

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.207.780	1.294.295	(97.170)	86.515	(119.814)	-8,47%	183.233	16,49%	1.422.021	91,02%	(127.727)
2	Tabungan	4.778.169	5.505.119	5.468.877	5.429.604	387.504	(39.272)	(75.514)	-1,37%	651.435	13,63%	5.182.062	104,78%	247.542
3	Deposito	1.667.902	1.627.216	1.595.675	1.595.168	(70.429)	(507)	(32.049)	-1,97%	(72.734)	-4,36%	1.695.532	94,08%	(100.365)
	Total	7.557.133	8.546.444	8.272.331	8.319.067	219.905	46.736	(227.377)	-2,66%	761.934	10,08%	8.299.616	100,23%	19.451
	CASA	5.889.231	6.919.228	6.676.657	6.723.899	290.334	47.242	(195.329)	-2,82%	834.668	14,17%	6.604.083	101,81%	119.816
	(%) CASA	77,93%	80,96%	80,71%	80,83%									
	FDR	79,28%	79,23%	82,81%	82,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.096	362.242		147	(3.526)	-0,96%	57.865	19,01%	399.069	90,77%	(36.827)
2	Giro ISE	93.275	88.775	94.801	94.977		176	6.203	6,99%	1.702	1,83%	150.822	62,97%	(55.844)
3	Tabungan ISE	174.173	229.504	236.461	236.431		(29)	6.927	3,02%	62.258	35,74%	187.112	126,36%	49.319
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	954.497	179.502	1.400	(178.102)	174.663	-14,79%	129.890	16,190	901.947	105,83%	52.550
	Linkage	583.855	720.364	715.279	150.500	-	(150.500)	172.022	-5,08%	131.424	5,085	617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	239.219	29.002	1.400	(27.602)	2.641	-9,706	-1.534	11.106	284.676	84,03%	(45.457)
	• Local Champion	177.655	182.232	175.599	28.750	-	(28.750)	5.250	-6,633	-2.056	6.633	190.795	92,04%	(15.196)
	• Value Chain	63.098	66.692	63.619	252	1.400	1.148	(2.610)	-3.073	522	4.473	93.880	67,77%	(30.261)
2	MBG	1.025.144	1.051.900	1.062.599	40.097	46.556	6.459	1.690	10.699	37.454	35.857	1.139.485	93,25%	(76.886)
	KUR	965.396	993.508	1.004.259	39.137	44.915	5.778	2.886	10.750	38.862	34.165	1.074.013	93,51%	(69.755)
3	PWG	255.819	538.581	573.965	90.676	99.330	8.654	30.241	35.384	318.146	63.946	601.092	95,49%	(27.127)
	Cilem	149.863	366.173	395.645	40.820	50.263	9.443	19.595	29.472	245.781	20.791	432.657	91,45%	(37.012)
	Gadai	105.956	172.408	178.320	49.856	49.067	(789)	10.646	5.912	72.365	43.155	168.435	105,87%	9.885
4	CFG	3.885.901	4.211.869	4.259.394	113.499	129.522	16.023	23.924	47.525	373.492	81.997	4.354.361	97,82%	(94.967)
	CF 1	838.535	900.893	912.363	18.005	26.913	8.908	4.556	11.471	73.829	15.442	919.422	99,23%	(7.058)
	Total Griya	595.912	600.711	606.640	6.034	11.791	5.575	0	5.929	10.728	5.862	636.591	95,30%	(29.951)
	• Total Non Program	435.065	452.228	458.691	5.716	11.152	5.436	(4.115)	6.463	23.626	4.690	453.034	101,25%	5.657
	• Program	160.848	148.482	147.949	318	639	321	(1.118)	(533)	(12.899)	1.172	183.557	80,60%	(36.608)
	Oto	242.622	300.182	305.723	11.971	15.122	3.151	4.556	5.542	63.101	9.581	282.830	108,09%	22.893
	CF 2	3.047.367	3.310.976	3.347.030	95.494	102.609	7.115	19.368	36.054	299.664	66.555	3.434.939	97,44%	(87.909)
	Mitraguna & Others	2.497.673	2.750.501	2.784.691	84.894	94.594	9.700	20.016	34.189	287.018	60.405	2.845.615	97,86%	(60.924)
	Pensiun	549.694	560.475	562.339	10.600	8.015	(2.585)	(648)	1.865	12.646	6.150	589.324	95,42%	(26.985)
	Total Pembiayaan	5.991.472	6.771.638	6.850.455	423.774	276.808	-146.966	230.518	78.817	858.982	197.991	6.996.885	97,91%	(146.430)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi							Net (UG) & DG				Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD	MtM		%	Penc.	Gap
1	SME	1.291	188	149	3.294	0,16%	0,02%	0,35%	3.144	2.003	3.105				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.291	188	149	3.294	0,54%	0,06%	1,38%	3.144	2.003	3.105				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	11.476	19.334	19.334	35.434	1,12%	1,84%	3,33%	16.100	23.959	16.100				
	KUR	9.838	15.519	15.519	30.095	1,02%	1,56%	3,00%	14.576	20.258	14.576				
	Non KUR	1.638	3.815	3.815	5.339	2,74%	6,53%	9,15%	1.524	3.701	1.524				
3	PWG	124	4	4	13.552	0,05%	0,00%	2,36%	13.549	13.428	13.549				
	Cilem	118	-	-	11.652	0,08%	0,00%	2,95%	11.652	11.534	11.652				
	Gadai	7	4	4	1.901	0,01%	0,00%	1,07%	1.897	1.894	1.897				
4	CFG	59.411	72.096	65.976	99.252	1,53%	1,57%	2,33%	33.276	39.841	27.156				
	CF 1	35.165	39.232	37.416	54.649	4,19%	4,15%	5,99%	17.233	19.484	15.417				
	Total Griya	29.490	30.424	28.365	39.078	4,95%	4,72%	6,44%	10.713	9.588	8.653				
	Oto	5.675	8.808	9.051	15.571	2,34%	3,02%	5,09%	6.520	9.897	6.764				
	CF 2	24.246	32.864	28.560	44.603	0,80%	0,86%	1,33%	16.043	20.356	11.739				
	Mitraguna & Others	22.605	29.933	26.523	40.665	0,91%	0,96%	1,46%	14.142	18.060	10.732				
	Pensiun	1.642	2.931	2.037	3.938	0,30%	0,36%	0,70%	1.901	2.297	1.007				
	Total Pembiayaan	72.302	91.622	85.462	151.532	1,21%	1,26%	1,34%	66.070	79.230	59.911	1,24%	43,97%	-1,0%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi							Net (UG) & DG	
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	15.887	14.817	(582)	(1.070)	1.032	7,49%	5.840	65,05%	22.506	65,83%	(7.690)
2	Tabungan	318.561	344.246	360.635	362.623	(2.287)	1.988	18.377	5,34%	44.062	13,83%	339.786	106,72%	22.837
3	Deposito	104.995	106.389	106.317	106.068	(1.163)	(249)	(322)	-0,30%	1.073	1,02%	105.764	100,29%	304
	Total	432.533	464.421	482.840	483.508	(4.032)	668	19.087	4,11%	50.975	11,79%	468.057	103,30%	15.451
	CASA	327.538	358.031	376.523	377.440	(2.869)	917	19.409	5,42%	49.902	15,24%	362.292	104,18%	15.147
	(%) CASA	75,73%	77,09%	77,98%	78,06%									
	FDR	79,97%	81,04%	77,76%	77,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.038	13.995	(43)	(334)	-2,33%	3.689	35,80%	-	0,00%	13.995	
2	Giro ISE	2.678	2.163	2.535	2.537	2	375	17,33%	(141)	-5,26%	-	0,00%	2.537	
3	Tabungan ISE	7.628	9.166	8.503	8.458	(45)	(708)	-7,73%	830	10,88%	-	0,00%	8.458	
4	Deposito ISE	-	3.000	3.000	3.000	0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000	
5	CIF ISE	166	174	174	174	0	0	0,00%	8	4,82%	-	0,00%	174	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	18.657	-	-	0	-139	-1.137	-4.519	1.137	31.035	60,12%	(12.378)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	18.657	-	-	0	-139	-1.137	-4.519	1.137	27.536	67,75%	(8.879)
	• Local Champion	13.476	11.751	11.632	-	-	0	-121	-1.18	-1.844	118	14.852	78,32%	(3.220)
	• Value Chain	9.700	8.043	7.025	-	-	-	-18	-1.018	-2.675	1.018	12.685	55,38%	(5.660)
2	MBG	32.111	33.279	33.768	1.110	1.500	390	-9	490	1.657	1.010	37.112	90,99%	(3.343)
	KUR	29.277	30.950	31.321	1.110	1.300	190	170	372	2.044	928	34.170	91,66%	(2.849)
	Non KUR	2.834	2.329	2.447	-	200	200	-178	118	-387	82	2.942	83,19%	(495)
3	PWG	33.786	48.657	50.799	7.337	7.409	72	1.519	2.143	17.014	5.266	40.601	125,12%	10.198
	Cilem	19.457	29.181	29.497	2.077	2.198	121	255	316	10.040	1.882	22.471	131,27%	7.026
	Gadai	14.329	19.476	21.302	5.261	5.211	-49	1.264	1.827	6.973	3.385	18.130	117,50%	3.172
4	CFG	256.811	274.638	272.229	7.342	5.898	-1.444	-800	-2.408	15.418	8.307	271.098	100,42%	1.131
	CF 1	12.729	15.398	15.558	411	565	154	178	160	2.830	405	14.486	107,40%	1.072
	Total Griya	2.031	4.248	4.373	158	158	0	0	126	2.342	32	2.489	175,71%	1.884
1	• Total Non Program	2.031	4.080	4.206	-	158	158	-33	126	2.175	31	2.489	169,00%	1.717
	• Program	-	168	167	158	-	-158	168	-1	167	1	0	0,00%	167
	Oto	10.697	11.151	11.185	253	408	154	178	34	488	373	11.997	93,23%	(812)
	CF 2	244.083	259.239	256.671	6.931	5.333	-1.598	-978	-2.568	12.588	7.901	256.612	100,02%	59
	Mitraguna & Others	223.458	235.936	233.784	6.417	5.333	-1.084	-1.295	-2.152	10.326	7.485	234.706	99,61%	(922)
	Pensiun	20.624	23.303	22.887	514	-	-514	317	-417	2.262	417	21.906	104,48%	981
	Total Pembiayaan	345.884	376.367	375.454	15.789	14.807	-982	571	-912	29.570	15.720	379.846	98,84%	(4.392)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap	
1	SME	-	20	18	1.412	0,00%	0,09%	7,57%	1.394	1.412	1.392	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	20	18	1.412	0,00%	0,09%	7,57%	1.394	1.412	1.392	-	-	-				
2	MBG	230	887	1.638	1.454	0,71%	4,92%	4,31%	(184)	1.224	567	-	-	-				
	KUR	230	808	1.439	1.063	0,78%	4,65%	3,39%	(376)	833	255	-	-	-				
	Non KUR	-	79	199	391	0,00%	8,53%	15,98%	192	391	312	-	-	-				
3	PWG	-	-	4	1.239	0,00%	0,01%	2,44%	1.235	1.239	1.239	-	-	-				
	Cilem	-	-	-	718	0,00%	0,00%	2,44%	718	718	718	-	-	-				
	Gadai	-	-	4	521	0,00%	0,02%	2,44%	517	521	521	-	-	-				
4	CFG	1.832	1.731	1.012	1.108	0,71%	0,37%	0,41%	96	(724)	(623)	-	-	-				
	CF 1	169	232	59	418	1,33%	0,38%	2,69%	359	248	186	-	-	-				
	Total Griya	33	18	-	-	1,62%	0,00%	0,00%	-	-	(33)	(18)	-	-				
	Oto	136	214	59	418	1,28%	0,53%	3,73%	359	281	204	-	-	-				
	CF 2	1.662	1.499	953	690	0,68%	0,37%	0,27%	(263)	(972)	(809)	-	-	-				
	Mitraguna & Others	1.662	1.274	953	690	0,74%	0,40%	0,30%	(263)	(972)	(583)	-	-	-				
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	-	-	(225)	-	-	-				
	Total Pembiayaan	941	3.683	3.903	4.250	0,27%	1,04%	1,13%	347	3.310	567	0,40%	64,54%	-0,7%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,09%	7,57%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.449	2.388	999	(62)	(1.210)	-33,63%	902	60,68%	8.643	27,63%	(6.255)
2	Tabungan	231.208	252.124	248.141	249.118	9.602	977	(3.006)	-1,19%	17.910	7,75%	249.114	100,00%	4
3	Deposito	90.995	77.625	76.757	77.062	(442)	305	(562)	-0,72%	(13.932)	-15,31%	91.892	83,86%	(14.830)
	Total	323.689	333.347	327.348	328.569	10.160	1.221	(4.778)	-1,43%	4.880	1,51%	349.650	93,97%	(21.081)
	CASA	232.695	255.722	250.591	251.506	10.602	915	(4.216)	-1,65%	18.812	8,08%	257.758	97,57%	(6.251)
	(%) CASA	71,89%	76,71%	76,55%	76,55%									
	FDR	38,52%	40,66%	42,75%	42,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	9.936	9.953		17	665	7,16%	2.192	28,24%	-	0,00%	9.953
2	Giro ISE	590	1.189	745	764		19	(424)	-35,70%	174	29,45%		0,00%	764
3	Tabungan ISE	7.171	8.100	9.191	9.189		(2)	1.089	13,45%	2.018	28,14%		0,00%	9.189
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.805	1.300	1.100	-200	253	96	-6.560	1.004	42.922	69,44%	(13.118)
	KUR	33.975	26.732	26.767	1.000	950	-50	11	35	-7.208	915	40.290	66,44%	(13.523)
	Non KUR	2.390	2.977	3.038	300	150	-150	242	61	648	89	2.632	115,41%	406
3	PWG	10.065	21.247	24.215	4.302	4.672	370	2.110	2.968	14.150	1.704	26.292	92,10%	(2.076)
	Cilem	6.212	14.127	15.858	1.945	2.390	445	1.314	1.731	9.646	659	17.310	91,61%	(1.452)
	Gadai	3.854	7.120	8.358	2.357	2.282	-75	796	1.237	4.504	1.045	8.982	93,05%	(624)
4	CFG	78.172	84.597	85.906	1.408	2.939	1.531	-23	1.309	7.734	1.630	93.884	91,50%	(7.978)
	CF 1	15.674	21.488	22.125	948	1.291	343	443	637	6.451	654	17.607	125,66%	4.518
	Total Griya	3.604	3.894	3.853	-	-	0	0	-42	249	42	4.107	93,81%	(254)
1	• Total Non Program	3.604	3.894	3.853	-	-	0	0	-42	249	42	4.107	93,81%	(254)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	18.272	948	1.291	343	443	678	6.201	613	13.500	135,35%	4.772
	CF 2	62.498	63.109	63.781	460	1.648	1.188	-466	672	1.283	976	76.277	83,62%	(12.496)
	Mitraguna & Others	54.964	55.724	56.038	410	1.150	740	-291	314	1.073	836	67.334	83,22%	(11.297)
	Pensiun	7.534	7.385	7.743	50	498	448	-175	359	210	139	8.943	86,59%	(1.199)
	Total Pembiayaan	124.679	135.553	139.926	7.010	8.711	1.701	2.340	4.373	15.247	4.337	163.174	85,75%	(23.248)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	0,00%	-	(76)				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	0,00%	-	(76)				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	2.099	2.92%	6,79%	7,04%	81	1.037	(184)				
	KUR	1.062	2.082	1.533	1.788	3,13%	5,73%	6,68%	255	726	(294)				
	Non KUR	-	201	485	311	0,00%	16,29%	10,23%	(174)	311	110				
3	PWG	-	-	-	141	0,00%	0,00%	0,00%	58	141	141				
	Cilem	-	-	-	125	0,00%	0,00%	0,00%	79	125	125				
	Gadai	-	-	-	16	0,00%	0,00%	0,00%	20	16	16				
4	CFG	113	554	499	1.205	0,14%	0,59%	1,40%	705	1.092	651				
	CF 1	113	272	293	439	0,72%	1,36%	1,98%	146	327	167				
	Total Griya	-	52	43	41	0,00%	1,10%	1,05%	(2)	41	(11)				
	Oto	113	220	250	398	0,93%	1,42%	2,18%	148	286	178				
	CF 2	-	282	207	765	0,00%	0,33%	1,20%	559	765	484				
	Mitraguna & Others	-	282	207	765	0,00%	0,37%	1,37%	559	765	484				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	1.434	1.420	1.962	2.209	1,15%	1,45%	1,58%	247	775	788	2,79%	-76,90%	1,2%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Oct-25		
1	Asset (Retail) T	324.335	323.821	323.321	(1.014)		
2	Contribution Margin	10.181	13.391	12.000	1.819	-17,9%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,17	3,64	3,66	0,02	0,49
CIF Payroll	1.136	1.395	1.458	63	322

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	27.992	27.434	1.491	(558)	1.538	5,94%	3.543	14,83%	35.529	77,22%	(8.094)
2	Tabungan	197.564	215.010	220.108	218.746	3.190	(1.363)	3.736	1,74%	21.181	10,72%	212.134	103,12%	6.612
3	Deposito	16.291	17.393	17.609	17.627	(1.607)	18	234	1,35%	1.336	8,20%	17.162	102,71%	465
	Total	237.746	258.299	265.710	263.807	3.073	(1.903)	5.508	2,13%	26.061	10,96%	264.824	99,62%	(1.017)
	CASA	221.455	240.906	248.101	246.180	4.680	(1.921)	5.274	2,19%	24.725	11,16%	247.662	99,40%	(1.483)
	(%) CASA	93,15%	93,27%	93,37%	93,32%									
	FDR	68,74%	65,22%	64,83%	65,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-28 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	44.366	44.298	(68)	464	1,06%	13.485	43,76%	-	0,00%	44.298
2	Giro ISE	20.367	24.404	26.224	26.242	18	1.839	7,53%	5.875	28,85%	-	0,00%	26.242
3	Tabungan ISE	10.446	19.430	18.142	18.056	(86)	(1.374)	-7,07%	7.610	72,84%	-	0,00%	18.056
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	195	221	221	221	0	0	0,00%	26	13,33%	-	0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	• Local Champion	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.625	650	1.825	1.175	-776	326	-5.557	1.499	52.347	85,25%	(7.722)
	KUR	46.016	40.498	40.890	650	1.825	1.175	-694	391	-5.126	1.434	47.898	85,37%	(7.008)
	Non KUR	4.166	3.801	3.735	-	-	0	-83	-66	-431	66	4.449	83,96%	(714)
3	PWG	5.806	13.714	15.405	1.809	2.931	1.121	104	1.691	9.599	1.239	23.846	64,60%	(8.441)
	Cilem	4.026	10.294	11.826	662	2.173	1.511	-10	1.532	7.799	642	16.566	71,39%	(4.740)
	Gadai	1.780	3.419	3.579	1.147	757	-390	115	160	1.799	597	7.281	49,16%	(3.701)
4	CFG	106.465	109.661	111.444	2.937	3.218	281	965	1.782	4.979	1.436	117.867	94,55%	(6.423)
	CF 1	51.093	50.574	51.028	1.164	1.153	-11	291	454	-65	699	52.529	97,14%	(1.502)
	Total Griya	39.118	38.098	38.113	550	379	-171	0	15	-1.005	364	39.521	96,44%	(1.407)
4	• Total Non Program	38.883	37.871	37.887	550	379	-171	35	16	-997	363	39.253	96,52%	(1.366)
	• Program	235	227	227	-	-	0	-1	-1	-8	1	268	84,60%	(41)
	Oto	11.975	12.476	12.914	614	774	160	291	439	940	335	13.009	99,28%	(94)
	CF 2	55.372	59.088	60.416	1.773	2.065	292	673	1.329	5.044	736	65.337	92,47%	(4.921)
	Mitraguna & Others	53.214	55.550	56.905	1.340	2.065	725	270	1.355	3.691	710	62.160	91,55%	(5.255)
	Pensiun	2.158	3.537	3.511	433	-	-433	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	172.248	5.396	7.973	2.577	230	3.786	8.819	4.187	195.035	88,32%	(22.787)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				MtD	YtD	Posisi				%	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	1.207	2.234	2.989	2.878	2.419	6,75%	6,45%	(111)	1.670	643	-	-	-	-	-	-
	KUR	992	1.476	2.147	2.261	2.15%	5,30%	5,53%	114	1.269	785	-	-	-	-	-	-
	Non KUR	216	758	842	617	5,18%	22,15%	16,51%	(225)	401	(141)	-	-	-	-	-	-
3	PWG	-	-	-	-	1.172	0,00%	0,00%	0,00%	0,00%	1.172	1.172	1.172	1.172	1.172	1.172	
	Cilem	-	-	-	-	724	0,00%	0,00%	0,00%	0,00%	724	724	724	724	724	724	
	Gadai	-	-	-	-	447	0,00%	0,00%	0,00%	0,00%	447	447	447	447	447	447	
4	CFG	1.664	4.473	3.583	5.081	1.56%	3,27%	4,56%	1.497	3.417	607	-	-	-	-	-	-
	CF 1	1.143	2.927	3.357	4.856	2,24%	6,64%	9,52%	1.499	3.713	1.929	-	-	-	-	-	-
	Total Griya	959	2.602	2.936	4.144	2,45%	7,71%	10,87%	1.208	3.185	1.542	-	-	-	-	-	-
	Oto	185	325	421	712	1,54%	3,38%	5,51%	291	528	387	-	-	-	-	-	-
	CF 2	521	1.547	226	225	0,94%	0,38%	0,40%	(1)	(296)	(1.322)	-	-	-	-	-	-
	Mitraguna & Others	521	1.547	226	470	0,98%	0,41%	0,40%	(1)	(296)	(1.322)	-	-	-	-	-	-
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Total Pembiayaan	2.871	6.708	6.572	9.130	1,76%	3,90%	5,30%	2.558	6.259	2.422	2,19%	58,63%	-3,1%	2,95%	-43,62%	0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	50	50	-	-	0	0,00%	0,00%	0,00%	0,00%	-	(50)	(50)	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	-
	Non-Linkage	50															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	36.956	14.842	11.189	(22.113)	(21.790)	-59,48%	(7.285)	-32,92%	38.023	39,03%	(23.181)
2	Tabungan	184.167	209.712	204.050	199.335	9.425	(4.715)	(10.377)	-4,95%	15.168	8,24%	207.489	96,07%	(8.154)
3	Deposito	54.206	45.633	44.833	44.573	(4.260)	(260)	(1.060)	-2,32%	(9.634)	-17,77%	54.846	81,27%	(10.273)
	Total	260.500	291.977	285.838	258.750	16.355	(27.088)	(33.227)	-11,38%	(1.751)	-0,67%	300.358	86,15%	(41.608)
	CASA	206.294	246.345	241.005	214.177	20.615	(26.828)	(32.168)	-13,06%	7.883	3,82%	245.512	87,24%	(31.335)
	(%) CASA	79,19%	84,37%	84,32%	82,77%									
	FDR	138,97%	141,26%	145,30%	160,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	8.500	8.808	7.136	7.205	69	(1.603)	(1.295)	-18,20%	(1.295)	-15,23%	-	0,00%	7.205	
2	Giro ISE	2.572	2.040	792	796	3	(1.244)	(1.776)	-60,99%	(1.776)	-69,07%	-	0,00%	796	
3	Tabungan ISE	5.928	6.769	6.344	6.410	65	(359)	(539)	-5,30%	481	8,12%	-	0,00%	6.410	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	0,00%	0
5	CIF ISE	132	159	159	159	0	0	0,00%	27	20,45%	-	0,00%	159	0,00%	159

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	14.777	-	-	0	-250	-1.058	-6.911	1.058	30.016	49,23%	(15.239)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	14.777	-	-	0	-250	-1.058	-6.911	1.058	26.324	56,13%	(11.547)
	• Local Champion	15.491	11.700	11.503	-	-	0	-250	-196	-3.988	196	16.943	67,89%	(5.439)
	• Value Chain	6.197	4.136	3.273	-	-	0	-862	-2.923	862	-	9.381	34,89%	(6.108)
2	MBG	56.291	49.937	48.757	875	800	-75	-1.259	-1.179	-7.534	1.979	57.818	84,33%	(9.061)
	KUR	53.330	47.520	46.405	875	800	-75	-1.164	-1.115	-6.925	1.915	54.632	84,94%	(8.227)
	Non KUR	2.961	2.416	2.352	-	-	0	-95	-64	-609	64	3.186	73,82%	(834)
3	PWG	18.519	33.535	35.020	6.962	7.656	694	1.672	1.485	16.502	6.171	34.982	100,11%	38
	Cilem	7.342	16.788	17.815	2.564	2.619	56	1.194	1.026	10.473	1.593	20.867	85,37%	(3.053)
	Gadai	11.177	16.747	17.206	4.398	5.037	639	478	459	6.029	4.578	14.115	121,90%	3.091
4	CFG	265.530	313.132	316.778	11.221	8.991	-2.229	7.402	3.646	51.248	5.345	296.169	106,96%	20.609
	CF 1	155.192	153.591	153.784	2.021	1.895	-126	1.655	193	-1.408	1.702	175.968	87,39%	(22.184)
	Total Griya	146.765	137.680	137.660	120	1.198	1.078	0	-20	-9.105	1.218	166.519	82,67%	(28.859)
1	• Total Non Program	29.135	30.941	31.782	120	1.198	1.078	-286	840	2.647	358	32.280	98,46%	(499)
	• Program	117.630	106.738	105.878	-	-	0	-1.010	-860	-11.752	860	134.238	78,87%	(28.360)
	Oto	8.426	15.911	16.124	1.901	697	-1.204	1.655	213	7.698	485	9.450	170,63%	6.674
	CF 2	110.338	159.541	162.994	9.200	7.096	-2.104	5.746	3.453	52.656	3.643	120.201	135,60%	42.794
	Mitraguna & Others	99.558	147.696	151.146	8.970	6.996	-1.974	5.730	3.449	51.588	3.547	108.412	139,42%	42.734
	Pensiun	10.780	11.845	11.848	230	100	-130	16	4	1.068	96	11.789	100,51%	60
	Total Pembiayaan	362.027	412.438	415.332	19.057	17.448	-1.610	7.565	2.894	53.305	14.554	418.985	99,13%	(3.652)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	284	0,00%	0,00%	1,92%	284	284	284	284				
	Linkage	-	-	-	-	284	0,00%	0,00%	1,92%	284	284	284	284				
	Local Champion	-	-	-	-	284	0,00%	0,00%	1,92%	284	284	284	284				
	Value Chain	-	-	-	-	284	0,00%	0,00%	1,92%	284	284	284	284				
2	MBG	781	2.060	1.665	3.525	320	1,39%	3,33%	7,23%	1.860	2.744	1.465	1.465				
	KUR	645	1.815	1.319	3.010	272	1,21%	2,78%	6,49%	1.691	2.365	1.195	1.195				
	Non KUR	137	245	346	515	48	4,62%	14,31%	21,89%	169	378	270	270				
3	PWG	-	-	-	-	320	0,00%	0,00%	0,91%	320	320	320	320				
	Cilem	-	-	-	-	272	0,00%	0,00%	1,53%	272	272	272	272				
	Gadai	-	-	-	-	48	0,00%	0,00%	0,28%	48	48	48	48				
4	CFG	18.567	18.075	17.721	21.023	19.251	6,99%	5,66%	6,64%	3.302	2.456	2.948	2.948				
	CF 1	18.567	16.819	16.551	20.006	19.251	11,96%	10,78%	13,01%	3.454	1.438	3.187	3.187				
	Total Griya	18.403	16.440	16.112	19.251	18.666	12,54%	11,70%	13,98%	3.139	848	2.812	2.812				
	Oto	164	379	439	754	58	1,95%	2,76%	4,68%	315	590	375	375				
	CF 2	-	1.256	1.170	1.017	984	0,00%	0,73%	0,62%	(152)	1.017	(239)	(239)				
	Mitraguna & Others	-	1.072	984	1.017	824	0,02%	0,52%	0,67%	33	1.017	(55)	(55)				
	Pensiun	-	184	186	-	186	0,00%	0,00%	1,57%	186	186	186	186				
	Total Pembiayaan	5.957	13.315	13.170	13.914	1.655	3,19%	3,35%	744	7.957	599	0,66%	80,22%	-2,7%	0,66%	80,22%	-2,7%

Asset & 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	380.203	400.234	427.134	46.931			2.79	3.08	3.11	0.03
2	Contribution Margin	16.067	19.								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	48.580	43.380	6.069	(5.200)	(8.165)	-15,84%	26.770	161,17%	28.863	150,30%	14.518
2	Tabungan	236.060	261.490	268.725	270.520	1.654	1.795	9.030	3,45%	34.460	14,60%	257.992	104,86%	12.528
3	Deposito	132.723	128.999	108.571	108.573	(2.769)	2	(20.426)	-15,83%	(24.150)	-18,20%	133.832	81,13%	(25.260)
	Total	385.393	442.035	425.876	422.473	4.953	(3.402)	(19.561)	-4,43%	37.081	9,62%	420.687	100,42%	1.786
	CASA	252.670	313.035	317.305	313.901	7.723	(3.404)	865	0,28%	61.230	24,23%	286.855	109,43%	27.046
	(%) CASA	65,56%	70,82%	74,51%	74,30%									
	FDR	115,76%	125,82%	131,80%	132,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	42.374	42.393	19	(10.069)	-19,19%	851	2,05%		-	0,00%	42.393
2	Giro ISE	8.627	8.734	11.777	11.785	8	3.051	34,93%	3.158	36,61%			0,00%	11.785
3	Tabungan ISE	5.900	14.152	17.677	17.688	11	3.535	24,98%	11.788	199,79%			0,00%	17.688
4	Deposito ISE	27.015	29.575	12.920	12.920	0	(16.655)	-56,31%	(14.095)	-52,17%			0,00%	12.920
5	CIF ISE	181	211	211	211	0	0	0,00%	30	16,57%			0,00%	211

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	254.935	89.000	-	-89.000	85.148	-3.260	70.540	3.260	191.222	133,32%	63.713
	Linkage	161.832	240.200	238.869	62.300	-	(62.300)	87.708	-1.332	77.037	1.332	164.906	144,85%	73.963
	Non-Linkage	22.563	17.995	16.066	26.700	-	-26.700	-2.559	-1.928	-6.497	1.928	26.316	61,05%	(10.250)
	• Local Champion	13.053	13.825	13.484	26.700	-	-26.700	-3.22	-341	431	341	14.262	94,55%	(778)
	• Value Chain	9.510	4.169	2.583	-	-	-	-2.237	-1.587	-6.928	1.587	12.055	21,42%	(9.472)
2	MBG	15.807	20.460	20.442	1.100	655	-445	461	-19	4.635	674	21.559	94,82%	(1.117)
	KUR	15.684	19.746	19.739	900	655	-245	264	-6	4.055	661	21.276	92,78%	(1.537)
	Non KUR	123	715	702	200	-	-200	198	-12	580	12	283	248,40%	420
3	PWG	19.902	32.755	34.624	5.257	7.106	1.848	1.389	1.869	14.722	5.236	35.985	96,22%	(1.361)
	Cilem	10.166	18.541	20.793	2.755	3.424	668	1.349	2.253	10.628	1.171	21.740	95,65%	(946)
	Gadai	9.737	14.214	13.831	2.502	3.682	1.180	40	-383	4.094	4.065	14.245	97,09%	(414)
4	CFG	226.020	244.752	251.293	9.346	11.371	2.025	1.703	6.541	25.274	4.830	250.409	100,35%	884
	CF 1	15.856	23.020	24.197	2.152	1.600	-552	529	1.177	8.341	423	18.857	128,32%	5.340
	Total Griya	12.125	18.638	20.043	1.500	1.600	100	0	1.405	7.917	195	12.907	155,29%	7.136
4	• Total Non Program	12.125	18.638	20.043	1.500	1.600	100	907	1.405	7.917	195	12.907	155,29%	7.136
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.154	652	-	-652	529	-228	423	228	5.950	69,82%	(1.796)
	CF 2	210.163	221.732	227.096	7.194	9.771	2.577	1.174	5.364	16.933	4.407	231.552	98,08%	(4.456)
	Mitraguna & Others	179.175	185.964	190.892	7.181	9.043	1.862	1.766	4.928	11.718	4.115	198.377	96,23%	(7.484)
	Pensiun	30.988	35.768	36.204	13	728	715	-592	436	5.215	292	33.176	109,13%	3.028
	Total Pembiayaan	446.124	556.162	561.294	104.703	19.132	-85.571	88.702	5.132	115.171	14.000	499.175	112,44%	62.119

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	29-Dec-25				31-Dec-24	30-Nov-25	29-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	417	254	61	592	2,64%	0,30%	2,90%	531	176	338			
	KUR	294	254	61	592	1,87%	0,31%	3,00%	531	298	338			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	873	873	873			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	596	596	596			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	276	276	276			
4	CFG	3.141	2.689	4.421	5.505	1,39%	1,81%	1,70%	1.084	2.364	2.816			
	CF 1	52	41	143	189	0,33%	0,62%	0,78%	46	137	148			
	Total Griya	52	41	40	39	0,43%	0,22%	0,19%	(1)	(13)	(2)			
	Oto	-	-	102	150	0,00%	2,34%	3,61%	48	150	150			
	CF 2	3.089	2.648	4.278	5.316	1,47%	1,93%	2,34%	1.038	2.226	2.668			
	Mitraguna & Others	2.920	2.648	3.836	4.877	1,63%	2,06%	2,55%	1.041	1.957	2.229			
	Pensiun	-	-	443	439	0,55%	1,24%	1,21%	(3)	269	439			
	Total Pembiayaan	4.675	5.136	4.752	4.448	1,05%	0,85%	0,79%	(304)	(228)	(689)	1,06%	-33,55%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Oct-25	Oct-24	Oct-25	Oct-25		
1	Asset (Retail) T	438.247	453.809	476.008	37.761		3.14	3.38	3.38	(0,00)			0,24	
2	Contribution Margin	17.558	22.485	20.243	2.685	-15,3%	2.716	3.360	3.531	171			815	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	498.583	604.903	(189.493)	106.320	102.621	20,43%	(24.067)	-3,83%	710.323	85,16%	(105.420)
2	Tabungan	522.123	612.606	611.945	612.952	78.303	1.007	346	0,06%	90.829	17,40%	554.516	110,54%	58.436
3	Deposito	264.012	230.344	231.788	229.778	(13.229)	(2.010)	(566)	-0,25%	(34.234)	-12,97%	264.620	86,83%	(34.842)
	Total	1.415.106	1.345.232	1.342.316	1.447.634	(124.419)	105.318	102.402	7,61%	32.527	2,30%	1.529.459	94,65%	(81.825)
	CASA	1.151.094	1.114.888	1.110.528	1.217.856	(111.190)	107.328	102.967	9,24%	66.762	5,80%	1.264.839	96,29%	(46.983)
	(%) CASA	81,34%	82,88%	82,73%	84,13%									
	FDR	55,59%	68,66%	68,58%	63,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	47.776	47.944		168	(1.569)	-3,17%	8.335	21,04%	-	0,00%	47.944
2	Giro ISE	24.819	26.480	26.732	26.853		121	373	1,41%	2.033	8,19%	-	0,00%	26.853
3	Tabungan ISE	14.728	20.972	18.983	19.030		47	(1.942)	-9,26%	4.302	29,21%	-	0,00%	19.030
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%	-	0,00%	2.061
5	CIF ISE	155	175	175	175		0	0	0,00%	20	12,90%	-	0,00%	175

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	577.910	89.952	190	-89.762	90.687	-8.583	84.773	8.773	524.148	110,26%	53.762
	Linkage	388.874	450.575	447.158	88.200	-	(88.200)	84.653	-3.417	58.284	3.417	401.901	111,26%	45.256
	Non-Linkage	104.263	135.918	130.752	1.752	190	-1.562	6.034	-5.166	26.489	5.356	122.246	106,96%	8.506
	• Local Champion	71.739	90.083	85.550	1.500	-	-1.500	6.354	-4.533	13.811	4.533	76.862	111,30%	8.688
	• Value Chain	32.524	45.835	45.202	252	190	(62)	-320	-633	12.678	823	45.385	99,60%	(182)
2	MBG	11.179	17.002	17.126	1.250	600	-650	766	123	5.947	477	15.758	108,68%	1.368
	KUR	10.795	16.732	16.862	1.250	600	-650	773	130	6.067	470	15.252	110,55%	1.610
	Non KUR	384	270	264	-	-	0	-7	-7	-120	7	505	52,23%	(241)
3	PWG	42.303	69.807	72.019	15.861	13.337	-2.523	5.374	2.213	29.717	11.125	64.428	111,78%	7.591
	Cilem	16.301	31.198	33.422	3.980	3.980	1	1.799	2.224	17.121	1.756	36.881	90,62%	(3.459)
	Gadai	26.001	38.609	38.597	11.881	9.357	-2.524	3.575	-12	12.596	9.369	27.547	140,11%	11.049
4	CFG	239.992	250.295	253.527	5.498	8.943	3.446	-1.767	3.231	13.535	5.712	267.745	94,69%	(14.219)
	CF 1	49.326	55.954	56.899	1.511	1.937	427	-242	946	7.573	992	52.741	107,88%	4.158
	Total Griya	38.490	43.621	44.586	1.291	1.450	159	0	965	6.096	485	39.379	113,22%	5.207
	• Total Non Program	38.490	43.621	44.586	1.291	1.450	159	250	965	6.096	485	39.379	113,22%	5.207
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.313	219	487	268	-242	-19	1.477	507	13.362	92,15%	(1.048)
	CF 2	190.665	194.341	196.627	3.987	7.006	3.019	-1.526	2.286	5.962	4.720	215.005	91,45%	(18.377)
	Mitraguna & Others	156.155	162.005	164.335	3.474	6.598	3.124	-1.703	2.331	8.180	4.267	178.005	92,32%	(13.670)
	Pensiun	34.510	32.337	32.292	513	408	-105	178	-45	-2.218	453	36.999	87,28%	(4.707)
	Total Pembiayaan	786.611	923.597	920.581	112.560	23.071	-89.489	95.059	-3.016	133.971	26.086	872.079	105,56%	48.503

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				MtD	YtD				%	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	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
4	CFG	4.445	2.548	3.699	2.737	0,60%	1,48%	1,08%	(962)	1.292	189						
	CF 1	161	732	2.349	708	0,33%	4,20%	1,24%	(1.641)	547	(24)						
	Total Griya	152	572	2.195	558	0,39%	5,03%	1,25%	(1.637)	406	(14)						
	Oto	9	160	154	150	0,08%	1,25%	1,22%	(4)	141	(10)						
	CF 2	1.284	1.816	1.350	2.029	0,67%	0,69%	1,03%	680	745	214						
	Mitraguna & Others	1.284	1.448	979	1.220	0,82%	0,60%	0,74%	241	(64)	(228)						
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-						
	Total Pembiayaan	4.445	4.149	3.338	3.703	0,62%	0,36%	0,40%	365	(1.176)	(446)	0,12%	70,50%	-0,3%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				MtD	YtD				%	Penc.	Gap
1	Asset (Retail) T	1.335.686	1.415.515	1.474.602												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	27.137	30.609	(9.448)	3.472	2.147	7,54%	2.466	8,76%	39.098	78,29%	(8.488)
2	Tabungan	312.220	335.697	346.279	352.029	573	5.751	16.332	4,87%	39.809	12,75%	334.511	105,24%	17.518
3	Deposito	88.440	68.089	71.864	70.918	(2.247)	(946)	2.828	4,15%	(17.522)	-19,81%	89.381	79,34%	(18.463)
	Total	428.803	432.249	445.280	453.556	(11.123)	8.276	21.307	4,93%	24.753	5,77%	462.990	97,96%	(9.434)
	CASA	340.363	364.159	373.416	382.638	(8.875)	9.222	18.479	5,07%	42.275	12,42%	373.609	102,42%	9.029
	(%) CASA	79,38%	84,25%	83,86%	84,36%									
	FDR	84,89%	91,40%	90,58%	88,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	46.252	46.392		141	2.713	6,21%	6.111	15,17%	-	0,00%	46.392
2	Giro ISE	7.566	4.370	6.573	6.706		133	2.336	53,44%	(860)	-11,37%	-	0,00%	6.706
3	Tabungan ISE	32.715	39.309	39.679	39.687		8	377	0,96%	6.971	21,31%	-	0,00%	39.687
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%	-	0,00%	207

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.105	-	-	0	-815	-847	-5.864	847	73.583	70,81%	(21.478)
	Linkage	31.740	28.625	28.330	-	-	-	-297	-296	-3.410	296	38.430	73,72%	(10.101)
	Non-Linkage	26.229	24.327	23.775	-	-	0	-517	-552	-2.454	552	35.153	67,63%	(11.378)
	• Local Champion	25.361	21.619	21.083	-	-	0	-502	-536	-4.279	536	27.992	75,32%	(6.910)
	• Value Chain	867	2.708	2.692	-	-	-	-15	-15	1.825	15	7.160	37,60%	(4.468)
2	MBG	34.002	30.083	30.983	700	1.800	1.100	-596	900	-3.019	900	35.710	86,76%	(4.727)
	KUR	32.921	28.859	29.785	700	1.800	1.100	-571	926	-3.136	874	34.485	86,37%	(4.700)
	Non KUR	1.081	1.224	1.198	-	-	0	-24	-26	117	26	1.225	97,78%	(27)
3	PWG	9.475	21.262	22.760	3.944	4.071	127	1.878	1.498	13.285	2.573	29.851	76,24%	(7.091)
	Cilem	5.148	13.382	13.896	1.657	1.202	-455	1.083	514	8.748	688	19.940	69,69%	(6.044)
	Gadai	4.327	7.880	8.864	2.287	2.869	582	796	984	4.537	1.885	9.911	89,44%	(1.047)
4	CFG	262.577	290.785	297.465	4.998	10.757	5.759	1.832	6.680	34.888	4.076	286.430	103,85%	11.035
	CF 1	159.367	166.652	169.852	580	5.283	4.703	-174	3.200	10.485	2.083	162.301	104,65%	7.550
	Total Griya	139.426	143.053	146.429	-	4.813	4.813	0	3.376	7.003	1.437	140.190	104,45%	6.239
4	• Total Non Program	139.426	143.053	146.429	-	4.813	4.813	-2.889	3.376	7.003	1.437	140.190	104,45%	6.239
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.423	580	470	-110	-174	-176	3.482	646	22.111	105,93%	1.312
	CF 2	103.210	124.133	127.613	4.418	5.474	1.056	2.007	3.480	24.403	1.994	124.128	102,81%	3.485
	Mitraguna & Others	99.172	118.844	122.318	4.388	5.424	1.036	2.034	3.474	23.146	1.950	117.952	103,70%	4.367
	Pensiun	4.038	5.289	5.295	30	50	20	-27	6	1.257	44	6.177	85,72%	(882)
	Total Pembiayaan	364.023	395.082	403.312	9.642	16.628	6.986	2.300	8.231	39.290	8.397	425.574	94,77%	(22.261)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	30	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(30)					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	30	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(30)					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	872	1.641	1.419	966	2.579	4.72%	3.12%	(453)	94	(675)							
	KUR	703	1.487	1.263	966	2.14%	4.38%	3.24%	(297)	263	(521)							
	Non KUR	169	154	156	-	15,61%	12,75%	0,00%	(156)	(169)	(154)							
3	PWG	-	-	-	471	0,00%	0,00%	0,00%	2,07%	471	471							
	Cilem	-	-	-	377	0,00%	0,00%	0,00%	2,71%	377	377							
	Gadai	-	-	-	94	0,00%	0,00%	0,00%	1,06%	94	94							
4	CFG	4.689	3.445	2.895	6.429	1.79%	1,00%	1,00%	2,16%	3.533	1.740							
	CF 1	4.583	2.690	2.084	4.907	2.88%	1,25%	1,25%	2,89%	2.823	324							
	Total Griya	3.651	1.566	1.079	2.667	2.62%	0,75%	0,75%	1,82%	1.587	(985)							
	Oto	932	1.124	1.004	2.240	4,67%	4,26%	4,26%	9,56%	1.236	1.308							
	CF 2	106	755	812	1.522	0,10%	0,65%	0,65%	1,19%	710	1.416							
	Mitraguna & Others	106	755	812	1.522	0,11%	0,68%	0,68%	1,24%	710	1.416							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	3.318	8.754	7.533	7.757	0,91%	1,91%	1,91%	1,92%	224	4.439	(997)	0,00%	100,00%	-1,9%	0,00%	100,00%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	413.890	431.152	444.499	30.609	
2	Contribution Margin	22.373	28.098	23.223	850	-3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	96	81	21	(15)	12	18,17%	(137)	-62,75%	5.816	1,39%	(5.735)
2	Tabungan	144.169	164.349	164.828	165.764	1.752	936	1.414	0,86%	21.595	14,98%	156.198	106,12%	9.565
3	Deposito	10.918	21.051	22.146	22.146	909	0	1.095	5,20%	11.228	102,84%	11.620	190,58%	10.526
	Total	155.304	185.469	187.070	187.990	2.683	921	2.521	1,36%	32.686	21,05%	173.634	108,27%	14.356
	CASA	144.386	164.418	164.924	165.845	1.774	921	1.427	0,87%	21.458	14,86%	162.014	102,36%	3.831
	(%) CASA	92,97%	88,65%	88,16%	88,22%									
	FDR	134,72%	123,06%	123,52%	122,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.589	1.595		5	79	5,22%	334	26,54%	-	0,00%	1.595
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%	-	0,00%	0
3	Tabungan ISE	1.260	1.516	1.589	1.595		5	79	5,22%	335	26,57%	-	0,00%	1.595
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%	-	0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	• Local Champion	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	60.438	1.700	2.850	1.150	-418	849	5.524	2.001	61.295	98,60%	(857)
	KUR	53.824	58.285	59.163	1.700	2.850	1.150	-385	878	5.339	1.972	59.797	98,94%	(634)
	Non KUR	1.089	1.304	1.275	-	-	0	-32	-30	186	30	1.498	85,08%	(224)
3	PWG	2.063	7.845	8.428	473	969	496	79	584	6.365	385	10.922	77,17%	(2.494)
	Cilem	2.063	7.845	8.428	473	969	496	79	584	6.365	385	10.922	77,17%	(2.494)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.351	4.116	2.962	-1.155	1.534	1.396	10.353	1.565	161.312	99,40%	(961)
	CF 1	15.162	18.407	18.532	811	557	-255	980	125	3.370	432	16.602	111,62%	1.930
	Total Griya	4.320	3.786	3.749	-	-	0	0	-36	-571	36	4.736	79,16%	(987)
	• Total Non Program	3.984	3.473	3.439	-	-	0	-43	-34	-546	34	4.353	79,00%	(914)
	• Program	336	312	310	-	-	0	-2	-2	-26	2	383	80,95%	(73)
	Oto	10.841	14.622	14.783	811	557	-255	980	161	3.941	395	11.866	124,58%	2.917
	CF 2	134.836	140.548	141.819	3.305	2.405	-900	554	1.271	6.983	1.134	144.710	98,00%	(2.890)
	Mitraguna & Others	130.780	136.767	138.058	3.305	2.405	-900	728	1.291	7.278	1.114	139.644	98,86%	(1.586)
	Pensiun	4.056	3.781	3.761	-	-	0	-175	-20	-295	20	5.065	74,25%	(1.304)
	Total Pembiayaan	209.233	228.246	231.066	6.289	6.780	491	1.181	2.820	21.833	3.960	235.787	98,00%	(4.721)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	604	604	0,00%	0,00%	32,68%	604	604	604	-			
	Linkage	-	-	-	-	604	0,00%	0,00%	0,00%	604	604	604	-			
	Local Champion	-	-	-	-	604	0,00%	0,00%	0,00%	604	604	604	-			
	Value Chain	-	-	-	-	604	0,00%	0,00%	0,00%	604	604	604	-			
2	MBG	-	53	113	496	496	0,00%	0,19%	0,82%	383	496	442	-			
	KUR	-	-	113	494	494	0,00%	0,19%	0,84%	382	494	494	-			
	Non KUR	-	53	-	1	1	0,00%	0,00%	0,10%	1	1	(52)	-			
3	PWG	-	-	-	64	64	0,00%	0,00%	0,76%	64	64	64	-			
	Cilem	-	-	-	64	64	0,00%	0,00%	0,76%	64	64	64	-			
	Gadai	-	-	-	-	64	0,00%	0,00%	0,00%	64	64	64	-			
4	CFG	1.077	2.605	2.173	2.701	2.701	0,72%	1,37%	1,68%	528	1.625	96	-			
	CF 1	278	426	376	822	822	1,83%	2,04%	4,43%	446	544	395	-			
	Total Griya	278	253	109	347	347	6,43%	2,87%	9,26%	239	69	94	-			
	Oto	-	173	267	474	474	0,00%	1,83%	3,21%	207	474	301	-			
	CF 2	799	2.179	1.797	1.880	1.880	0,59%	1,28%	1,33%	83	1.081	(299)	-			
	Mitraguna & Others	799	2.179	1.797	1.880	1.880	0,61%	1,31%	1,36%	83	1.081	(299)	-			
	Pensiun	-	-	-	-	68	0,00%	0,00%	1,80%	-	-	-	-			
	Total Pembiayaan	954	1.822	2.126	2.461	2.461	0,46%	0,93%	1,06%	335	1.507	639	0,14%	86,77%	-0,9%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Posisi	Oct-24	Oct-25
1	Asset (Retail) T	207.702	214.060	230.721	230.721	23.019		PHR	3,30	3,37	3,35
2	Contribution Margin	8.723	11.297	11.039	11.039	2.316	-26,6%	CIF Payroll	673	604	593

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.084	2.136	(8)	52	(88)	-3,94%	1.898	798,32%	5.704	37,44%	(3.568)
2	Tabungan	85.480	97.428	100.459	101.441	3.265	981	4.012	4,12%	15.961	18,67%	95.843	105,84%	5.598
3	Deposito	55.765	41.842	40.693	40.693	(49)	0	(1.149)	-2,75%	(15.072)	-27,03%	56.657	71,82%	(15.964)
	Total	141.483	141.493	143.236	144.269	3.207	1.033	2.776	1,96%	2.786	1,97%	158.204	91,19%	(13.935)
	CASA	85.718	99.652	102.543	103.576	3.256	1.033	3.925	3,94%	17.859	20,83%	101.547	102,00%	2.030
	(%) CASA	60,59%	70,43%	71,59%	71,79%									
	FDR	57,51%	63,37%	64,73%	64,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.321	2.321		0	(54)	-2,29%	1.984	588,72%	-	0,00%	2.321
2	Giro ISE	44	2.016	1.874	1.874		0	(142)	-7,05%	1.830	4114,40%		0,00%	1.874
3	Tabungan ISE	293	359	447	447		0	88	24,48%	155	52,81%		0,00%	447
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	98	98	98		0	0	0,00%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.190	26.232	1.050	1.270	220	-30	43	-2.358	1.227	29.195	89,85%	(2.962)
	KUR	28.019	25.654	25.711	1.050	1.270	220	-14	58	-2.307	1.212	28.469	90,31%	(2.758)
	Non KUR	572	536	521	-	-	0	-16	-15	-51	15	726	71,80%	(205)
3	PWG	2.056	6.594	7.410	534	1.127	593	257	816	5.353	311	8.284	89,45%	(874)
	Cilem	2.056	6.594	7.410	534	1.127	593	257	816	5.353	311	8.284	89,45%	(874)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	59.075	1.568	2.989	1.421	842	2.188	8.350	801	59.828	98,74%	(753)
	CF 1	3.683	6.276	6.728	-	543	543	-153	452	3.045	91	4.803	140,08%	1.925
	Total Griya	695	353	348	-	-	0	0	-5	-347	5	987	35,25%	(639)
	• Total Non Program	695	353	348	-	-	0	0	-5	-347	5	987	35,25%	(639)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	6.380	-	543	543	-153	456	3.392	87	3.816	167,19%	2.564
	CF 2	47.042	50.610	52.347	1.568	2.446	878	995	1.737	5.305	709	55.025	95,13%	(2.678)
	Mitraguna & Others	38.019	40.795	42.599	1.568	2.446	878	1.067	1.804	4.580	642	45.186	94,28%	(2.587)
	Pensiun	9.023	9.815	9.748	-	-	0	-72	-67	725	67	9.839	99,07%	(92)
	Total Pembiayaan	81.372	89.670	92.717	3.152	5.386	2.235	1.069	3.047	11.345	2.339	97.307	95,28%	(4.590)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-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	574	300	215	1.359	2,01%	0,82%	5,18%	1.144	785	1.059							
	KUR	574	300	215	1.309	2,05%	0,84%	5,09%	1.094	735	1.009							
	Non KUR	-	-	-	50	0,00%	0,00%	9,59%	50	50	50							
3	PWG	-	-	-	216	0,00%	0,00%	2,91%	216	216	216							
	Cilem	-	-	-	216	0,00%	0,00%	2,91%	216	216	216							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	234	933	583	2.343	0,46%	1,03%	3,97%	1.759	2.108	1.409							
	CF 1	134	320	301	1.919	4,50%	5,08%	30,07%	1.618	1.784	1.599							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	134	320	301	1.919	4,50%	5,08%	30,07%	1.618	1.784	1.599							
	CF 2	100	613	283	424	0,21%	0,56%	0,81%	141	324	(189)							
	Mitraguna & Others	-	201	203	346	0,00%	0,50%	0,81%	143	346	145							
	Pensiun	100	412	80	78	1,10%	0,81%	0,80%	(2)	(22)	(334)							
	Total Pembiayaan	315	742	771	515	0,39%	0,86%	0,56%	(256)	200	(227)	0,04%	93,18%	-0,5%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	148.321	142.483	139.289	(9.032)	
2	Contribution Margin	4.450	6.308	5.378	928	-20,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,16	3,84	3,90	0,06	0,74
CIF Payroll	594	641	660	19	66

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	41.659	41.822	1.972	163	(5.303)	-11,25%	21.649	107,32%	27.208	153,71%	14.613
2	Tabungan	135.101	153.880	155.648	156.272	8.266	624	2.392	1,55%	21.170	15,67%	147.092	106,24%	9.180
3	Deposito	28.599	26.589	26.423	26.423	384	0	(165)	-0,62%	(2.176)	-7,61%	29.253	90,33%	(2.829)
	Total	183.873	227.593	223.730	224.517	10.622	786	(3.077)	-1,35%	40.643	22,10%	203.553	110,30%	20.964
	CASA	155.274	201.005	197.307	198.093	10.238	786	(2.912)	-1,45%	42.819	27,58%	174.300	113,65%	23.793
	(%) CASA	84,45%	88,32%	88,19%	88,23%									
	FDR	85,47%	88,46%	91,91%	91,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.385	14.391		6	140	0,99%	5.722	66,01%	-	0,00%	14.391
2	Giro ISE	6.094	191	225	225		0	34	17,59%	(5.869)	-96,31%	-	0,00%	225
3	Tabungan ISE	2.575	12.260	12.361	12.366		6	107	0,87%	9.791	380,25%	-	0,00%	12.366
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!	-	0,00%	1.800
5	CIF ISE	121	141	141	141		0	0	0,00%	20	16,53%	-	0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	36.932	1.450	1.975	525	273	709	7.043	1.266	34.712	106,39%	2.220
	KUR	29.147	35.310	36.049	1.450	1.975	525	310	739	6.902	1.236	33.704	106,96%	2.346
	Non KUR	742	913	883	-	-	0	-38	-30	141	30	1.009	87,49%	(126)
3	PWG	5.787	18.975	20.681	3.092	2.888	-204	1.201	1.706	14.894	1.182	22.274	92,85%	(1.593)
	Cilem	4.662	15.117	16.837	1.968	2.313	345	1.328	1.721	12.176	592	17.028	98,88%	(190)
	Gadai	1.126	3.858	3.843	1.124	575	-549	-127	-15	2.718	590	5.246	73,26%	(1.403)
4	CFG	121.436	146.124	148.028	5.468	4.757	-711	3.459	1.904	26.592	2.853	132.134	112,03%	15.895
	CF 1	20.925	20.500	21.391	-	1.150	1.150	-188	890	465	260	22.241	96,17%	(851)
	Total Griya	15.996	15.201	16.280	-	1.150	1.150	0	1.079	284	72	16.338	99,64%	(58)
1	• Total Non Program	15.996	15.201	16.120	-	990	990	-75	918	124	72	0	0,00%	160
	• Program	-	-	160	-	160	160	0	160	160	-	5.903	86,58%	(792)
	Oto	4.930	5.299	5.110	-	-	0	-188	-189	181	189	109.892	115,24%	16.745
	CF 2	100.511	125.624	126.638	5.468	3.607	-1.861	3.647	1.014	26.127	2.593	72.328	117,07%	12.348
	Mitraguna & Others	63.905	83.472	84.675	4.558	3.515	-1.043	3.336	1.203	20.770	2.312	37.565	111,71%	4.398
	Pensiun	36.606	42.152	41.963	910	92	-818	311	-190	5.357	282			
	Total Pembiayaan	157.150	201.322	205.641	10.010	9.620	-390	4.933	4.319	48.491	5.301	189.158	108,71%	16.483

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-					
2	MBG	179	179	32	401	0,60%	0,09%	1,09%	369	222	222							
	KUR	179	124	32	401	0,61%	0,09%	1,11%	369	222	277							
	Non KUR	-	55	-	-	0	0,00%	0	0,00%	-	-	(55)						
3	PWG	74	-	-	-	460	1,27%	0,00%	2.23%	460	387	460						
	Cilem	74	-	-	-	433	1,58%	0,00%	2,57%	433	360	433						
	Gadai	-	-	-	-	27	0,00%	0,00%	0,70%	27	27	27						
4	CFG	1.115	2.206	812	4.100	0,92%	0,56%	2,77%	3.289	2.986	1.895							
	CF 1	120	73	-	-	1.077	0,57%	0,00%	5,03%	1.077	957	1.004						
	Total Griya	-	-	-	-	930	0,00%	0,00%	5,71%	930	930	930						
	Oto	120	73	-	-	147	2,43%	0,00%	2,88%	147	27	74						
	CF 2	995	2.132	812	3.024	0,99%	0,65%	2,39%	2.212	2.029	891							
	Mitraguna & Others	254	1.562	492	2.755	0,40%	0,59%	3,25%	2.263	2.501	1.193							
	Pensiun	740	570	319	269	2,02%	0,76%	0,64%	(51)	(472)	(301)							
	Total Pembiayaan	35	1.476	1.827	1.480	0,02%	0,91%	0,72%	(347)	1.445	4	0,06%	91,87%	-0,7%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	Dec-24	Oct-25	Growth (YoY)				Oct-24	Sep-25				%	Penc.	Gap
1	Asset (Retail) T	165.705	185.470	218.772	53.067				2.77	3.04	3.07	0.04	0.31			
2	Contribution Margin	7.892	9.852	7.891	(1)	0,0%			1.621	1.536	1.110	(426)	(511)			

Asset & Contribution Margin

PHR & Payroll

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

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	144	150	8	6	13	9,73%	(310)	-67,32%	5.769	2,61%	(5.618)
2	Tabungan	104.069	106.823	105.895	105.765	1.148	(131)	(1.058)	-0,99%	1.696	1,63%	114.310	92,52%	(8.546)
3	Deposito	24.703	24.802	24.629	24.629	145	0	(173)	-0,70%	(74)	-0,30%	25.533	96,46%	(904)
	Total	129.233	131.762	130.669	130.544	1.301	(125)	(1.218)	-0,92%	1.312	1,01%	145.612	89,65%	(15.067)
	CASA	104.530	106.960	106.040	105.915	1.156	(125)	(1.045)	-0,98%	1.386	1,33%	120.079	88,20%	(14.164)
	(%) CASA	80,88%	81,18%	81,15%	81,13%									
	FDR	125,49%	144,26%	146,68%	146,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.098	2.128		30	(378)	-15,10%	(1.906)	-47,25%	-	0,00%	2.128
2	Giro ISE	415	71	112	115		3	44	62,07%	(301)	-72,33%		0,00%	115
3	Tabungan ISE	3.618	2.435	1.986	2.013		27	(422)	-17,35%	(1.605)	-44,37%		0,00%	2.013
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	146	146	146		0	0	0,00%	27	22,69%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.322	22.384	765	850	85	-200	63	-510	787	25.007	89,51%	(2.623)
	KUR	22.067	21.177	21.284	585	850	265	-345	107	-782	743	24.038	88,54%	(2.754)
	Non KUR	827	1.144	1.100	180	-	-180	145	-44	273	44	969	113,54%	131
3	PWG	1.733	7.305	7.423	482	509	27	17	118	5.690	391	11.387	65,19%	(3.964)
	Cilem	1.733	7.305	7.423	482	509	27	17	118	5.690	391	11.387	65,19%	(3.964)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	161.858	5.955	5.557	-398	2.230	1.402	24.307	4.155	159.690	101,36%	2.168
	CF 1	5.904	8.366	7.784	187	-	-187	375	-582	1.880	582	8.628	90,22%	(844)
	Total Griya	1.926	1.730	1.713	-	0	0	-18	-213	18	-	2.635	64,98%	(923)
4	• Total Non Program	1.926	1.730	1.713	-	0	0	-18	-213	18	-	2.635	64,98%	(923)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.072	187	-	-187	375	-564	2.093	564	5.993	101,32%	79
	CF 2	131.647	152.090	154.074	5.768	5.557	-211	1.855	1.984	22.427	3.573	151.062	101,99%	3.012
	Mitraguna & Others	65.693	84.995	86.844	5.613	4.432	-1.181	3.295	1.849	21.151	2.583	83.123	104,48%	3.721
	Pensiun	65.954	67.095	67.230	155	1.125	970	-1.440	135	1.276	990	67.939	98,96%	(709)
	Total Pembiayaan	162.178	190.083	191.666	7.201	6.916	-286	2.047	1.583	29.488	5.333	196.085	97,75%	(4.419)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	640	514	469	1.520		2,80%	2,10%	6,79%	1.051	880	1.006				
	KUR	508	460	469	1.520		2,30%	2,22%	7,14%	1.051	1.012	1.060				
	Non KUR	132	54	-	-		15,90%	0,00%	0,00%	-	(132)	(54)				
3	PWG	-	-	-	-		316	0,00%	0,00%	4,26%	316	316	316			
	Cilem	-	-	-	-		316	0,00%	0,00%	4,26%	316	316	316			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.035	272	-	372		0,75%	0,00%	0,23%	372	(663)	100				
	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	-	38	38	37		0,79%	0,00%	0,24%	372	(663)	100				
	Mitraguna & Others	-	38	38	37		0,00%	0,00%	0,04%	(0)	37	(1)				
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	306	314	477	556		0,19%	0,25%	0,29%	79	250	242		0,85%	-194,33%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	161.454	165.916	191.691	30.237	
2	Contribution Margin	6.104	7.913	8.525	2.421	-39,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,61	2,90	2,93	0,03	0,31
CIF Payroll	1.079	1.359	1.459	100	380

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	21.312	21.323	10	883	4,32%	19.457	1042,82%	-	0,00%	21.323
2	Giro ISE	28	33	34	35	0	2	5,75%	6	21,68%		0,00%	35
3	Tabungan ISE	1.837	18.807	19.678	19.688	10	881	4,68%	17.851	971,52%		0,00%	19.688
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	78	78	78	0	0	0,00%	38	95,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.154	-	-	0	-41	-15	-501	15	1.656	69,72%	(501)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.154	-	-	0	-41	-15	-501	15	1.656	69,72%	(501)
	• Local Champion	1.656	1.169	1.154	-	-	0	-41	-15	-501	15	1.656	69,72%	(501)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.351	2.890	2.301	-589	220	149	2.542	2.152	64.246	93,94%	(3.896)
	KUR	55.256	56.946	56.955	2.890	2.050	-840	344	9	1.699	2.041	61.291	92,93%	(4.335)
	Non KUR	2.553	3.256	3.395	-	251	251	124	139	842	112	2.956	114,86%	439
3	PWG	4.560	21.203	21.636	2.441	1.735	-706	1.569	433	17.076	1.302	17.879	121,01%	3.757
	Cilem	4.560	21.203	21.636	2.441	1.735	-706	1.569	433	17.076	1.302	17.879	121,01%	3.757
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	99.199	3.079	2.772	-306	1.985	1.360	18.337	1.413	93.189	106,45%	6.010
	CF 1	35.630	44.241	45.120	394	1.641	1.248	-124	879	9.490	762	37.878	119,12%	7.242
	Total Griya	16.876	22.071	22.003	-	158	158	0	-68	5.127	225	18.078	121,71%	3.925
	• Total Non Program	11.817	17.375	17.187	-	-	0	-415	-188	5.370	188	12.305	139,68%	4.882
	• Program	5.059	4.695	4.815	-	158	158	-40	120	-243	38	5.773	83,41%	(958)
	Oto	18.754	22.170	23.117	394	1.484	1.090	-124	947	4.363	537	19.800	116,76%	3.317
	CF 2	45.232	53.598	54.079	2.685	1.131	-1.554	2.109	480	8.846	651	55.311	97,77%	(1.233)
	Mitraguna & Others	44.353	52.413	52.949	2.409	1.131	-1.278	1.854	536	8.597	595	53.401	99,15%	(452)
	Pensiun	880	1.185	1.129	276	-	-276	255	-56	250	56	1.910	59,13%	(781)
	Total Pembiayaan	144.886	180.413	182.339	8.409	6.808	-1.601	3.733	1.926	37.453	4.882	176.970	103,03%	5.369

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	185	68,36%	0,00%	16,05%	185	(947)	185			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	185	68,36%	0,00%	16,05%	185	(947)	185			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	876	860	2.095	0,03%	1,43%	3,47%	1.236	2.080	1.220			
	KUR	16	781	764	1.848	0,03%	1,34%	3,24%	1.084	1.832	1.066			
	Non KUR	-	94	95	248	0,00%	2,93%	7,29%	152	248	153			
3	PWG	36	-	-	824	0,78%	0,00%	3,81%	824	789	824			
	Cilem	36	-	-	824	0,78%	0,00%	3,81%	824	789	824			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.606	1.453	1.893	1,24%	1,49%	1,91%	439	891	287			
	CF 1	1.001	1.606	1.453	1.715	2,81%	3,28%	3,80%	262	714	109			
	Total Griya	582	882	696	1.090	3,45%	3,15%	4,95%	393	507	207			
	Oto	419	724	757	626	2,23%	3,41%	2,71%	(131)	207	(98)			
	CF 2	-	-	-	177	0,00%	0,00%	0,33%	177	177	177			
	Mitraguna & Others	-	-	-	177	0,00%	0,00%	0,34%	177	177	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.481	2.313	4.997	1,51%	1,28%	2,74%	2.685	2.813	2.516	0,56%	79,59%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	278	-	74	669	0,48%	0,12%	1,11%	595	391	669			
	KUR	271	-	74	574	0,49%	0,13%	1,01%	500	303	574			
	Non KUR	8	-	-	95	0,30%	0,00%	2,81%	95	88	95			
	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CFG	1.388	1.745	1.998	1.976	1,72%	2,04%	1,99%	(22)	588	231			
4	CF 1	693	742	1.003	989	1,94%	2,27%	2,19%	(14)	296	247			
	Total Griya	592	631	622	613	3,51%	2,82%	2,79%	(9)	21	(18)			
	Oto	101	112	381	376	0,54%	1,72%	1,63%	(4)	275	264			
	CF 2	696	1.003	995	987	1,54%	1,86%	1,83%	(8)	292	(16)			
	Mitraguna & Others	696	1.003	995	987	1,57%	1,90%	1,86%	(8)	292	(16)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.646	1,15%	1,15%	1,45%	574	979	900	0,04%	97,31%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	141.121	145.538	825.396	684.275	
2	Contribution Margin	6.363	8.104	11.767	5.404	-84,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,13	3,86	3,78	(0,08)	0,66
CIF Payroll	430	659	1.635	976	1.205

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	294	296	64	2	(40)	-11,83%	263	801,28%	7.711	3,84%	(7.415)
2	Tabungan	95.230	94.353	94.095	95.926	(4.503)	1.831	1.573	1,67%	696	0,73%	105.081	91,29%	(9.155)
3	Deposito	25.200	24.085	24.097	24.097	(48)	0	12	0,05%	(1.103)	-4,38%	26.127	92,23%	(2.030)
	Total	120.463	118.773	118.486	120.318	(5.087)	1.832	1.545	1,30%	(145)	-0,12%	138.918	86,61%	(18.600)
	CASA	95.263	94.689	94.389	96.221	(4.439)	1.832	1.533	1,62%	959	1,01%	112.792	85,31%	(16.570)
	(%) CASA	79,08%	79,72%	79,66%	79,97%									
	FDR	167,21%	175,24%	175,85%	173,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.871	1.882		12	334	21,55%	866	85,20%	-	0,00%	1.882
2	Giro ISE	1	45	30	33		3	(12)	-26,70%	32	6310,39%		0,00%	33
3	Tabungan ISE	1.016	1.504	1.841	1.850		8	346	22,98%	834	82,08%		0,00%	1.850
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.418	60.898	60.645	1.821	1.590	-231	-239	-253	2.227	1.843	59.109	102,60%	1.536
	KUR	53.406	57.154	57.055	1.821	1.590	-231	-146	-99	3.650	1.689	53.926	105,80%	3.129
	Non KUR	5.013	3.744	3.590	-	-	0	-92	-154	-1.423	154	5.183	69,26%	(1.593)
3	PWG	7.973	12.469	13.070	961	1.305	344	107	601	5.097	704	16.407	79,66%	(3.337)
	Cilem	7.973	12.469	13.070	961	1.305	344	107	601	5.097	704	16.407	79,66%	(3.337)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	134.648	850	2.524	1.673	-2.928	-121	-393	2.645	162.470	82,88%	(27.822)
	CF 1	25.995	30.348	30.244	385	469	83	23	-103	4.249	572	29.370	102,98%	875
	Total Griya	13.277	16.005	15.975	-	115	115	0	-30	2.698	145	14.156	112,85%	1.819
4	• Total Non Program	13.277	16.005	15.975	-	115	115	-149	-30	2.698	145			
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.269	385	354	-32	23	-73	1.552	427	15.213	93,79%	(944)
	CF 2	109.045	104.421	104.403	465	2.055	1.590	-2.952	-17	-4.642	2.072	133.100	78,44%	(28.697)
	Mitraguna & Others	98.253	93.901	93.857	265	1.965	1.700	-3.105	-44	-4.396	2.009	119.849	78,31%	(25.991)
	Pensiun	10.792	10.520	10.546	200	90	-110	154	26	-246	64	13.252	79,58%	(2.706)
	Total Pembiayaan	201.431	208.136	208.363	3.632	5.419	1.787	-3.060	228	6.932	5.192	237.987	87,55%	(29.624)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-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	1.180	1.618	1.713	3.812	2.02%	2.81%	6,29%	2.100	2.633	2.195						
	KUR	896	1.153	1.281	3.022	1.68%	2.24%	5,30%	1.741	2.127	1.869						
	Non KUR	284	465	431	790	5,67%	11,52%	22,01%	359	506	326						
3	PWG	-	-	-	-	256	0,00%	0,00%	1,96%	256	256	256					
	Cilem	-	-	-	-	256	0,00%	0,00%	1,96%	256	256	256					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
4	CFG	795	1.639	2.264	3.987	0,59%	1,68%	2,96%	1.723	3.192	2.348						
	CF 1	92	107	224	997	0,35%	0,74%	3,30%	773	905	890						
	Total Griya	-	-	-	-	288	0,00%	0,00%	1,80%	288	288	288					
	Oto	92	107	227	227	0,72%	1,56%	4,97%	485	617	602						
	CF 2	704	1.532	2.040	2.990	0,65%	1,95%	2,86%	950	2.286	1.458						
	Mitraguna & Others	704	1.532	2.040	2.848	0,72%	2,17%	3,03%	808	2.144	1.316						
	Pensiun	-	-	-	-	142	0,00%	0,00%	1,35%	142	142	142					
	Total Pembiayaan	1.800	2.004	1.927	2.025	0,89%	0,93%	0,97%	98	225	21	0,13%	86,16%	-0,8%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	195.455	204.546	214.231	18.776		
2	Contribution Margin	6.170	7.563	6.650	480	-7,8%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,48	4,14	4,12	(0,02)	0,64
CIF Payroll	412	359	363	4	(49)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	96	174	272	78	(354)	-67,02%	(1.001)	-85,19%	5.025	3,46%	(4.851)
2	Tabungan	91.378	107.649	106.811	108.882	1.819	2.071	1.233	1,15%	17.505	19,16%	99.264	109,69%	9.618
3	Deposito	20.885	16.970	16.981	16.981	(128)	0	11	0,07%	(3.904)	-18,69%	21.629	78,51%	(4.648)
	Total	113.438	125.146	123.889	126.037	1.964	2.149	891	0,71%	12.599	11,11%	125.918	100,09%	120
	CASA	92.553	108.176	106.908	109.056	2.092	2.149	880	0,81%	16.503	17,83%	104.289	104,57%	4.767
	(%) CASA	81,59%	86,44%	86,29%	86,53%									
	FDR	111,58%	121,41%	124,47%	122,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.833	1.833		1	205	12,60%	420	29,70%	-	0,00%	1.833
2	Giro ISE	4	140	2	3		1	(138)	-98,15%	(2)	-40,21%		0,00%	3
3	Tabungan ISE	1.409	1.488	1.831	1.831		(0)	343	23,04%	422	29,92%		0,00%	1.831
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	0	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.159	2.875	2.955	80	781	938	3.971	2.017	67.018	92,75%	(4.859)
	KUR	54.166	56.888	57.927	2.875	2.955	80	910	1.039	3.761	1.916	62.682	92,41%	(4.755)
	Non KUR	4.022	4.333	4.232	-	-	0	-129	-101	210	101	4.337	97,59%	(105)
3	PWG	2.382	10.305	11.423	1.330	1.497	167	897	1.118	9.041	379	10.963	104,19%	460
	Cilem	2.382	10.305	11.423	1.330	1.497	167	897	1.118	9.041	379	10.963	104,19%	460
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	80.621	2.755	1.157	-1.598	1.572	209	14.678	948	74.165	108,71%	6.456
	CF 1	8.522	7.991	7.763	185	91	-94	-69	-228	-759	319	9.534	81,43%	(1.771)
	Total Griya	5.933	5.700	5.449	185	-	-185	0	-252	-485	252	6.197	87,93%	(748)
4	• Total Non Program	5.933	5.700	5.449	-	-	0	0	-252	-485	252	6.197	87,93%	(748)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.315	-	91	91	-69	24	-274	67	3.337	69,36%	(1.022)
	CF 2	57.421	72.421	72.858	2.570	1.066	-1.504	1.641	437	15.437	629	64.631	112,73%	8.227
	Mitraguna & Others	56.582	71.055	71.340	2.570	906	-1.664	1.649	284	14.757	622	63.055	113,14%	8.285
	Pensiun	838	1.366	1.518	-	160	160	-8	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	154.203	6.960	5.610	-1.351	3.250	2.265	27.634	3.344	152.201	101,32%	2.002

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-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	130	560	553	1.972		0,22%	0,90%	3,17%	1.419	1.842	1.412				
	KUR	123	305	175	1.616		0,23%	0,31%	2,79%	1.441	1.493	1.311				
	Non KUR	6	255	377	356		0,16%	8,71%	8,41%	(22)	349	101				
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	3,01%	344	344	344			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	3,01%	344	344	344			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	447	635	186	575		0,68%	0,23%	0,71%	389	127	(60)				
	CF 1	217	533	-	495		2,55%	0,00%	6,37%	495	278	(38)				
	Total Griya	-	533	-	411		0,00%	0,00%	7,54%	411	411	(122)				
	Oto	217	-	-	84		8,39%	0,00%	3,63%	84	(133)	84				
	CF 2	230	101	186	80		0,40%	0,26%	0,11%	(106)	(150)	(21)				
	Mitraguna & Others	230	101	186	80		0,41%	0,26%	0,11%	(106)	(150)	(21)				
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	47	201	621	347		0,04%	0,41%	0,22%	(275)	300	146		0,46%	-103,44%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-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	47	114	114	158		0,08%	0,19%	0,25%	44	111	44				
	KUR	-	36	36	80		0,00%	0,06%	0,14%	44	80	44				
	Non KUR	47	78	78	78		1,16%	1,79%	1,84%	-	31	(0)				
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-		0,00%</									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	6.893	6.893	263	(0)	3.354	94,75%	5.015	267,11%	4.551	151,45%	2.342
2	Tabungan	48.550	62.403	57.794	57.859	3.671	66	(4.544)	-7,28%	9.309	19,17%	56.302	102,77%	1.557
3	Deposito	7.602	13.430	10.890	10.790	(120)	(100)	(2.640)	-19,66%	3.188	41,94%	8.529	126,52%	2.262
	Total	58.030	79.373	75.577	75.543	3.814	(35)	(3.830)	-4,83%	17.513	30,18%	69.382	108,88%	6.161
	CASA	50.428	65.943	64.687	64.752	3.934	65	(1.190)	-1,81%	14.324	28,41%	60.853	106,41%	3.899
	(%) CASA	86,90%	83,08%	85,59%	85,72%									
	FDR	148,42%	125,88%	132,49%	132,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	604	604		1	93	18,14%	146	31,82%	-	0,00%	604
2	Giro ISE	360	411	464	464		0	53	12,85%	104	28,99%		0,00%	464
3	Tabungan ISE	99	100	140	140		1	40	39,85%	42	42,12%		0,00%	140
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.670	49.363	2.330	1.270	-1.060	641	-307	4.326	1.577	53.035	93,08%	(3.672)
	KUR	43.986	48.092	47.830	2.230	1.270	-960	580	-262	3.845	1.532	51.611	92,67%	(3.781)
	Non KUR	1.052	1.578	1.533	100	-	-100	60	-45	481	45	1.424	107,66%	109
3	PWG	3.221	9.211	9.968	1.024	1.067	43	688	757	6.747	310	9.152	108,91%	816
	Cilem	3.221	9.211	9.968	1.024	1.067	43	688	757	6.747	310	9.152	108,91%	816
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	40.800	1.002	921	-80	690	-237	2.929	1.159	44.519	91,65%	(3.719)
	CF 1	26.387	25.220	25.104	652	886	235	-13	-116	-1.284	1.003	27.205	92,27%	(2.102)
	Total Griya	5.331	5.249	5.189	-	-	0	0	-59	-141	59	5.544	93,61%	(354)
4	• Total Non Program	5.331	4.918	4.860	-	-	0	-58	-58	-470	58	5.544	87,68%	(683)
	• Program	-	330	329	-	-	0	-2	-2	329	2	0	0,00%	329
	Oto	21.057	19.971	19.914	652	886	235	-13	-57	-1.142	943	21.662	91,93%	(1.747)
	CF 2	11.484	15.817	15.696	350	35	-315	703	-121	4.212	156	17.313	90,66%	(1.617)
	Mitraguna & Others	8.469	10.930	10.833	-	35	35	375	-96	2.365	131	13.702	79,06%	(2.869)
	Pensiun	3.015	4.888	4.863	350	-	-350	327	-25	1.848	25	3.611	134,67%	1.252
	Total Pembiayaan	86.130	99.919	100.131	4.356	3.258	-1.098	2.019	213	14.001	3.045	106.706	93,84%	(6.575)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	293	285	119	0,91%	0,57%	0,24%	(166)	(290)	(174)				
	KUR	384	293	285	119	0,87%	0,59%	0,25%	(166)	(265)	(174)				
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-				
3	PWG	6	-	-	41	0,18%	0,00%	0,41%	41	35	41				
	Cilem	6	-	-	41	0,18%	0,00%	0,41%	41	35	41				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.220	2.133	2.516	2.069	3,22%	6,13%	5,07%	(447)	850	(64)				
	CF 1	985	1.070	980	1.203	3,73%	3,88%	4,79%	223	218	132				
	Total Griya	-	63	62	61	0,00%	1,18%	1,18%	(1)	61	(2)				
	Oto	985	1.007	917	1.142	4,68%	4,59%	5,73%	224	157	134				
	CF 2	235	1.063	1.537	867	2,05%	9,71%	5,52%	(670)	631	(196)				
	Mitraguna & Others	235	799	1.176	867	2,78%	10,76%	8,00%	(309)	631	68				
	Pensiun	-	264	361	-	0,00%	7,38%	0,00%	(361)	-	(264)				
	Total Pembiayaan	1.635	2.426	2.801	2.230	1,90%	2,80%	2,23%	(572)	595	(197)	3,31%	-48,44%	1,1%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-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	324	291	253	214	0,72%	0,51%	0,43%	(39)	(111)	(77)				
	KUR	102	208	170	131	0,23%	0,35%	0,27%	(39)	29	(77)				
	Non KUR	222	83	83	83	21,14%	5,23%	5,39%	-	(140)	-				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-</											

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4,487	4,937	5,102	5,115		13	178	3,61%	628	13,99%	-	0,00%	5,115
2	Giro ISE	733	748	797	797		0	49	6,53%	64	8,68%		0,00%	797
3	Tabungan ISE	3,754	4,189	4,305	4,318		13	129	3,09%	564	15,03%		0,00%	4,318
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3,242	1,645	1,592	-	-	0	-56	-53	-1,650	53	3,242	49,10%	(1,650)
	Linkage	1,406	963	923	-	-	-	-41	-41	-483	41	1,406	65,63%	(483)
	Non-Linkage	1,836	681	669	-	-	0	-15	-12	-1,167	12	1,836	36,45%	(1,167)
	• Local Champion	1,836	681	669	-	-	0	-15	-12	-1,167	12	1,836	36,45%	(1,167)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	MBG	72.473	72.234	73.946	2,601	4,045	1,444	73	1,713	1,473	2,332	73.952	99,99%	(6)
	KUR	67.505	67.969	69.802	2,601	4,045	1,444	201	1,833	2,297	2,212	68.808	101,44%	994
	Non KUR	4,969	4,265	4,144	-	-	0	-128	-121	-824	121	5,144	80,57%	(999)
3	PWG	12.827	25.789	27.669	5.163	4,819	-344	1,040	1,879	14.842	2,940	30.742	90,00%	(3,074)
	Cilem	7,700	17.570	18.509	1,935	2,016	81	736	939	10,809	1,078	21,371	86,61%	(2,862)
	Gadai	5,127	8,219	9,160	3,227	2,803	-425	304	941	4,033	1,862	9,371	97,74%	(211)
4	CFG	152.377	162.097	165.544	5,175	7,848	2,673	1,627	3,447	13.166	4,400	175.490	94,33%	(9,946)
	CF 1	49,433	44,315	44,297	102	515	413	-46	-18	-5,135	533	55,718	79,50%	(11,421)
	Total Griya	45,444	38,769	38,697	-	321	321	0	-72	-6,747	393	49,984	77,42%	(11,287)
	• Total Non Program	21,636	16,200	15,949	-	-	0	-1,885	-252	-5,687	252	22,814	69,91%	(6,866)
1	• Program	23,808	22,568	22,748	-	321	321	-274	180	-1,060	141	27,169	83,73%	(4,421)
	Oto	3,989	5,547	5,600	102	194	92	-46	54	1,612	140	5,734	97,66%	(134)
	CF 2	102,945	117,781	121,247	5,073	7,333	2,260	1,672	3,465	18,302	3,868	119,772	101,23%	1,475
	Mitragna & Others	90,697	103,649	106,468	5,073	6,511	1,438	1,760	2,819	15,771	3,692	105,804	100,63%	665
	Pensiun	12,248	14,132	14,778	-	822	822	-87	646	2,531	176	13,969	105,80%	810
	Total Pembayaran	240,919	261,764	268,751	12,938	16,712	3,773	2,684	6,986	27,831	9,725	283,427	94,82%	(14,676)

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	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	368	55	52	52	11,36%	3,16%	3,26%	-	(316)	(3)				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,77%	-	(316)	(3)				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	194	314	362	473	0,27%	0,50%	0,64%	111	279	159				
	KUR	3	222	275	390	0,00%	0,40%	0,56%	115	386	168				
	Non KUR	191	92	87	83	3,84%	2,05%	2,01%	(4)	(108)	(9)				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	4.795	5.057	3.063	4.255	3,15%	1,89%	2,57%	1.192	(539)	(802)				
	CF 1	2.642	3.279	1.534	1.862	5,34%	3,46%	4,20%	328	(780)	(1.417)				
	Total Griya	2.642	3.279	1.534	1.862	5,81%	3,96%	4,81%	328	(780)	(1.417)				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	2.153	1.778	1.528	2.393	2,09%	1,30%	1,97%	865	240	615				
	Mitraguna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	1,97%	865	(54)	615				
	Pensiun	-	294	294	294	0,00%	0,11%	1,99%	-	294	-				
	Total Pembiayaan	5.357	5.426	3.477	4.780	2,22%	1,33%	1,78%	1.303	(577)	(646)	2,29%	-28,98%	0,5%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	288.366	292.870	301.953	13.587	
2	Contribution Margin	13.737	17.537	13.072	(665)	4,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,51	3,51	(0,00)	0,36
CIF Payroll	1.163	1.228	1.257	29	94

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12,643	12,805	12,005	12,058	53	(748)	-5,84%	(585)	-4,63%	-	0,00%	12,058
2	Giro ISE	2,499	1,709	1,753	1,753	0	44	2,57%	(746)	-29,85%		0,00%	1,753
3	Tabungan ISE	9,095	10,047	9,202	9,255	53	(792)	-7,88%	160	1,76%		0,00%	9,255
4	Deposito ISE	1,050	1,050	1,050	1,050	0	0	0,00%	0	0,00%		0,00%	1,050
5	CIF ISE	89	114	114	114	0	0	0,00%	25	28,09%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	37	-	-	-	-	-	0	0	0	-37	-	37	0,00% (37)	
	Linkage	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	-	0	0	0	-37	-	37	0,00% (37)	0
	• Local Champion	37	-	-	-	-	-	0	0	0	-37	-	37	0,00% (37)	0
	• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.199	-	-	0	-439	-322	-5.049	322	21.257	66,80% (7.058)		
	KUR	17.796	13.144	12.825	-	-	0	-433	-320	-4.972	320	19.713	65,06% (6.888)		
	Non KUR	1.452	1.377	1.375	-	-	0	-6	-2	-77	2	1.544	89,02% (169)		
3	PWG	5.178	13.671	14.879	3.094	3.141	48	1.707	1.208	9.701	1.933	22.093	67,35% (7.214)		
	Cilem	3.578	9.897	10.970	1.564	1.652	88	1.123	1.073	7.392	580	15.061	72,84% (4.091)		
	Gadai	1.600	3.774	3.910	1.530	1.489	-40	584	136	2.309	1.353	7.032	55,59% (3.123)		
4	CFG	88.436	97.737	100.851	2.780	4.449	1.668	1.409	3.114	12.415	1.334	112.870	89,35% (12.019)		
	CF 1	19.579	25.688	27.032	1.032	1.706	673	240	1.343	7.452	362	22.651	119,34% 4.381		
	Total Griya	14.822	14.966	14.836	370	-	-370	0	-130	14	130	15.677	94,63% (841)		
1	• Total Non Program	14.371	14.544	14.416	370	-	-370	241	-128	45	128	15.162	95,08% (747)		
	• Program	451	423	421	-	-	0	-3	-2	-31	2	515	81,66% (94)		
	Oto	4.757	10.722	12.195	662	1.706	1.043	240	1.473	7.439	232	6.973	174,89% 5.222		
	CF 2	68.857	72.048	73.819	1.748	2.743	995	1.169	1.771	4.962	972	90.220	81,82% (16.400)		
	Mitraguna & Others	68.359	70.944	72.385	1.515	2.407	892	942	1.441	4.026	966	87.538	82,69% (15.153)		
	Pensiun	498	1.105	1.435	233	336	103	227	330	937	6	2.682	53,48% (1.248)		
	Total Pembiayaan	112.901	125.929	129.930	5.874	7.590	1.716	2.677	4.001	17.029	3.589	156.258	83,15% (26.328)		

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	1.267	789	514	608	6,58%	3,54%	4,28%	94	(659)	(180)			
	KUR	1.267	789	514	608	6,12%	3,91%	4,74%	94	(659)	(180)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	545	0,00%	0,00%	3,66%	545	545	545			
	Cilem	-	-	-	542	0,00%	0,00%	4,94%	542	542	542			
	Gadai	-	-	-	3	0,00%	0,00%	0,06%	3	3	3			
4	CFG	1.470	1.419	1.446	2.686	1,66%	1,48%	2,66%	1.240	1.216	1.266			
	CF 1	117	626	649	879	0,60%	2,53%	3,25%	230	762	253			
	Total Griya	-	232	460	694	0,00%	3,07%	4,68%	234	694	462			
	Oto	117	393	189	185	2,46%	1,77%	1,52%	(4)	68	(208)			
	CF 2	1.353	794	797	1.807	1,96%	1,11%	2,45%	1.010	454	1.013			
	Mitraguna & Others	1.353	794	797	1.807	1,98%	1,12%	2,50%	1.010	454	1.013			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.208	1.960	3.839	2,42%	1,56%	2,95%	1.879	1.102	1.631	2,40%	18,76%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	10.076	9.991	9.863	9.921	52,35%	67,92%	69,87%	58	(155)	(70)	-	-	-
	KUR	8.740	8.674	8.547	8.605	49,11%	65,02%	67,09%	58	(135)	(70)	-	-	-
	Non KUR	1.336	1.317	1.316	1.316	92,03%	95,59%	95,74%	-	(20)	(1)	-	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	989	1.391	1.389	1.030	1,12%	1,42%	1,02%	(360)	41	(361)	-	-	-
	CF 1	244	232	231	230	1,24%	0,90%	0,85%	(1)	(14)	(2)	-	-	-
	Total Griya	244	117	116	115	1,64%	0,78%	0,78%	(1)	(128)	(2)	-	-	-
	Oto	-	115	115	115	0,00%	1,07%	0,94%	-	115	-	-	-	-
	CF 2	745	1.159	1.159	800	1,08%	1,61%	1,08%	(359)	55	(359)	-	-	-
	Mitraguna & Others	745	1.159	1.159	800	1,09%	1,63%	1,11%	(359)	55	(359)	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Total Pembiayaan	11.065	11.382	11.252	10.950	9,80%	8,94%	8,43%	(302)	(115)	(432)	1,40%	83,33%	-7,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	226.941	230.159	291.796	64.855	
2	Contribution Margin	3.480	4.982	(191)	(3.671)	105,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,12	3,45	3,52	0,07	0,40
CIF Payroll	1.090	722	702	(20)	(388)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	7.516	7.522	779	5	283	3,91%	(8.030)	-51,64%	27.974	26,89%	(20.452)
2	Tabungan	146.646	155.279	175.844	174.064	10.278	(1.780)	18.784	12,10%	27.417	18,70%	160.366	108,54%	13.697
3	Deposito	29.176	27.653	28.918	29.214	43	296	1.561	5,65%	38	0,13%	30.350	96,26%	(1.136)
	Total	191.374	190.171	212.278	210.799	11.100	(1.479)	20.628	10,85%	19.425	10,15%	218.690	96,39%	(7.891)
	CASA	162.198	162.518	183.360	181.585	11.057	(1.775)	19.067	11,73%	19.387	11,95%	188.340	96,41%	(6.755)
	(%) CASA	84,75%	85,46%	86,38%	86,14%									
	FDR	87,12%	105,44%	96,28%	96,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.548	10.572	10.370		(201)	1.822	21,32%	(3.733)	-26,47%	-	0,00%	10.370
2	Giro ISE	4.458	3.516	3.943	3.788		(155)	272	7,74%	(670)	-15,02%	-	0,00%	3.788
3	Tabungan ISE	9.645	5.032	6.628	6.582		(46)	1.550	30,81%	(3.063)	-31,76%	-	0,00%	6.582
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	107	107	107		0	0	0,00%	7	7,00%	-	0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	16.150	19.292	19.799	1.000	1.075	75	522	507	3.650	568	22.027	89,89%	(2.228)
	KUR	14.812	18.197	18.736	1.000	1.075	75	555	539	3.924	536	20.506	91,37%	(1.769)
	Non KUR	1.337	1.095	1.063	-	-	0	-33	-32	-274	32	1.522	69,87%	(458)
3	PWG	15.238	31.852	33.183	7.193	7.551	358	2.328	1.332	17.946	6.219	31.893	104,04%	1.290
	Cilem	3.814	13.153	14.765	2.126	2.439	313	1.117	1.612	10.951	827	17.213	85,78%	(2.448)
	Gadai	11.423	18.698	18.418	5.067	5.112	45	1.211	-280	6.995	5.393	14.680	125,46%	3.738
4	CFG	135.343	149.379	151.397	6.794	4.440	-2.354	3.559	2.018	16.054	2.422	160.306	94,44%	(8.909)
	CF 1	16.023	19.533	20.325	1.831	1.355	-476	283	792	4.302	563	19.094	106,45%	1.231
	Total Griya	9.034	11.740	12.082	1.258	450	-808	0	341	3.047	109	9.834	122,85%	2.247
4	• Total Non Program	9.034	11.740	12.082	1.258	450	-808	1.150	341	3.047	109	9.834	122,85%	2.247
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	8.244	573	905	332	283	451	1.255	454	9.260	89,03%	(1.016)
	CF 2	119.320	129.846	131.072	4.963	3.085	-1.878	3.256	1.226	11.752	1.859	141.212	92,82%	(10.140)
	Mitraguna & Others	104.787	116.468	117.800	4.763	3.085	-1.678	3.460	1.332	13.013	1.753	124.440	94,66%	(6.640)
	Pensiun	14.533	13.378	13.272	200	-	-200	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	204.380	14.988	13.066	-1.921	6.388	3.857	37.650	9.209	214.227	95,40%	(9.847)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-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	46	460	441	1.212	1.212	0,29%	0,29%	6,12%	771	1.166	753				
	KUR	-	460	441	1.212	1.212	0,00%	2,43%	6,47%	771	1.212	753				
	Non KUR	46	-	-	-	3.44%	0,00%	0,00%	0,00%	-	(46)	-				
3	PWG	-	-	-	-	1.018	0,00%	0,00%	0,00%	3.07%	1.018	1.018	1.018	1.018	1.018	
	Cilem	-	-	-	-	979	0,00%	0,00%	0,00%	6,63%	979	979	979	979	979	
	Gadai	-	-	-	-	39	0,00%	0,00%	0,00%	0,21%	39	39	39	39	39	
4	CFG	993	406	854	1.455	1.455	0,73%	0,57%	0,96%	602	463	1.049				
	CF 1	153	406	637	487	487	0,95%	3,26%	2,40%	(150)	335	81				
	Total Griya	15	339	341	339	339	0,16%	2,90%	2,80%	(2)	324	(0)				
	Oto	138	67	297	149	149	1,98%	3,81%	1,80%	(148)	11	81				
	CF 2	840	-	216	968	968	0,70%	0,17%	0,74%	752	128	968				
	Mitraguna & Others	840	-	216	383	383	0,80%	0,19%	0,32%	166	(457)	383				
	Pensiun	-	-	-	585	585	0,00%	4,41%	585	585	585					
	Total Pembiayaan	2.417	2.964	2.631	2.696	1.455	1,31%	1,32%	279	(268)	1.44%	-9,02%	0,1%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	177.931	191.374	198.204	20.273		3,15	3,37	3,40
2	Contribution Margin	7.429	9.292	7.807	378	-5,1%	1.149	1.192	1.210

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	9.164	9.335	642	171	49	0,53%	648	7,46%	21.655	43,11%	(12.320)
2	Tabungan	252.421	256.666	266.657	267.175	(5.161)	519	10.509	4,09%	14.754	5,85%	270.553	98,75%	(3.377)
3	Deposito	76.726	62.391	63.178	63.241	(10.114)	62	850	1,36%	(13.485)	-17,58%	78.055	81,02%	(14.815)
	Total	337.834	328.342	338.999	339.751	(14.632)	752	11.408	3,47%	1.917	0,57%	370.263	91,76%	(30.513)
	CASA	261.108	265.952	275.821	276.510	(4.518)	689	10.558	3,97%	15.402	5,90%	292.208	94,63%	(15.698)
	(%) CASA	77,29%	81,00%	81,36%	81,39%									
	FDR	106,55%	114,80%	112,28%	112,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	14.882	14.866		(17)	2.257	17,90%	6.417	75,96%	-	0,00%	14.866
2	Giro ISE	1.077	1.162	1.314	1.313		(1)	151	12,95%	236	21,89%		0,00%	1.313
3	Tabungan ISE	7.371	11.446	13.568	13.553		(16)	2.107	18,41%	6.182	83,87%		0,00%	13.553
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	189	189	189		0	0	0,00%	26	15,95%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	26.910	450	1.210	760	275	304	-6.497	906	41.107	65,46%	(14.196)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	26.910	450	1.210	760	275	304	-6.493	906	37.670	71,44%	(10.760)
	• Local Champion	29.104	25.708	24.950	450	-	-450	275	-758	-4.154	758	30.454	81,93%	(5.504)
	• Value Chain	4.299	898	1.960	-	1.210	1.210	0	1.062	-2.339	148	7.216	27,16%	(5.256)
2	MBG	23.844	26.866	27.660	1.450	1.900	450	441	794	3.816	1.106	28.156	98,24%	(496)
	KUR	21.881	24.944	25.861	1.450	1.900	450	572	918	3.980	982	26.074	99,19%	(212)
	Non KUR	1.963	1.922	1.799	-	-	0	-131	-123	-164	123	2.083	86,36%	(284)
3	PWG	18.313	36.508	38.227	7.648	9.493	1.846	1.708	1.719	19.914	7.774	33.743	113,29%	4.484
	Cilem	9.363	19.245	20.849	2.145	2.819	674	771	1.604	11.487	1.215	21.307	97,85%	(457)
	Gadai	8.950	17.263	17.377	5.503	6.675	1.171	937	115	8.427	6.560	12.436	139,73%	4.941
4	CFG	284.398	286.972	287.837	4.950	7.025	2.074	-1.641	865	3.439	6.160	293.929	97,93%	(6.092)
	CF 1	38.670	35.236	35.288	752	447	-306	141	52	-3.382	394	39.842	88,57%	(4.554)
	Total Griya	32.928	29.492	29.267	442	-	-442	0	-225	-3.661	225	33.233	88,07%	(3.966)
4	• Total Non Program	32.928	29.492	29.267	442	-	-442	-648	-225	-3.661	225	33.233	88,07%	(3.966)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	6.021	310	447	136	141	277	279	169	6.609	91,10%	(588)
	CF 2	245.728	251.736	252.549	4.198	6.578	2.380	-1.782	813	6.821	5.765	254.086	99,39%	(1.538)
	Mitraguna & Others	226.104	233.173	234.070	3.202	6.242	3.040	-2.660	897	7.966	5.345	233.608	100,20%	462
	Pensiun	19.624	18.563	18.479	996	336	-660	878	-84	-1.145	420	20.479	90,23%	(2.000)
	Total Pembiayaan	5.148	8.892	3.663	8.726	1.43%	0,97%	2,29%	5.064	3.578	(166)	0,89%	61,18%	-1,4%

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	90	85	80		0,00%	0,32%	0,30%	(5)	80	(10)					
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	90	85	80		0,00%	0,32%	0,30%	(5)	80	(10)					
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-					
2	MBG	314	167	221	286		1,32%	0,82%	1,03%	147	628	119					
	KUR	205	122	138	241		0,94%	0,55%	0,93%	103	36	119					
	Non KUR	109	45	83	46		5,56%	4,33%	2,53%	(38)	(64)	1					
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	550	550	550					
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	545	545	545					
	Gadai	-	-	-	-		0,00%	0,00%	0,02%	4	4	4					
4	CFG	4.834	8.636	3.357	7.811		1,70%	1,17%	2,71%	4.453	2.977	(825)					
	CF 1	1.936	3.537	302	1.602		5,01%	0,86%	4,54%	1.300	(335)	(1.935)					
	Total Griya	1.859	3.167	92	1.060		5,65%	0,31%	3,62%	968	(799)	(2.107)					
	Oto	77	370	209	541		1,35%	3,64%	8,99%	332	464	171					
	CF 2	2.897	5.099	3.056	6.209		1,18%	1,21%	2,46%	3.153	3.312	1.110					
	Mitraguna & Others	2.897	5.099	3.056	6.209		0,65%	1,31%	2,65%	3.153	3.312	1.110					
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	2.880	12.832	10.553	8.428	0,80%	2,80%	2,21%	(2.125)	5.549	(4.403)	2,99%	-34,82%	0,8%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-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%	-	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	6.817	7.878	672	1.061	1.177	17,57%	275	3,61%	20.152	39,09%	(12.274)
2	Tabungan	169.083	165.994	170.448	171.972	(2.296)	1.524	5.978	3,60%	2.888	1,71%	184.507	93,21%	(12.535)
3	Deposito	159.534	163.489	162.266	162.518	(4.793)	253	(970)	-0,59%	2.984	1,87%	161.298	100,76%	1.220
	Total	336.221	336.184	339.530	342.368	(6.417)	2.838	6.185	1,84%	6.148	1,83%	365.957	93,55%	(23.588)
	CASA	176.687	172.695	177.264	179.850	(1.624)	2.586	7.155	4,14%	3.163	1,79%	204.659	87,88%	(24.809)
	(%) CASA	52,55%	51,37%	52,21%	52,53%									
	FDR	59,93%	63,66%	64,92%	64,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	9.588	9.598	9	1.145	13,55%	(1.576)	-14,10%		-	0,00%	9.598
2	Giro ISE	2.226	2.662	1.678	1.694	16	(968)	-36,37%	(532)	-23,91%			0,00%	1.694
3	Tabungan ISE	8.944	5.787	7.907	7.901	(7)	2.113	36,51%	(1.043)	-11,66%			0,00%	7.901
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%			0,00%	3
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%			0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	40.703	42.189	43.751	2.380	2.815	435	991	1.562	3.048	1.253	47.802	91,52%	(4.051)
	KUR	38.741	40.577	42.188	2.380	2.815	435	1.044	1.611	3.447	1.204	45.587	92,54%	(3.400)
	Non KUR	1.963	1.612	1.563	-	-	0	-53	-48	-399	48	2.215	70,58%	(652)
3	PWG	8.703	17.233	17.885	2.116	2.821	705	638	652	9.182	2.170	28.179	63,47%	(10.294)
	Cilem	6.698	12.816	13.539	1.125	1.668	542	303	722	6.841	945	19.460	69,57%	(5.921)
	Gadai	2.005	4.417	4.347	991	1.154	163	334	-71	2.341	1.224	8.719	49,85%	(4.372)
4	CFG	152.101	154.591	158.794	3.338	6.005	2.667	9	4.203	6.693	1.803	178.761	88,83%	(19.968)
	CF 1	24.823	20.454	20.775	-	675	675	-538	321	-4.048	354	28.103	73,92%	(7.328)
	Total Griya	16.607	12.539	12.416	-	-	0	0	-123	-4.191	123	17.461	71,11%	(5.045)
4	• Total Non Program	16.607	12.539	12.416	-	-	0	0	-125	-4.191	123	17.461	71,11%	(5.045)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	7.915	8.359	-	675	675	-538	444	143	231	10.641	78,55%	(2.283)
	CF 2	127.278	134.138	138.019	3.338	5.330	1.992	547	3.881	10.741	1.449	150.659	91,61%	(12.640)
	Mitraguna & Others	115.000	120.110	123.771	2.386	4.950	2.564	-38	3.662	8.772	1.288	135.990	91,02%	(12.218)
	Pensiun	12.278	14.028	14.248	952	380	-572	585	220	1.969	160	14.669	97,13%	(421)
	Total Pembiayaan	201.507	214.013	220.430	7.834	11.642	3.807	1.638	6.416	18.923	5.225	254.742	86,53%	(34.312)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	377	866	654	2.237	0,93%	1,55%	5,11%	1.582	1.860	1.370							
	KUR	327	833	622	1.848	0,84%	1,53%	4,38%	1.226	1.521	1.016							
	Non KUR	50	34	32	389	2,53%	2,01%	24,85%	356	339	355							
3	PWG	-	-	-	-	480	0,00%	0,00%	2,68%	480	480	480						
	Cilem	-	-	-	-	480	0,00%	0,00%	3,55%	480	480	480						
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-							
4	CFG	2.744	3.268	2.491	4.358	1,80%	1,61%	2,74%	1.867	1.614	1.090							
	CF 1	932	577	547	1.019	3,75%	2,68%	4,90%	472	87	442							
	Total Griya	594	-	-	233	3,58%	0,00%	1,88%	233	(361)	233							
	Oto	337	577	547	786	4,11%	6,91%	9,40%	238	448	209							
	CF 2	1.812	2.691	1.943	3.339	1,42%	1,45%	2,42%	1.396	1.527	648							
	Mitraguna & Others	1.812	2.691	1.943	3.121	1,58%	1,62%	2,52%	1.177	1.308	429							
	Pensiun	-	-	-	219	0,00%	1,53%	219	219	219	219							
	Total Pembiayaan	2.045	3.745	3.532	3.424	1,01%	1,65%	1,55%	(108)	1.379	(322)	1,39%	10,34%	-0,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	Dec-24	Oct-25	Growth (YoY)				Posisi	Penc.				%	Penc.	Gap
1	Asset (Retail) T	310.263	336.221	342.600	32.337				0,00%	0,00%				0,02	0,25	
2	Contribution Margin	9.746	13.162	9.468	(278)				2,9%					19	36	

PHR & Payroll

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

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.038	2.046	272	8	(516)	-20,15%	(11.139)	-84,48%	20.088	10,19%	(18.042)
2	Tabungan	147.923	149.529	151.000	151.928	10.877	929	2.400	1,60%	4.006	2,71%	159.714	95,13%	(7.785)
3	Deposito	54.920	80.181	79.492	79.495	(2.429)	3	(686)	-0,86%	24.575	44,75%	56.101	141,70%	23.394
	Total	216.028	232.273	232.529	233.470	8.720	940	1.197	0,52%	17.442	8,07%	235.903	98,97%	(2.433)
	CASA	161.108	152.091	153.037	153.974	11.149	937	1.883	1,24%	(7.133)	-4,43%	179.802	85,64%	(25.827)
	(%) CASA	74,58%	65,48%	65,81%	65,95%									
	FDR	99,10%	97,25%	97,81%	97,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.361	3.248		(113)	856	35,81%	658	25,41%	-	0,00%	3.248
2	Giro ISE	59	57	24	24		0	(34)	-59,04%	(35)	-59,98%		0,00%	24
3	Tabungan ISE	2.531	2.334	3.338	3.224		(113)	890	38,15%	693	27,39%		0,00%	3.224
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	115	115	115		0	0	0,00%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.781	50.196	2.250	2.080	-170	612	416	4.462	1.664	51.039	98,35%	(842)
	KUR	43.301	47.907	48.316	2.250	2.000	-250	674	410	5.016	1.590	48.404	99,82%	(88)
	Non KUR	2.433	1.874	1.880	-	80	80	-62	6	-553	74	2.634	71,37%	(754)
3	PWG	2.160	7.107	7.951	624	1.167	544	238	844	5.791	323	9.538	83,36%	(1.587)
	Cilem	2.160	7.107	7.951	624	1.167	544	238	844	5.791	323	9.538	83,36%	(1.587)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.283	3.853	4.890	1.037	-1.580	286	3.091	4.604	173.605	97,51%	(4.322)
	CF 1	15.140	17.633	17.696	360	530	170	126	63	2.556	467	16.052	110,24%	1.644
	Total Griya	1.118	992	980	-	-	0	0	-12	-138	12	1.356	72,30%	(376)
	• Total Non Program	1.118	992	980	-	-	0	0	-12	-138	12	1.356	72,30%	(376)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.716	360	530	170	126	75	2.694	455	14.696	113,75%	2.020
	CF 2	151.051	151.364	151.586	3.493	4.360	867	-1.706	223	535	4.137	157.553	96,21%	(5.967)
	Mitraguna & Others	120.364	119.927	120.414	2.480	1.880	-2.058	487	50	3.873	126.201	95,41%	(5.786)	
	Pensiun	30.687	31.437	31.172	1.013	-	-1.013	352	-265	485	265	31.352	99,42%	(180)
	Total Pembiayaan	214.086	225.884	227.430	6.727	8.138	1.411	-730	1.546	13.344	6.592	234.182	97,12%	(6.752)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	330	635	554	1.405		0,72%	1,11%	2,80%		851	1.075	769			
	KUR	190	611	529	1.287		0,44%	1,10%	2,66%		758	1.097	676			
	Non KUR	139	24	25	117		5,72%	1,31%	6,23%		93	(22)	93			
3	PWG	3	-	-	-		0,14%	0,00%	4,89%		389	386	389			
	Cilem	3	-	-	-		0,14%	0,00%	4,89%		389	386	389			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	1.389	1.421	1.580	2.823		0,84%	0,93%	1,67%		1.243	1.434	1.401			
	CF 1	197	679	766	1.298		1,30%	4,34%	7,34%		532	1.101	619			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Oto	197	679	766	1.298		1,41%	4,60%	7,77%		532	1.101	619			
	CF 2	1.192	742	814	1.524		0,79%	0,54%	1,01%		710	333	782			
	Mitraguna & Others	1.192	354	616	980		0,99%	0,51%	0,81%		364	(212)	626			
	Pensiun	121	-	-	-		0,63%	0,00%	1,75%		347	545	156			
	Total Pembiayaan	1.868	2.351	2.219	2.369		0,87%	0,98%	1,04%		150	501	19			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-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	508	185	191	188		1,11%	0,38%	0,37%		(3)	(320)	4			
	KUR	409	147	154	170		0,94%	0,32%	0,35%		16	(239)	23			
	Non KUR	100	38	37	18		4,09%	1,98%	0,98%		(19)	(81)	(20)			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	48	20	(7)	(28)	(9)	-31,26%	(46)	-69,05%	2.674	0,77%	(2.654)
2	Tabungan	73.366	68.269	70.140	69.895	92	(246)	1.625	2,38%	(3.472)	-4,73%	79.971	87,40%	(10.077)
3	Deposito	13.172	14.189	14.047	14.447	531	400	258	1,82%	1.275	9,68%	14.379	100,47%	68
	Total	86.605	82.488	84.235	84.362	615	127	1.874	2,27%	(2.243)	-2,59%	97.024	86,95%	(12.662)
	CASA	73.432	68.299	70.188	69.915	84	(273)	1.616	2,37%	(3.517)	-4,79%	82.645	84,60%	(12.730)
	(%) CASA	84,79%	82,80%	83,32%	82,88%									
	FDR	98,27%	110,98%	110,15%	109,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	387	390		3	(5)	-1,30%	40	11,53%	-	0,00%	390
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	395	387	390		3	(5)	-1,30%	40	11,53%		0,00%	390
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.627	717	1.167	450	367	852	5.916	315	5.032	151,58%	2.595
	Cilem	1.711	6.775	7.627	717	1.167	450	367	852	5.916	315	5.032	151,58%	2.595
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	85.138	1.720	1.427	-293	-246	387	1.772	1.040	91.686	92,86%	(6.548)
	CF 1	269	448	443	-	-	0	-3	-4	175	4	1.292	34,31%	(849)
	Total Griya	269	251	249	-	-	0	0	-2	-20	2	535	46,56%	(286)
	• Total Non Program	269	251	249	-	-	0	0	-2	-20	2	535	46,56%	(286)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	194	-	-	0	-3	-3	194	3	757	25,65%	(563)
	CF 2	83.098	84.303	84.695	1.720	1.427	-293	-243	392	1.597	1.035	90.394	93,69%	(5.699)
	Mitraguna & Others	38.271	38.205	38.312	890	835	-55	-672	107	41	728	44.821	85,48%	(6.509)
	Pensiun	44.827	46.098	46.383	830	592	-238	429	285	1.556	307	45.573	101,78%	810
	Total Pembiayaan	85.106	91.544	92.784	2.437	2.594	157	121	1.240	7.677	1.355	96.747	95,90%	(3.964)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	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%	4,94%	4,94%	377	377	377				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	4,94%	4,94%	377	377	377				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	389	387	377	0,00%	0,00%	0,46%	0,44%	(10)	377	(12)					
	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	-	229	229	224	0,00%	0,00%	0,27%	0,26%	(4)	224	(5)					
	Mitraguna & Others	-	229	229	224	0,00%	0,00%	0,60%	0,59%	(4)	224	(5)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-128,11%	0,3%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Growth (Mtd)
1	Asset (Retail) T	85.205	89.188	94.350	94.350	9.145		PHR	2,72	2,77	2,97
2	Contribution Margin	3.278	4.188	4.359	4.359	1.081	-33,0%	CIF Payroll	757	594	667

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	23.488	23.449	26	(39)	825	3,65%	12.434	112,88%	17.115	137,00%	6.334
2	Tabungan	115.074	111.762	117.200	117.901	3.958	701	6.139	5,49%	2.827	2,46%	124.578	94,64%	(6.677)
3	Deposito	23.779	24.785	24.697	24.697	69	0	(89)	-0,36%	918	3,86%	24.677	100,08%	20
	Total	149.869	159.171	165.385	166.047	4.053	662	6.875	4,32%	16.178	10,79%	166.371	99,81%	(324)
	CASA	126.089	134.386	140.688	141.350	3.984	661	6.964	5,18%	15.260	12,10%	141.693	99,76%	(344)
	(%) CASA	84,13%	84,43%	85,07%	85,13%									
	FDR	105,52%	113,31%	109,73%	109,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	7.157	7.161		4	939	15,09%	(211)	-2,86%	-	0,00%	7.161
2	Giro ISE	1.170	279	926	927		1	648	232,34%	(243)	-20,74%	-	0,00%	927
3	Tabungan ISE	2.302	1.843	2.130	2.134		3	291	15,77%	(168)	-7,29%	-	0,00%	2.134
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%	-	0,00%	4.100
5	CIF ISE	69	80	80	80		0	0	0,00%	11	15,94%	-	0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.410	100	-	-100	51	-48	679	48	731	192,92%	679
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.410	100	-	-100	51	-48	679	48	731	192,92%	679
	• Local Champion	731	554	526	100	-	-100	70	-28	-205	28	731	71,97%	(205)
	• Value Chain	-	904	884	-	-	-	-19	-19	884	19	0	0,00%	884
2	MBG	14.454	21.062	21.151	980	675	-305	425	89	6.697	586	19.012	111,25%	2.139
	KUR	11.979	19.003	19.149	980	675	-305	496	146	7.170	529	16.423	116,60%	2.726
	Non KUR	2.475	2.059	2.002	-	-	0	-71	-58	-473	58	2.589	77,32%	(587)
3	PWG	2.088	8.579	10.006	566	1.803	1.237	126	1.427	7.919	376	9.948	100,59%	58
	Cilem	1.902	8.366	9.765	490	1.750	1.260	150	1.399	7.864	351	9.762	100,03%	3
	Gadai	186	213	241	76	53	-23	-24	28	55	25	186	129,51%	55
4	CFG	140.874	149.252	148.907	3.410	3.263	-147	-564	-345	8.034	3.608	153.851	96,79%	(4.944)
	CF 1	3.720	5.449	5.575	97	246	149	-22	126	1.855	120	5.317	104,86%	258
	Total Griya	422	1.164	1.158	-	-	0	0	-5	736	5	838	138,19%	320
	• Total Non Program	422	1.164	1.158	-	-	0	-5	-5	736	5	838	138,19%	320
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.417	97	246	149	-22	131	1.119	115	4.479	98,62%	(62)
	CF 2	137.153	143.803	143.332	3.313	3.017	-296	-542	-470	6.179	3.487	148.534	96,50%	(5.202)
	Mitraguna & Others	95.850	99.959	99.113	1.660	1.975	315	-1.303	-846	3.264	2.821	106.067	93,44%	(6.953)
	Pensiun	41.304	43.844	44.219	1.653	1.042	-611	761	375	2.915	667	42.468	104,12%	1.752
	Total Pembiayaan	158.147	180.352	181.475	5.056	5.741	685	38	1.123	23.328	4.618	183.542	98,87%	(2.067)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	48	47	47		0,00%	3,20%	3,31%		-	47	(1)			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	48	47	47		0,00%	3,20%	3,31%		-	47	(1)			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	24	-	-	626		0,16%	0,00%	2,96%		626	602	626			
	KUR	24	-	-	379		0,20%	0,00%	1,98%		379	356	379			
	Non KUR	-	-	-	246		0,00%	0,00%	12,31%		246	246	246			
3	PWG	-	-	-	418		0,00%	0,00%	4,17%		418	418	418			
	Cilem	-	-	-	418		0,00%	0,00%	4,28%		418	418	418			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	636	1.462	1.682	1.952		0,45%	1,13%	1,31%		270	1.316	490			
	CF 1	195	110	334	323		5,25%	6,13%	5,79%		(11)	127	212			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Oto	195	110	334	323		5,92%	7,79%	7,30%		(11)	127	212			
	CF 2	441	1.352	1.348	1.630		0,32%	0,94%	1,14%		281	1.189	278			
	Mitraguna & Others	441	1.183	1.348	1.630		0,46%	1,35%	1,64%		281	1.189	447			
	Pensiun	-	169	-	-		0,00%	0,00%	0,00%		-	-	(169)			
	Total Pembiayaan	537	258	257	257		0,34%	0,14%	0,14%		(280)	(1)	1,10%	-680,57%	1,0%	

Asset & 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	191.076	162.108	185.571	(5.505)			PHR	2,70	3,39	3,42
2	Contribution Margin	8.280	10.133	7.726	(554)	6,7%		CIF Payroll	2.226	1.039	1.063

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	4.633	6.565	(1.908)	1.931	60	0,92%	(225)	-3,31%	14.374	45,67%	(7.809)
2	Tabungan	175.767	198.253	205.488	206.338	4.592	849	8.084	4,08%	30.570	17,39%	191.167	107,94%	15.171
3	Deposito	41.842	50.886	52.643	52.643	(773)	0	1.756	3,45%	10.801	25,81%	42.458	123,99%	10.184
	Total	224.399	255.644	262.764	265.545	1.911	2.781	9.901	3,87%	41.146	18,34%	247.999	107,07%	17.546
	CASA	182.557	204.758	210.121	212.902	2.684	2.781	8.144	3,98%	30.345	16,62%	205.541	103,58%	7.361
	(%) CASA	81,35%	80,09%	79,97%	80,18%									
	FDR	108,91%	102,51%	101,11%	100,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.657	5.661		4	(533)	-8,60%	1.578	38,65%	-	0,00%	5.661
2	Giro ISE	1.486	3.178	2.426	2.429		2	(749)	-23,58%	942	63,41%		0,00%	2.429
3	Tabungan ISE	2.597	3.016	3.231	3.232		2	217	7,18%	636	24,48%		0,00%	3.232
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.353	-	-	0	-110	-65	759	65	1.595	147,57%	759
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.353	-	-	0	-110	-65	759	65	1.595	147,57%	759
	• Local Champion	1.595	2.418	2.353	-	-	0	-110	-65	759	65	1.595	147,57%	759
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	97.952	2.670	4.785	2.115	-1.166	1.275	219	3.510	103.342	94,78%	(5.391)
	KUR	92.544	90.757	92.166	2.670	4.785	2.115	-934	1.409	-378	3.376	97.667	94,37%	(5.500)
	Non KUR	5.189	5.919	5.786	-	-	0	-232	-134	597	134	5.676	101,94%	110
3	PWG	10.721	22.181	24.180	4.161	3.851	-310	1.305	1.999	13.459	1.852	32.125	75,27%	(7.945)
	Cilem	6.388	13.681	14.892	1.655	1.840	185	943	1.212	8.505	629	21.573	69,03%	(6.680)
	Gadai	4.333	8.500	9.288	2.505	2.011	-495	362	787	4.955	1.223	10.553	88,01%	(1.265)
4	CFG	134.342	140.777	141.195	5.054	4.298	-756	1.543	418	6.853	3.880	156.757	90,07%	(15.562)
	CF 1	27.563	25.063	24.623	-	-	0	-271	-440	-2.940	440	32.202	76,46%	(7.579)
	Total Griya	18.820	16.452	16.268	-	-	0	0	-184	-2.552	184	21.615	75,26%	(5.347)
1	• Total Non Program	5.808	4.898	4.835	-	-	0	-59	-63	-973	63	6.766	71,46%	(1.931)
	• Program	13.012	11.553	11.433	-	-	0	-124	-120	-1.579	120	14.849	76,99%	(3.416)
	Oto	8.743	8.611	8.354	-	-	0	-271	-257	-388	257	10.587	78,91%	(2.232)
	CF 2	106.779	115.714	116.572	5.054	4.298	-756	1.813	859	9.793	3.439	124.556	93,59%	(7.983)
	Mitraguna & Others	66.464	74.478	74.902	4.386	3.358	-1.028	1.897	424	8.438	2.934	82.423	90,88%	(7.521)
	Pensiun	40.315	41.236	41.671	668	940	272	-84	435	1.356	505	42.133	98,90%	(462)
	Total Pembiayaan	244.391	262.053	265.681	11.885	12.934	1.049	1.571	3.628	21.290	9.306	293.820	90,42%	(28.139)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap
1	SME	83	-	-	682	● 5,19%	● 0,00%	● 28,97%	● 682	599	682				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Local Champion	83	-	-	682	● 5,19%	● 0,00%	● 28,97%	● 682	599	682				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
2	MBG	931	946	780	2.405	● 0,95%	● 0,81%	● 2,46%	● 1.625	1.475	1.460				
	KUR	830	846	683	2.059	● 0,90%	● 0,75%	● 2,23%	● 1.376	1.229	1.213				
	Non KUR	101	100	97	347	● 1,95%	● 1,64%	● 5,99%	● 250	245	247				
3	PWG	7	-	-	589	● 0,06%	● 0,00%	● 2,44%	● 589	582	589				
	Cilem	-	-	-	573	● 0,00%	● 0,00%	● 3,85%	● 573	573	573				
	Gadai	7	-	-	16	● 0,15%	● 0,00%	● 0,17%	● 16	9	16				
4	CFG	949	1.067	1.430	5.283	● 0,71%	● 1,02%	● 3,74%	● 3.854	4.334	4.216				
	CF 1	949	1.067	983	2.524	● 3,44%	● 3,92%	● 10,25%	● 1.540	1.575	1.457				
	Total Griya	745	834	757	2.275	● 3,96%	● 4,60%	● 13,99%	● 1.518	1.531	1.441				
	Oto	204	232	226	248	● 2,34%	● 2,63%	● 2,97%	● 22	44	16				
	CF 2	-	-	446	2.759	● 0,00%	● 0,39%	● 2,37%	● 2.313	2.759	2.759				
	Mitraguna & Others	-	-	446	2.589	● 0,60%	● 3,46%	● 2.142	● 444	1.492	444				
	Pensiun	-	-	-	171	● 0,00%	● 0,00%	● 0,41%	● 171	171	171				
	Total Pembiayaan	1.942	2.888	2.704	3.520	● 0,79%	● 1,03%	● 1,32%	● 815	1.578	632	3,68%	-178,01%	2,4%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Dec'25	
		Oct-24	Dec-24	Oct-25			Oct-24	Dec-25
1	Asset (Retail) T	241.574	251.305	266.152	24.578		2.75	3.00
2	Contribution Margin	9.721	12.827	12.605	2.884	-29,7%	1.262	1.587

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2.75	3.00	3.03	0.03	0.29
CIF Payroll	1.262	1.587	1.490	(97)	228

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.169	1.858	261	(310)	(974)	-34,39%	(1.779)	-48,91%	9.639	19,28%	(7.780)
2	Tabungan	133.319	154.882	151.601	152.752	2.042	1.151	(2.129)	-1,37%	19.433	14,58%	144.556	105,67%	8.197
3	Deposito	34.970	33.332	33.613	33.613	560	0	281	0,84%	(1.356)	-3,88%	36.234	92,77%	(2.621)
	Total	171.926	191.046	187.383	188.224	2.862	841	(2.822)	-1,48%	16.298	9,48%	190.428	98,84%	(2.204)
	CASA	136.957	157.715	153.770	154.611	2.302	841	(3.104)	-1,97%	17.654	12,89%	154.194	100,27%	417
	(%) CASA	79,66%	82,55%	82,06%	82,14%									
	FDR	77,08%	67,13%	68,50%	68,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.366	2.382		16	81	3,52%	348	17,11%	-	0,00%	2.382
2	Giro ISE	95	517	229	229		0	(287)	-55,59%	135	141,98%	-	0,00%	229
3	Tabungan ISE	1.439	1.285	1.637	1.653		16	368	28,67%	213	14,83%	-	0,00%	1.653
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%	-	0,00%	500
5	CIF ISE	176	228	228	228		0	0	0,00%	52	29,55%	-	0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	18.945	18.568	18.572	100	845	745	-1.287	4	-374	841	21.588	86,03%	(3.016)
	KUR	17.446	17.524	17.379	100	645	545	-984	-144	-66	789	19.977	87,00%	(2.598)
	Non KUR	1.500	1.044	1.192	-	200	200	-302	148	-307	52	1.611	74,03%	(418)
3	PWG	1.695	7.408	8.284	732	1.307	575	354	877	6.590	430	6.399	129,47%	1.886
	Cilem	1.695	7.408	8.284	732	1.307	575	354	877	6.590	430	6.399	129,47%	1.886
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.498	386	1.315	929	-2.978	-775	-10.377	2.090	115.400	87,95%	(13.902)
	CF 1	3.054	2.795	2.737	-	-	0	-55	-58	-317	58	3.488	78,49%	(750)
	Total Griya	942	876	869	-	-	0	0	-6	-72	6	1.055	82,43%	(185)
	• Total Non Program	942	876	869	-	-	0	0	-6	-72	6	1.055	82,43%	(185)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.868	-	-	0	-55	-52	-244	52	2.433	76,78%	(565)
	CF 2	108.821	99.477	98.760	386	1.315	929	-2.923	-717	-10.060	2.032	111.912	88,25%	(13.152)
	Mitraguna & Others	34.866	41.418	41.079	300	1.285	985	-115	-339	6.213	1.624	37.641	109,13%	3.438
	Pensiun	73.955	58.059	57.681	86	30	-56	-2.808	-378	-16.273	408	74.271	77,66%	(16.589)
	Total Pembiayaan	132.514	128.248	128.354	1.218	3.467	2.249	-3.910	106	-4.160	3.361	143.386	89,52%	(15.032)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-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	302	530	94	797	1.59%	0,51%	4,29%	703	496	267							
	KUR	199	530	94	537	1.14%	0,54%	3,09%	443	338	7							
	Non KUR	102	-	-	260	6,82%	0,00%	21,81%	260	158	260							
3	PWG	-	-	-	264	0,00%	0,00%	3,19%	264	264	264							
	Cilem	-	-	-	264	0,00%	0,00%	3,19%	264	264	264							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	58	1.868	1.234	2.227	0,05%	1,21%	2,19%	993	2.169	359							
	CF 1	54	31	28	247	1,76%	1,01%	9,01%	219	193	216							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	54	31	28	247	2,55%	1,47%	13,21%	219	193	216							
	CF 2	5	1.838	1.206	1.980	0,00%	1,21%	2,01%	775	1.976	143							
	Mitraguna & Others	5	1.758	1.125	1.900	0,01%	2,72%	4,62%	775	1.895	142							
	Pensiun	-	80	81	81	0,00%	0,14%	0,14%	-	81	1							
	Total Pembiayaan	9.858	2.947	999	924	7,44%	0,78%	0,72%	(75)	(8.934)	(2.023)	2,09%	-190,03%	1,4%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	165.590	172.251	188.531	22.941	
2	Contribution Margin	761	2.198	8.358	7.597	-998,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,33	2,54	2,54	0,00	0,21
CIF Payroll	1.568	1.521	1.508	(13)	(60)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	2.247	2.067	(204)	(180)	(247)	-10,69%	(772)	-27,19%	7.495	27,58%	(5.428)
2	Tabungan	118.896	130.042	132.007	133.302	5.288	1.295	3.260	2,51%	14.406	12,12%	132.336	100,73%	965
3	Deposito	12.522	15.544	15.413	15.413	(147)	0	(131)	-0,84%	2.891	23,09%	13.338	115,56%	2.075
	Total	134.257	147.901	149.667	150.782	4.937	1.115	2.881	1,95%	16.525	12,31%	153.169	98,44%	(2.387)
	CASA	121.735	132.356	134.254	135.369	5.084	1.115	3.012	2,28%	13.634	11,20%	139.831	96,81%	(4.462)
	(%) CASA	90,67%	89,49%	89,70%	89,78%									
	FDR	193,63%	185,65%	186,97%	185,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	4.249	4.249		0	248	6,20%	324	8,27%	-	0,00%	4.249
2	Giro ISE	2.210	1.269	1.275	1.275		0	6	0,48%	(935)	-42,32%	-	0,00%	1.275
3	Tabungan ISE	1.714	2.732	2.974	2.974		0	242	8,85%	1.260	73,48%	-	0,00%	2.974
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%	-	0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	72.881	3.580	3.825	245	841	1.377	-3.380	2.448	76.854	94,83%	(3.974)
	KUR	69.790	66.016	67.342	3.580	3.625	45	1.010	1.326	-2.448	2.299	70.240	95,87%	(2.898)
	Non KUR	6.471	5.488	5.539	-	200	200	-168	51	-932	149	6.614	83,75%	(1.075)
3	PWG	2.698	8.741	9.527	734	1.280	545	301	786	6.829	493	11.023	86,44%	(1.495)
	Cilem	2.698	8.741	9.527	734	1.280	545	301	786	6.829	493	11.023	86,44%	(1.495)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	197.372	4.189	5.912	1.723	1.026	3.097	16.526	2.815	199.512	98,93%	(2.140)
	CF 1	24.361	31.792	33.172	764	2.102	1.337	41	1.379	8.810	722	26.703	124,22%	6.468
	Total Griya	4.158	5.304	5.262	-	-	0	0	-42	1.104	42	4.806	109,48%	456
	• Total Non Program	3.841	5.012	4.972	-	-	0	-35	-40	1.131	40	4.445	111,86%	527
	• Program	317	292	290	-	-	0	-2	-2	-27	2	361	80,22%	(71)
	Oto	20.203	26.488	27.909	764	2.102	1.337	41	1.421	7.706	680	21.897	127,46%	6.012
	CF 2	156.485	162.483	164.200	3.424	3.810	386	985	1.717	7.715	2.093	172.808	95,02%	(8.608)
	Mitraguna & Others	140.742	148.597	150.443	3.424	3.810	386	1.270	1.847	9.701	1.963	155.396	96,81%	(4.953)
	Pensiun	15.743	13.886	13.757	-	-	0	-285	-129	-1.986	129	17.412	79,01%	(3.655)
	Total Pembiayaan	259.960	274.582	279.833	8.503	11.016	2.513	2.160	5.251	19.872	5.765	287.544	97,32%	(7.711)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-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	-	439	551	539	0	0,00%	0,77%	0,74%	(12)	539	100					
	KUR	-	398	511	341	0	0,00%	0,77%	0,51%	(170)	341	(57)					
	Non KUR	-	41	40	198	0	0,00%	0,73%	3,57%	158	198	156					
3	PWG	-	-	-	-	399	0,00%	0,00%	4,18%	399	399	399					
	Cilem	-	-	-	-	399	0,00%	0,00%	4,18%	399	399	399					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
4	CFG	4.563	2.138	2.643	3.354	0	2,52%	1,36%	1,70%	711	(1.208)	1.216					
	CF 1	1.171	1.100	1.509	1.695	4,81%	4,81%	4,75%	5,11%	185	524	595					
	Total Griya	405	-	379	377	9,74%	9,74%	7,15%	7,15%	(3)	(28)	377					
	Oto	766	1.100	1.130	1.318	3,79%	3,79%	4,27%	4,72%	188	552	218					
	CF 2	3.391	1.038	1.134	1.659	2,17%	0,70%	1,01%	1,01%	525	(1.732)	621					
	Mitraguna & Others	3.391	1.038	1.134	1.429	2,41%	0,76%	0,95%	0,95%	295	(1.962)	391					
	Pensiun	95	-	-	-	0	0,00%	0,00%	0,00%	230	230	230					
	Total Pembiayaan	2.747	2.973	3.045	3.294	1,06%	1,11%	1,18%	249	547	321	1,20%	-2,15%	0,0%			

Asset & 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	260.376	264.312	276.443	16.067			2.77	3.23	3.28	0,05
2	Contribution Margin	7.604	9.653	10.272	2.668	-35,1%		636	1.542	1.643	1.007

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										
FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%	-	0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%	-	0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.642	1.648	657	6	622	60,68%	141	9,32%	4.003	41,17%	(2.355)
2	Tabungan	77.097	95.902	93.966	95.758	2.511	1.793	(144)	-0,15%	18.662	24,21%	82.429	116,17%	13.330
3	Deposito	8.333	13.467	13.600	13.600	(12)	0	133	0,99%	5.267	63,21%	9.029	150,62%	4.571
	Total	86.937	110.395	109.208	111.007	3.155	1.799	612	0,55%	24.069	27,69%	95.461	116,29%	15.546
	CASA	78.604	96.928	95.607	97.406	3.167	1.799	479	0,49%	18.802	23,92%	86.431	112,70%	10.975
	(%) CASA	90,42%	87,80%	87,55%	87,75%									
	FDR	27,35%	46,81%	48,40%	47,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	26.356	26.357		2	(1.809)	-6,42%	1.925	7,88%	-	0,00%	26.357
2	Giro ISE	1.505	1.023	1.637	1.639		2	616	60,25%	134	8,88%		0,00%	1.639
3	Tabungan ISE	19.127	23.343	20.919	20.919		0	(2.425)	-10,39%	1.791	9,37%		0,00%	20.919
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	109	109	109		0	0	0,00%	63	136,96%		0,00%	109

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.909	18.124	18.479	1.220	1.170	-50	809	355	10.569	815	17.599	105,00%	880
	KUR	7.722	16.929	16.747	1.040	610	-430	644	-182	9.025	792	17.082	98,04%	(335)
	Non KUR	188	1.195	1.732	180	560	380	165	536	1.544	24	517	334,82%	1.214
3	PWG	1.199	7.125	7.701	1.180	837	-344	936	576	6.502	261	7.689	100,15%	12
	Cilem	1.199	7.125	7.701	1.180	837	-344	936	576	6.502	261	7.689	100,15%	12
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.676	1.477	642	-835	1.114	253	12.003	389	24.603	108,42%	2.073
	CF 1	4.501	8.858	8.922	1.077	276	-801	889	63	4.420	213	5.723	155,89%	3.199
4	Total Griya	108	76	73	-	-	0	0	-3	-35	3	426	17,10%	(353)
	• Total Non Program	108	76	73	-	-	0	0	-3	-35	3	426	17,10%	(353)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	8.783	8.849	1.077	276	-801	889	66	4.456	210	5.297	167,06%	3.552
	CF 2	10.171	17.564	17.754	400	366	-34	224	190	7.583	176	18.880	94,04%	(1.126)
	Mitraguna & Others	10.171	15.574	15.506	400	100	-300	233	-69	5.334	169	17.990	86,19%	(2.484)
	Pensiun	-	1.989	2.248	-	266	266	-9	259	2.248	7	890	252,50%	1.358
	Total Pembiayaan	23.780	51.671	52.855	3.878	2.649	-1.228	2.859	1.184	29.075	1.465	49.891	105,94%	2.964

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-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	-	-	-	-	255	0,00%	0,00%	1,38%	255	255	255				
	KUR	-	-	-	-	255	0,00%	0,00%	1,53%	255	255	255				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	72	0,00%	0,00%	0,93%	72	72	72				
	Cilem	-	-	-	-	72	0,00%	0,00%	0,93%	72	72	72				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	156	90	433	0,00%	0,00%	0,34%	1,62%	343	433	277				
	CF 1	-	156	90	172	0,00%	0,00%	1,02%	1,93%	82	172	16				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	156	90	172	0,00%	0,00%	1,03%	1,94%	82	172	16				
	CF 2	-	-	-	-	261	0,00%	0,00%	1,47%	261	261	261				
	Mitraguna & Others	-	-	-	-	261	0,00%	0,00%	1,68%	261	261	261				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	0,02%	#DIV/0!	0,0%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	81.816	86.938	108.244	26.428		
2	Contribution Margin	549	842	1.578	1.029	-187,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,00	3,53	3,54	0,01	0,53
CIF Payroll	651	657	679	22	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	9.074	9.072	(210)	(2)	3.642	67,07%	(70.968)	-88,67%	93.470	9,71%	(84.398)
2	Tabungan	33.280	44.566	47.145	46.695	939	(450)	2.129	4,78%	13.415	40,31%	38.014	122,84%	8.681
3	Deposito	18.866	77.656	62.473	62.474	1.032	0	(15.183)	-19,55%	43.607	231,14%	19.836	314,96%	42.638
	Total	132.186	127.652	118.691	118.240	1.760	(451)	(9.412)	-7,37%	(13.946)	-10,55%	151.319	78,14%	(33.079)
	CASA	113.319	49.996	56.218	55.766	729	(452)	5.771	11,54%	(57.553)	-50,79%	131.484	42,41%	(75.717)
	(%) CASA	85,73%	39,17%	47,37%	47,16%									
	FDR	12,66%	24,75%	28,02%	28,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	954	950		(4)	45	4,99%	366	62,62%	-	0,00%	950
2	Giro ISE	18	55	41	41		0	(14)	-25,30%	24	135,07%	-	0,00%	41
3	Tabungan ISE	567	850	913	909		(4)	59	6,96%	342	60,37%	-	0,00%	909
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	30	36	36	36		0	0	0,00%	6	20,00%	-	0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	3.113	3.932	349	963	614	162	819	3.204	144	3.778	104,09%	154
	Cilem	728	3.113	3.932	349	963	614	162	819	3.204	144	3.778	104,09%	154
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.326	1.437	1.130	-307	1.046	842	13.318	288	27.778	105,57%	1.548
	CF 1	6.128	9.054	8.949	342	-	-342	122	-105	2.821	105	7.576	118,12%	1.373
	Total Griya	4.538	7.289	7.250	160	-	-160	0	-39	2.712	39	4.915	147,51%	2.335
4	• Total Non Program	4.538	6.115	6.079	-	-	0	-36	-35	1.542	35	4.915	123,69%	1.164
	• Program	-	1.175	1.171	160	-	-160	172	-4	1.171	4	0	0,00%	1.171
	Oto	1.591	1.765	1.699	181	-	-181	122	-66	109	66	2.662	63,84%	(962)
	CF 2	9.879	19.429	20.377	1.095	1.130	35	924	947	10.497	183	20.202	100,87%	175
	Mitraguna & Others	9.209	18.517	19.470	1.095	1.130	35	929	952	10.261	178	18.475	105,38%	994
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	33.258	1.786	2.093	307	1.208	1.661	16.523	432	31.556	105,39%	1.702

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-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	-	-	-	-	6	0,00%	0,00%	0,15%	6	6	6	6				
	Cilem	-	-	-	-	6	0,00%	0,00%	0,15%	6	6	6	6				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	258	257	141	0,00%	0,00%	0,90%	0,48%	(116)	141	(118)					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	CF 2	-	258	257	141	0,00%	0,00%	1,32%	0,69%	(116)	141	(118)					
	Mitraguna & Others	-	258	257	141	0,00%	0,00%	1,39%	0,72%	(116)	141	(118)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	-	258	257	147	0,00%	0,00%	0,81%	0,44%	(110)	147	(112)	0,29%	33,81%	-0,1%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	715	712	(2.713)	(3)	340	91,26%	(1.036)	-59,27%	8.707	8,18%	(7.995)
2	Tabungan	52.637	67.696	67.047	67.854	3.154	807	158	0,23%	15.217	28,91%	59.126	114,76%	8.728
3	Deposito	30.502	32.660	32.340	32.640	(207)	300	(20)	-0,06%	2.139	7,01%	31.501	103,62%	1.139
	Total	84.886	100.728	100.101	101.206	234	1.105	478	0,47%	16.320	19,23%	99.334	101,88%	1.872
	CASA	54.385	68.068	67.761	68.566	442	804	498	0,73%	14.181	26,08%	67.833	101,08%	733
	(%) CASA	64,07%	67,58%	67,69%	67,75%									
	FDR	15,32%	28,93%	30,36%	30,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	1.567	1.579	12	427	37,06%	(400)	-20,21%		-	0,00%	1.579
2	Giro ISE	1.572	313	637	637	0	324	103,37%	(935)	-59,46%			0,00%	637
3	Tabungan ISE	407	839	930	942	12	103	12,29%	535	131,29%			0,00%	942
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%			0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	8.030	590	850	260	169	414	5.102	436	5.655	142,00%	2.375
	Cilem	2.928	7.616	8.030	590	850	260	169	414	5.102	436	5.655	142,00%	2.375
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	22.357	1.394	1.122	-272	925	831	12.278	291	18.905	118,25%	3.451
	CF 1	3.825	6.546	6.421	247	-	-247	135	-125	2.597	125	4.911	130,76%	1.511
	Total Griya	789	1.474	1.470	-	-	0	0	-5	681	5	1.072	137,14%	398
4	• Total Non Program	789	1.474	1.470	-	-	0	0	-5	681	5	1.072	137,14%	398
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	4.952	247	-	-247	135	-120	1.916	120	3.839	128,98%	1.113
	CF 2	6.254	14.979	15.935	1.147	1.122	-25	789	956	9.682	166	13.995	113,87%	1.941
	Mitraguna & Others	5.039	13.436	14.383	-	852	1.102	250	660	947	155	11.989	119,97%	2.394
	Pensiun	1.215	1.544	1.552	-	295	20	-275	130	9	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	30.386	1.984	1.972	-13	1.094	1.245	17.380	727	24.560	123,72%	5.826

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-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	-	-	-	-	48	0,00%	0,00%	0,60%	48	48	48					
	Cilem	-	-	-	-	48	0,00%	0,00%	0,60%	48	48	48					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
4	CFG	83	31	79	-	0,82%	0,37%	0,00%	(79)	(83)	(31)						
	CF 1	83	-	79	-	2,17%	1,21%	0,00%	(79)	(83)	-						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	83	-	79	-	2,73%	1,56%	0,00%	(79)	(83)	-						
	CF 2	-	31	-	-	0,00%	0,00%	0,00%	-	-	(31)						
	Mitraguna & Others	-	31	-	-	0,00%	0,00%	0,00%	-	-	(31)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	83	31	79	45	0,64%	0,27%	0,16%	(31)	(35)	17	8,14%	####	8,0%	8,14%	#####	8,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-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	-	14	45	45	0,00%	0,21%	0,2									