5.524	2,01%	3,68%	3,23%	(673)	2.027	2.164				
	CF 1	3.310	3.079	4.746	4.697	4,07%	7,03%	6,97%	(49)	1.387	1.618				
	Total Griya	3.310	2.976	4.642	3.993	4,29%	7,28%	6,27%	(650)	683	1.017				
	Oto	-	102	103	704	0,00%	2,79%	19,13%	600	704	601				
	CF 2	187	281	1.451	827	0,20%	1,44%	0,80%	(624)	640	546				
	Mitraguna & Others	187	88	1.258	634	0,21%	1,31%	0,65%	(624)	447	546				
	Pensiun	-	193	193	193	0,00%	3,63%	3,65%	-	193	-				
	<b>Total Pembiayaan</b>	<b>3.556</b>	<b>5.429</b>	<b>2.106</b>	<b>2.502</b>	<b>1,45%</b>	<b>0,80%</b>	<b>0,95%</b>	<b>397</b>	<b>(1.054)</b>	<b>(2.926)</b>	<b>0,45%</b>	<b>52,65%</b>	<b>-0,5%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	70	345	318	318	0,18%	0,83%	0,84%	-	248	(26)				
	KUR	-	275	248	248	0,00%									

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	853	829	(89)	(24)	(292)	-26,06%	(530)	-39,01%	12.152	6,82%	(11.323)
2	Tabungan	139.020	143.955	143.881	143.591	4.061	(290)	(365)	-0,25%	4.571	3,29%	154.745	92,79%	(11.155)
3	Deposito	91.332	76.900	77.036	77.037	230	0	137	0,18%	(14.295)	-15,65%	92.313	83,45%	(15.276)
	<b>Total</b>	<b>231.711</b>	<b>221.976</b>	<b>221.770</b>	<b>221.456</b>	<b>4.202</b>	<b>(314)</b>	<b>(520)</b>	<b>-0,23%</b>	<b>(10.255)</b>	<b>-4,43%</b>	<b>259.210</b>	<b>85,44%</b>	<b>(37.754)</b>
	CASA	140.379	145.076	144.734	144.420	3.972	(314)	(657)	-0,45%	4.041	2,88%	166.897	86,53%	(22.478)
	(%) CASA	60,58%	65,36%	65,26%	65,21%									
	FDR	52,09%	65,04%	65,57%	65,66%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	4.376	4.631		254	(494)	-9,64%	1.858	67,01%	-	0,00%	4.631
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-70%	-	0,00%	103
3	Tabungan ISE	2.669	5.022	4.273	4.527		254	(494)	-9,84%	1.859	69,65%	-	0,00%	4.527
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	84	92	92	92		0	0	0,00%	8	9,52%	-	0,00%	92

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	293	-	-	0	-13	0	-1.122	-	1.415	20,72%	(1.122)
	Linkage	189	152	152	-	-	-	-4	0	-37	-	189	80,20%	(37)
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
• Local Champion	1.226	141	141	-	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	5.499	-	100	100	414	93	5.499	7	4.038	136,20%	1.462
	KUR	-	4.876	4.873	-	-	0	422	-3	4.873	3	3.846	126,70%	1.027
	Non KUR	-	531	626	-	100	100	-9	96	626	4	192	326,85%	435
3	PWG	10.318	21.769	22.648	1.128	1.633	505	2.095	879	12.330	754	23.389	96,83%	(740)
	Cilem	4.275	13.042	13.708	544	951	406	1.217	666	9.433	284	16.449	83,34%	(2.741)
	Gadai	6.043	8.728	8.940	583	682	99	877	213	2.897	470	6.940	128,83%	2.001
4	CFG	108.966	116.910	116.973	385	626	241	568	63	8.007	563	127.699	91,60%	(10.726)
	CF 1	22.575	21.266	21.174	-	-	0	-123	-92	-1.401	92	26.152	80,97%	(4.978)
	Total Griya	18.510	16.653	16.607	-	-	0	0	-46	-1.903	46	20.513	80,96%	(3.906)
• Total Non Program	18.168	16.160	16.114	-	-	-	0	-430	-46	-2.054	-	18.914	85,20%	(2.800)
• Program	342	493	493	-	-	-	0	-2	0	151	-	1.599	30,83%	(1.106)
Oto	4.065	4.613	4.568	-	-	0	-123	-46	502	46	5.639	81,00%	(1.072)	
CF 2	86.390	95.644	95.798	385	626	241	691	154	9.408	472	101.547	94,34%	(5.749)	
Mitraguna & Others	53.276	65.057	65.351	385	560	175	938	294	12.076	266	66.824	97,80%	(1.473)	
Pensiun	33.115	30.587	30.447	-	66	66	-247	-140	-2.668	206	34.723	87,69%	(4.276)	
<b>Total Pembiayaan</b>	<b>120.698</b>	<b>144.379</b>	<b>145.413</b>	<b>1.513</b>	<b>2.359</b>	<b>846</b>	<b>3.063</b>	<b>1.035</b>	<b>24.715</b>	<b>1.324</b>	<b>156.540</b>	<b>92,89%</b>	<b>(11.127)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	-	-	-	-	84	0,00%	0,00%	0,00%	1.53%	84	84	84		
	KUR	-	-	-	-	84	0,00%	0,00%	0,00%	1,73%	84	84	84		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	416	0,00%	0,00%	0,00%	1,84%	416	416	416		
	Cilem	-	-	-	-	356	0,00%	0,00%	0,00%	2,60%	356	356	356		
	Gadai	-	-	-	-	60	0,00%	0,00%	0,00%	0,67%	60	60	60		
4	CFG	438	2.333	4.367	6.104	6.604	0,48%	0,57%	0,57%	0,57%	147	(309)			
	CF 1	397	541	424	424	424	1,76%	1,99%	2,00%	2,00%	27	(117)			
	Total Griya	397	541	424	424	424	2,14%	2,55%	2,55%	2,55%	27	(117)			
Oto	-	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
CF 2	128	439	247	247	247	247	0,15%	0,26%	0,26%	0,26%	120	(192)			
Mitraguna & Others	20	439	247	247	247	247	0,04%	0,38%	0,38%	0,38%	227	(192)			
Pensiun	108	-	-	-	-	0	0,09%	0,00%	0,00%	0,00%	(108)	-			
<b>Total Pembiayaan</b>	<b>1.438</b>	<b>980</b>	<b>671</b>	<b>671</b>	<b>671</b>	<b>671</b>	<b>1,19%</b>	<b>0,46%</b>	<b>0,46%</b>	<b>0,46%</b>	<b>(767)</b>	<b>(309)</b>	<b>0,24%</b>	<b>48,42%</b>	<b>-0,2%</b>

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

### Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	10.443	10.324	(119)	203	2,00%	1.245	13,72%	-	0,00%	10.324
2	Giro ISE	2.308	1.766	1.883	1.883	0	117	6,62%	(425)	-18,42%		0,00%	1.883
3	Tabungan ISE	1.370	4.055	4.260	4.141	(119)	86	2,11%	2.770	202,15%		0,00%	4.141
4	Deposito ISE	5.400	4.300	4.300	4.300	0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	69	69	69	0	0	0,00%	11	18,97%		0,00%	69

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	19.642	-	-	0	-1.842	-11	-488	11	33.634	58,40%	(13.992)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	19.642	-	-	0	-1.842	-11	-488	11	27.754	70,77%	(8.111)
	• Local Champion	18.621	18.413	18.402	-	-	0	-1.802	-11	-220	11	22.236	82,76%	(3.834)
	• Value Chain	1.509	1.241	1.241	-	-	-	-39	0	-268	-	5.518	22,48%	(4.277)
2	MBG	53.102	55.914	55.751	300	-	-300	-423	-163	2.650	163	65.297	85,38%	(9.545)
	KUR	50.813	54.482	54.331	300	-	-300	-330	-152	3.518	152	62.288	87,23%	(7.957)
	Non KUR	2.289	1.432	1.421	-	-	0	-93	-11	-868	11	3.009	47,22%	(1.588)
3	PWG	17.782	27.368	28.131	858	1.986	1.127	1.552	762	10.349	1.223	35.103	80,14%	(6.973)
	Cilem	6.518	15.785	16.427	149	920	771	504	642	9.909	278	22.195	74,01%	(5.768)
	Gadai	11.264	11.583	11.704	710	1.066	356	1.048	121	439	945	12.908	90,67%	(1.205)
4	CFG	129.053	163.160	162.456	1.150	665	-485	3.737	-704	33.403	1.369	160.708	101,09%	1.748
	CF 1	19.758	18.000	17.903	-	-	0	-64	-97	-1.855	97	34.689	51,61%	(16.786)
	Total Griya	14.572	13.490	13.464	-	-	0	0	-26	-1.107	26	27.914	48,23%	(14.450)
I	• Total Non Program	11.408	10.641	10.623	-	-	0	608	-19	-786	19	13.112	81,01%	(2.489)
	• Program	3.163	2.849	2.841	-	-	0	-28	-7	-322	7	14.802	19,20%	(11.960)
	Oto	5.186	4.511	4.439	-	-	0	-64	-72	-747	72	6.775	65,52%	(2.336)
	CF 2	109.295	145.160	144.553	1.150	665	-485	3.801	-607	35.258	1.272	126.019	114,71%	18.534
	Mitragna & Others	90.925	126.736	126.224	1.088	665	-423	3.761	-512	35.300	1.177	106.025	119,05%	20.199
	Pensiun	18.370	18.424	18.329	62	-	-62	39	-95	-42	95	19.994	91,67%	(1.665)
	<b>Total Pembiayaan</b>	<b>220.067</b>	<b>266.096</b>	<b>265.980</b>	<b>2.308</b>	<b>2.651</b>	<b>342</b>	<b>3.024</b>	<b>-116</b>	<b>45.914</b>	<b>2.767</b>	<b>294.742</b>	<b>90,24%</b>	<b>(28.762)</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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	812	881	908	2,88%	1,58%	1,63%	27	(623)	96			
	KUR	855	378	489	519	1,68%	0,90%	0,96%	30	(335)	141			
	Non KUR	677	434	392	389	29,56%	27,36%	27,36%	(3)	(288)	(45)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	439	581	581	0,59%	0,36%	0,36%	(1)	(181)	142			
	CF 1	321	419	562	561	1,63%	3,12%	3,13%	(1)	240	142			
	Total Griya	321	419	562	561	2,20%	4,17%	4,17%	(1)	240	142			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
5	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
<b>Total Pembelian</b>		<b>2.449</b>	<b>1.251</b>	<b>1.462</b>	<b>1.499</b>	<b>1,11%</b>	<b>0,55%</b>	<b>0,56%</b>	<b>27</b>	<b>(960)</b>	<b>229</b>	<b>1,56%</b>	<b>179,81%</b>	<b>1,0%</b>

### Asset & Contribution Margin

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

PHR & Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	7.439	7.269	1.308	(170)	(901)	-11,03%	(2.226)	-23,44%	17.559	41,40%	(10.290)
2	Tabungan	99.410	126.187	125.678	125.992	4.967	314	(195)	-0,15%	26.582	26,74%	111.159	113,34%	14.833
3	Deposito	64.192	41.870	41.809	41.809	(19.912)	1	(60)	-0,14%	(22.382)	-34,87%	64.924	64,40%	(23.115)
	<b>Total</b>	<b>173.097</b>	<b>176.228</b>	<b>174.926</b>	<b>175.071</b>	<b>(13.637)</b>	<b>145</b>	<b>(1.156)</b>	<b>-0,66%</b>	<b>1.974</b>	<b>1,14%</b>	<b>193.643</b>	<b>90,41%</b>	<b>(18.571)</b>
	CASA	108.906	134.358	133.117	133.262	6.275	144	(1.096)	-0,82%	24.356	22,36%	128.718	103,53%	4.543
	(%) CASA	62,92%	76,24%	76,10%	76,12%									
	FDR	57,60%	66,03%	66,30%	66,25%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	11.480	11.406		(74)	(117)	-1,01%	(1.897)	-14,26%	-	0,00%	11.406
2	Giro ISE	6.014	2.950	4.327	4.455		128	1.505	51,00%	(1.559)	-25,92%	-	0,00%	4.455
3	Tabungan ISE	6.490	7.773	6.353	6.151		(202)	(1.622)	-20,86%	(339)	-5,22%	-	0,00%	6.151
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%	-	0,00%	800
5	CIF ISE	44	55	55	55		0	0	0,00%	11	25,00%	-	0,00%	55

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	• Local Champion	-	1.884	1.884	-	-	0	-102	0	1.884	-	0	0,00%	1.884
	• Value Chain	-	3.827	3.827	-	-	0	-29	0	3.827	-	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.021	34.877	1.715	1.693	-22	-637	-144	11.148	1.837	32.140	108,52%	2.738
	Cilem	8.075	16.035	15.589	294	165	-129	-215	-446	7.514	611	14.021	111,18%	1.568
	Gadai	15.654	18.987	19.288	1.421	1.528	107	-421	302	3.634	1.227	18.118	106,46%	1.170
4	CFG	75.933	75.630	75.391	100	65	-35	-1.097	-238	-542	303	86.043	87,62%	(10.652)
	CF 1	16.979	15.785	15.738	-	-	0	-86	-47	-1.242	47	18.410	85,48%	(2.673)
	Total Griya	15.306	13.770	13.747	-	-	0	0	-23	-1.559	23	15.836	86,81%	(2.089)
4	• Total Non Program	15.306	13.770	13.747	-	-	0	-211	-23	-1.559	23	15.836	86,81%	(2.089)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.015	1.991	-	-	0	-86	-24	318	24	2.575	77,32%	(584)
	CF 2	58.954	59.845	59.654	100	65	-35	-1.010	-191	700	256	67.633	88,20%	(7.979)
	Mitraguna & Others	51.295	52.822	52.687	100	65	-35	-948	-135	1.391	200	59.053	89,22%	(6.367)
	Pensiun	7.658	7.023	6.967	-	-	0	-62	-56	-691	56	8.580	81,21%	(1.612)
	<b>Total Pembiayaan</b>	<b>99.702</b>	<b>116.362</b>	<b>115.979</b>	<b>1.815</b>	<b>1.758</b>	<b>-57</b>	<b>-1.864</b>	<b>-382</b>	<b>16.277</b>	<b>2.140</b>	<b>118.223</b>	<b>98,10%</b>	<b>(2.243)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	40	-	-	-	100,00%	0,00%	0,00%	0,00%	(40)	-	-	-	
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	682	645	497	497	0,90%	0,66%	0,66%	0,66%	(184)	(148)	-	-	-
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	0,00%	(52)	-	-	-	-
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	0,00%	(52)	-	-	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-
	CF 2	630	645	497	497	1,07%	0,83%	0,83%	0,83%	(132)	(148)	-	-	-
	Mitraguna & Others	630	645	497	497	1,23%	0,94%	0,94%	0,94%	(132)	(148)	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-
	<b>Total Pembiayaan</b>	<b>721</b>	<b>645</b>	<b>497</b>	<b>497</b>	<b>0,72%</b>	<b>0,43%</b>	<b>0,43%</b>	<b>0,43%</b>	<b>(224)</b>	<b>(148)</b>	<b>0,26%</b>	<b>40,16%</b>	<b>-0,2%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,09	3,09	0,00	0,10
CIF Payroll	836	793	798	5	(38)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.515	1.516	(91)	1	(863)	-36,28%	(1.992)	-56,78%	10.133	14,96%	(8.617)
2	Tabungan	88.498	80.904	81.255	81.375	(3.227)	120	471	0,58%	(7.122)	-8,05%	98.149	82,91%	(16.773)
3	Deposito	50.176	22.786	22.690	22.690	(2.444)	1	(96)	-0,42%	(27.485)	-54,74%	50.777	44,69%	(28.087)
	<b>Total</b>	<b>142.182</b>	<b>106.070</b>	<b>105.460</b>	<b>105.582</b>	<b>(5.762)</b>	<b>122</b>	<b>(488)</b>	<b>-0,46%</b>	<b>(36.600)</b>	<b>-25,74%</b>	<b>159.059</b>	<b>66,38%</b>	<b>(53.477)</b>
	CASA	92.006	83.284	82.770	82.892	(3.318)	122	(392)	-0,47%	(9.114)	-9,91%	108.282	76,55%	(25.390)
	(%) CASA	64,71%	78,52%	78,48%	78,51%									
	FDR	46,30%	81,53%	83,19%	83,09%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	779	959		180	150	18,55%	(2.297)	-70,55%	-	0,00%	959
2	Giro ISE	705	208	253	333		80	125	60,01%	(372)	-52,73%	-	0,00%	333
3	Tabungan ISE	2.552	601	526	626		100	25	4,19%	(1.926)	-75,47%	-	0,00%	626
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	147	155	155	155		0	0	0,00%	8	5,44%	-	0,00%	155

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.567	4.563	-	-	0	424	-4	4.563	4	4.056	112,51%	507
	KUR	-	4.482	4.478	-	-	0	427	-4	4.478	4	3.846	116,44%	632
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.427	111	105	-6	412	27	4.078	78	6.694	96,01%	(267)
	Cilem	2.349	6.400	6.427	111	105	-6	412	27	4.078	78	6.694	96,01%	(267)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	76.743	315	1.465	1.150	147	1.233	13.257	232	75.145	102,13%	1.598
	CF 1	26.468	27.857	28.156	-	350	350	-62	299	1.687	51	28.008	100,53%	148
	Total Griya	25.069	24.184	24.505	-	350	350	0	321	-564	29	25.557	95,88%	(1.052)
4	• Total Non Program	25.069	24.184	24.505	-	350	350	-257	321	-564	29	25.557	95,88%	(1.052)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.651	-	-	0	-62	-23	2.252	23	2.451	148,98%	1.200
	CF 2	37.018	47.653	48.587	315	1.115	800	209	934	11.570	181	47.138	103,08%	1.450
	Mitraguna & Others	36.826	47.451	48.390	-	315	1.115	800	214	939	11.565	45.872	105,49%	2.519
	Pensiun	192	201	197	-	-	0	-5	-5	5	5	1.266	15,54%	(1.069)
	<b>Total Pembiayaan</b>	<b>65.835</b>	<b>86.477</b>	<b>87.733</b>	<b>426</b>	<b>1.570</b>	<b>1.144</b>	<b>983</b>	<b>1.256</b>	<b>21.897</b>	<b>314</b>	<b>85.895</b>	<b>102,14%</b>	<b>1.838</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	-	-	-	-	310	0,00%	0,00%	6,79%	310	310	310			
	KUR	-	-	-	-	310	0,00%	0,00%	6,92%	310	310	310			
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	102	0,00%	0,00%	1,59%	102	102	102			
	Cilem	-	-	-	-	102	0,00%	0,00%	1,59%	102	102	102			
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.482	215	1.005	1.097	1,73%	0,28%	1,31%	790	(92)	(477)			
	CF 1	1.097	1.182	145	933	1.097	4,15%	0,52%	3,31%	788	(164)	(249)			
	Total Griya	1.097	1.038	-	343	1.097	4,38%	0,00%	1,40%	343	(754)	(696)			
	Oto	-	144	145	590	1.097	0,00%	3,94%	16,16%	445	590	446			
	CF 2	-	300	70	72	1.097	0,00%	0,15%	0,15%	2	72	(228)			
	Mitraguna & Others	-	300	70	72	1.097	0,00%	0,15%	0,15%	2	72	(228)			
	Pensiun	-	-	-	-	1.097	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>120</b>	<b>840</b>	<b>2.144</b>	<b>2.144</b>	<b>1.097</b>	<b>0,18%</b>	<b>2,48%</b>	<b>2,44%</b>	<b>2.024</b>	<b>1.304</b>	<b>0,92%</b>	<b>62,22%</b>	<b>-1,5%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	140.794	142.182	115.928	(24.866)	
2	Contribution Margin	2.365	3.810	2.748	383	-16,2%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,71	2,94	2,90	(0,04)	0,19
CIF Payroll	1.129	930	1.282	352	153

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	4.946	4.943	1.293	(4)	297	6,39%	667	15,59%	16.368	30,20%	(11.425)
2	Tabungan	143.334	167.749	165.458	165.395	(5.471)	(63)	(2.354)	-1,40%	22.060	15,39%	160.947	102,76%	4.448
3	Deposito	111.952	108.727	108.335	108.335	(1.071)	0	(393)	-0,36%	(3.618)	-3,23%	113.051	95,83%	(4.716)
	<b>Total</b>	<b>259.563</b>	<b>281.122</b>	<b>278.739</b>	<b>278.672</b>	<b>(5.250)</b>	<b>(66)</b>	<b>(2.450)</b>	<b>-0,87%</b>	<b>19.110</b>	<b>7,36%</b>	<b>290.365</b>	<b>95,97%</b>	<b>(11.693)</b>
	CASA	147.610	172.395	170.404	170.337	(4.178)	(66)	(2.057)	-1,19%	22.727	15,40%	177.314	96,07%	(6.977)
	(%) CASA	56,87%	61,32%	61,13%	61,12%									
	FDR	26,72%	31,77%	32,00%	32,01%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	2.410	2.387		(23)	(189)	-7,34%	50	2,13%	-	0,00%	2.387
2	Giro ISE	22	24	24	24		0	(0)	-0,10%	2	11,26%	-	0,00%	24
3	Tabungan ISE	2.316	2.552	2.386	2.363		(23)	(189)	-7,41%	47	2,04%	-	0,00%	2.363
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	107	117	117	117		0	0	0,00%	10	9,35%	-	0,00%	117

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	• Local Champion	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	194	9.552	9.535	400	-	-400	1.210	-17	9.342	17	4.206	226,71%	5.329	
	KUR	194	8.589	8.578	200	-	-200	1.028	-11	8.385	11	3.996	214,66%	4.582	
	Non KUR	-	963	957	200	-	-200	182	-6	957	6	210	456,28%	747	
3	PWG	3.438	5.369	5.311	78	62	-15	-165	58	1.873	121	10.185	52,14%	(4.874)	
	Cilem	3.438	5.369	5.311	78	62	-15	-165	58	1.873	121	10.185	52,14%	(4.874)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	73.807	73.761	128	100	-28	1.342	-46	8.798	146	77.611	95,04%	(3.850)	
	CF 1	19.068	19.352	19.315	-	-	0	-71	37	247	37	20.733	93,16%	(1.418)	
	Total Griya	17.646	16.960	16.950	-	-	0	0	-11	-697	11	18.170	93,28%	(1.221)	
4	• Total Non Program	17.646	16.960	16.950	-	-	0	0	282	-11	-697	11	18.170	93,28%	(1.221)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.422	2.392	2.366	-	-	0	-71	-26	944	26	2.563	92,31%	(197)	
	CF 2	45.895	54.455	54.446	128	100	-28	1.413	-9	8.551	109	56.878	95,72%	(2.432)	
	Mitraguna & Others	40.397	48.374	48.390	-	100	100	1.093	16	7.993	84	50.214	96,37%	(1.824)	
	Pensiun	5.498	6.080	6.056	128	-	-128	320	-25	557	25	6.664	90,87%	(608)	
	<b>Total Pembiayaan</b>	<b>69.359</b>	<b>89.317</b>	<b>89.197</b>	<b>606</b>	<b>162</b>	<b>-443</b>	<b>2.384</b>	<b>-121</b>	<b>19.838</b>	<b>283</b>	<b>92.766</b>	<b>96,15%</b>	<b>(3.569)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	764	-	-	-	100,00%	0,00%	0,00%	100,00%	0,00%	-	(764)	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	100,00%	0,00%	-	-	-				
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	100,00%	0,00%	-	(764)	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	100,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.060	4.096	4.175	4.901	1.63%	5.66%	5.65%	1.63%	2.94%	2.95%	-	1.905	105			
	CF 1	648	3.784	3.837	4.565	3.40%	19,83%	23,63%	3.40%	4.42%	4.42%	-	587	105			
	Total Griya	648	3.784	3.837	4.310	3.67%	22,62%	25,43%	3.67%	4.24%	4.24%	-	587	105			
	Oto	132	614	719	719	0,75%	4,24%	4,24%	0,75%	5,72%	5,72%	-	-	-			
	CF 2	-	1.318	1.318	1.318	0,00%	2,42%	2,42%	0,00%	3,27%	3,27%	-	1.318	(0)			
	Mitraguna & Others	-	1.318	1.318	1.318	0,00%	2,72%	2,72%	0,00%	3,10%	3,10%	-	1.318	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>267</b>	<b>2.661</b>	<b>2.762</b>	<b>2.762</b>	<b>0,39%</b>	<b>3,09%</b>	<b>3,10%</b>	<b>0,39%</b>	<b>2.495</b>	<b>101</b>	<b>2,14%</b>	<b>30,95%</b>	<b>-1,0%</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	217.623	259.564	297.099	79.476	
2	Contribution Margin	3.691	5.407	4.409	718	-19,5%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,24	3,21	(0,03)	0,26
CIF Payroll	949	934	971	37	22

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	14.758	14.415	1.303	(343)	(966)	-6,28%	10.598	277,62%	11.772	122,45%	2.643
2	Tabungan	117.085	114.592	111.128	112.351	(1.258)	1.223	(2.241)	-1,96%	(4.735)	-4,04%	128.675	87,31%	(16.324)
3	Deposito	49.844	46.365	46.408	46.408	(1.625)	0	43	0,09%	(3.435)	-6,89%	50.566	91,78%	(4.158)
	<b>Total</b>	<b>170.746</b>	<b>176.338</b>	<b>172.294</b>	<b>173.174</b>	<b>(1.579)</b>	<b>880</b>	<b>(3.164)</b>	<b>-1,79%</b>	<b>2.428</b>	<b>1,42%</b>	<b>191.013</b>	<b>90,66%</b>	<b>(17.838)</b>
	CASA	120.903	129.973	125.886	126.766	45	880	(3.207)	-2,47%	5.863	4,85%	140.447	90,26%	(13.681)
	(%) CASA	70,81%	73,71%	73,06%	73,20%									
	FDR	80,42%	79,03%	82,15%	81,73%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	937	784		(153)	(31)	-3,83%	(907)	-53,61%	-	0,00%	784
2	Giro ISE	436	72	75	57		(19)	(16)	-21,89%	(380)	-87,04%	-	0,00%	57
3	Tabungan ISE	1.254	743	862	728		(134)	(15)	-2,07%	(527)	-41,98%	-	0,00%	728
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	68	76	76	76		0	0	0,00%	8	11,76%	-	0,00%	76

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)	
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
3	PWG	13.550	23.338	24.109	1.314	1.716	401	1.344	772	10.560	944	22.921	105,18%	1.188	
	Cilem	7.456	12.121	12.256	204	406	202	722	136	4.801	270	13.715	89,36%	(1.459)	
	Gadai	6.094	11.217	11.853	1.110	1.310	200	622	636	5.759	674	9.206	128,75%	2.647	
4	CFG	119.321	116.031	117.429	648	1.808	1.160	-607	1.398	-1.893	410	132.306	88,76%	(14.877)	
	CF 1	15.625	17.718	17.647	-	-	0	-59	-71	2.022	71	17.516	100,75%	131	
	Total Griya	13.902	15.656	15.619	-	-	0	0	-36	1.717	36	14.443	108,15%	1.176	
4	• Total Non Program	13.902	15.656	15.619	-	-	0	0	-113	-36	1.717	36	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	3.073	65,98%	(1.045)	
	Oto	1.723	2.062	2.027	-	-	0	-59	-34	305	34	114.790	86,93%	(15.008)	
	CF 2	103.696	98.314	99.782	648	1.808	1.160	-548	1.468	-3.914	340	103.911	86,16%	(14.377)	
	Mitraguna & Others	94.197	88.244	89.534	70	1.540	1.470	-805	1.289	-4.663	251	10.879	94,20%	(631)	
	Pensiun	9.499	10.069	10.248	578	268	-310	257	179	749	89	159.663	88,65%	(18.125)	
	<b>Total Pembiayaan</b>	<b>137.307</b>	<b>139.369</b>	<b>141.538</b>	<b>1.962</b>	<b>3.524</b>	<b>1.561</b>	<b>737</b>	<b>2.169</b>	<b>4.231</b>	<b>1.354</b>				

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	-	-	-	-	906	0,00%	0,00%	0,00%	3,76%	906	906	906			
	Cilem	-	-	-	-	170	0,00%	0,00%	0,00%	1,39%	170	170	170			
	Gadai	-	-	-	-	736	0,00%	0,00%	0,00%	6,21%	736	736	736			
4	CFG	1.942	506	410	2.588	1.160	0,63%	0,35%	0,22%	2.178	646	2.081				
	CF 1	86	-	-	58	0,55%	0,00%	0,00%	0,33%	58	(28)	58				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	86	-	-	58	4,99%	0,00%	0,00%	2,84%	58	(28)	58				
	CF 2	1.856	506	410	2.530	0,74%	0,42%	0,24%	2,121	675	2.024					
	Mitraguna & Others	1.856	506	410	2.530	0,97%	0,46%	0,28%	2.121	675	2.024					
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>331</b>	<b>602</b>	<b>616</b>	<b>616</b>	<b>0,24%</b>	<b>0,44%</b>	<b>0,44%</b>	<b>285</b>	<b>14</b>		<b>0,63%</b>	<b>-44,60%</b>	<b>0,2%</b>		

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	331	602	616	616	0									

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	9.237	9.339	(9.658)	102	6.526	232,04%	(4.592)	-32,96%	24.944	37,44%	(15.605)
2	Tabungan	118.671	155.162	157.072	153.789	(2.867)	(3.283)	(1.373)	-0,88%	35.118	29,59%	135.176	113,77%	18.613
3	Deposito	125.329	129.816	111.817	111.812	(4.784)	(5)	(18.004)	-13,87%	(13.517)	-10,79%	126.285	88,54%	(14.473)
	<b>Total</b>	<b>257.931</b>	<b>287.790</b>	<b>278.126</b>	<b>274.940</b>	<b>(17.309)</b>	<b>(3.186)</b>	<b>(12.850)</b>	<b>-4,47%</b>	<b>17.009</b>	<b>6,59%</b>	<b>286.405</b>	<b>96,00%</b>	<b>(11.465)</b>
	CASA	132.602	157.974	166.309	163.128	(12.525)	(3.181)	5.153	3,26%	30.526	23,02%			
	(%) CASA	51,41%	54,89%	59,80%	59,33%									
	FDR	59,82%	64,96%	66,93%	67,71%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.528	4.672		144	270	6,14%	1.134	32,04%	-	0,00%	4.672
2	Giro ISE	1	1	1	1		0	(0)	-2,16%	(0)	-36,44%	0	0,00%	0
3	Tabungan ISE	3.537	4.401	4.527	4.671		144	270	6,14%	1.134	32,06%	0	0,00%	4.671
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%	0	0,00%	49

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372	
	• Local Champion	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)	
3	PWG	17.010	27.741	27.556	814	1.492	678	1.790	-186	10.546	1.677	23.290	118,32%	4.266	
	Cilem	7.758	12.741	12.635	94	263	169	830	-106	4.877	369	12.693	99,54%	(58)	
	Gadai	9.252	15.000	14.921	720	1.228	509	960	-80	5.669	1.308	10.597	140,80%	4.324	
4	CFG	136.962	150.781	150.186	1.481	932	-549	1.860	-594	13.224	1.526	152.429	98,53%	(2.242)	
	CF 1	16.548	16.433	16.415	-	18	18	94	-18	-134	36	18.272	89,84%	(1.857)	
	Total Griya	15.017	13.622	13.608	-	-	0	0	-15	-1.409	15	15.510	87,74%	(1.902)	
4	• Total Non Program	15.017	13.622	13.608	-	-	0	0	-114	-15	-1.409	15	15.510	87,74%	(1.902)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.532	2.811	2.807	-	18	18	94	-4	1.276	21	2.762	101,63%	45	
	CF 2	120.414	134.348	133.771	1.481	914	-567	1.766	-576	13.358	1.490	134.157	99,71%	(385)	
	Mitraguna & Others	110.777	123.441	122.943	1.481	914	-567	1.619	-498	12.166	1.412	123.263	99,74%	(320)	
	Pensiun	9.636	10.906	10.828	-	-	0	147	-78	1.192	78	10.894	99,40%	(65)	
	<b>Total Pembiayaan</b>	<b>154.289</b>	<b>186.937</b>	<b>186.157</b>	<b>2.295</b>	<b>2.424</b>	<b>128</b>	<b>3.582</b>	<b>-780</b>	<b>31.869</b>	<b>3.204</b>	<b>176.035</b>	<b>105,75%</b>	<b>10.122</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	148	74	-	-	46,61%	0,00%	0,00%	0,00%	-	(148)	(74)			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	74	-	-	46,61%	0,00%	0,00%	0,00%	-	(148)	(74)			
3	PWG	-	-	-	-	244	0,00%	0,00%	0,00%	244	244	244			
	Cilem	-	-	-	-	212	0,00%	0,00%	1,68%	212	212	212			
	Gadai	-	-	-	-	32	0,00%	0,00%	0,00%	32	32	32			
4	CFG	334	415	769	3.347	0,24%	0,51%	0,51%	2,23%	2.578	3.013	2.932			
	CF 1	-	195	195	1.081	0,00%	0,00%	1,18%	0,58%	886	1.081	886			
	Total Griya	-	44	43	491	0,00%	0,00%	0,32%	3,61%	448	491	447			
	Oto	-	151	152	590	0,00%	0,00%	5,40%	21,02%	438	590	440			
	CF 2	334	220	575	2.266	0,28%	0,43%	0,43%	1,69%	1.692	1.932	2.046			
	Mitraguna & Others	334	220	575	2.266	0,30%	0,47%	0,47%	1,84%	1.692	1.932	2.046			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>863</b>	<b>1.276</b>	<b>1.319</b>	<b>1.319</b>	<b>0,56%</b>	<b>0,71%</b>	<b>0,71%</b>	<b>0,71%</b>	<b>456</b>	<b>43</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-0,7%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	216.304	258.971	294.424	78.120	
2	Contribution Margin	7.083	10.698	8.086	1.003	-14,2%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,35	3,43	0,07	0,20
CIF Payroll	1.941	2.473	2.451	(22)	510

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	9.168	8.910	(1.594)	(258)	3.960	80,00%	330	3,85%	21.760	40,95%	(12.850)
2	Tabungan	115.717	143.468	132.326	134.229	3.774	1.903	(9.239)	-6,44%	18.512	16,00%	131.921	101,75%	2.309
3	Deposito	158.683	167.447	162.736	162.686	(4.690)	(50)	(4.760)	-2,84%	4.004	2,52%	159.836	101,78%	2.850
	<b>Total</b>	<b>282.980</b>	<b>315.865</b>	<b>304.231</b>	<b>305.826</b>	<b>(2.510)</b>	<b>1.595</b>	<b>(10.039)</b>	<b>-3,18%</b>	<b>22.846</b>	<b>8,07%</b>	<b>313.517</b>	<b>97,55%</b>	<b>(7.691)</b>
	CASA	124.297	148.418	141.495	143.139	2.180	1.645	(5.279)	-3,56%	18.843	15,16%	153.681	93,14%	(10.541)
	(%) CASA	43,92%	46,99%	46,51%	46,80%									
	FDR	77,18%	79,97%	82,31%	81,88%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3.319	5.293	5.459	4.632	(828)	(662)	-12,50%	1.313	39,54%	-	0,00%	4.632		
2	Giro ISE	510	262	928	704	(223)	442	168,42%	195	38,21%	-	0,00%	704		
3	Tabungan ISE	2.559	4.781	4.282	3.677	(604)	(1.104)	-23,08%	1.118	43,67%	-	0,00%	3.677		
4	Deposito ISE	250	250	250	250	0	0	0,00%	0	0,00%	-	0,00%	250		
5	CIF ISE	50	56	56	56	0	0	0,00%	6	12,00%	-	0,00%	56		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	3.992	4.192	-	200	200	-125	200	-317	-	8.871	47,26%	(4.679)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)
	Non-Linkage	4.509	3.992	4.192	-	200	200	-125	200	-317	-	6.971	60,13%	(2.779)
	• Local Champion	4.509	3.992	4.192	-	200	200	-125	200	-317	-	5.676	73,85%	(1.484)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)
2	MBG	9.912	12.351	12.303	-	-	0	96	-48	2.390	48	12.408	99,15%	(105)
	KUR	9.027	11.109	11.060	-	0	0	-48	2.033	48	-	11.420	96,85%	(360)
	Non KUR	885	1.242	1.242	-	0	0	-214	0	357	-	987	125,84%	255
3	PWG	13.890	24.339	24.256	1.201	968	-234	655	-83	10.365	1.051	28.393	85,43%	(4.138)
	Cilem	5.699	14.691	14.880	418	369	-49	449	189	9.181	180	17.349	85,77%	(2.468)
	Gadai	8.191	9.648	9.376	783	598	-185	206	-273	1.184	871	11.045	84,89%	(1.669)
4	CFG	190.097	211.911	209.653	352	626	274	4.335	-2.258	19.556	2.884	205.803	101,87%	3.850
	CF 1	25.896	27.651	27.586	-	0	-246	-65	1.690	65	-	27.891	98,91%	(305)
	Total Griya	21.834	23.960	23.918	-	0	0	-42	2.084	42	-	22.404	106,76%	1.514
4	• Total Non Program	21.834	23.960	23.918	-	0	0	-205	-42	2.084	42	22.404	106,76%	1.514
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.690	3.668	-	0	-246	-23	-395	23	-	5.487	66,84%	(1.819)
	CF 2	164.201	184.260	182.067	352	626	274	4.581	-1.193	17.866	2.819	177.912	102,34%	4.155
	Mitraguna & Others	145.925	165.161	162.985	320	480	160	4.492	-2.177	17.059	2.657	158.181	103,04%	4.804
	Pensiun	18.276	19.099	19.083	32	146	114	89	-16	807	162	19.731	96,71%	(649)
	<b>Total Pembiayaan</b>	<b>218.409</b>	<b>252.593</b>	<b>250.403</b>	<b>1.553</b>	<b>1.794</b>	<b>240</b>	<b>4.962</b>	<b>-2.190</b>	<b>31.995</b>	<b>3.983</b>	<b>255.475</b>	<b>98,01%</b>	<b>(5.071)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	100	99	433	284	2,87%	0,80%	3,52%	334	149	333			
	KUR	284	100	99	433	31,15%	0,89%	3,91%	334	149	333				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	26	-	486	0,00%	0,00%	0,00%	486	486	460			
	Cilem	-	-	-	-	282	0,00%	0,00%	1,90%	282	282	282			
	Gadai	-	-	26	-	204	0,00%	0,00%	2,18%	204	204	178			
4	CFG	85	467	65	1.932	85	0,04%	0,03%	0,92%	1.867	1.847	1.465			
	CF 1	52	467	65	126	0,20%	0,23%	0,46%	62	74	(341)				
	Total Griya	52	48	47	122	0,24%	0,20%	0,51%	75	70	74				
	Oto	-	419	18	4	0,00%	0,48%	0,12%	(13)	4	(415)				
	CF 2	33	-	-	1.806	0,02%	0,00%	0,99%	1.806	1.773	1.806				
	Mitraguna & Others	33	-	-	1.604	0,02%	0,00%	0,98%	1.604	1.571	1.604				
	Pensiun	-	-	-	202	0,00%	0,00%	1,06%	202	202	202				
	<b>Total Pembiayaan</b>	<b>1.209</b>	<b>514</b>	<b>512</b>	<b>512</b>	<b>0,55%</b>	<b>0,20%</b>	<b>0,20%</b>	<b>(697)</b>	<b>(2)</b>	<b>0,00%</b>	<b>98,99%</b>	<b>-0,2%</b>		

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	4.709	34.715	1.192	30.006	30.126	656,36%	26.162	305,85%	17.343	200,17%	17.372
2	Tabungan	104.558	99.445	104.688	104.122	(4.330)	(565)	4.677	4,70%	(435)	-0,42%	118.277	88,03%	(14.155)
3	Deposito	118.514	111.707	105.602	105.842	(98)	240	(5.865)	-5,25%	(12.672)	-10,69%	119.238	88,77%	(13.396)
	<b>Total</b>	<b>231.625</b>	<b>215.742</b>	<b>214.999</b>	<b>244.680</b>	<b>(3.237)</b>	<b>29.681</b>	<b>28.938</b>	<b>13,41%</b>	<b>13.054</b>	<b>5,64%</b>	<b>254.858</b>	<b>96,01%</b>	<b>(10.178)</b>
	CASA	113.112	104.035	109.397	138.838	(3.138)	29.441	34.803	33,45%	25.726	22,74%	135.620	102,37%	3.217
	(%) CASA	48,83%	48,22%	50,88%	56,74%									
	FDR	61,23%	70,15%	69,86%	61,38%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.168	3.593	425	721	25,09%	934	35,10%	-	0,00%	3.593	
2	Giro ISE	666	1.009	1.030	1.033	3	24	2,41%	367	55,08%	-	0,00%	1.033	
3	Tabungan ISE	1.893	1.764	2.039	2.460	422	696	39,49%	567	29,93%	-	0,00%	2.460	
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%	-	0,00%	100	
5	CIF ISE	73	78	78	78	0	0	0,00%	5	6,85%	-	0,00%	78	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683	
	• Local Champion	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)	
3	PWG	18.643	26.638	26.155	1.588	1.311	-277	1.622	-483	7.512	1.795	29.087	89,92%	(2.933)	
	Cilem	13.169	15.282	15.297	191	612	421	879	15	2.128	597	19.589	78,09%	(4.292)	
	Gadai	5.474	11.356	10.858	1.397	699	-698	743	-498	5.383	1.198	9.499	114,31%	1.359	
4	CFG	123.108	122.971	122.297	-	915	915	80	-673	-810	1.588	137.895	88,69%	(15.598)	
	CF 1	17.304	13.554	13.466	-	-	0	-104	88	-3.837	88	19.239	69,99%	(5.773)	
	Total Griya	13.206	10.229	10.187	-	-	0	0	-41	-3.019	41	13.740	74,14%	(3.553)	
4	• Total Non Program	13.206	10.229	10.187	-	-	0	0	-165	-41	-3.019	41	13.740	74,14%	(3.553)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.098	3.325	3.279	-	-	0	-104	-47	-819	47	5.499	59,63%	(2.220)	
	CF 2	105.804	109.416	108.831	-	915	915	184	-585	3.027	1.500	118.656	91,72%	(9.825)	
	Mitraguna & Others	72.025	76.913	76.588	-	915	915	568	-326	4.563	1.241	83.513	91,71%	(6.925)	
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-259	-1.536	259	35.143	91,75%	(2.900)	
	<b>Total Pembiayaan</b>	<b>141.827</b>	<b>151.349</b>	<b>150.192</b>	<b>1.588</b>	<b>2.226</b>	<b>638</b>	<b>1.659</b>	<b>-1.157</b>	<b>8.366</b>	<b>3.383</b>	<b>167.059</b>	<b>89,90%</b>	<b>(16.866)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	-	-	-	-	733	0,00%	0,00%	2,80%	733	733	733			
	Cilem	-	-	-	-	609	0,00%	0,00%	3,98%	609	609	609			
	Gadai	-	-	-	-	124	0,00%	0,00%	1,14%	124	124	124			
4	CFG	370	1.341	1.411	1.827	0,00%	0,30%	1,15%	1,49%	416	1.457	486			
	CF 1	206	891	832	925	1,19%	0,42%	6,14%	6,87%	93	719	34			
	Total Griya	92	798	742	874	0,69%	0,72%	2,72%	1,56%	(39)	(63)	(42)			
	Oto	114	93	90	51	2,79%	0,00%	2,72%	0,00%	-	-	-			
	CF 2	164	450	579	902	0,15%	0,53%	0,83%	0,48%	-	519	(0)			
	Mitraguna & Others	164	352	210	532	0,23%	0,00%	0,27%	0,70%	-	303	(0)			
	Pensiun	-	217	217	217	0,00%	0,14%	0,67%	0,41%	-	217	(0)			
	<b>Total Pembiayaan</b>	<b>5</b>	<b>625</b>	<b>665</b>	<b>619</b>	<b>0,00%</b>	<b>0,44%</b>	<b>0,41%</b>	<b>(46)</b>	<b>615</b>	<b>(6)</b>	<b>2,09%</b>	<b>-407,78%</b>	<b>1,7%</b>	

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	5.037	5.044	41	8	1.592	46,11%	3.429	212,29%	8.205	61,48%	(3.161)
2	Tabungan	101.049	104.536	106.410	106.661	297	251	2.125	2,03%	5.612	5,55%	110.650	96,39%	(3.989)
3	Deposito	38.774	46.765	44.648	44.688	1.315	40	(2.077)	-4,44%	5.914	15,25%	39.372	113,50%	5.316
	<b>Total</b>	<b>141.438</b>	<b>154.753</b>	<b>156.095</b>	<b>156.393</b>	<b>1.653</b>	<b>298</b>	<b>1.640</b>	<b>1,06%</b>	<b>14.955</b>	<b>10,57%</b>	<b>158.228</b>	<b>98,84%</b>	<b>(1.834)</b>
	CASA	102.664	107.988	111.447	111.705	338	258	3.717	3,44%	9.041	8,81%	118.855	93,98%	(7.150)
	(%) CASA	72,59%	69,78%	71,40%	71,43%									
	FDR	91,03%	105,51%	105,92%	105,72%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	3.450	3.604		154	960	36,28%	306	9,28%	-	0,00%	3.604
2	Giro ISE	186	153	160	162		2	9	5,90%	(23)	-12,63%		0,00%	162
3	Tabungan ISE	2.913	2.481	3.280	3.432		152	951	38,30%	519	17,83%		0,00%	3.432
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	103	103	103		0	0	0,00%	9	9,57%		0,00%	103

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703	
	• Local Champion	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	241	7.352	7.339	-	-	0	454	-14	7.097	14	4271	171,84%	3.068	
	KUR	103	6.755	6.749	-	-	0	472	-6	6.646	6	3.950	170,85%	2.799	
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269	
3	PWG	20.398	32.657	34.626	1.678	3.622	1.944	2.285	1.969	14.228	1.653	32.338	107,08%	2.288	
	Cilem	7.170	13.624	15.239	330	1.776	1.446	877	1.616	8.070	161	17.171	88,75%	(1.931)	
	Gadai	13.229	19.034	19.387	1.348	1.846	498	1.407	353	6.159	1.493	15.168	127,82%	4.220	
4	CFG	107.701	103.153	103.258	-	410	410	-629	105	-4.443	305	119.851	86,15%	(16.594)	
	CF 1	13.161	13.475	13.431	-	-	0	43	-44	269	44	14.763	90,97%	(1.333)	
	Total Griya	10.223	9.990	9.970	-	-	0	0	-20	-253	20	10.729	92,92%	(760)	
4	• Total Non Program	10.223	9.819	9.799	-	-	0	-130	-20	-424	20	10.729	91,33%	(930)	
	• Program	-	172	171	-	-	0	-1	-1	171	1	4.034	85,79%	(573)	
	Oto	2.938	3.485	3.461	-	-	0	43	-24	523	24	105.088	85,48%	(15.261)	
	CF 2	94.540	89.678	89.827	-	410	410	-672	149	-4.713	261	98.599	84,62%	(15.168)	
	Mitraguna & Others	89.171	83.225	83.431	-	410	410	-915	206	-5.740	204	6.488	98,57%	(93)	
	Pensiun	5.368	6.453	6.396	-	-	0	242	-57	1.027	57	Total Pembiayaan	156.875	105,40%	8.466
	<b>Total Pembiayaan</b>	<b>128.755</b>	<b>163.281</b>	<b>165.341</b>	<b>1.678</b>	<b>4.032</b>	<b>2.354</b>	<b>2.107</b>	<b>2.060</b>	<b>36.586</b>	<b>1.972</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	10-Dec-25		31-Dec-24	30-Nov-25	10-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	-	-	-	407	407	0,00%	0,00%	5,55%	407	407	407	407				
	KUR	-	-	-	407	407	0,00%	0,00%	6,03%	407	407	407	407				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
3	PWG	-	-	-	1.586	1.586	0,00%	0,00%	4,58%	1.586	1.586	1.586	1.586				
	Cilem	-	-	-	1.027	1.027	0,00%	0,00%	6,74%	1.027	1.027	1.027	1.027				
	Gadai	-	-	-	559	559	0,00%	0,00%	2,88%	559	559	559	559				
4	CFG	1.919	1.884	2.116	2.284	2.991	1.783	2.05%	2,90%	875	1.072	1.107	1.107				
	CF 1	107	167	111	722	722	0,81%	0,82%	5,38%	611	615	555	555				
	Total Griya	107	167	-	337	337	1,04%	0,00%	3,38%	337	230	170	170				
	Oto	-	-	111	385	385	0,00%	3,19%	11,14%	274	385	385	385				
	CF 2	1.812	1.717	2.005	2.269	2.269	0,81%	2,24%	2,53%	264	457	552	552				
	Mitraguna & Others	1.812	1.717	2.005	2.269	2.269	0,20%	2,41%	2,72%	264	457	552	552				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>2.920</b>	<b>2.530</b>	<b>2.284</b>	<b>2.284</b>	<b>2.276</b>	<b>1,40%</b>	<b>1,38%</b>	<b>(0)</b>	<b>(636)</b>	<b>(245)</b>				0,00%	100,00%	-1,4%

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	0,00%	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
1	• 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>-</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	10-Dec-25	31-Dec-24	30-Nov-25	10-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>		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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>		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

## Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	20	35	125	105	
2	Contribution Margin	(210)	(277)	(173)	37	17,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	2,00	2,00	-	(1,00)
CIF Payroll	1	1	1	-	-

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	556	713	838	(137)	125	283	50,87%	400	91,28%	502	166,96%	336
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	<b>Total</b>	<b>438</b>	<b>1.106</b>	<b>1.013</b>	<b>1.138</b>	<b>(137)</b>	<b>125</b>	<b>33</b>	<b>2,96%</b>	<b>700</b>	<b>159,73%</b>	<b>502</b>	<b>226,71%</b>	<b>636</b>
	CASA	438	556	713	838	(137)	125	283	50,87%	400	91,28%	502	166,96%	336
	(%) CASA	100,00%	50,26%	70,39%	73,65%									
	FDR	0,00%	0,00%	0,00%	0,00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	0	0	0	0	0	0	0,00%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	0	0	0	0	0	0	0,00%	0	0,00%	0	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	<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>-</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	<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>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>#DIV/0!</b>	<b>0,0%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%									

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	47.764	42.569	(6.089)	(5.195)	4.243	11,07%	21.117	98,44%	33.434	127,33%	9.136
2	Tabungan	103.481	115.421	115.513	117.482	(6.593)	1.969	2.061	1,79%	14.001	13,53%	120.938	97,14%	(3.456)
3	Deposito	132.303	108.795	107.141	107.141	22.857	0	(1.654)	-1,52%	(25.161)	-19,02%	133.406	80,31%	(26.265)
	<b>Total</b>	<b>257.235</b>	<b>262.542</b>	<b>270.418</b>	<b>267.193</b>	<b>10.175</b>	<b>(3.226)</b>	<b>4.650</b>	<b>1,77%</b>	<b>9.957</b>	<b>3,87%</b>	<b>287.777</b>	<b>92,85%</b>	<b>(20.585)</b>
	CASA	124.933	153.747	163.277	160.051	(12.681)	(3.226)	6.305	4,10%	35.119	28,11%	154.371	103,68%	5.680
	(%) CASA	48,57%	58,56%	60,38%	59,90%									
	FDR	70,83%	82,46%	80,88%	81,86%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	7.964	8.515	8.831		316	867	10,89%	895	11,28%	-	0,00%	8.831
2	Giro ISE	4.026	3.838	3.760	3.927		167	89	2,32%	(100)	-2,47%		0,00%	3.927
3	Tabungan ISE	2.910	4.126	4.755	4.904		149	778	18,86%	1.995	68,55%		0,00%	4.904
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	65	65	65		0	0	0,00%	3	4,84%		0,00%	65

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	39.025	39.172	640	-	-640	250	146	-6.063	(146)	56.266	69,62%	(17.094)	
	Linkage	14.656	14.625	14.625	-	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	Non-Linkage	30.579	24.401	24.547	640	-	-640	252	146	-6.032	(146)	36.806	66,69%	(12.259)	
	• Local Champion	28.121	21.589	21.587	640	-	-640	276	-2	-6.535	2	31.073	69,47%	(9.487)	
	• Value Chain	2.457	2.812	2.960	-	-	-	-23	149	503	(149)	5.732	51,64%	(2.772)	
2	MBG	4.919	2.747	2.739	-	-	0	-126	-8	-2.180	8	4.919	55,68%	(2.180)	
	KUR	4.804	2.747	2.739	-	-	0	-126	-8	-2.065	8	4.804	57,01%	(2.065)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)	
3	PWG	23.337	42.470	43.642	2.687	2.699	11	2.937	1.172	20.305	1.526	41.363	105,51%	2.280	
	Cilem	6.677	18.873	19.298	403	594	191	1.426	426	12.621	168	21.729	88,82%	(2.430)	
	Gadai	16.660	23.597	24.344	2.284	2.104	-180	1.511	747	7.684	1.358	19.634	123,99%	4.710	
4	CFG	108.703	132.255	133.163	2.215	1.435	-780	2.923	908	24.460	527	121.776	109,35%	11.387	
	CF 1	24.869	27.133	27.047	19	-	-19	-221	-86	2.177	86	26.529	101,95%	518	
	Total Griya	19.873	21.230	21.187	-	-	0	0	-43	1.314	43	20.347	104,13%	840	
4	• Total Non Program	19.873	21.230	21.187	-	-	0	0	0	0	-	0	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	6.182	94,79%	(322)	
	Oto	4.997	5.903	5.860	19	-	-19	-221	-43	863	43	95.247	111,41%	10.870	
	CF 2	83.833	105.122	106.116	2.196	1.435	-761	3.144	994	22.283	441	72.530	111,66%	8.455	
	Mitraguna & Others	62.328	80.329	80.985	1.426	900	-526	2.133	656	18.657	244	22.716	110,63%	2.415	
	Pensiun	21.505	24.793	25.131	770	535	-235	1.012	338	3.626	197				
	<b>Total Pembiayaan</b>	<b>182.193</b>	<b>216.497</b>	<b>218.716</b>	<b>5.542</b>	<b>4.134</b>	<b>-1.409</b>	<b>5.984</b>	<b>2.218</b>	<b>36.523</b>	<b>1.915</b>	<b>224.323</b>	<b>97,50%</b>	<b>(5.607)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	1.156	0,00%	0,00%	2,95%	1.156	1.156	1.156			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	1.048	0,00%	0,00%	4,27%	1.048	1.048	1.048			
	Value Chain	-	-	-	-	108	0,00%	0,00%	0,50%	108	108	108			
2	MBG	121	32	73	58	58	2,46%	2,64%	2,10%	(15)	(63)	26			
	KUR	83	32	73	58	58	1,72%	2,64%	2,10%	(15)	(25)	26			
	Non KUR	38	-	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	-	2.218	0,00%	0,00%	5,08%	2.218	2.218	2.218			
	Cilem	-	-	-	-	1.927	0,00%	0,00%	9,98%	1.927	1.927	1.927			
	Gadai	-	-	-	-	291	0,00%	0,00%	1,20%	291	291	291			
4	CFG	330	1.506	979	2.641	2.641	0,30%	0,74%	1,98%	1.663	2.312	1.135			
	CF 1	209	-	-	-	713	0,84%	0,08%	2,64%	691	504	713			
	Total Griya	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	261	261	261	261	2,15%	4,41%	4,45%	-	153	-			
	CF 2	2.577	137	1.601	1.601	1.601	3,07%	1,52%	1,51%	-	(976)	1.464			
	Mitraguna & Others	2.422	-	1.464	1.464	1.464	3,89%	1,82%	1,81%	-	(958)	1.464			
	Pensiun	155	137	137	137	137	0,09%	0,06%	0,54%	-	(19)	(0)			
	<b>Total Pembiayaan</b>	<b>8.782</b>	<b>6.553</b>	<b>8.017</b>	<b>8.017</b>	<b>4,82%</b>	<b>3,70%</b>	<b>3,67%</b>	<b>-</b>	<b>(765)</b>	<b>1.464</b>	<b>3,33%</b>	<b>9,23%</b>	<b>-0,3%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,77%	15,72%	-	430	-	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,23%	25,08%	-	453	-	-			
2	MBG	372	-	-	-	0,75%	0,00%	0,00%	-	-	(372)	-			
	KUR	296	-	-	-	6,16%	0,00%	0,00%	-	-	(296)	-			
	Non KUR	76	-	-	-										

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	20.527	19.791	(16.565)	(736)	(3.719)	-15,82%	2.087	11,79%	30.252	65,42%	(10.461)
2	Tabungan	74.047	78.794	75.680	75.494	2.185	(185)	(3.299)	-4,19%	1.447	1,95%	92.330	81,77%	(16.836)
3	Deposito	177.676	188.557	188.407	188.407	29.326	0	(150)	-0,08%	10.731	6,04%	178.816	105,36%	9.591
	<b>Total</b>	<b>269.427</b>	<b>290.861</b>	<b>284.614</b>	<b>283.692</b>	<b>14.945</b>	<b>(922)</b>	<b>(7.169)</b>	<b>-2,46%</b>	<b>14.266</b>	<b>5,29%</b>	<b>301.398</b>	<b>94,13%</b>	<b>(17.706)</b>
	CASA	91.751	102.304	96.207	95.285	(14.380)	(922)	(7.019)	-6,86%	3.535	3,85%	122.582	77,73%	(27.297)
	(%) CASA	34,05%	35,17%	33,80%	33,59%									
	FDR	66,93%	72,31%	74,06%	74,30%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	4.337	4.166	(171)	(89)	-2,10%	467	12,63%	-	0,00%	4.166
2	Giro ISE	1.245	527	389	252	(137)	(274)	-52,09%	(992)	-79,72%	-	0,00%	252
3	Tabungan ISE	2.454	3.729	3.947	3.914	(34)	185	4,96%	1.460	59,47%	-	0,00%	3.914
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	78	85	85	85	0	0	0,00%	7	8,97%	-	0,00%	85

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.500	11.359	11.404	200	100	-100	895	45	3.904	55	10.603	107,55%	801
	KUR	5.814	9.851	9.901	200	100	-100	929	50	4.087	50	8.917	111,03%	984
	Non KUR	1.686	1.508	1.503	-	-	0	-34	-5	-183	5	1.686	89,14%	(183)
3	PWG	25.637	39.504	40.860	2.919	2.643	-277	1.917	1.357	15.223	1.286	38.538	106,03%	2.323
	Cilem	7.478	16.995	17.261	386	487	101	982	266	9.783	222	18.884	91,41%	(1.623)
	Gadai	18.160	22.509	23.600	2.533	2.155	-378	936	1.091	5.440	1.065	19.654	120,07%	3.946
4	CFG	147.202	159.467	158.530	12	110	98	-1.974	-937	11.328	1.047	162.134	97,78%	(3.603)
	CF 1	16.107	20.872	20.818	-	-	0	-284	-53	4.712	53	18.306	113,72%	2.512
	Total Griya	8.451	15.348	15.322	-	-	0	0	-25	6.871	25	9.032	169,65%	6.290
4	• Total Non Program	8.451	15.348	15.322	-	-	0	0	2.134	6.871	25	9.032	169,65%	6.290
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.496	-	-	0	-284	-28	-2.160	28	9.274	59,26%	(3.778)
	CF 2	131.096	138.596	137.712	12	110	98	-1.691	-884	6.616	994	143.828	95,75%	(6.116)
	Mitraguna & Others	128.138	134.779	133.925	12	110	98	-1.877	-854	5.784	964	139.216	96,20%	(5.290)
	Pensiun	2.957	3.817	3.787	-	-	0	186	-30	829	30	4.612	82,10%	(825)
	<b>Total Pembiayaan</b>	<b>180.340</b>	<b>210.330</b>	<b>210.794</b>	<b>3.131</b>	<b>2.853</b>	<b>-279</b>	<b>838</b>	<b>464</b>	<b>30.455</b>	<b>2.388</b>	<b>211.274</b>	<b>99,77%</b>	<b>(480)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-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	453	151	380	544	6,04%	3,34%	4,77%	164	91	393	-	-	-				
	KUR	363	80	229	402	6,24%	2,32%	4,06%	173	39	322	-	-	-				
	Non KUR	90	70	151	141	5,33%	10,00%	9,41%	(9)	52	71	-	-	-				
3	PWG	-	-	-	-	1.624	0,00%	0,00%	3,97%	1.624	1.624	1.624	-	-	-			
	Cilem	-	-	-	-	1.126	0,00%	0,00%	6,52%	1.126	1.126	1.126	-	-	-			
	Gadai	-	-	-	-	498	0,00%	0,00%	2,11%	498	498	498	-	-	-			
4	CFG	537	1.213	2.440	5.280	0,36%	1,53%	3,33%	2.840	4.743	4.067	-	-	-				
	CF 1	200	336	823	1.198	1,26%	1,24%	3,94%	12,31%	1.739	2.362	2.226	-	-	-			
	Total Griya	-	-	-	-	1.364	0,00%	0,00%	8,90%	1.364	1.364	1.364	-	-	-			
	Oto	200	336	823	1.198	2,61%	14,90%	21,80%	21,80%	375	998	862	-	-	-			
	CF 2	337	876	1.617	2.718	0,26%	1,17%	1,97%	1.101	2.381	1.842	-	-	-				
	Mitraguna & Others	337	876	1.617	2.718	0,26%	1,20%	2,03%	1.101	2.381	1.842	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>1.219</b>	<b>2.867</b>	<b>3.060</b>	<b>3.060</b>	<b>0,68%</b>	<b>1,46%</b>	<b>1,45%</b>	<b>(0)</b>	<b>1.841</b>	<b>193</b>	<b>0,06%</b>	<b>95,60%</b>	<b>-1,4%</b>	<b></b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.535	269.409	260.557	(1.978)	
2	Contribution Margin	5.976	8.606	5.452	(524)	8,8%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,66	3,78	3,81	0,03	0,15
CIF Payroll	609	697	732	35	123

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	14.173	14.247	(24)	74	(274)	-1,89%	1.297	10,02%	19.133	74,46%	(4.886)
2	Tabungan	76.505	82.083	82.197	81.271	(3.276)	(926)	(812)	-0,99%	4.766	6,23%	87.055	93,36%	(5.785)
3	Deposito	21.770	21.010	21.386	21.386	(250)	0	376	1,79%	(384)	-1,77%	22.377	95,57%	(991)
	<b>Total</b>	<b>111.225</b>	<b>117.615</b>	<b>117.756</b>	<b>116.904</b>	<b>(3.551)</b>	<b>(852)</b>	<b>(711)</b>	<b>-0,60%</b>	<b>5.679</b>	<b>5,11%</b>	<b>128.565</b>	<b>90,93%</b>	<b>(11.661)</b>
	CASA	89.454	96.605	96.370	95.518	(3.300)	(852)	(1.087)	-1,12%	6.064	6,78%	106.189	89,95%	(10.671)
	(%) CASA	80,43%	82,14%	81,84%	81,71%									
	FDR	45,34%	61,64%	61,96%	62,41%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.339	1.370	1.370		(1)	31	2,31%	212	18,26%	-	0,00%	1.370
2	Giro ISE	199	98	128	127		(1)	29	29,27%	(73)	-36,43%	-	0,00%	127
3	Tabungan ISE	959	1.241	1.242	1.243		1	2	0,18%	284	29,63%	-	0,00%	1.243
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%	-	0,00%	55

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	103	5.708	5.699	150	-	-150	941	-9	5.597	9	4.157	137,09%	1.542
	KUR	103	5.507	5.498	150	-	-150	943	-9	5.395	9	3.948	139,27%	1.550
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	19.741	997	1.351	353	1.149	263	7.515	1.088	29.234	67,53%	(9.493)
	Cilem	5.118	11.042	11.207	155	528	373	764	165	6.089	363	18.602	60,25%	(7.395)
	Gadai	7.109	8.436	8.534	842	823	-19	384	98	1.425	725	10.632	80,27%	(2.098)
4	CFG	38.093	47.309	47.513	-	501	501	-276	204	9.420	297	46.784	101,56%	730
	CF 1	11.280	11.213	11.121	-	-	0	-187	-92	-158	92	12.440	89,40%	(1.319)
	Total Griya	5.847	6.712	6.677	-	-	0	0	-35	831	35	6.160	108,40%	517
	• Total Non Program	5.847	5.867	5.832	-	-	0	-159	-34	-14	34	6.160	94,68%	(328)
	• Program	-	846	845	-	-	0	167	-1	845	1	0	0,00%	845
	Oto	5.433	4.501	4.444	-	-	0	-187	-57	-989	57	6.280	70,76%	(1.837)
	CF 2	26.814	36.096	36.392	-	501	501	-88	296	9.578	205	34.343	105,97%	2.049
	Mitraguna & Others	24.934	33.722	34.041	-	501	501	-266	318	9.107	183	31.664	107,51%	2.377
	Pensiun	1.880	2.374	2.351	-	-	0	178	-22	471	22	2.679	87,76%	(328)
	<b>Total Pembiayaan</b>	<b>50.425</b>	<b>72.497</b>	<b>72.956</b>	<b>1.147</b>	<b>1.852</b>	<b>704</b>	<b>1.814</b>	<b>458</b>	<b>22.531</b>	<b>1.394</b>	<b>80.177</b>	<b>90,99%</b>	<b>(7.221)</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	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	408	660		0,00%	7,15%	11,57%	252	660	660				
	KUR	-	-	408	660		0,00%	7,41%	12,00%	252	660	660				
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	546		0,00%	0,00%	2,77%	546	546	546				
	Cilem	-	-	-	339		0,00%	0,00%	3,02%	339	339	339				
	Gadai	-	-	-	207		0,00%	0,00%	2,43%	207	207	207				
4	CFG	182	361	273	1.294		0,49%	0,58%	2,72%	1.020	1.112	933				
	CF 1	77	272	185	619		0,68%	1,65%	5,57%	434	542	347				
	Total Griya	1	-	-	-		0,02%	0,00%	0,00%	-	(1)	-				
	Oto	76	272	185	619		1,39%	4,11%	13,93%	434	544	347				
	CF 2	105	89	89	674		0,39%	0,25%	1,85%	586	570	585				
	Mitraguna & Others	105	89	89	674		0,42%	0,26%	1,98%	586	570	585				
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>182</b>	<b>361</b>	<b>682</b>	<b>2.499</b>		<b>0,36%</b>	<b>0,94%</b>	<b>3,43%</b>	<b>1.818</b>	<b>2.318</b>	<b>2.138</b>		<b>0,00%</b>	<b>100,00%</b>	<b>-3,4%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2		100,00%	100,00%	100,00%	-	-	-	-			
	Linkage	2	2	2	2		100,00%	100,00%	100,00%	-	-	-	-			
	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%	-	-</td					

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	8.149	8.316	258	168	2.693	47,88%	(9.118)	-52,30%	23.630	35,19%	(15.314)
2	Tabungan	88.077	82.380	82.011	81.371	(3.815)	(640)	(1.009)	-1,23%	(6.706)	-7,61%	98.104	82,94%	(16.733)
3	Deposito	27.462	49.623	49.831	49.781	677	(49)	158	0,32%	22.319	81,27%	28.010	177,72%	21.771
	<b>Total</b>	<b>132.974</b>	<b>137.627</b>	<b>139.990</b>	<b>139.469</b>	<b>(2.881)</b>	<b>(521)</b>	<b>1.842</b>	<b>1,34%</b>	<b>6.495</b>	<b>4,88%</b>	<b>149.745</b>	<b>93,14%</b>	<b>(10.276)</b>
	CASA	105.512	88.004	90.160	89.687	(3.557)	(472)	1.684	1,91%	(15.824)	-15,00%	121.734	73,67%	(32.047)
	(%) CASA	79,35%	63,94%	64,40%	64,31%									
	FDR	8,88%	18,62%	18,89%	18,96%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	6.363	6.454	91	1.107	20,69%	(6.276)	-49,30%		-	0,00%	6.454
2	Giro ISE	9.787	135	1.200	1.303	102	1.168	864,11%	(8.484)	-86,69%			0,00%	1.303
3	Tabungan ISE	2.943	4.712	4.663	4.652	(11)	(61)	-1,29%	1.709	58,06%			0,00%	4.652
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!			0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%			0,00%	36

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.374	5.467	38	212	173	-10	92	2.395	119	3.219	169,85%	2.248
	Cilem	3.072	5.374	5.467	38	212	173	-10	92	2.395	119	3.219	169,85%	2.248
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.972	-	807	807	2.442	714	12.229	93	17.986	116,60%	2.986
	CF 1	1.694	1.836	1.831	-	-	0	-25	-6	137	6	2.801	65,36%	(970)
	Total Griya	398	863	863	-	-	0	0	0	465	-	725	119,11%	138
4	• Total Non Program	398	863	863	-	-	0	-4	0	465	-	725	119,11%	138
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	968	-	-	0	-25	-6	-329	6	2.076	46,60%	(1.109)
	CF 2	7.049	18.421	19.141	-	807	807	2.466	720	12.093	87	15.185	126,05%	3.956
	Mitraguna & Others	6.955	18.330	19.050	-	807	807	2.467	720	12.095	87	14.429	132,02%	4.620
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	<b>Total Pembiayaan</b>	<b>11.815</b>	<b>25.632</b>	<b>26.439</b>	<b>38</b>	<b>1.019</b>	<b>980</b>	<b>2.431</b>	<b>807</b>	<b>14.624</b>	<b>212</b>	<b>21.204</b>	<b>124,68%</b>	<b>5.234</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	10-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	-	-	-	-	171	0,00%	0,00%	3,13%	171	171	171	171					
	Cilem	-	-	-	-	171	0,00%	0,00%	3,13%	171	171	171	171					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	223	339	428	154	2.55%	2,11%	0,88%	(242)	(38)	(154)							
	CF 1	223	184	185	185	13,18%	10,09%	10,12%	-	(38)	1							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	223	184	185	185	17,22%	19,03%	19,14%	-	(38)	1							
	CF 2	-	155	242	-	0,00%	1,32%	0,00%	(242)	-	(155)							
	Mitraguna & Others	-	155	242	-	0,00%	1,32%	0,00%	(242)	-	(155)							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	<b>Total Pembiayaan</b>	<b>-</b>	<b>76</b>	<b>230</b>	<b>154</b>	<b>0,00%</b>	<b>0,90%</b>	<b>0,58%</b>	<b>(76)</b>	<b>154</b>	<b>79</b>	<b>5,77%</b>	<b>-889,91%</b>	<b>5,2%</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137.177	132.974	137.995	798	
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	38.943	38.949	351	6	2.178	5,92%	19.923	104,72%	25.910	150,32%	13.038
2	Tabungan	42.453	51.742	54.831	55.600	(2.433)	769	3.858	7,46%	13.147	30,97%	51.570	107,82%	4.031
3	Deposito	43.338	45.108	43.686	43.684	(418)	(2)	(1.424)	-3,16%	346	0,80%	44.053	99,16%	(369)
	<b>Total</b>	<b>104.817</b>	<b>133.621</b>	<b>137.460</b>	<b>138.233</b>	<b>(2.501)</b>	<b>773</b>	<b>4.612</b>	<b>3,45%</b>	<b>33.416</b>	<b>31,88%</b>	<b>121.533</b>	<b>113,74%</b>	<b>16.701</b>
	CASA	61.479	88.513	93.773	94.549	(2.082)	775	6.036	6,82%	33.070	53,79%	77.480	122,03%	17.069
	(%) CASA	58,65%	66,24%	68,22%	68,40%									
	FDR	25,79%	43,61%	42,48%	42,24%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.112	2.101		(11)	101	5,07%	719	52,07%	-	0,00%	2.101
2	Giro ISE	167	54	54	54		0	(0)	-0,03%	(113)	-67,75%		0,00%	54
3	Tabungan ISE	1.214	1.946	2.058	2.047		(11)	101	5,21%	833	68,59%		0,00%	2.047
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	37	37	37		0	0	0,00%	11	42,31%		0,00%	37

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008
	• Local Champion	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.333	10.437	222	228	6	-535	105	5.694	123	5.487	190,23%	4.951
	Cilem	4.744	10.333	10.437	222	228	6	-535	105	5.694	123	5.487	190,23%	4.951
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.950	-	400	400	23	20	23.663	380	31.737	144,79%	14.214
	CF 1	3.598	7.776	7.754	-	-	0	-110	22	4.156	22	4.798	161,61%	2.956
	Total Griya	1.186	3.129	3.119	-	-	0	0	-9	1.934	9	1.529	204,02%	1.590
4	• Total Non Program	1.186	3.129	3.119	-	-	0	0	-39	-9	9	1.529	204,02%	1.590
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.647	4.635	-	-	0	-110	-13	2.222	13	3.269	141,77%	1.366
	CF 2	18.689	38.154	38.196	-	400	400	133	42	19.507	358	26.939	141,79%	11.258
	Mitraguna & Others	17.983	37.353	37.399	-	400	400	139	47	19.416	353	25.358	147,49%	12.042
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	<b>Total Pembiayaan</b>	<b>27.031</b>	<b>58.271</b>	<b>58.395</b>	<b>222</b>	<b>628</b>	<b>406</b>	<b>1.495</b>	<b>125</b>	<b>31.365</b>	<b>503</b>	<b>37.223</b>	<b>156,88%</b>	<b>21.172</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-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	-	-	-	-	118	0,00%	0,00%	0,00%	1,13%	118	118	118		
	Cilem	-	-	-	-	118	0,00%	0,00%	0,00%	1,13%	118	118	118		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	-	-	-	-	317	0,00%	0,00%	0,00%	0,69%	317	317	317		
	CF 1	-	-	-	-	317	0,00%	0,00%	0,00%	4,09%	317	317	317		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	317	0,00%	0,00%	0,00%	6,84%	317	317	317		
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-0,7%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25		31-Dec-24	30-Nov-25	10-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-											

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	11.438	11.562	1.519	124	(534)	-4,41%	9.450	447,28%	14.424	80,16%	(2.861)
3	Deposito	750	802	802	802	(314)	0	0	0,02%	52	6,98%	1.518	52,88%	(715)
	<b>Total</b>	<b>2.863</b>	<b>12.898</b>	<b>12.241</b>	<b>12.365</b>	<b>1.205</b>	<b>124</b>	<b>(534)</b>	<b>-4,14%</b>	<b>9.502</b>	<b>331,93%</b>	<b>24.391</b>	<b>50,69%</b>	<b>(12.026)</b>
	CASA	2.113	12.096	11.438	11.562	1.519	124	(534)	-4,41%	9.450	447,28%	22.874	50,55%	(11.311)
	(%) CASA	73,80%	93,78%	93,44%	93,51%									
	FDR	44,75%	139,34%	148,15%	146,66%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	266	266	0	0	(50)	-15,79%	266	#DIV/0!	-	0,00%	266
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	-	316	266	266	0	0	(50)	-15,79%	266	#DIV/0!	0	0,00%	266
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	89	4	4	4	0	0	0	0,00%	(85)	-95,51%	0	0,00%	4

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	KUR	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	12.123	12.277	476	369	-107	827	154	11.076	215	9.851	124,63%	2.426
	Cilem	1.026	8.861	8.858	320	141	-178	808	-4	7.832	145	6.985	126,81%	1.873
	Gadai	175	3.262	3.419	156	227	71	20	157	3.244	70	2.866	119,30%	553
4	CFG	80	5.331	5.339	-	28	28	-61	7	5.259	20	9.810	54,42%	(4.471)
	CF 1	-	2.512	2.532	-	28	28	-31	20	2.532	7	1.196	211,77%	1.336
	Total Griya	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
	• Total Non Program	-	1.021	1.021	-	-	0	0	-10	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.491	1.511	-	28	28	-31	20	1.511	7	902	167,56%	609
	CF 2	80	2.819	2.806	-	-	0	-30	-13	2.726	13	8.614	32,58%	(5.808)
	Mitraguna & Others	80	2.550	2.539	-	-	0	-28	-11	2.459	11	7.841	32,38%	(5.302)
	Pensiun	-	270	267	-	-	0	-2	-2	267	2	773	34,60%	(505)
	<b>Total Pembiayaan</b>	<b>1.281</b>	<b>17.973</b>	<b>18.134</b>	<b>476</b>	<b>396</b>	<b>-80</b>	<b>1.285</b>	<b>161</b>	<b>16.853</b>	<b>235</b>	<b>19.661</b>	<b>92,24%</b>	<b>(1.526)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	10-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
3	PWG	-	-	-	-	90	0,00%	0,00%	0,74%	90	90	90					
	Cilem	-	-	-	-	46	0,00%	0,00%	0,52%	46	46	46					
	Gadai	-	-	-	-	44	0,00%	0,00%	1,28%	44	44	44					
4	CFG	-	-	-	-	233	0,00%	0,00%	4,36%	233	233	233					
	CF 1	-	-	-	-	190	0,00%	0,00%	7,50%	190	190	190					
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	-	190	0,00%	0,00%	12,56%	190	190	190					
	CF 2	-	-	-	-	43	0,00%	0,00%	1,53%	43	43	43					
	Mitraguna & Others	-	-	-	-	43	0,00%	0,00%	1,69%	43	43	43					
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,12%</b>	<b>#DIV/0!</b>	<b>1,1%</b>		

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	2.863	19.235	19.235	#DIV/0!
2	Contribution Margin	-	(222)	(763)	(763)	#DIV/0!

## PHR &amp; Payroll

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