

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	163.830	161.717	(4.060)	(2.112)	32.852	25,49%	5.851	3,75%	346.235	46,71%	(184.517)
2	Tabungan	1.803.617	1.980.739	1.980.488	1.989.092	51.335	8.604	8.352	0,42%	185.475	10,28%	2.083.113	95,49%	(94.022)
3	Deposito	681.198	762.342	745.629	744.630	(32.431)	(1.000)	(17.713)	-2,32%	63.432	9,31%	699.248	106,49%	45.382
	<b>Total</b>	<b>2.640.681</b>	<b>2.871.948</b>	<b>2.899.947</b>	<b>2.895.439</b>	<b>14.844</b>	<b>5.492</b>	<b>23.491</b>	<b>0,82%</b>	<b>254.758</b>	<b>9,65%</b>	<b>3.128.596</b>	<b>92,55%</b>	<b>(233.157)</b>
	CASA	1.959.483	2.109.605	2.144.317	2.150.809	47.274	6.492	41.204	1,95%	191.326	9,76%	2.429.348	88,53%	(278.539)
	(%) CASA	74,20%	73,46%	74,20%	74,28%									
	FDR	99,99%	104,53%	104,83%	104,63%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	84.418	84.924		506	2.255	2,73%	19.314	29,44%	95.806	88,64%	(10.882)
2	Giro ISE	23.758	19.536	22.432	23.225		793	3.690	18,89%	(533)	-2,24%	42.060	55,22%	(18.835)
3	Tabungan ISE	30.646	53.467	52.318	52.032		(287)	(1.435)	-2,68%	21.386	69,78%	34.843	149,33%	17.189
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.198	5.900	907	-4.993	3.622	287	19.800	620	115.782	86,54%	(15.584)
	Linkage	14.865	24.409	24.409	-	-	-	-	-2	0	9.544	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.789	5.900	907	-4.993	3.623	287	10.256	620	85.508	88,63%	(9.719)
	• Local Champion	62.373	72.430	72.756	5.900	907	-4.993	3.655	326	10.383	581	71.843	101,27%	913
	• Value Chain	3.160	3.072	3.033	-	-	-	-	-32	-39	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	389.814	3.900	5.785	1.885	2.543	970	21.755	4.815	422.292	92,31%	(32.478)
	KUR	343.457	362.300	363.091	3.830	5.425	1.595	1.434	791	19.634	4.634	394.978	91,93%	(31.887)
3	PWG	200.888	356.932	373.526	38.372	38.360	-12	19.828	16.594	172.638	21.766	371.423	100,57%	2.103
	Cilem	92.590	195.267	205.759	11.750	15.971	4.220	15.699	10.493	113.169	5.478	231.018	89,07%	(25.259)
	Gadai	108.298	161.666	167.767	26.622	22.390	-4.232	4.129	6.102	59.469	16.288	140.405	119,49%	27.362
4	CFG	1.991.066	2.156.369	2.165.865	21.398	31.967	10.569	11.052	9.497	174.800	22.471	2.211.667	97,93%	(45.802)
	CF 1	271.158	283.057	283.607	2.435	1.984	-451	1.942	550	12.449	1.435	309.258	91,71%	(25.651)
	Total Griya	236.939	232.575	233.111	160	1.358	1.197	0	536	-3.828	822	255.971	91,07%	(22.860)
	• Total Non Program	155.508	155.596	156.305	-	1.200	1.200	-2.038	709	797	491	163.915	95,36%	(7.610)
	• Program	81.431	76.979	76.806	160	158	-3	-302	-173	-4.625	331	92.056	83,43%	(15.250)
	Oto	34.219	50.482	50.496	2.275	627	-1.649	1.942	14	16.277	612	53.287	94,76%	(2.791)
	CF 2	1.719.908	1.873.311	1.882.258	18.963	29.983	11.020	9.111	8.947	162.351	21.036	1.902.409	98,94%	(20.150)
	Mitraguna & Others	1.474.657	1.605.638	1.614.991	18.157	27.759	9.602	8.035	9.353	140.334	18.406	1.638.476	98,57%	(23.485)
	Pensiun	245.250	267.674	267.268	806	2.224	1.418	1.076	-406	22.017	2.630	263.933	101,26%	3.334
	<b>Total Pembiayaan</b>	<b>2.640.411</b>	<b>3.002.055</b>	<b>3.029.403</b>	<b>69.571</b>	<b>77.020</b>	<b>7.449</b>	<b>37.045</b>	<b>27.348</b>	<b>388.992</b>	<b>49.672</b>	<b>3.121.164</b>	<b>97,06%</b>	<b>(91.761)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (31-Dec-24)	MtD (30-Nov-25)	MtD (17-Dec-25)	% Relatif			Net (UG) & DG	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				MtD	YtD	MtM		%	Penc.	Gap		
1	SME	-	-	-	3.154	0,00%	0,00%	3,15%	3.154	3.154	3.154						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	-	-	1.819	0,00%	0,00%	2,51%	0,00%	(1.819)	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	2.275	9.715	9.715	29.417	0,62%	0,62%	2,50%	7.55%	19.702	27.142	19.702					
	KUR	1.785	8.311	8.311	26.042	0,52%	0,52%	2,29%	7,17%	17.731	24.257	17.731					
	Non KUR	489	1.404	1.404	3.375	1,99%	1,99%	5,29%	12,63%	1.971	2.885	1.971					
3	PWG	10	-	-	-	11.010	0,00%	0,00%	2,95%	11.010	11.000	11.010					
	Cilem	10	-	-	-	7.998	0,01%	0,00%	3,79%	7.998	7.788	7.788					
	Gadai	-	-	-	-	3.212	0,00%	0,00%	1,91%	3.212	3.212	3.212					
4	CFG	19.717	28.500	30.393	45.464	0,99%	0,99%	1,41%	2,10%	15.071	25.747	16.964					
	CF 1	13.249	16.070	16.284	21.251	4,89%	5,75%	7,49%	4,968	8.002	5.181						
	Total Griya	9.274	9.315	9.438	9.906	3,91%	4,06%	4,25%	467	632	591						
	Oto	476	540	714	713	1,39%	1,41%	1,41%	(0)	237	173						
	CF 2	15.917	13.636	12.603	12.699	0,93%	0,67%	0,67%	96	(3.218)	(937)						
	Mitraguna & Others	14.983	12.664	11.647	11.930	1,02%	0,73%	0,74%	283	(3.053)	(733)						
	Pensiun	934	972	956	769	0,04%	0,03%	0,29%	(187)	(166)	(203)						
	<b>Total Pembiayaan</b>	<b>46.399</b>	<b>50.747</b>	<b>49.786</b>	<b>50.909</b>	<b>1,76%</b>	<b>1,66%</b>	<b>1,68%</b>	<b>1.123</b>	<b>4.510</b>	<b>162</b>	<b>1.79%</b>	<b>-6,34%</b>	<b>0,1%</b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

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

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

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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	25.609	27.043	2.218	1.434	2.863	11,84%	1.038	3,99%	42.690	63,35%	(15.647)
2	Tabungan	211.719	211.403	218.248	218.020	4.525	(227)	6.618	3,13%	6.302	2,98%	235.399	92,62%	(17.379)
3	Deposito	98.613	78.216	61.478	61.475	(26.842)	(4)	(16.741)	-21,40%	(37.139)	-37,66%	100.158	61,38%	(38.683)
	<b>Total</b>	<b>336.337</b>	<b>313.799</b>	<b>305.336</b>	<b>306.538</b>	<b>(20.100)</b>	<b>1.203</b>	<b>(7.260)</b>	<b>-2,31%</b>	<b>(29.799)</b>	<b>-8,86%</b>	<b>378.247</b>	<b>81,04%</b>	<b>(71.709)</b>
	CASA	237.724	235.583	243.857	245.064	6.742	1.206	9.481	4,02%	7.340	3,09%	278.089	88,12%	(33.026)
	(%) CASA	70,68%	75,07%	79,87%	79,95%									
	FDR	113,34%	133,66%	139,83%	139,28%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	21.874	20.917		(957)	2.616	14,29%	5.442	35,17%	-	0,00%	20.917
2	Giro ISE	9.559	9.188	12.196	12.675		480	3.488	37,96%	3.116	32,60%		0,00%	12.675
3	Tabungan ISE	5.622	9.114	9.678	8.241		(1.437)	(872)	-9,57%	2.619	46,59%		0,00%	8.241
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%		0,00%	449

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	17.555	18.483	18.483	5.000	-	-5.000	4.885	0	927	-	26.415	69,97%	(7.932)	
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)	
	Non-Linkage	17.555	18.483	18.483	5.000	-	-5.000	4.885	0	927	-	22.557	81,94%	(4.074)	
	• Local Champion	16.779	17.786	17.786	5.000	-	-5.000	4.892	0	1.007	-	19.150	92,88%	(1.364)	
	• Value Chain	777	697	697	-	-	-	-8	0	-79	-	3.407	20,46%	(2.710)	
2	MBG	48.456	40.571	40.628	-	570	570	-629	57	-7.828	513	53.547	75,87%	(12.919)	
	KUR	46.158	37.777	37.845	-	570	570	-573	68	-8.313	502	51.001	74,20%	(13.156)	
	Non KUR	2.298	2.794	2.783	-	-	0	-56	-11	485	11	2.546	109,32%	237	
3	PWG	20.904	27.647	29.228	2.314	3.240	927	840	1.582	8.324	1.659	36.253	80,62%	(7.025)	
	Cilem	9.146	13.553	14.584	293	1.396	1.103	-228	1.031	5.438	365	21.665	67,31%	(7.081)	
	Gadai	11.759	14.094	14.645	2.020	1.844	-176	1.067	551	2.886	1.293	14.588	100,39%	57	
4	CFG	294.292	332.720	338.600	3.265	11.802	8.537	2.166	5.880	44.308	5.922	310.587	109,02%	28.014	
	CF 1	11.437	13.673	14.112	-	500	500	30	439	2.675	61	13.443	104,98%	669	
	Total Griya	7.624	9.813	10.286	-	500	500	0	473	2.662	27	8.137	126,42%	2.150	
	• Total Non Program	7.624	9.813	10.286	-	500	500	-285	473	2.662	27		0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	5.306	72,10%	(1.480)	
	Oto	3.813	3.860	3.826	-	-	0	30	-34	13	34	297.144	109,20%	27.344	
	CF 2	282.855	319.047	324.488	3.265	11.302	8.037	2.137	5.441	41.633	5.861	265.729	106,95%	18.465	
	Mitraguna & Others	252.904	279.776	284.194	3.265	10.007	6.742	1.839	4.418	31.290	5.589		31.415	128,27%	8.880
	Pensiun	29.951	39.271	40.295	-	1.295	1.295	297	1.024	10.344	271				
	<b>Total Pembiayaan</b>	<b>381.208</b>	<b>419.421</b>	<b>426.940</b>	<b>10.579</b>	<b>15.612</b>	<b>5.034</b>	<b>7.261</b>	<b>7.519</b>	<b>45.731</b>	<b>8.094</b>	<b>426.801</b>	<b>100,03%</b>	<b>138</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	17-Dec-25		31-Dec-24	30-Nov-25	17-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	66	1.481	2.043	3.212		0,14%	5,03%	7,90%		1.169	3.145	1.731			
	KUR	66	1.317	1.944	3.113		0,14%	5,14%	8,22%		1.169	3.046	1.795			
	Non KUR	-	163	99	99		0,00%	3,54%	3,56%		-	99	(64)			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		603	603	603			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		160	160	160			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		443	443	443			
4	CFG	-	2.414	1.589	3.430		0,00%	0,48%	1,01%		1.841	3.430	1.015			
	CF 1	-	92	144	857		0,00%	1,05%	6,07%		714	857	765			
	Total Griya	-	-	-	-		0,00%	3,72%	20,78%		651	795	703			
	Oto	-	92	144	795		0,00%	3,72%	20,78%		-	-	-			
	CF 2	-	2.322	1.445	2.572		0,00%	0,45%	0,79%		1.127	2.572	250			
	Mitraguna & Others	-	1.933	838	1.897		0,00%	0,30%	0,67%		1.059	1.897	(36)			
	Pensiun	-	389	607	675		0,00%	1,55%	1,68%		68	675	287			
	<b>Total Pembiayaan</b>	<b>2.371</b>	<b>6.021</b>	<b>6.182</b>	<b>6.681</b>	<b>0,62%</b>	<b>1,47%</b>	<b>1,56%</b>	<b>4.99</b>	<b>4.310</b>	<b>660</b>	<b>0,70%</b>	<b>55,57%</b>	<b>-0,9%</b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	376.749	387.886	419.770	43.021		
2	Contribution Margin	17.604	22.233	17.244	(360)	2,0%	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,26	3,46	3,46	0,01	0,20
CIF Payroll	3.623	3.545	3.572	27	(51)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	2.190	1.965	341	(224)	(7.592)	-79,44%	(2.322)	-54,16%	20.184	9,74%	(18.219)
2	Tabungan	160.765	165.013	168.809	168.744	(430)	(65)	3.732	2,26%	7.980	4,96%	183.329	92,04%	(14.585)
3	Deposito	65.984	39.292	38.683	38.683	(2.258)	0	(609)	-1,55%	(27.301)	-41,38%	67.399	57,39%	(28.716)
	<b>Total</b>	<b>231.036</b>	<b>213.861</b>	<b>209.682</b>	<b>209.393</b>	<b>(2.347)</b>	<b>(290)</b>	<b>(4.469)</b>	<b>-2,09%</b>	<b>(21.644)</b>	<b>-9,37%</b>	<b>270.912</b>	<b>77,29%</b>	<b>(61.520)</b>
	CASA	165.052	174.570	170.999	170.710	(89)	(290)	(3.860)	-2,21%	5.658	3,43%	203.513	83,88%	(32.804)
	(%) CASA	71,44%	81,63%	81,55%	81,53%									
	FDR	120,56%	147,01%	150,27%	150,48%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.258	2.239		(19)	21	0,95%	684	44,02%	-	0,00%	2.239
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.255	2.236		(19)	19	0,86%	681	43,80%	-	0,00%	2.236
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.499	-	907	907	-71	325	4.428	582	4.308	104,44%	191
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.499	-	907	907	-71	325	4.448	582	2.443	184,16%	2.056
	• Local Champion	51	4.174	4.499	-	907	907	-71	325	4.448	582	1.185	379,59%	3.314
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.795	140	100	-40	275	-45	5.150	145	18.040	109,73%	1.755
	KUR	12.693	16.593	16.472	140	-	-140	-70	-121	3.779	121	15.923	103,45%	549
	Non KUR	1.952	3.247	3.323	-	100	100	345	76	1.371	24	2.117	156,95%	1.206
3	PWG	16.365	27.522	27.876	2.110	2.118	8	1.216	354	11.511	1.765	30.835	90,40%	(2.959)
	Cilem	8.190	16.328	16.859	1.058	813	-245	1.079	532	8.669	282	19.829	85,02%	(2.969)
	Gadai	8.175	11.195	11.017	1.052	1.305	253	137	-178	2.841	1.483	11.006	100,10%	11
4	CFG	247.446	262.863	262.920	2.446	2.828	382	1.576	57	15.474	2.771	264.150	99,53%	(1.230)
	CF 1	12.247	10.155	10.092	-	-	0	-71	-62	-2.155	62	14.252	70,81%	(4.159)
	Total Griya	9.062	7.492	7.486	-	-	0	0	-6	-1.576	6	9.532	78,54%	(2.046)
4	• Total Non Program	9.062	7.492	7.486	-	-	0	0	-6	-1.576	6	9.532	78,54%	(2.046)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.606	-	-	0	-71	-56	-578	56	4.720	55,22%	(2.114)
	CF 2	235.199	252.708	252.828	2.446	2.828	382	1.648	119	17.629	2.709	249.898	101,17%	2.930
	Mitraguna & Others	206.067	222.689	223.428	2.446	2.828	382	1.518	739	17.362	2.089	219.260	101,90%	4.168
	Pensiun	29.132	30.019	29.399	-	-	0	130	-620	267	620	30.638	95,96%	(1.238)
	<b>Total Pembiayaan</b>	<b>278.528</b>	<b>314.400</b>	<b>315.090</b>	<b>4.696</b>	<b>5.953</b>	<b>1.257</b>	<b>2.996</b>	<b>691</b>	<b>36.562</b>	<b>5.263</b>	<b>317.333</b>	<b>99,29%</b>	<b>(2.242)</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	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.644		0,00%	0,00%	36,53%	1.644	1.644	1.644				
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	1.644		0,00%	0,00%	36,53%	1.644	1.644	1.644				
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	79	80	1.425		0,00%	0,40%	7,20%	1.346	1.425	1.346				
	KUR	-	79	80	1.035		0,00%	0,48%	6,28%	955	1.035	956				
	Non KUR	-	-	-	390		0,00%	0,00%	11,75%	390	390	390				
3	PWG	-	-	-	709		0,00%	0,00%	2,54%	709	709	709				
	Cilem	-	-	-	449		0,00%	0,00%	2,66%	449	449	449				
	Gadai	-	-	-	261		0,00%	0,00%	2,37%	261	261	261				
4	CFG	713	728	670	1.664		0,29%	0,25%	0,63%	994	951	936				
	CF 1	8	466	462	554		0,06%	0,45%	5,49%	92	547	88				
	Total Griya	-	257	254	158		0,00%	0,33%	2,12%	(96)	158	(98)				
	Oto	8	210	208	396		0,24%	0,781	15,19%	188	388	186				
	CF 2	705	262	208	1.110		0,30%	0,08%	0,44%	902	404	848				
	Mitraguna & Others	705	262	208	969		0,34%	0,09%	0,43%	761	263	707				
	Pensiun	-	-	-	141		0,00%	0,00%	0,48%	141	141	141				
	<b>Total Pembiayaan</b>	<b>2.309</b>	<b>2.059</b>	<b>1.761</b>	<b>1.760</b>		<b>0,83%</b>	<b>0,56%</b>	<b>0,56%</b>	<b>(0)</b>	<b>(549)</b>	<b>(299)</b>	<b>5,87%</b>	<b>-950,23%</b>	<b>5,3%</b>	

## Asset &amp; Contribution Margin

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	29.175	28.765	(952)	(409)	(111)	-0,39%	1.348	4,92%	37.560	76,58%	(8.795)
2	Tabungan	55.536	64.217	67.071	67.042	(4.016)	(29)	2.825	4,40%	11.506	20,72%	70.166	95,55%	(3.123)
3	Deposito	6.088	6.210	6.210	6.210	(599)	0	(0)	-0,00%	122	2,00%	7.064	87,91%	(854)
	<b>Total</b>	<b>89.042</b>	<b>99.304</b>	<b>102.456</b>	<b>102.017</b>	<b>(5.566)</b>	<b>(438)</b>	<b>2.714</b>	<b>2,73%</b>	<b>12.976</b>	<b>14,57%</b>	<b>114.790</b>	<b>88,87%</b>	<b>(12.772)</b>
	CASA	82.953	93.094	96.246	95.808	(4.967)	(438)	2.714	2,92%	12.854	15,50%	107.726	88,94%	(11.918)
	(%) CASA	93,16%	93,75%	93,94%	93,91%									
	FDR	82,33%	98,54%	97,41%	97,83%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	670	687		17	(436)	-38,80%	(2.431)	-77,97%	-	0,00%	687
2	Giro ISE	560	497	147	144		(3)	(353)	-71,06%	(417)	-74,34%	-	0,00%	144
3	Tabungan ISE	2.557	626	524	543		20	(82)	-13,18%	(2.014)	-78,76%	-	0,00%	543
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	54	54	54		0	0	0,00%	9	20,00%	-	0,00%	54

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.978	200	620	420	-51	243	157	377	22.370	80,37%	(4.392)
	KUR	16.625	17.059	17.306	200	620	420	-39	246	681	374	20.952	82,60%	(3.647)
	Non KUR	1.196	676	672	-	-	0	-12	-4	-524	4	1.417	47,44%	(745)
3	PWG	2.171	7.816	8.209	755	752	-3	1.321	393	6.038	359	8.900	92,23%	(691)
	Cilem	2.171	7.816	8.209	755	752	-3	1.321	393	6.038	359	8.900	92,23%	(691)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	71.485	1.171	2.048	877	666	1.314	21.398	734	64.162	111,41%	7.324
	CF 1	13.142	15.768	16.124	201	450	249	128	356	2.983	94	15.592	103,41%	532
	Total Griya	12.152	13.369	13.759	-	450	450	0	390	1.607	60	13.324	103,27%	436
	• Total Non Program	7.615	9.249	9.657	-	450	450	-114	408	2.042	42	8.194	117,85%	1.463
	• Program	4.537	4.121	4.102	-	-	0	-42	-18	-435	18	5.130	79,98%	(1.027)
	Oto	989	2.399	2.365	201	-	-201	128	-34	1.376	34	2.268	104,26%	97
	CF 2	36.945	54.402	55.361	970	1.598	628	538	959	18.416	639	48.570	113,98%	6.791
	Mitraguna & Others	31.987	49.469	50.386	970	1.520	550	590	917	18.399	603	42.422	118,77%	7.964
	Pensiun	4.958	4.933	4.975	-	78	78	-52	42	17	36	6.147	80,93%	(1.172)
	<b>Total Pembiayaan</b>	<b>73.308</b>	<b>97.854</b>	<b>99.804</b>	<b>2.126</b>	<b>3.420</b>	<b>1.294</b>	<b>1.464</b>	<b>1.950</b>	<b>26.496</b>	<b>1.470</b>	<b>98.660</b>	<b>101,16%</b>	<b>1.144</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.229	1.738	2.324	1.40%	9,80%	12,93%	586	2.075	1.095				
	KUR	249	1.229	1.660	2.071	1.50%	9,73%	11,97%	411	1.822	842				
	Non KUR	-	-	79	253	0,00%	11,62%	37,64%	175	253	253				
3	PWG	-	-	-	-	87	0,00%	0,00%	1,06%	87	87	87			
	Cilem	-	-	-	-	87	0,00%	0,00%	1,06%	87	87	87			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	1.242	2,00%	1,00%	1,74%	541	241	453				
	CF 1	727	789	700	1.044	5,53%	4,44%	6,48%	344	317	255				
	Total Griya	727	789	700	888	5,98%	5,24%	6,46%	188	161	100				
	Oto	-	-	-	156	0,00%	0,00%	6,59%	156	156	156				
	CF 2	274	-	-	197	0,74%	0,00%	0,36%	197	(77)	197				
	Mitraguna & Others	274	-	-	267	1,41%	0,54%	0,53%	197	(77)	197				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>1.814</b>	<b>929</b>	<b>581</b>	<b>759</b>	<b>2,47%</b>	<b>0,59%</b>	<b>0,76%</b>	<b>178</b>	<b>(1.055)</b>	<b>(170)</b>	<b>0,74%</b>	<b>2,53%</b>	<b>0,0%</b>	

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	61.446	61.549	2.186	103	44.321	257,26%	35.831	139,32%	36.162	170,21%	25.388
2	Tabungan	122.400	140.636	142.011	142.369	2.338	358	1.733	1,23%	19.969	16,31%	137.421	103,60%	4.948
3	Deposito	49.497	49.561	50.190	50.100	(2.738)	(90)	539	1,09%	602	1,22%	50.468	99,27%	(369)
	<b>Total</b>	<b>197.616</b>	<b>207.425</b>	<b>253.647</b>	<b>254.018</b>	<b>1.785</b>	<b>371</b>	<b>46.593</b>	<b>22,46%</b>	<b>56.403</b>	<b>28,54%</b>	<b>224.051</b>	<b>113,38%</b>	<b>29.967</b>
	CASA	148.118	157.864	203.457	203.919	4.523	461	46.054	29,17%	55.800	37,67%	173.583	117,48%	30.336
	(%) CASA	74,95%	76,11%	80,21%	80,28%									
	FDR	74,94%	87,70%	72,68%	72,57%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	13.765	13.925	160	785	5,97%	4.542	48,41%	-	0,00%	13.925	
2	Giro ISE	3.509	2.112	2.515	2.642	127	530	25,10%	(867)	-24,71%	-	0,00%	2.642	
3	Tabungan ISE	5.874	11.028	11.250	11.283	33	255	2,31%	5.409	92,09%	-	0,00%	11.283	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	100	122	122	122	0	0	0,00%	22	22,00%	-	0,00%	122	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621	
	• Local Champion	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	34.901	40.556	40.894	300	600	300	-332	338	5.993	262	39.101	104,58%	1.793	
	KUR	33.390	38.124	38.470	300	600	300	-355	346	5.080	254	37.386	102,90%	1.084	
	Non KUR	1.512	2.432	2.424	-	-	0	23	-8	912	8	1.716	141,28%	708	
3	PWG	20.337	37.095	38.762	4.208	3.822	-387	1.166	1.668	18.425	2.154	33.298	116,41%	5.465	
	Cilem	6.847	17.994	18.848	809	1.337	528	245	855	12.001	482	16.729	112,67%	2.119	
	Gadai	13.490	19.101	19.914	3.400	2.485	-915	921	813	6.424	1.672	16.568	120,19%	3.346	
4	CFG	92.645	101.402	101.853	669	995	326	711	452	9.208	543	103.901	98,03%	(2.048)	
	CF 1	21.426	20.084	20.373	109	350	241	-11	289	-1.054	61	22.810	89,32%	(2.437)	
	Total Griya	17.556	15.276	15.260	-	-	0	0	-16	-2.296	16	17.910	85,21%	(2.650)	
4	• Total Non Program	17.556	15.276	15.260	-	-	0	0	-239	-16	-2.296	16	17.910	85,21%	(2.650)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Oto	3.870	4.807	5.112	109	350	241	-11	305	1.243	45	4.900	104,34%	213	
	CF 2	71.219	81.318	81.480	560	645	85	722	162	10.262	483	81.092	100,48%	389	
	Mitraguna & Others	67.517	77.732	77.938	560	645	85	759	206	10.420	439	76.380	102,04%	1.558	
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)	
	<b>Total Pembiayaan</b>	<b>148.099</b>	<b>181.904</b>	<b>184.346</b>	<b>5.877</b>	<b>5.416</b>	<b>-461</b>	<b>2.231</b>	<b>2.442</b>	<b>36.247</b>	<b>2.974</b>	<b>176.516</b>	<b>104,44%</b>	<b>7.830</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-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	131	106	189	4.051	384	0,38%	0,47%	9,91%	3.862	3.920	3.945					
	KUR	131	106	189	3.364	384	0,39%	0,50%	8,74%	3.175	3.232	3.258					
	Non KUR	-	-	-	687	384	0,00%	0,00%	28,34%	687	687	687					
3	PWG	-	-	-	774	384	0,00%	0,00%	2,00%	774	774	774					
	Cilem	-	-	-	708	384	0,00%	0,00%	3,76%	708	708	708					
	Gadai	-	-	-	66	384	0,00%	0,00%	0,33%	66	66	66					
4	CFG	616	1.495	1.745	1.761	616	0,67%	1,72%	1,72%	1.73%	16	1.145	266				
	CF 1	588	325	659	1.012	616	2,74%	3,28%	4,97%	353	424	687					
	Total Griya	658	202	535	702	384	3,35%	3,50%	4,60%	167	114	500					
	Oto	-	122	123	309	384	0,00%	2,57%	6,05%	186	309	187					
	CF 2	28	1.170	1.086	749	384	0,04%	1,34%	0,92%	(337)	721	(420)					
	Mitraguna & Others	28	1.170	1.086	749	384	0,04%	1,40%	0,96%	(337)	721	(420)					
	Pensiun	-	-	-	-	-	0,00%	0,00%	-	-	-	-					
	<b>Total Pembiayaan</b>	<b>780</b>	<b>1.275</b>	<b>916</b>	<b>916</b>	<b>384</b>	<b>0,53%</b>	<b>0,50%</b>	<b>0,50%</b>	<b>135</b>	<b>(359)</b>	<b>1,62%</b>	<b>-225,68%</b>	<b>1,1%</b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	215	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	64	0,00								

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	190	190	(34)	0	8	4,58%	(230)	-54,75%	10.045	1,89%	(9.855)
2	Tabungan	44.796	53.465	51.207	51.401	1.206	194	(2.064)	-3,86%	6.605	14,74%	58.577	87,75%	(7.176)
3	Deposito	28.737	5.996	6.199	6.199	(136)	0	203	3,39%	(22.538)	-78,43%	29.575	20,96%	(23.375)
	<b>Total</b>	<b>73.953</b>	<b>59.643</b>	<b>57.596</b>	<b>57.790</b>	<b>1.037</b>	<b>194</b>	<b>(1.853)</b>	<b>-3,11%</b>	<b>(16.163)</b>	<b>-21,86%</b>	<b>98.196</b>	<b>58,85%</b>	<b>(40.406)</b>
	CASA	45.216	53.647	51.397	51.591	1.173	194	(2.056)	-3,83%	6.375	14,10%	68.621	75,18%	(17.031)
	(%) CASA	61,14%	89,95%	89,24%	89,27%									
	FDR	129,31%	186,39%	196,34%	195,68%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	1.345	1.429	84	(791)	-35,62%	521	57,46%	-	0,00%	1.429	
2	Giro ISE	390	176	183	183	0	7	3,74%	(207)	-53,05%	-	0,00%	183	
3	Tabungan ISE	518	2.043	1.162	1.246	84	(797)	-39,02%	728	140,61%	-	0,00%	1.246	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	140	152	152	152	0	0	0,00%	12	8,57%	-	0,00%	152	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.584	-	500	500	-363	351	-188	149	23.156	84,57%	(3.572)
	KUR	19.175	18.331	18.687	-	500	500	-552	357	-488	143	22.394	83,45%	(3.707)
	Non KUR	597	902	896	-	0	189	-6	299	6	762	117,67%	135	
3	PWG	2.596	8.106	9.525	452	1.790	1.338	270	1.419	6.929	371	9.570	99,53%	(45)
	Cilem	2.069	5.806	6.915	64	1.342	1.278	-159	1.109	4.846	233	7.446	92,88%	(530)
	Gadai	527	2.300	2.610	388	448	60	429	310	2.082	138	2.124	122,86%	486
4	CFG	73.258	83.093	83.242	1.576	775	-801	1.084	149	9.984	626	84.432	98,59%	(1.190)
	CF 1	2.294	4.232	4.194	660	-	-660	608	-38	1.900	38	3.672	114,21%	522
	Total Griya	712	1.588	1.577	-	-	0	0	-11	865	11	1.065	148,06%	512
	• Total Non Program	712	1.588	1.577	-	-	0	0	-23	865	11	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	2.607	100,38%	10
	Oto	1.583	2.643	2.617	660	-	-660	608	-26	1.034	26	80.759	97,88%	(1.712)
	CF 2	70.963	78.861	79.048	916	775	-141	476	187	8.085	588	60.842	101,05%	637
	Mitraguna & Others	52.047	61.433	61.479	754	485	-269	625	46	9.432	439	19.917	88,21%	(2.348)
	Pensiun	18.916	17.428	17.569	162	290	128	-149	141	-1.347	149	117.158	96,52%	(4.073)
	<b>Total Pembiayaan</b>	<b>95.626</b>	<b>111.165</b>	<b>113.084</b>	<b>2.028</b>	<b>3.065</b>	<b>1.037</b>	<b>986</b>	<b>1.919</b>	<b>17.458</b>	<b>1.146</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-		
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-		
2	MBG	67	314	347	2.154	0,34%	1,80%	11,00%	1.807	2.087	1.840	-	-	-	15			
	KUR	67	286	321	2.128	0,35%	1,75%	11,39%	1.807	2.061	1.841	-	-	-	15			
	Non KUR	-	28	26	26	0	0,00%	2,91%	2,93%	-	26	(2)	-	-	-	-	-	
3	PWG	-	-	-	-	112	0,00%	0,00%	1,18%	112	112	112	-	-	-	112		
	Cilem	-	-	-	-	112	0,00%	0,00%	1,62%	112	112	112	-	-	-	112		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-	-	-	-	-	-
4	CFG	-	1	2.308	1.642	1.715	0,00%	1,98%	2,06%	73	1.714	(593)	-	-	-	0		
	CF 1	-	-	-	-	139	0,00%	0,00%	3,32%	139	139	139	-	-	-	139		
	Total Griya	-	-	-	-	89	0,00%	0,00%	5,65%	89	89	89	-	-	-	89		
	Oto	-	-	-	-	50	0,00%	0,00%	1,91%	50	50	50	-	-	-	50		
	CF 2	-	1	2.308	1.642	1.576	0,00%	2,08%	1,99%	(66)	1.575	(732)	-	-	-	0		
	Mitraguna & Others	-	1	2.308	1.370	1.404	0,00%	2,23%	2,28%	34	1.403	(904)	-	-	-	0		
	Pensiun	-	-	272	145	145	0,00%	1,56%	0,98%	(100)	172	172	-	-	-	172		
	<b>Total Pembiayaan</b>	<b>181</b>	<b>473</b>	<b>488</b>	<b>488</b>	<b>0,19%</b>	<b>0,44%</b>	<b>0,43%</b>	<b>(0)</b>	<b>307</b>	<b>15</b>		<b>8,57%</b>	<b>#####</b>	<b>8,1%</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
2	MBG	181	120	135	135	0,91%	0,70%	0,69%	(0)	(45)	15	-	-	-	15			
	KUR	181	120	135	135	0,94%	0,74%</td											

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	17.160	15.979	(958)	(1.181)	(5.044)	-23,99%	(22.600)	-58,58%	54.014	29,58%	(38.035)
2	Tabungan	168.056	194.347	182.929	182.632	20.638	(297)	(11.716)	-6,03%	14.576	8,67%	190.494	95,87%	(7.862)
3	Deposito	55.027	66.644	67.008	66.208	(946)	(800)	(436)	-0,65%	11.181	20,32%	56.479	117,23%	9.729
	<b>Total</b>	<b>261.662</b>	<b>282.015</b>	<b>267.096</b>	<b>264.819</b>	<b>18.734</b>	<b>(2.278)</b>	<b>(17.196)</b>	<b>-6,10%</b>	<b>3.157</b>	<b>1,21%</b>	<b>300.987</b>	<b>87,98%</b>	<b>(36.169)</b>
	CASA	206.634	215.370	200.088	198.611	19.680	(1.478)	(16.760)	-7,78%	(8.024)	-3,88%	244.508	81,23%	(45.898)
	(%) CASA	78,97%	76,37%	74,91%	75,00%									
	FDR	64,72%	70,65%	75,81%	76,46%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	3.924	4.023	99	529	15,15%	983	32,36%	-	0,00%	4.023	
2	Giro ISE	335	359	330	330	0	(29)	-8,07%	(4)	-1,31%	-	0,00%	330	
3	Tabungan ISE	2.705	3.134	3.594	3.692	99	558	17,81%	988	36,52%	-	0,00%	3.692	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	146	164	164	164	0	0	0,00%	18	12,33%	-	0,00%	164	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	25.075	-	-	0	-242	90	301	(90)	32.098	78,12%	(7.023)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	25.075	-	-	0	-242	90	301	(90)	28.908	86,74%	(3.834)
	• Local Champion	24.387	24.639	24.729	-	-	0	-238	90	342	(90)	26.347	93,86%	(1.618)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	25.675	200	1.000	800	743	635	3.735	365	25.317	101,42%	359
	KUR	20.349	23.692	24.337	200	1.000	800	772	645	3.988	355	23.561	103,29%	776
	Non KUR	1.592	1.349	1.339	-	-	0	-29	-11	-253	11	1.756	76,24%	(417)
3	PWG	23.945	38.099	39.330	5.415	4.775	-639	1.696	1.230	15.385	3.545	38.282	102,74%	1.047
	Cilem	8.631	16.931	18.224	917	1.787	870	1.195	1.293	9.593	493	20.185	90,28%	(1.961)
	Gadai	15.314	21.168	21.105	4.498	2.989	-1.509	501	-63	5.791	3.051	18.097	116,62%	3.008
4	CFG	98.692	111.123	112.410	1.599	2.000	401	1.111	1.287	13.718	713	115.254	97,53%	(2.844)
	CF 1	13.574	20.547	20.709	607	250	-357	453	162	7.135	88	15.606	132,71%	5.104
	Total Griya	9.477	14.186	14.430	-	250	250	0	244	4.953	6	9.997	144,34%	4.433
4	• Total Non Program	9.477	14.186	14.430	-	250	250	157	244	4.953	6	9.997	144,34%	4.433
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.279	607	-	-607	453	-82	2.182	82	5.608	111,96%	671
	CF 2	85.118	90.576	91.700	992	1.750	758	658	1.125	6.583	625	99.648	92,02%	(7.948)
	Mitraguna & Others	51.909	56.147	57.483	692	1.750	1.058	757	1.336	5.574	414	64.959	88,49%	(7.475)
	Pensiun	33.208	34.428	34.217	300	-	-300	-99	-211	1.009	211	34.690	98,64%	(473)
	<b>Total Pembiayaan</b>	<b>169.351</b>	<b>199.247</b>	<b>202.490</b>	<b>7.213</b>	<b>7.775</b>	<b>562</b>	<b>3.308</b>	<b>3.242</b>	<b>33.139</b>	<b>4.533</b>	<b>210.951</b>	<b>95,99%</b>	<b>(8.461)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	113	71	435	1.413	0,51%	1.74%	5,50%	978	1.300	1.342	-	-	-
	KUR	113	11	213	1.203	0,55%	0,90%	4,94%	991	1.090	1.193	-	-	-
	Non KUR	-	60	222	209	0,00%	16,47%	15,62%	(13)	209	149	-	-	-
3	PWG	-	-	-	-	1.109	0,00%	0,00%	2,82%	1.109	1.109	1.109	-	-
	Cilem	-	-	-	-	700	0,00%	0,00%	3,84%	700	700	700	-	-
	Gadai	-	-	-	-	409	0,00%	0,00%	1,94%	409	409	409	-	-
4	CFG	211	851	488	1.070	0,21%	0,44%	0,95%	582	859	219	-	-	-
	CF 1	-	505	348	447	0,00%	1,70%	2,16%	98	447	(58)	-	-	-
	Total Griya	-	349	348	348	0,00%	2,46%	2,41%	-	348	(0)	-	-	-
	Oto	-	156	-	98	0,00%	0,00%	1,56%	98	98	(58)	-	-	-
	CF 2	211	347	140	624	0,25%	0,15%	0,68%	484	412	277	-	-	-
	Mitraguna & Others	211	13	13	376	0,41%	0,02%	0,65%	363	164	363	-	-	-
	Pensiun	-	334	127	248	0,00%	0,37%	0,72%	121	248	(86)	-	-	-
	<b>Total Pembiayaan</b>	<b>2.169</b>	<b>4.466</b>	<b>4.652</b>	<b>4.652</b>	<b>1,28%</b>	<b>2,34%</b>	<b>2,30%</b>	<b>-</b>	<b>2.484</b>	<b>187</b>	<b>1,28%</b>	<b>44,42%</b>	<b>-1,0%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	242.347	261.587	263.207	263.207	20.860		PHR	2,40	2,62	2,65
2	Contribution Margin	9.072	12.167	9.857	9.857	785	-8,7%	CIF Payroll	1.726	1.821	1.790

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	1.050	1.506	120	456	683	83,00%	(3.101)	-67,31%	14.468	10,41%	(12.962)
2	Tabungan	52.069	52.710	54.486	54.402	1.187	(84)	1.692	3,21%	2.333	4,48%	66.297	82,06%	(11.894)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	<b>Total</b>	<b>68.072</b>	<b>61.765</b>	<b>63.850</b>	<b>64.223</b>	<b>1.317</b>	<b>372</b>	<b>2.458</b>	<b>3,98%</b>	<b>(3.850)</b>	<b>-5,66%</b>	<b>93.052</b>	<b>69,02%</b>	<b>(28.830)</b>
	CASA	56.676	53.533	55.536	55.908	1.307	372	2.375	4,44%	(768)	-1,35%	80.764	69,22%	(24.856)
	(%) CASA	83,26%	86,67%	86,98%	87,05%									
	FDR	200,44%	258,79%	250,57%	249,12%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.509	1.518	9	138	9,97%	(66)	-4,14%		-	0,00%	1.518
2	Giro ISE	116	4	155	155	0	150	3456,59%	39	33,72%			0,00%	155
3	Tabungan ISE	1.468	1.376	1.355	1.363	9	(13)	-0,91%	(105)	-7,12%			0,00%	1.363
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	122	137	137	137	0	0	0,00%	15	12,30%			0,00%	137

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.666	40.381	350	220	-130	-445	-285	728	505	42.833	94,28%	(2.451)
	KUR	35.878	37.940	37.671	350	220	-130	-396	-269	1.794	489	38.902	96,84%	(1.231)
	Non KUR	3.776	2.727	2.710	-	-	0	-49	-16	-1.066	16	3.930	68,96%	(1.220)
3	PWG	12.336	26.900	27.496	3.680	2.557	-1.123	289	596	15.160	1.961	22.523	122,08%	4.974
	Cilem	3.767	9.204	9.406	589	351	-238	743	202	5.638	150	9.302	101,11%	103
	Gadai	8.569	17.696	18.091	3.092	2.206	-886	-454	395	9.522	1.811	13.221	136,84%	4.870
4	CFG	84.451	92.273	92.114	1.370	717	-653	1.205	-159	7.663	876	96.059	95,89%	(3.945)
	CF 1	4.785	7.190	7.328	-	158	158	-8	137	2.542	20	6.182	118,54%	1.146
	Total Griya	4.537	6.323	6.466	-	158	158	0	143	1.928	15	4.928	131,20%	1.538
1	• Total Non Program	4.383	5.674	5.660	-	-	0	-46	-14	1.276	14	4.754	119,06%	906
	• Program	154	649	806	-	158	158	-3	156	652	1	1.253	462,82%	632
	Oto	248	867	862	-	-	0	-8	-5	614	5	89.878	68,75%	(392)
	CF 2	79.665	85.083	84.787	1.370	559	-811	1.213	-296	5.121	855	72.922	90,71%	(6.773)
	Mitraguna & Others	63.755	66.325	66.149	1.370	559	-811	997	-176	2.393	735	16.956	109,92%	1.682
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120			
	<b>Total Pembiayaan</b>	<b>136.441</b>	<b>159.840</b>	<b>159.992</b>	<b>5.400</b>	<b>3.494</b>	<b>-1.907</b>	<b>1.049</b>	<b>152</b>	<b>23.551</b>	<b>3.341</b>	<b>161.415</b>	<b>99,12%</b>	<b>(1.423)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				31-Dec-24	30-Nov-25	17-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	187	302	661	4.064	0,47%	1,63%	0,10,07%	3.403	3.877	3.762	-	-	-			
	KUR	48	302	528	3.277	0,13%	1,39%	0,8,70%	2.748	3.229	2.975	-	-	-			
	Non KUR	140	-	133	788	3,70%	4,88%	0,29,07%	655	648	788	-	-	-			
3	PWG	-	-	-	1.141	0,00%	0,00%	0,4,15%	1.141	1.141	1.141	-	-	-			
	Cilem	-	-	-	562	0,00%	0,00%	0,5,97%	562	562	562	-	-	-			
	Gadai	-	-	-	580	0,00%	0,00%	0,3,21%	580	580	580	-	-	-			
4	CFG	1.300	445	814	4.866	0,54%	1,54%	0,88%	4.052	3.566	4.421	-	-	-			
	CF 1	-	-	371	520	0,00%	0,00%	5,16%	148	520	520	-	-	-			
	Total Griya	-	-	-	142	0,00%	0,00%	0,2,20%	142	142	142	-	-	-			
	Oto	-	-	371	377	0,00%	0,00%	42,84%	6	377	377	-	-	-			
	CF 2	1.300	445	443	4.346	1,63%	0,52%	0,5,13%	3.904	3.046	3.902	-	-	-			
	Mitraguna & Others	1.135	445	443	3.849	1,78%	0,67%	0,5,82%	3.406	2.713	3.404	-	-	-			
	Pensiun	-	162	-	498	0,04%	0,00%	0,2,67%	498	333	498	-	-	-			
	<b>Total Pembiayaan</b>	<b>643</b>	<b>887</b>	<b>514</b>	<b>825</b>	<b>0,47%</b>	<b>0,32%</b>	<b>0,52%</b>	<b>311</b>	<b>182</b>	<b>(62)</b>	<b>0,59%</b>	<b>-15,15%</b>	<b>0,1%</b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	Oct-25	Growth (Yoy)	% Growth	Kinerja	Posisi				Growth (Mtd)	Growth (YoY)
		Oct-24	Dec-24	Oct-25	Oct-25							Oct-24	Sep-25	Oct-25	Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	132.479	140.227	162.105	29.626						PHR	2,89	3,22	3,25	0,03	0,36	
2	Contribution Margin	5.027	6.037	6.319	1.292						CIF Payroll	472	712	731	19	259	

## Asset &amp; Contribution Margin

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	4.866	4.948	(1.873)	82	930	23,16%	567	12,94%	14.235	34,76%	(9.288)
2	Tabungan	121.239	138.582	134.820	134.582	11.673	(239)	(4.001)	-2,89%	13.343	11,01%	135.409	99,39%	(827)
3	Deposito	26.839	21.172	21.516	21.516	(118)	0	344	1,62%	(5.323)	-19,83%	27.773	77,47%	(6.256)
	<b>Total</b>	<b>152.459</b>	<b>163.772</b>	<b>161.203</b>	<b>161.046</b>	<b>9.683</b>	<b>(157)</b>	<b>(2.726)</b>	<b>-1,66%</b>	<b>8.587</b>	<b>5,63%</b>	<b>177.417</b>	<b>90,77%</b>	<b>(16.371)</b>
	CASA	125.619	142.600	139.686	139.530	9.801	(157)	(3.070)	-2,15%	13.910	11,07%	149.644	93,24%	(10.114)
	(%) CASA	82,40%	87,07%	86,65%	86,64%									
	FDR	80,08%	78,58%	80,07%	80,15%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.326	3.655	329	478	15,03%	405	12,45%	-	0,00%	3.655	
2	Giro ISE	1.707	1.640	1.769	1.789	19	149	9,09%	82	4,81%	-	0,00%	1.789	
3	Tabungan ISE	1.544	1.538	1.557	1.867	310	329	21,37%	323	20,91%	-	0,00%	1.867	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	155	168	168	168	0	0	0,00%	13	8,39%	-	0,00%	168	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-307	22	14.885	97,94%	(307)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.876	-	-	0	-3	-22	-307	22	4.183	92,67%	(307)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-110	3	2.186	94,99%	(110)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.048	100	100	0	1.444	-141	-2.139	241	34.587	83,98%	(5.539)
	KUR	27.378	26.486	26.360	100	100	0	1.513	-126	-1.018	226	30.615	86,10%	(4.255)
	Non KUR	3.809	2.702	2.688	-	-	0	-69	-14	-1.120	14	3.973	67,67%	(1.284)
3	PWG	1.449	5.298	5.435	385	361	-24	309	137	3.986	224	7.317	74,28%	(1.882)
	Cilem	1.449	5.298	5.435	385	361	-24	309	137	3.986	224	7.317	74,28%	(1.882)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	80.010	460	1.234	774	-144	411	5.447	823	88.282	90,63%	(8.272)
	CF 1	26.770	24.458	24.370	-	-	0	-85	89	-2.401	89	28.904	84,31%	(4.534)
	Total Griya	26.477	21.402	21.349	-	-	0	0	-54	-5.128	54	27.398	77,92%	(6.049)
4	• Total Non Program	23.147	18.529	18.493	-	-	0	-264	-36	-4.654	36	23.633	78,25%	(5.140)
	• Program	3.330	2.873	2.856	-	-	0	-40	-18	-474	18	3.765	75,86%	(909)
	Oto	293	3.056	3.021	-	-	0	-85	-35	2.728	35	1.506	200,66%	1.516
	CF 2	47.792	55.141	55.640	460	1.234	774	-59	499	7.848	735	59.379	93,70%	(3.739)
	Mitraguna & Others	41.537	46.597	47.087	460	1.174	714	-97	491	5.550	683	51.936	90,66%	(4.848)
	Pensiun	6.255	8.544	8.553	-	60	60	38	9	2.297	51	7.443	114,91%	1.110
	<b>Total Pembiayaan</b>	<b>122.084</b>	<b>128.687</b>	<b>129.071</b>	<b>945</b>	<b>1.695</b>	<b>750</b>	<b>1.607</b>	<b>385</b>	<b>6.987</b>	<b>1.310</b>	<b>145.072</b>	<b>88,97%</b>	<b>(16.001)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-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	-	-	1.819	-	0	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	2.296	1.279	3,71%	7,90%	1.213	2.212	1.582				
	KUR	83	159	731	2.050	0,30%	2,76%	7,78%	1.319	1.967	1.892				
	Non KUR	-	554	352	245	0	0,00%	13,01%	9,12%	(106)	245	(309)			
3	PWG	10	-	-	181	0,69%	0,00%	3,34%	181	171	181				
	Cilem	10	-	-	181	0,69%	0,00%	3,34%	181	171	181				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	2.351	1.292	2,19%	4,19%	2,94%	(984)	715	(751)			
	CF 1	1.522	2.499	2.687	1.682	0,568	0,00%	10,99%	6,90%	(1.005)	160	(817)			
	Total Griya	1.522	2.499	2.687	1.682	0,575	0,00%	12,56%	7,88%	(1.005)	160	(817)			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	603	648	669	0,24%	1,18%	1,20%	21	555	66				
	Mitraguna & Others	114	603	648	484	0,27%	1,03%	1,03%	(164)	370	(119)				
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186				
	<b>Total Pembiayaan</b>	<b>13.825</b>	<b>14.880</b>	<b>15.230</b>	<b>15.315</b>	<b>11,32%</b>	<b>11,83%</b>	<b>11,87%</b>	<b>85</b>	<b>1.490</b>	<b>435</b>	<b>1,27%</b>	<b>89,30%</b>	<b>-10,6%</b>	

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	3.273	2.848	(595)	(426)	22	0,78%	(3.072)	-51,89%	16.485	17,27%	(13.638)
2	Tabungan	49.567	51.826	53.745	53.366	(1.999)	(379)	1.541	2,97%	3.800	7,67%	64.759	82,41%	(11.392)
3	Deposito	19.983	50.082	52.876	52.876	(145)	0	2.794	5,58%	32.893	164,60%	20.965	252,21%	31.911
	<b>Total</b>	<b>75.469</b>	<b>104.733</b>	<b>109.895</b>	<b>109.090</b>	<b>(2.739)</b>	<b>(805)</b>	<b>4.357</b>	<b>4,16%</b>	<b>33.621</b>	<b>44,55%</b>	<b>102.209</b>	<b>106,73%</b>	<b>6.881</b>
	CASA	55.486	54.651	57.019	56.214	(2.594)	(805)	1.563	2,86%	728	1,31%	81.244	69,19%	(25.030)
	(%) CASA	73,52%	52,18%	51,88%	51,53%									
	FDR	164,25%	131,16%	126,23%	127,16%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.396	1.788	392	937	110,07%	618	52,89%	-	0,00%	1.788	
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,42%	-	0,00%	1	
3	Tabungan ISE	994	700	1.244	1.637	392	937	133,82%	643	64,71%	-	0,00%	1.637	
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!	-	0,00%	150	
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%	-	0,00%	30	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	14	-	-	-	-	0	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	14	-	-	-	-	0	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	5.079	702	272	-430	587	167	2.576	105	9.300	54,61%	(4.222)	
	Cilem	2.503	4.911	5.079	702	272	-430	587	167	2.576	105	9.300	54,61%	(4.222)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	121.441	132.460	133.636	1.251	1.897	646	173	1.176	12.196	721	134.385	99,44%	(749)	
	CF 1	4.796	5.941	5.898	111	-	-111	83	-42	1.103	42	6.387	92,34%	(489)	
	Total Griya	4.549	4.720	4.707	-	-	0	0	-14	157	14	4.956	94,97%	(249)	
4	• Total Non Program	4.549	4.720	4.707	-	-	0	0	-44	157	14	4.956	94,97%	(249)	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	246	1.220	1.192	111	-	-111	83	-29	945	29	1.431	83,25%	(240)	
	CF 2	116.645	126.519	127.738	1.140	1.897	757	90	1.219	11.093	678	127.997	99,80%	(259)	
	Mitraguna & Others	110.497	118.905	120.193	1.140	1.897	757	160	1.288	9.697	609	120.687	99,59%	(493)	
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234	
	<b>Total Pembiayaan</b>	<b>123.957</b>	<b>137.371</b>	<b>138.715</b>	<b>1.953</b>	<b>2.169</b>	<b>216</b>	<b>760</b>	<b>1.344</b>	<b>14.757</b>	<b>826</b>	<b>143.781</b>	<b>96,48%</b>	<b>(5.067)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	(14)	-					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	-	-	(14)	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)							
	CF 1	65	54	54	54	1,36%	0,91%	0,91%	-	(12)	(0)							
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(12)	(0)							
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-							
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	<b>Total Pembiayaan</b>	<b>2.536</b>	<b>69</b>	<b>68</b>	<b>68</b>	<b>2,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>-</b>	<b>(2.467)</b>	<b>(0)</b>	<b>0,52%</b>	<b>-963,61%</b>	<b>0,5%</b>				

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	2.069	1.958	771	(111)	(703)	-26,43%	357	22,30%	16.568	11,82%	(14.610)
2	Tabungan	117.228	124.352	130.506	131.311	(5.693)	805	6.960	5,60%	14.083	12,01%	138.543	94,78%	(7.232)
3	Deposito	47.162	44.209	41.977	41.977	(74)	0	(2.233)	-5,05%	(5.186)	-11,00%	48.540	86,48%	(6.564)
	<b>Total</b>	<b>165.991</b>	<b>171.222</b>	<b>174.552</b>	<b>175.246</b>	<b>(4.996)</b>	<b>694</b>	<b>4.023</b>	<b>2,35%</b>	<b>9.255</b>	<b>5,58%</b>	<b>203.651</b>	<b>86,05%</b>	<b>(28.405)</b>
	CASA	118.829	127.013	132.575	133.269	(4.922)	694	6.256	4,93%	14.441	12,15%	155.111	85,92%	(21.842)
	(%) CASA	71,59%	74,18%	75,95%	76,05%									
	FDR	85,30%	89,69%	88,92%	88,56%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	3.026	3.388	362	(1.187)	-25,95%	321	10,46%	-	0,00%	3.388	
2	Giro ISE	515	1.528	829	949	119	(579)	-37,90%	434	84,32%	-	0,00%	949	
3	Tabungan ISE	2.552	3.048	2.196	2.439	243	(608)	-19,96%	(113)	-4,43%	-	0,00%	2.439	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	109	122	122	122	0	0	0,00%	13	11,93%	-	0,00%	122	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25													
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap											
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)											
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0											
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)											
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)											
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0											
2	MBG	23.548	26.617	26.979	-	630	630	-287	362	3.431	268	26.741	100,89%	238											
	KUR	22.685	26.059	26.222	-	430	430	-266	162	3.537	268	25.722	101,94%	499											
	Non KUR	863	558	758	-	200	200	-21	200	-106	-	1.019	74,37%	(261)											
3	PWG	16.913	31.730	33.337	3.122	3.540	418	2.791	1.606	16.424	1.933	31.322	106,43%	2.015											
	Cilem	9.701	21.303	22.197	1.846	1.534	-313	2.741	894	12.496	640	21.277	104,32%	920											
	Gadai	7.212	10.427	11.140	1.276	2.006	731	50	713	3.928	1.293	10.045	110,90%	1.095											
4	CFG	101.109	95.227	94.889	175	606	431	-999	-337	-6.219	943	115.283	82,31%	(20.394)											
	CF 1	13.632	14.370	14.571	-	277	277	307	201	939	76	15.375	94,77%	(804)											
	Total Griya	12.067	11.849	11.802	-	0	0	-47	-265	47	-	12.512	94,33%	(710)											
4	• Total Non Program	12.067	11.849	11.802	-	0	0	-193	-47	-265	47	0	0,00%	0											
	• Program	-	-	-	-	0	0	0	0	0	-	2.863	96,73%	(94)											
	Oto	1.565	2.521	2.769	-	277	277	307	248	1.204	29	99.908	80,39%	(19.590)											
	CF 2	87.476	80.857	80.318	175	329	154	-1.306	-538	-7.158	867	90.268	80,15%	(17.916)											
	Mitraguna & Others	79.108	72.826	72.352	-	329	329	-1.610	-474	-6.756	803	9.641	82,63%	(1.674)											
	Pensiun	8.368	8.031	7.966	175	-	-175	304	-64	-402	64	<b>Total Pembiayaan</b>	<b>141.591</b>	<b>153.573</b>	<b>155.205</b>	<b>3.297</b>	<b>4.776</b>	<b>1.479</b>	<b>1.505</b>	<b>1.632</b>	<b>13.615</b>	<b>3.144</b>	<b>173.366</b>	<b>89,52%</b>	<b>(18.161)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				31-Dec-24	30-Nov-25	17-Dec-25	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
2	MBG	190	-	679	1.252	0,81%	2.555	4,64%	573	1.062	1.252	-		
	KUR	-	-	679	1.168	0,00%	2,61%	4,46%	489	1.168	1.168	-		
	Non KUR	190	-	-	84	21,98%	0,00%	11,05%	84	(106)	84	-		
3	PWG	-	-	-	1.029	0,00%	0,00%	3,09%	1.029	1.029	1.029	-		
	Cilem	-	-	-	884	0,00%	0,00%	3,98%	884	884	884	-		
	Gadai	-	-	-	145	0,00%	0,00%	1,31%	145	145	145	-		
4	CFG	854	82	883	2.449	0,84%	0,93%	2,58%	1.565	1.594	2.367	-		
	CF 1	-	82	227	740	0,00%	1,58%	5,08%	513	740	658	-		
	Total Griya	-	70	216	311	0,00%	1,82%	2,63%	95	311	241	-		
	Oto	-	11	11	429	0,42%	15,49%	418	429	417	-	-		
	CF 2	854	-	657	1.709	0,98%	0,81%	2,13%	1.052	855	1.709	-		
	Mitraguna & Others	854	-	657	1.709	1,08%	0,90%	2,36%	1.052	855	1.709	-		
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-	-		
	<b>Total Pembiayaan</b>	<b>1.044</b>	<b>82</b>	<b>1.563</b>	<b>4.730</b>	<b>0,74%</b>	<b>1,02%</b>	<b>3,05%</b>	<b>3.167</b>	<b>3.686</b>	<b>4.648</b>	<b>0,71%</b>	<b>76,54%</b>	<b>-2,3%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				31-Dec-24	30-Nov-25	17-Dec-25	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
2	MBG	74	-	-	-	0,32%	0,00%	0,00%	74	-	-	-		
	KUR	33	-	-	-	0,15%	0,00%	0,00%	33	-	-	-		
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	41	-	-	-		
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
4	CFG	597	1.073	17										

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	4.303	2.501	(318)	(1.802)	(1.453)	-36,76%	(3.561)	-58,75%	20.486	12,21%	(17.985)
2	Tabungan	115.416	132.994	131.621	130.045	5.618	(1.576)	(2.948)	-2,22%	14.629	12,68%	135.976	95,64%	(5.931)
3	Deposito	39.351	38.307	39.948	40.018	1.801	70	1.712	4,47%	668	1,70%	40.694	98,34%	(676)
	<b>Total</b>	<b>160.829</b>	<b>175.254</b>	<b>175.873</b>	<b>172.564</b>	<b>7.101</b>	<b>(3.308)</b>	<b>(2.690)</b>	<b>-1,53%</b>	<b>11.735</b>	<b>7,30%</b>	<b>197.156</b>	<b>87,53%</b>	<b>(24.592)</b>
	CASA	121.478	136.948	135.924	132.546	5.300	(3.378)	(4.402)	-3,21%	11.068	9,11%	156.462	84,71%	(23.916)
	(%) CASA	75,53%	78,14%	77,29%	76,81%									
	FDR	76,61%	86,29%	86,58%	88,24%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.438	2.519	81	(735)	-22,58%	1.038	70,08%	-	0,00%	2.519	
2	Giro ISE	43	228	4	4	0	(224)	-98,29%	(39)	-90,88%	-	0,00%	4	
3	Tabungan ISE	1.438	3.026	2.435	2.515	81	(511)	-16,88%	1.077	74,86%	-	0,00%	2.515	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	458	474	474	474	0	0	0,00%	16	3,49%	-	0,00%	474	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.124	-	-	0	-263	-186	789	186	10.980	83,09%	(1.856)
	KUR	8.171	9.135	8.949	-	-	0	-258	-186	778	186	10.688	83,73%	(1.739)
	Non KUR	163	175	175	-	-	0	-5	0	12	-	292	59,91%	(117)
3	PWG	22.470	33.523	34.784	4.199	3.187	-1.012	1.078	1.262	12.314	1.925	36.072	96,43%	(1.287)
	Cilem	8.736	16.980	17.933	1.204	1.377	173	1.241	953	9.197	424	19.753	90,79%	(1.820)
	Gadai	13.734	16.542	16.851	2.995	1.810	-1.185	-163	309	3.117	1.502	16.319	103,26%	532
4	CFG	92.027	106.936	106.915	1.456	995	-461	1.273	-21	14.888	1.016	104.206	102,60%	2.709
	CF 1	36.305	37.194	37.040	160	-	-160	123	-154	735	154	37.801	97,99%	(761)
	Total Griya	33.468	33.428	33.339	160	-	-160	0	-89	-130	89	33.850	98,49%	(512)
	• Total Non Program	33.468	31.008	-	-	0	-80	-85	-2.460	85	-	33.850	91,60%	(2.842)
	• Program	-	2.334	2.330	160	-	-160	332	-4	2.330	4	0	0,00%	2.330
	Oto	2.837	3.766	3.701	-	-	0	123	-65	865	65	3.951	93,68%	(250)
	CF 2	55.722	69.741	69.875	1.296	995	-301	1.150	133	14.153	862	66.405	105,23%	3.470
	Mitraguna & Others	47.599	56.199	56.413	1.296	995	-301	849	214	8.814	781	57.188	98,64%	(775)
	Pensiun	8.123	13.543	13.462	-	-	0	301	-81	5.339	81	9.216	146,06%	4.245
	<b>Total Pembiayaan</b>	<b>123.205</b>	<b>151.225</b>	<b>152.271</b>	<b>5.856</b>	<b>4.182</b>	<b>-1.674</b>	<b>2.272</b>	<b>1.047</b>	<b>29.067</b>	<b>3.135</b>	<b>151.631</b>	<b>100,42%</b>	<b>641</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	244	557	0	0,00%	2,62%	6,10%	313	557	463			
	KUR	-	94	244	557	0	0,00%	2,67%	6,22%	313	557	463			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.127	0	0,00%	0,00%	3,24%	1.127	1.127	1.127			
	Cilem	-	-	-	593	0	0,00%	0,00%	3,31%	593	593	593			
	Gadai	-	-	-	534	0	0,00%	0,00%	3,17%	534	534	534			
4	CFG	1.195	701	288	1.339	0	1,30%	0,27%	1,25%	1.051	144	638			
	CF 1	46	161	160	160	0	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	533	0	1,36%	0,99%	0,76%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	0	1,32%	1,12%	0,83%	(159)	(159)	0			
	Pensiun	127	188	63	63	0	0,10%	0,47%	-	(64)	(125)				
	<b>Total Pembiayaan</b>	<b>1.175</b>	<b>1.286</b>	<b>1.318</b>	<b>1.160</b>	<b>0</b>	<b>0,95%</b>	<b>0,87%</b>	<b>0,76%</b>	<b>(159)</b>	<b>(16)</b>	<b>(127)</b>	<b>0,08%</b>	<b>89,83%</b>	<b>-0,7%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Dec'25	
		Oct-24	Dec-24	Oct-25			Oct-25	Oct-25
1	Asset (Retail) T	157.868	160.829	168.153	10.285		0,01	0,21
2	Contribution Margin	5.437	6.838	8.764	3.327	-61,2%	34	170

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	5.475	5.277	(610)	(198)	339	6,86%	(1.453)	-21,59%	22.902	23,04%	(17.625)
2	Tabungan	220.302	240.640	239.086	239.984	4.326	898	(556)	-0,27%	19.682	8,93%	243.291	98,64%	(3.307)
3	Deposito	143.210	175.577	173.673	173.772	3.891	99	(1.805)	-1,03%	30.561	21,34%	144.726	120,07%	29.046
	<b>Total</b>	<b>370.242</b>	<b>421.155</b>	<b>418.233</b>	<b>419.033</b>	<b>7.607</b>	<b>800</b>	<b>(2.122)</b>	<b>-0,50%</b>	<b>48.791</b>	<b>13,18%</b>	<b>410.919</b>	<b>101,97%</b>	<b>8.114</b>
	CASA	227.032	245.578	244.561	245.261	3.716	700	(317)	-0,13%	18.229	8,03%	266.193	92,14%	(20.932)
	(%) CASA	61,32%	58,31%	58,47%	58,53%									
	FDR	58,19%	64,52%	65,94%	65,82%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	22.287	22.298		11	(75)	-0,34%	1.787	8,71%	-	0,00%	22.298
2	Giro ISE	3.669	2.672	3.212	3.236		24	563	21,08%	(434)	-11,82%		0,00%	3.236
3	Tabungan ISE	6.637	10.184	9.558	9.545		(13)	(639)	-6,27%	2.908	43,82%		0,00%	9.545
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%		0,00%	177

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	28	12.164	12.125	-	-	0	-1.028	-39	12.097	39	11.017	110,05%	1.108	
	Linkage	-	9.568	9.568	-	-	-	-1	0	9.568	-	4.785	199,93%	4.782	
	Non-Linkage	28	2.596	2.557	-	-	0	-1.027	-39	2.529	39	6.232	41,04%	(3.674)	
	• Local Champion	28	2.386	2.368	-	-	0	-1.007	-18	2.339	18	2.969	79,73%	(602)	
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)	
2	MBG	7.817	12.945	12.877	-	-	0	870	-68	5.060	68	12.716	101,27%	161	
	KUR	7.418	12.544	12.477	-	-	0	876	-66	5.059	66	12.079	103,30%	398	
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)	
3	PWG	19.390	36.456	39.402	3.872	4.534	662	4.588	2.946	20.012	1.588	33.462	117,75%	5.940	
	Cilem	9.334	18.717	20.098	931	2.018	1.087	3.910	1.381	10.764	637	20.079	100,09%	19	
	Gadai	10.057	17.739	19.304	2.941	2.516	(425)	678	1.565	9.247	951	13.383	144,24%	5.921	
4	CFG	188.225	210.165	211.394	3.388	3.652	264	1.935	1.229	23.169	2.423	203.074	104,10%	8.320	
	CF 1	13.467	13.402	13.224	-	-	0	-139	-178	-243	178	15.350	86,15%	(2.126)	
	Total Griya	8.915	8.509	8.387	-	-	0	0	-122	-529	122	9.380	89,41%	(994)	
4	• Total Non Program	8.915	8.509	8.387	-	-	0	-264	-122	-529	122	0	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	5.970	81,02%	(1.133)	
	Oto	4.551	4.894	4.837	-	-	0	-139	-56	286	56	187.724	105,56%	10.447	
	CF 2	174.758	196.763	198.170	3.388	3.652	264	2.074	1.408	23.412	2.244	180.802	106,34%	11.467	
	Mitraguna & Others	169.164	191.102	192.269	3.388	3.376	(12)	2.115	1.167	23.104	2.209	6.922	85,26%	(1.020)	
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	260.269	105,97%	15.529	
	<b>Total Pembiayaan</b>	<b>215.460</b>	<b>271.730</b>	<b>275.798</b>	<b>7.260</b>	<b>8.186</b>	<b>926</b>	<b>6.365</b>	<b>4.068</b>	<b>60.338</b>	<b>4.118</b>				

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	66	66	223	2.32%	0,51%	1,74%	157	42	158				
	KUR	181	-	-	157	2,44%	0,00%	1,26%	157	(24)	157				
	Non KUR	-	66	66	66	0,00%	16,52%	16,59%	-	66	0				
3	PWG	-	-	-	923	0,00%	0,00%	2,34%	923	923	923				
	Cilem	-	-	-	840	0,00%	0,00%	4,18%	840	840	840				
	Gadai	-	-	-	83	0,00%	0,00%	0,43%	83	83	83				
4	CFG	461	-	-	859	0,24%	0,00%	0,41%	859	398	859				
	CF 1	356	-	-	593	2,64%	0,00%	4,48%	593	237	593				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	356	-	-	593	7,82%	0,00%	12,25%	593	237	593				
	CF 2	105	-	-	266	0,06%	0,00%	0,13%	266	161	266				
	Mitraguna & Others	105	-	-	266	0,06%	0,00%	0,14%	266	161	266				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>112</b>	<b>147</b>	<b>146</b>	<b>146</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>34</b>	<b>(1)</b>	<b>34</b>	<b>1,18%</b>	<b>#####</b>	<b>1,1%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-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	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	0,874%	0,00%	0,00%	-	(35)	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.228	4.229	(5.987)	1	(425)	-9,13%	4.084	2807,63%	5.050	83,74%	(821)
2	Tabungan	93.148	116.881	118.418	118.795	2.876	377	1.914	1,64%	25.648	27,53%	107.697	110,31%	11.098
3	Deposito	25.397	122.898	122.542	122.512	849	(30)	(387)	-0,31%	97.115	382,39%	26.335	465,21%	96.177
	<b>Total</b>	<b>118.690</b>	<b>244.434</b>	<b>245.188</b>	<b>245.537</b>	<b>(2.262)</b>	<b>349</b>	<b>1.103</b>	<b>0,45%</b>	<b>126.847</b>	<b>106,87%</b>	<b>139.082</b>	<b>176,54%</b>	<b>106.455</b>
	CASA	93.293	121.536	122.646	123.025	(3.111)	378	1.489	1,23%	29.732	31,87%	112.747	109,12%	10.277
	(%) CASA	78,60%	49,72%	50,02%	50,10%									
	FDR	96,89%	56,70%	56,42%	56,34%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	2.085	2.083		(3)	11	0,55%	1.265	154,76%	-	0,00%	2.083
2	Giro ISE	33	60	60	60		0	0	0,81%	27	80,62%		0,00%	60
3	Tabungan ISE	784	2.012	2.025	2.023		(3)	11	0,54%	1.238	157,90%		0,00%	2.023
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.770	35.479	35.262	1.370	300	-1.070	855	-217	5.492	517	33.908	103,99%	1.354
	KUR	28.200	33.600	33.409	1.370	300	-1.070	932	-191	5.209	491	32.137	103,96%	1.272
	Non KUR	1.570	1.879	1.853	-	-	0	-77	-26	283	26	1.771	104,62%	82
3	PWG	4.527	10.075	10.251	483	377	-106	381	176	5.724	201	11.726	87,42%	(1.476)
	Cilem	4.527	10.075	10.251	483	377	-106	381	176	5.724	201	11.727	87,41%	(1.476)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	93.041	92.820	868	1.279	411	-86	-221	12.120	1.500	93.904	98,85%	(1.083)
	CF 1	1.386	8.677	8.619	588	-	-588	787	-59	7.233	59	3.013	286,02%	5.605
	Total Griya	404	3.742	3.736	-	-	0	0	-6	3.332	6	820	455,35%	2.915
4	• Total Non Program	404	3.742	3.736	-	-	0	0	-10	3.332	6	820	455,35%	2.915
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	4.883	588	-	-588	787	-52	3.901	52	2.193	222,68%	2.690
	CF 2	79.315	84.364	84.202	280	1.279	999	-872	-162	4.887	1.441	90.890	92,64%	(6.688)
	Mitraguna & Others	60.800	65.509	65.446	280	1.279	999	-349	-63	4.646	1.342	71.191	91,93%	(5.745)
	Pensiun	18.515	18.855	18.756	-	-	0	-524	-99	241	99	19.699	95,21%	(944)
	<b>Total Pembiayaan</b>	<b>114.997</b>	<b>138.594</b>	<b>138.333</b>	<b>2.721</b>	<b>1.956</b>	<b>-765</b>	<b>1.150</b>	<b>-261</b>	<b>23.336</b>	<b>2.217</b>	<b>139.538</b>	<b>99,14%</b>	<b>(1.205)</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	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
2	MBG	214	349	1.169	1.553		0,72%	3,30%	4,40%		383	1.339	1.203				
	KUR	129	349	935	1.309		0,46%	2,78%	3,92%		374	1.180	959				
	Non KUR	85	-	234	244		5,40%	12,46%	13,15%		10	159	244				
3	PWG	-	-	-	440		0,00%	0,00%	0,00%		440	440	440				
	Cilem	-	-	-	440		0,00%	0,00%	0,00%		440	440	440				
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
4	CFG	3	467	1.692	2.015		0,00%	1,82%	2,17%		323	2.011	1.548				
	CF 1	-	177	-	16		0,00%	0,00%	0,00%		16	16	(161)				
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Oto	-	177	-	16		0,00%	0,00%	0,00%		16	16	(161)				
	CF 2	3	289	1.692	1.999		0,00%	2,01%	2,37%		307	1.995	1.710				
	Mitraguna & Others	3	289	1.527	1.674		0,01%	2,33%	2,56%		147	1.671	1.385				
	Pensiun	-	-	165	214		0,00%	0,88%	1,73%		159	325	325				
	<b>Total Pembiayaan</b>	<b>2.715</b>	<b>2.873</b>	<b>3.005</b>	<b>2.893</b>	<b>2,36%</b>	<b>2,17%</b>	<b>2,09%</b>	<b>(112)</b>	<b>178</b>	<b>20</b>	<b>0,09%</b>	<b>95,49%</b>	<b>-2,0%</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Sep-25	Oct-25	Growth (YoY)
1	Asset (Retail) T	119.405	122.107	246.696	127.291			2.81	3.01	3.04	0,04
2	Contribution Margin	4.766	6.210	4.736	(30)	0,6%		1.058	947	933	(14)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.797	1.960	864	163	(774)	-28,31%	(1.496)	-43,29%	18.681	10,49%	(16.721)
2	Tabungan	145.385	157.293	154.697	163.302	6.451	8.605	6.009	3,82%	17.916	12,32%	166.928	97,83%	(3.626)
3	Deposito	14.811	12.473	12.415	12.172	(133)	(243)	(301)	-2,41%	(2.639)	-17,82%	16.208	75,10%	(4.036)
	<b>Total</b>	<b>163.652</b>	<b>172.500</b>	<b>168.909</b>	<b>177.434</b>	<b>7.182</b>	<b>8.525</b>	<b>4.934</b>	<b>2,86%</b>	<b>13.781</b>	<b>8,42%</b>	<b>201.817</b>	<b>87,92%</b>	<b>(24.384)</b>
	CASA	148.841	160.027	156.494	165.262	7.315	8.768	5.235	3,27%	16.420	11,03%	185.609	89,04%	(20.347)
	(%) CASA	90,95%	92,77%	92,65%	93,14%									
	FDR	119,93%	124,79%	128,01%	121,86%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Dec'25)	Growth (1-16 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	2.534	2.214	2.619	2.617	(1)	403	18,21%	84	3,30%	-	0,00%	2.617		
2	Giro ISE	1.520	841	842	869	27	28	3,31%	(650)	-42,80%	-	0,00%	869		
3	Tabungan ISE	1.014	1.373	1.776	1.748	(28)	375	27,34%	734	72,37%	-	0,00%	1.748		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	275	295	295	295	0	0	0,00%	20	7,27%	-	0,00%	295		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)	
	Linkage	4.142	4.138	4.138	-	-	-	-	-0	0	-4	-	4.142	99,91%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)	
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	35.924	37.914	37.928	1.240	660	-580	701	14	2.004	646	40.296	94,12%	(2.367)	
	KUR	33.748	34.564	34.556	1.170	600	-570	468	-9	808	609	37.907	91,16%	(3.351)	
	Non KUR	2.176	3.350	3.373	70	60	-10	233	23	1.196	37	2.389	141,19%	984	
3	PWG	12.551	26.160	28.223	3.383	3.583	200	2.174	2.063	15.673	1.520	26.104	108,12%	2.119	
	Cilem	6.245	14.255	14.843	632	1.007	375	854	588	8.597	419	17.229	86,15%	(2.386)	
	Gadai	6.305	11.905	13.380	2.751	2.577	-175	1.320	1.475	7.075	1.101	8.875	150,76%	4.505	
4	CFG	143.228	146.957	145.853	612	180	-432	636	-1.104	2.625	1.284	160.820	90,69%	(14.967)	
	CF 1	29.589	26.185	26.034	-	-	0	-145	-151	-3.555	151	34.824	74,76%	(8.790)	
	Total Griya	26.165	23.465	23.336	-	-	0	0	-129	-2.829	129	30.110	77,50%	(6.774)	
4	• Total Non Program	3.355	2.399	2.387	-	-	0	-40	-12	-969	12	4.324	55,19%	(1.938)	
	• Program	22.810	21.066	20.950	-	-	0	-169	-116	-1.860	116	25.786	81,24%	(4.836)	
	Oto	3.424	2.720	2.698	-	-	0	-145	-22	-726	22	4.714	57,23%	(2.016)	
	CF 2	113.639	120.772	119.819	612	180	-432	781	-953	6.180	1.133	125.996	95,10%	(6.177)	
	Mitraguna & Others	94.023	97.434	96.653	612	180	-432	125	-780	2.630	960	105.113	91,95%	(8.460)	
	Pensiun	19.615	23.338	23.166	-	-	0	657	-173	3.550	173	20.882	110,93%	2.283	
	<b>Total Pembiayaan</b>	<b>196.270</b>	<b>215.255</b>	<b>216.228</b>	<b>5.235</b>	<b>4.423</b>	<b>-812</b>	<b>3.495</b>	<b>973</b>	<b>19.958</b>	<b>3.450</b>	<b>231.787</b>	<b>93,29%</b>	<b>(15.559)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	17-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25				31-Dec-24	30-Nov-25	17-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	635	91	422	2.436	1.77%	1.11%	6,42%	2.014	1.802	2.345	-	-	-				
	KUR	580	91	417	2.436	1.72%	1.21%	7,05%	2.019	1.857	2.345	-	-	-				
	Non KUR	55	-	5	-	2,54%	0,15%	0,00%	(5)	(55)	-	-	-	-				
3	PWG	-	-	-	-	1.701	0,00%	0,00%	6,03%	1.701	1.701	1.701	-	-	-			
	Cilem	-	-	-	-	1.472	0,00%	0,00%	9,92%	1.472	1.472	1.472	-	-	-			
	Gadai	-	-	-	-	229	0,00%	0,00%	1,71%	229	229	229	-	-	-			
4	CFG	3.895	3.612	3.411	3.883	2,72%	2,32%	2,66%	473	(12)	271	-	-	-				
	CF 1	3.671	2.934	3.216	3.776	12,41%	12,28%	14,50%	560	105	842	-	-	-				
	Total Griya	3.671	2.934	3.216	3.776	14,03%	13,71%	16,18%	560	105	842	-	-	-				
	Oto	15	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	CF 2	224	678	194	107	0,20%	0,16%	0,09%	(87)	(117)	(571)	-	-	-				
	Mitraguna & Others	224	678	194	107	0,24%	0,20%	0,11%	(87)	(117)	(571)	-	-	-				
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)	-	-	-				
	<b>Total Pembiayaan</b>	<b>8.066</b>	<b>7.740</b>	<b>7.833</b>	<b>7.570</b>	<b>4,11%</b>	<b>3,64%</b>	<b>3,50%</b>	<b>(263)</b>	<b>(496)</b>	<b>(169)</b>	<b>3,61%</b>	<b>-2,97%</b>	<b>0,1%</b>	<b></b>	<b></b>	<b></b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	Oct-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	Dec-24	Oct-25	Oct-25				31-Dec-24	30-Nov-25	Oct-25				%	Penc.	Gap
1	Asset (Retail) T	199.967	206.366	217.689	17.722	-	-	-	-	-	-	-	-	-			
2	Contribution Margin	8.953	11.176	11.127	2.174	-	-	-	-24,3%	-	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>8.066</b>	<b>7.</b>														

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	999	1.000	766	1	(212)	-17,52%	459	85,04%	16.705	5,98%	(15.706)
2	Tabungan	125.992	136.380	132.832	133.095	2.634	263	(3.285)	-2,41%	7.104	5,64%	148.828	89,43%	(15.733)
3	Deposito	49.100	43.473	42.600	42.598	(4.993)	(2)	(875)	-2,01%	(6.502)	-13,24%	50.576	84,23%	(7.978)
	<b>Total</b>	<b>175.632</b>	<b>181.065</b>	<b>176.431</b>	<b>176.693</b>	<b>(1.593)</b>	<b>261</b>	<b>(4.373)</b>	<b>-2,41%</b>	<b>1.061</b>	<b>0,60%</b>	<b>216.109</b>	<b>81,76%</b>	<b>(39.417)</b>
	CASA	126.532	137.592	133.831	134.095	3.400	263	(3.497)	-2,54%	7.563	5,98%	165.533	81,01%	(31.438)
	(%) CASA	72,04%	75,99%	75,85%	75,89%									
	FDR	182,36%	177,72%	182,53%	182,26%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.756	1.698		(58)	(440)	-20,58%	446	35,59%	-	0,00%	1.698
2	Giro ISE	222	228	186	185		(0)	(43)	-18,72%	(36)	-16,41%	-	0,00%	185
3	Tabungan ISE	1.030	1.910	1.570	1.513		(57)	(397)	-20,81%	482	46,78%	-	0,00%	1.513
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%	-	0,00%	223

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	18.653	75,39%	(4.590)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	16.922	83,11%	(2.858)
	• Local Champion	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	15.742	89,34%	(1.678)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	33.660	-	485	485	24	-88	-614	573	38.605	87,19%	(4.945)
	KUR	31.590	30.397	30.331	-	485	485	-618	-65	-1.259	550	35.711	84,93%	(5.380)
	Non KUR	2.684	3.351	3.329	-	-	0	642	-23	645	23	2.894	115,03%	435
3	PWG	22.430	35.595	36.589	3.291	3.451	159	1.123	995	14.159	2.456	36.459	100,36%	131
	Cilem	9.274	16.096	16.879	1.083	1.247	165	1.481	783	7.604	465	20.279	83,23%	(3.401)
	Gadai	13.156	19.499	19.711	2.209	2.204	-5	-358	212	6.555	1.991	16.180	121,83%	3.531
4	CFG	248.904	238.340	237.723	1.093	960	-133	-257	-617	-11.181	1.577	273.169	87,02%	(35.447)
	CF 1	66.307	61.181	60.919	-	-	0	-118	-262	-5.388	262	76.049	80,11%	(15.130)
	Total Griya	63.771	57.411	57.191	-	-	0	0	-220	-6.579	220	72.051	79,38%	(14.860)
4	• Total Non Program	13.172	11.476	11.430	-	-	0	-233	-46	-1.742	46	14.850	76,97%	(3.420)
	• Program	50.599	45.935	45.762	-	-	0	-380	-174	-4.837	174	57.201	80,00%	(11.439)
	Oto	2.536	3.769	3.727	-	-	0	-118	-42	1.191	42	3.998	93,24%	(270)
	CF 2	182.596	177.159	176.804	1.093	960	-133	-139	-355	-5.792	1.315	197.121	89,69%	(20.317)
	Mitraguna & Others	145.742	143.496	143.520	924	735	-245	24	2.222	711	158.776	90,39%	(15.257)	
	Pensiun	36.854	33.663	33.284	169	225	56	106	-379	-3.570	604	38.344	86,80%	(5.060)
	<b>Total Pembiayaan</b>	<b>320.285</b>	<b>321.790</b>	<b>322.036</b>	<b>4.384</b>	<b>4.896</b>	<b>511</b>	<b>597</b>	<b>246</b>	<b>1.750</b>	<b>4.650</b>	<b>366.886</b>	<b>87,78%</b>	<b>(44.851)</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	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.510		0,00%	0,00%	10,74%	1.510	1.510	1.510				
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	1.510		0,00%	0,00%	10,74%	1.510	1.510	1.510				
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
2	MBG	158	548	559	2.457		0,46%	1,66%	7,30%	1.898	2.299	1.909				
	KUR	138	452	371	2.174		0,44%	1,22%	7,17%	1.803	2.036	1.723				
	Non KUR	20	96	187	283		0,75%	5,59%	8,49%	95	263	187				
3	PWG	-	-	-	1.017		0,00%	0,00%	2,78%	1.017	1.017	1.017				
	Cilem	-	-	-	556		0,00%	0,00%	3,30%	556	556	556				
	Gadai	-	-	-	461		0,00%	0,00%	2,34%	461	461	461				
4	CFG	7.829	9.999	9.690	13.943		3,15%	4,07%	5,87%	4.253	6.114	3.944				
	CF 1	6.309	7.665	7.244	9.241		9,51%	11,84%	15,17%	1.996	2.932	1.575				
	Total Griya	6.204	7.665	7.165	9.164		9,73%	12,48%	16,02%	1.999	2.960	1.498				
	Oto	105	-	79	77		4,15%	2,10%	2,06%	(2)	(28)	77				
	CF 2	1.520	2.334	2.446	4.703		0,83%	1,38%	2,66%	2.257	3.183	2.369				
	Mitraguna & Others	1.215	1.695	2.002	3.587		0,83%	1,39%	2,50%	1.585	2.372	1.892				
	Pensiun	477	145	332	145		0,83%	0,10%	0,44%	(187)	(332)	(0)				
	<b>Total Pembiayaan</b>	<b>7.031</b>	<b>6.570</b>	<b>6.915</b>	<b>7.499</b>		<b>2,20%</b>	<b>2,15%</b>	<b>2,33%</b>	<b>584</b>	<b>468</b>	<b>929</b>	<b>0,30%</b>	<b>87,18%</b>	<b>-2,0%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25		31-Dec-24	30-Nov-25	17-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263		1,79%	1,86%	1,87%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	263	263	263	263		1,79%	1,86%	1,87%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	170	208	333	429		0,50%	0,99%	1,27%	96	259	220				
	KUR	12	19													