

## AREA BATAM

Pilih Area

Kelas Outlet

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	475.184	483.757	177.355	8.573	64.929	15,50%	245.460	103,01%	420.906	114,93%	62.851
2	Tabungan	1.732.891	1.903.991	1.893.660	1.898.916	44.961	5.255	(5.075)	-0,27%	166.025	9,58%	2.000.816	94,91%	(101.900)
3	Deposito	877.742	950.883	920.682	900.714	(55.963)	(19.968)	(50.169)	-5,28%	22.972	2,62%	896.431	100,48%	4.283
	<b>Total</b>	<b>2.848.930</b>	<b>3.273.702</b>	<b>3.289.526</b>	<b>3.283.386</b>	<b>166.354</b>	<b>(6.140)</b>	<b>9.685</b>	<b>0,30%</b>	<b>434.456</b>	<b>15,25%</b>	<b>3.318.152</b>	<b>98,95%</b>	<b>(34.766)</b>
	CASA	1.971.188	2.322.819	2.368.844	2.382.673	222.316	13.828	59.853	2,58%	411.485	20,87%	2.421.722	98,39%	(39.049)
	(%) CASA	69,19%	70,95%	72,01%	72,57%									
	FDR	84,13%	83,44%	83,53%	83,69%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	89.078	88.935		(144)	1.632	1,87%	9.524	11,99%	118.145	75,28%	(29.210)
2	Giro ISE	37.094	35.022	32.714	35.063		2.349	41	0,12%	(2.031)	-5,47%	60.551	57,91%	(25.489)
3	Tabungan ISE	39.484	49.856	50.938	50.417		(522)	561	1,13%	10.933	27,69%	44.877	112,34%	5.540
4	Deposito ISE	2.833	2.426	5.426	3.455		(1.971)	1.029	42,44%	622	21,96%	12.717	27,17%	(9.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	122.962	126.748	126.334	500	140	-360	1.457	-414	3.372	554	162.236	77,87%	(35.902)
	Linkage	22.750	25.937	25.948	-	140	140	-200	11	3.199	129	39.853	65,11%	(13.904)
	Non-Linkage	100.212	100.811	100.386	500	-	-500	1.657	-425	173	425	122.383	82,03%	(21.997)
	• Local Champion	83.501	66.595	66.190	500	-	-500	-804	-405	-17.311	405	94.012	70,41%	(27.822)
	• Value Chain	16.712	34.216	34.196	-	-	-	2.461	-20	17.485	20	28.371	120,53%	5.825
2	MBG	310.816	325.767	327.626	1.305	5.075	3.770	1.228	1.859	16.810	3.216	362.288	90,43%	(34.661)
	KUR	291.370	306.564	308.728	1.305	5.075	3.770	1.900	2.164	17.358	2.911	340.266	90,73%	(31.538)
3	PWG	193.140	323.731	330.663	16.046	21.828	5.781	11.995	6.932	137.523	14.895	362.681	91,17%	(32.018)
	Cilem	122.752	218.666	224.126	5.081	10.869	5.788	7.938	5.460	101.375	5.409	262.581	85,36%	(38.455)
	Gadai	70.389	105.064	106.537	10.965	10.958	-7	4.057	1.473	36.148	9.486	100.101	106,43%	6.436
4	CFG	1.770.026	1.955.435	1.963.236	8.680	24.370	15.690	10.668	7.801	193.210	16.569	2.003.011	98,01%	(39.775)
	CF 1	463.002	520.993	529.407	1.276	10.688	9.412	1.760	8.413	66.405	2.275	503.674	105,11%	25.732
	Total Griya	392.209	436.373	444.526	430	9.302	8.872	0	8.153	52.317	1.149	412.745	107,70%	31.780
	• Total Non Program	388.279	424.924	433.086	263	9.302	9.039	372	8.162	44.807	1.140	397.351	108,99%	35.735
	• Program	3.930	11.449	11.440	167	-	-167	302	-9	7.510	9	15.395	74,31%	(3.955)
	Oto	70.793	84.620	84.881	846	1.386	541	1.760	261	14.088	1.126	90.929	93,35%	(6.048)
	CF 2	1.307.024	1.434.442	1.433.830	7.404	13.682	6.278	8.908	-612	126.805	14.294	1.499.337	95,63%	(65.508)
	Mitraguna & Others	1.211.757	1.335.736	1.335.809	7.328	13.151	5.823	9.546	74	124.053	13.077	1.384.316	96,50%	(48.506)
	Pensiun	95.268	98.706	98.020	76	531	455	-638	-686	2.752	2.121	115.021	85,22%	(17.001)
	<b>Total Pembiayaan</b>	<b>2.396.945</b>	<b>2.731.682</b>	<b>2.747.860</b>	<b>26.531</b>	<b>51.413</b>	<b>24.882</b>	<b>25.347</b>	<b>16.178</b>	<b>350.915</b>	<b>35.234</b>	<b>2.890.216</b>	<b>95,07%</b>	<b>(142.356)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	YTD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap
1	SME	508	6	-	364	0,41%	0,00%	0,29%	364	(144)	358			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	364	0,46%	0,00%	0,36%	364	(101)	364			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	17.025	1.43%	1,90%	5,20%	10.836	12.585	10.836			
	KUR	3.770	4.599	4.599	14.947	1,29%	1,50%	4,84%	10.347	11.177	10.347			
	Non KUR	671	1.590	1.590	2.079	3,45%	8,28%	11,00%	488	488	488			
3	PWG	155	-	-	6.815	0,08%	0,00%	2,06%	6.815	6.660	6.815			
	Cilem	155	-	-	5.914	0,13%	0,00%	2,64%	5.914	5.758	5.914			
	Gadai	-	-	-	902	0,00%	0,00%	0,00%	902	902	902			
4	CFG	19.018	28.147	27.769	59.290	1,07%	1,42%	3,02%	31.611	40.272	31.143			
	CF 1	8.456	11.479	12.737	18.668	1,83%	2,44%	3,53%	5.931	10.212	7.189			
	Total Griya	6.832	10.463	10.710	11.752	1,74%	2,45%	2,64%	1.042	4.920	1.290			
	Oto	1.624	1.016	2.026	6.915	2,29%	2,39%	8,15%	4.889	5.291	5.899			
	CF 2	10.562	16.669	14.942	40.622	0,81%	1,04%	2,83%	25.680	30.061	23.954			
	Mitraguna & Others	10.315	16.481	14.431	38.223	0,85%	1,08%	2,86%	23.791	27.908	21.742			
	Pensiun	247	188	511	2.400	0,26%	0,52%	2,45%	1.889	2.153	2.212			
	<b>Total Pembiayaan</b>	<b>38.001</b>	<b>34.188</b>	<b>33.182</b>	<b>34.052</b>	<b>1,59%</b>	<b>1,21%</b>	<b>1,24%</b>	<b>870</b>	<b>(3.949)</b>	<b>(136)</b>	<b>1.41%</b>	<b>-13,51%</b>	<b>0,2%</b>

## Asset &amp; Contribution Margin

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

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	S			

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	25.357	24.538	(911)	(819)	54	0,22%	(4.998)	-16,92%	46.170	53,15%	(21.632)
2	Tabungan	75.287	90.912	91.023	98.239	(1.569)	7.216	7.326	8,06%	22.951	30,49%	96.129	102,19%	2.110
3	Deposito	166.481	116.868	115.013	125.013	(25.835)	10.000	8.145	6,97%	(41.468)	-24,91%	168.336	74,26%	(43.323)
	<b>Total</b>	<b>271.304</b>	<b>232.264</b>	<b>231.392</b>	<b>247.789</b>	<b>(28.315)</b>	<b>16.397</b>	<b>15.525</b>	<b>6,68%</b>	<b>(23.515)</b>	<b>-8,67%</b>	<b>310.634</b>	<b>79,77%</b>	<b>(62.845)</b>
	CASA	104.823	115.396	116.380	122.776	(2.480)	6.397	7.380	6,40%	17.953	17,13%	142.299	86,28%	(19.522)
	(%) CASA	38,64%	49,68%	50,30%	49,55%									
	FDR	71,62%	87,88%	88,70%	82,83%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-11 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	18.552	19.172	620	(355)	-1,82%	2.908	17,88%	-	0,00%	19.172
2	Giro ISE	12.924	10.849	9.168	11.355	2.187	506	4,67%	(1.569)	-12,14%	-	0,00%	11.355
3	Tabungan ISE	1.712	6.998	7.703	7.792	89	794	11,35%	6.081	355,25%	-	0,00%	7.792
4	Deposito ISE	1.628	1.681	1.681	25	(1.656)	(1.656)	-98,51%	(1.603)	-98,46%	-	0,00%	25
5	CIF ISE	80	90	90	90	0	0	0,00%	10	12,50%	-	0,00%	90

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.533	-	-	0	-130	-1	4.642	1	19.916	72,97%	(5.383)
	Linkage	1.111	804	804	-	-	-	-17	0	-307	-	5.477	14,69%	(4.673)
	Non-Linkage	8.780	13.729	13.729	-	-	0	-113	-1	4.949	1	14.439	95,08%	(710)
	• Local Champion	6.630	9.079	9.079	-	-	0	-113	-1	2.449	1	9.312	79,49%	(234)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	5.126	90,71%	(476)
2	MBG	65.409	59.042	58.981	260	375	115	-1.380	-61	-6.428	436	70.008	84,25%	(11.027)
	KUR	63.164	56.360	56.312	260	375	115	-1.263	-47	-6.852	422	67.553	83,36%	(11.241)
	Non KUR	2.245	2.683	2.668	-	-	0	-118	-14	424	14	2.455	108,71%	214
3	PWG	10.519	15.081	15.308	393	657	264	635	227	4.790	429	18.008	85,01%	(2.700)
	Cilem	10.519	15.081	15.308	393	657	264	635	227	4.790	429	18.008	85,01%	(2.700)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	116.431	1.460	1.609	149	147	970	7.954	639	134.112	86,82%	(17.681)
	CF 1	58.498	62.127	61.930	120	-	-120	256	-197	3.433	197	60.416	102,51%	1.514
	Total Griya	56.812	59.059	58.894	120	-	-120	0	-165	2.082	165	56.783	103,72%	2.111
	• Total Non Program	55.952	58.249	58.086	120	-	-120	-422	-164	2.134	164	53.414	108,75%	4.672
	• Program	860	810	808	-	-	0	-8	-1	-52	1	3.370	23,99%	(2.561)
	Oto	1.686	3.069	3.036	-	-	0	256	-32	1.351	32	3.633	83,57%	(597)
	CF 2	49.980	53.333	54.501	1.340	1.609	269	-109	1.167	4.521	442	73.695	73,95%	(19.194)
	Mitraguna & Others	49.699	53.068	54.237	1.340	1.609	269	-102	1.169	4.537	440	72.662	74,64%	(18.426)
	Pensiun	281	266	264	-	-	0	-6	-2	-16	2	1.033	25,59%	(769)
	<b>Total Pembiayaan</b>	<b>194.296</b>	<b>204.118</b>	<b>205.253</b>	<b>2.113</b>	<b>2.641</b>	<b>528</b>	<b>-728</b>	<b>1.135</b>	<b>10.958</b>	<b>1.505</b>	<b>242.044</b>	<b>84,80%</b>	<b>(36.790)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	6	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(6)				
	Linkage	-	6	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(6)				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	1.071	1.504	1.324	3.700	1.64%	2,24%	6,27%	2.376	2.629	2.196						
	KUR	1.022	1.029	880	3.166	1.62%	1,56%	5,62%	2.286	2.144	2.137						
	Non KUR	49	475	444	534	2,19%	16,55%	20,02%	90	485	59						
3	PWG	95	-	-	484	0,91%	0,00%	3,16%	484	388	484						
	Cilem	95	-	-	484	0,91%	0,00%	3,16%	484	388	484						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.865	2.403	2.395	4.209	1.72%	2,07%	3,62%	1.814	2.344	1.806						
	CF 1	1.284	1.880	1.863	2.954	2,19%	3,00%	4,77%	1.091	1.670	1.074						
	Total Griya	1.284	1.880	1.863	2.781	2,26%	3,15%	4,72%	918	1.497	901						
	Oto	-	-	-	173	0,00%	0,00%	5,69%	173	173	173						
	CF 2	581	522	532	1.255	1,16%	1,00%	2,30%	723	674	733						
	Mitraguna & Others	581	522	532	1.255	1,17%	1,00%	2,31%	723	674	733						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	<b>Total Pembiayaan</b>	<b>2.972</b>	<b>1.482</b>	<b>1.447</b>	<b>2.072</b>	<b>1,53%</b>	<b>0,71%</b>	<b>1,01%</b>	<b>625</b>	<b>(900)</b>	<b>590</b>	<b>0,33%</b>	<b>67,07%</b>	<b>-0,7%</b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Posisi	Oct-24	Oct-25
1	Asset (Retail) T	268.780	271.304	260.579	(8.201)			PHR	2,65	2,86	2,91
2	Contribution Margin	9.396	11.836	9.878	482		-5,1%	CIF Payroll	1.791	1.950	1.987

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	19.251	18.565	(1.392)	(686)	(2.087)	-10,11%	(6.196)	-25,02%	41.105	45,16%	(22.540)
2	Tabungan	139.675	139.420	142.090	142.090	2.493	(519)	2.670	1,92%	2.415	1,73%	160.468	88,55%	(18.377)
3	Deposito	81.953	77.952	78.168	78.168	(820)	(0)	216	0,28%	(3.785)	-4,62%	83.487	93,63%	(5.319)
	<b>Total</b>	<b>246.389</b>	<b>238.023</b>	<b>240.028</b>	<b>238.823</b>	<b>281</b>	<b>(1.205)</b>	<b>800</b>	<b>0,34%</b>	<b>(7.566)</b>	<b>-3,07%</b>	<b>285.060</b>	<b>83,78%</b>	<b>(46.236)</b>
	CASA	164.436	160.072	161.859	160.655	1.101	(1.204)	583	0,36%	(3.781)	-2,30%	201.573	79,70%	(40.918)
	(%) CASA	66,74%	67,25%	67,43%	67,27%									
	FDR	63,49%	72,41%	72,83%	73,19%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	11.050	11.187	137	309	2,84%	278	2,54%	-	0,00%	11.187	
2	Giro ISE	6.429	4.866	4.828	4.868	40	2	0,04%	(1.562)	-24,29%	-	0,00%	4.868	
3	Tabungan ISE	3.915	6.012	6.223	6.319	97	307	5,11%	2.404	61,40%	-	0,00%	6.319	
4	Deposito ISE	565	-	-	-	0	0	#DIV/0!	(565)	-100,00%	-	0,00%	0	
5	CIF ISE	134	146	146	146	0	0	0,00%	12	8,96%	-	0,00%	146	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	18.882	-	-	0	-293	-20	-167	20	26.482	71,30%	(7.601)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	18.882	-	-	0	-293	-20	-167	20	23.245	81,23%	(4.363)
	• Local Champion	15.448	17.199	17.199	-	-	0	-249	0	1.751	-	17.438	98,63%	(239)
	• Value Chain	3.600	1.702	1.682	-	-	-	-44	-20	-1.918	20	5.807	28,97%	(4.125)
2	MBG	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	10.412	11.011	200	691	490	627	599	5.173	92	13.639	80,73%	(2.628)
	Cilem	5.838	10.412	11.011	200	691	490	627	599	5.173	92	13.639	80,73%	(2.628)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	144.913	1.074	2.441	1.367	1.095	1.865	13.370	576	152.446	95,06%	(7.533)
	CF 1	81.145	74.508	74.869	-	620	620	-233	361	-6.276	259	80.815	92,64%	(5.946)
	Total Griya	74.220	68.592	69.081	-	620	620	0	489	-5.139	131	72.670	95,06%	(3.589)
4	• Total Non Program	73.552	67.965	68.454	-	620	620	-1.118	489	-5.097	131	70.051	97,72%	(1.597)
	• Program	669	626	626	-	-	0	-4	0	-42	-	2.619	23,92%	(1.993)
	Oto	6.925	5.916	5.788	-	-	0	-233	-128	-1.137	128	8.145	71,07%	(2.356)
	CF 2	50.397	68.540	70.044	1.074	1.821	747	1.328	1.504	19.647	317	71.632	97,78%	(1.588)
	Mitraguna & Others	49.913	67.543	69.056	1.074	1.821	747	1.303	1.513	19.143	308	70.238	98,32%	(1.182)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	<b>Total Pembiayaan</b>	<b>156.429</b>	<b>172.361</b>	<b>174.805</b>	<b>1.274</b>	<b>3.132</b>	<b>1.857</b>	<b>1.428</b>	<b>2.444</b>	<b>18.376</b>	<b>688</b>	<b>192.588</b>	<b>90,77%</b>	<b>(17.783)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	12-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
3	PWG	11	-	-	-	156	0,19%	0,00%	1,41%	156	144	156		
	Cilem	11	-	-	-	156	0,19%	0,00%	1,41%	156	144	156		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
4	CFG	1.162	1.437	2.175	1.821	0,88%	1,52%	1,26%	(354)	659	384			
	CF 1	1.162	1.383	2.039	1.322	1,43%	2,74%	1,77%	(717)	160	(62)			
	Total Griya	1.162	1.383	1.962	1.204	1,57%	2,86%	1,74%	(758)	42	(180)			
	Oto	-	-	77	118	0,00%	1,30%	2,03%	41	118	118			
	CF 2	-	54	136	499	0,00%	0,20%	0,71%	363	499	446			
	Mitraguna & Others	-	54	136	499	0,00%	0,20%	0,72%	363	499	446			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>778</b>	<b>1.299</b>	<b>1.455</b>	<b>1.412</b>	<b>0,50%</b>	<b>0,84%</b>	<b>0,81%</b>	<b>(43)</b>	<b>634</b>	<b>113</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-0,8%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25					%	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	778	1.299	1.455	1.412	0,59%	1,02%	0,97%	(43)	634	113			
	CF 1	342	585	864	822	0,42%	1,16%	1,10%	(43)	480	237			
	Total Griya	342	585	864	822	0,46%	1,26%	1,19%	(43)	480	237			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-				

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	57.467	54.432	3.771	(3.034)	(599)	-1,09%	35.658	189,93%	36.087	150,83%	18.345
2	Tabungan	206.902	265.449	257.744	257.858	6.039	114	(7.591)	-2,86%	50.956	24,63%	228.586	112,81%	29.272
3	Deposito	118.442	96.974	70.170	50.367	(7.411)	(19.803)	(46.607)	-48,06%	(68.075)	-57,48%	120.549	41,78%	(70.181)
	<b>Total</b>	<b>344.119</b>	<b>417.454</b>	<b>385.381</b>	<b>362.658</b>	<b>2.400</b>	<b>(22.723)</b>	<b>(54.796)</b>	<b>-13,13%</b>	<b>18.539</b>	<b>5,39%</b>	<b>385.222</b>	<b>94,14%</b>	<b>(22.564)</b>
	CASA	225.677	320.480	315.211	312.291	9.811	(2.920)	(8.190)	-2,56%	86.614	38,38%	264.674	117,99%	47.617
	(%) CASA	65,58%	76,77%	81,79%	86,11%									
	FDR	96,55%	93,29%	102,77%	109,21%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.595	3.264	(331)	(281)	-7,93%	(667)	-16,97%	-	0,00%	3.264	
2	Giro ISE	1.420	1.163	1.349	1.357	8	194	16,66%	(63)	-4,44%	-	0,00%	1.357	
3	Tabungan ISE	2.001	1.767	1.631	1.607	(24)	(160)	-9,06%	(394)	-19,71%	-	0,00%	1.607	
4	Deposito ISE	510	615	615	300	(315)	(315)	-51,19%	(210)	-41,13%	-	0,00%	300	
5	CIF ISE	179	189	189	189	0	0	0,00%	10	5,59%	-	0,00%	189	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	89.706	-	140	140	2.407	-276	6.721	416	104.800	85,60%	(15.094)
	Linkage	21.612	25.120	25.132	-	140	140	(182)	11	3.519	129	31.112	80,78%	(5.981)
	Non-Linkage	61.373	64.862	64.574	-	-	0	2.589	(287)	3.202	287	73.688	87,63%	(9.113)
	• Local Champion	55.173	36.998	36.710	-	-	0	(336)	(287)	-18.462	287	61.011	60,17%	(24.301)
	• Value Chain	6.200	27.864	27.864	-	-	-	2.925	0	21.664	-	12.677	219,81%	15.188
2	MBG	43.181	44.128	44.386	400	410	10	866	258	1.204	152	46.897	94,65%	(2.511)
	KUR	40.519	42.067	42.354	400	410	10	952	287	1.835	123	44.012	96,23%	(1.657)
	Non KUR	2.662	2.060	2.031	-	-	0	(87)	(29)	-631	29	2.885	70,40%	(854)
3	PWG	26.463	44.214	44.903	1.454	2.515	1.061	1.033	689	18.439	1.826	38.240	117,42%	6.662
	Cilem	12.356	24.595	24.916	315	985	670	397	321	12.560	664	18.392	135,47%	6.524
	Gadai	14.108	19.618	19.987	1.139	1.531	392	636	368	5.879	1.163	19.848	100,70%	138
4	CFG	179.631	211.118	217.063	35	8.284	8.249	3.044	5.945	37.432	2.338	199.790	108,65%	17.273
	CF 1	55.651	68.035	75.913	-	8.066	8.066	208	7.878	20.262	188	59.885	126,77%	16.028
	Total Griya	50.392	59.216	67.008	-	7.900	7.900	0	7.792	16.616	108	52.642	127,29%	14.366
4	• Total Non Program	50.392	59.216	67.008	-	7.900	7.900	(368)	7.792	16.616	108	52.642	127,29%	14.366
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.906	-	166	166	208	86	3.646	79	7.243	122,95%	1.663
	CF 2	123.980	143.083	141.150	35	218	183	2.836	(1.933)	17.170	2.151	139.905	100,89%	1.245
	Mitraguna & Others	122.658	141.684	139.758	35	218	183	2.843	(1.926)	17.100	2.144	137.456	101,67%	2.302
	Pensiun	1.322	1.399	1.392	-	-	0	(7)	(7)	70	7	2.449	56,84%	(1.057)
	<b>Total Pembiayaan</b>	<b>332.261</b>	<b>389.442</b>	<b>396.058</b>	<b>1.889</b>	<b>11.349</b>	<b>9.460</b>	<b>7.350</b>	<b>6.616</b>	<b>63.797</b>	<b>4.733</b>	<b>389.727</b>	<b>101,62%</b>	<b>6.330</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	364	364	0,61%	0,00%	0,41%	364	(144)	364	-	-	-	
	Linkage	43	-	-	-	43	0,20%	0,00%	0,00%	-	(43)	-	-	-	-	
	Local Champion	465	-	-	364	364	0,76%	0,00%	0,56%	364	(101)	364	-	-	-	
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	409	740	602	2.078	2.078	0,95%	1,36%	4,68%	1.477	1.669	1.339	-	-	-	
	KUR	305	686	498	2.022	2.022	0,75%	1,18%	4,77%	1.524	1.717	1.336	-	-	-	
	Non KUR	104	53	104	56	56	3,92%	5,04%	2,77%	(48)	(48)	3	-	-	-	
3	PWG	-	-	-	2.954	2.954	0,00%	0,00%	0,00%	2.954	2.954	2.954	-	-	-	
	Cilem	-	-	-	2.598	2.598	0,00%	0,00%	0,00%	2.598	2.598	2.598	-	-	-	
	Gadai	-	-	-	356	356	0,00%	0,00%	0,00%	356	356	356	-	-	-	
4	CFG	673	1.279	1.367	2.291	2.291	0,37%	0,65%	1,06%	925	1.618	1.013	-	-	-	
	CF 1	295	196	490	156	156	0,53%	0,72%	0,21%	(333)	(138)	(40)	-	-	-	
	Total Griya	295	-	227	-	-	0,58%	0,38%	0,00%	(227)	(295)	-	-	-	-	
	Oto	-	196	263	156	156	0,00%	2,98%	1,76%	(106)	156	(40)	-	-	-	
	CF 2	379	1.083	877	2.135	2.135	0,31%	0,61%	1,51%	1.258	1.757	1.053	-	-	-	
	Mitraguna & Others	379	1.083	877	2.135	2.064	0,66%	1,50%	1,48%	1.258	1.757	1.053	-	-	-	
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	<b>Total Pembiayaan</b>	<b>1.161</b>	<b>2.293</b>	<b>2.723</b>	<b>2.856</b>	<b>2.856</b>	<b>0,35%</b>	<b>0,70%</b>	<b>0,72%</b>	<b>133</b>	<b>1.695</b>	<b>563</b>	<b>1,06%</b>	<b>-46,32%</b>	<b>0,3%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	193	0,23%	0,05%	0,05%	-	(151)	0	0	-	-	-
	Linkage	-	42	42	-	42	0,00%	0,17%	0,17%	-	42	-	-	-	-	-
	Non-Linkage															

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	43.415	33.525	40.645	(9.890)	(9.756)	-22,54%	13.706	69,16%	34.705	96,60%	(1.180)
2	Tabungan	188.323	172.953	171.571	171.742	4.147	171	(1.210)	-0,70%	(16.581)	-8,80%	209.136	82,12%	(37.393)
3	Deposito	54.534	66.101	61.554	60.952	(25.458)	(602)	(5.149)	-7,79%	6.418	11,77%	56.040	108,76%	4.912
	<b>Total</b>	<b>262.676</b>	<b>282.334</b>	<b>276.541</b>	<b>266.220</b>	<b>19.334</b>	<b>(10.321)</b>	<b>(16.114)</b>	<b>-5,71%</b>	<b>3.544</b>	<b>1,35%</b>	<b>299.881</b>	<b>88,78%</b>	<b>(33.661)</b>
	CASA	208.142	216.233	214.987	205.268	44.791	(9.719)	(10.966)	-5,07%	(2.874)	-1,38%	243.841	84,18%	(38.573)
	(%) CASA	79,24%	76,59%	77,74%	77,10%									
	FDR	66,71%	72,21%	73,84%	76,70%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.668	4.094	4.068	(26)	400	10,91%	(2.118)	-34,24%	-	-	0,00%	4.068
2	Giro ISE	879	331	454	464	10	133	40,30%	(415)	-47,22%	-	-	0,00%	464
3	Tabungan ISE	5.307	3.337	3.641	3.604	(36)	267	8,00%	(1.703)	-32,09%	-	-	0,00%	3.604
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0,00%	0
5	CIF ISE	215	268	268	268	0	0	0,00%	53	24,65%	-	-	0,00%	268

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	12	-	-	0	-421	0	-6.974	-	6.986	0,18%	(6.974)
	Linkage	26	12	12	-	-	-	-1	0	-14	-	26	47,75%	(14)
	Non-Linkage	6.960	-	-	-	-	0	-420	0	-6.960	-	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	-2.199	-	2.199	0,00%	(2.199)	
	• Value Chain	4.762	-	-	-	-	-	-420	0	-4.762	-	4.762	0,00%	(4.762)
2	MBG	707	9.495	9.766	100	310	210	436	272	9.060	38	5.700	171,35%	4.067
	KUR	498	8.282	8.556	100	310	210	453	274	8.059	36	5.134	166,67%	3.423
	Non KUR	209	1.212	1.210	-	-	0	-17	-2	1.001	2	566	213,82%	644
3	PWG	23.244	35.104	36.166	2.889	3.569	680	1.358	1.062	12.922	2.507	38.714	93,42%	(2.549)
	Cilem	7.809	11.949	12.428	348	933	585	458	479	4.619	454	18.851	65,93%	(6.423)
	Gadai	15.435	23.155	23.738	2.541	2.635	95	899	583	8.303	2.052	19.863	119,51%	3.875
4	CFG	144.290	159.268	158.256	-	497	497	-69	-1.012	13.966	1.509	166.155	95,25%	(7.899)
	CF 1	8.588	12.193	12.141	-	-	0	-25	-52	3.553	52	12.165	99,81%	(24)
	Total Griya	7.701	11.174	11.138	-	-	0	0	-35	3.437	35	10.127	109,99%	1.011
1	• Total Non Program	7.409	10.560	10.525	-	-	0	598	-35	3.116	35	8.983	117,16%	1.542
	• Program	292	614	614	-	-	0	-3	-1	322	1	1.144	53,64%	(530)
	Oto	888	1.019	1.003	-	-	0	-25	-17	115	17	2.038	49,21%	(1.035)
	CF 2	135.702	147.075	146.115	-	497	497	-44	-960	10.413	1.457	153.990	94,89%	(7.875)
	Mitraguna & Others	125.011	133.616	132.734	-	442	442	-1	-881	7.723	1.323	140.961	94,16%	(8.227)
	Pensiun	10.691	13.459	13.380	-	55	55	-43	-79	2.690	134	13.029	102,70%	351
	<b>Total Pembiayaan</b>	<b>175.227</b>	<b>203.879</b>	<b>204.200</b>	<b>2.989</b>	<b>4.376</b>	<b>1.387</b>	<b>1.303</b>	<b>321</b>	<b>28.973</b>	<b>4.055</b>	<b>217.555</b>	<b>93,86%</b>	<b>(13.355)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	190	188	591	0	0,00%	1,98%	6,05%	403	591	402			
	KUR	-	-	-	406	0	0,00%	0,00%	4,74%	406	406	406			
	Non KUR	-	190	188	186	0	0,00%	15,50%	15,33%	(2)	186	(4)			
3	PWG	-	-	-	653	0	0,00%	0,00%	1,81%	653	653	653			
	Cilem	-	-	-	484	0	0,00%	0,00%	3,90%	484	484	484			
	Gadai	-	-	-	169	0	0,00%	0,00%	0,71%	169	169	169			
4	CFG	2.296	3.664	3.194	10.701	0	1,59%	2,01%	6,76%	7.506	8.405	7.037			
	CF 1	66	33	67	51	0	0,77%	0,55%	0,42%	(16)	(15)	19			
	Total Griya	66	33	67	51	0	0,86%	0,60%	0,46%	(16)	(15)	19			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.631	3.127	10.649	0	1,64%	2,13%	7,29%	7.522	8.420	7.019			
	Mitraguna & Others	2.230	3.631	3.127	10.155	0	1,78%	2,34%	7,65%	7.028	7.926	6.524			
	Pensiun	-	-	-	494	0	0,00%	0,00%	3,69%	494	494	494			
	<b>Total Pembiayaan</b>	<b>4.120</b>	<b>3.440</b>	<b>3.493</b>	<b>3.493</b>	<b>2,35%</b>	<b>1,71%</b>	<b>1,71%</b>	<b>-</b>	<b>(627)</b>	<b>53</b>	<b>5,73%</b>	<b>-235,17%</b>	<b>4,0%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Target Dec'25			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	230.397	264.224	263.686	33.289			2,88	3,15	3,37	0,21
2	Contribution Margin	8.825	11.671	13.639	4.814	-54,5%		4.696	3.752	2.993	(759)

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,88	3,15	3,37	0,21	0,49
CIF Payroll	4.696	3.752	2.993	(759)	(1.703)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	410	467	72	57	(34)	-6,78%	(1.619)	-77,60%	3.184	14,68%	(2.717)
2	Tabungan	37.117	38.758	39.965	39.904	(407)	(61)	1.146	2,96%	2.787	7,51%	42.859	93,11%	(2.955)
3	Deposito	10.740	12.549	12.599	12.599	2	0	50	0,40%	1.859	17,31%	10.827	116,36%	1.772
	<b>Total</b>	<b>49.943</b>	<b>51.809</b>	<b>52.974</b>	<b>52.971</b>	<b>(334)</b>	<b>(3)</b>	<b>1.162</b>	<b>2,24%</b>	<b>3.027</b>	<b>6,06%</b>	<b>56.871</b>	<b>93,14%</b>	<b>(3.900)</b>
	CASA	39.204	39.260	40.375	40.372	(336)	(3)	1.112	2,83%	1.168	2,98%	46.043	87,68%	(5.672)
	(%) CASA	78,50%	75,78%	76,22%	76,21%									
	FDR	145,08%	122,64%	119,84%	119,85%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	574	593	19	96	19,28%	12	2,07%	-	0,00%	593	
2	Giro ISE	1	64	1	1	0	(63)	-98,31%	0	10,15%	-	0,00%	1	
3	Tabungan ISE	580	433	573	592	19	159	36,69%	12	2,05%	-	0,00%	592	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	61	65	65	65	0	0	0,00%	4	6,56%	-	0,00%	65	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	3.154	3.321	289	214	(76)	279	167	2.086	46	2.809	118,25%	512
	Cilem	1.235	3.154	3.321	289	214	(76)	279	167	2.086	46	2.809	118,25%	512
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	60.163	-	588	588	(-65)	-222	-11.059	810	64.578	93,16%	(4.415)
	CF 1	464	823	823	-	-	0	415	0	360	-	457	180,18%	366
	Total Griya	301	269	269	-	-	0	0	0	-32	-	294	91,54%	(25)
4	• Total Non Program	301	269	269	-	-	0	0	-3	0	-	294	91,54%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	554	-	-	0	415	0	391	-	163	340,54%	391
	CF 2	70.758	59.562	59.339	-	588	588	(-479)	-222	-11.418	810	64.121	92,54%	(4.781)
	Mitraguna & Others	66.540	55.109	55.035	-	588	588	(-326)	-74	-11.505	662	56.810	96,88%	(1.775)
	Pensiun	4.218	4.453	4.304	-	-	0	(-153)	-149	87	149	7.311	58,88%	(3.006)
	<b>Total Pembiayaan</b>	<b>72.457</b>	<b>63.539</b>	<b>63.484</b>	<b>289</b>	<b>802</b>	<b>512</b>	<b>214</b>	<b>(-55)</b>	<b>-8.972</b>	<b>857</b>	<b>67.386</b>	<b>94,21%</b>	<b>(3.902)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	3.023	2.337	1.961	3.245	4,24%	3,25%	5,39%	1,284	222	908							
	CF 1	-	-	-	361	0,00%	0,00%	43,89%	361	361	361							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	-	-	-	361	0,00%	0,00%	65,24%	361	361	361							
	CF 2	3.023	2.337	1.961	2.884	4,27%	3,29%	4,86%	923	(139)	547							
	Mitraguna & Others	2.931	2.337	1.961	2.884	4,41%	3,56%	5,24%	923	(47)	547							
	Pensiun	92	-	-	-	0,00%	0,00%	-	(92)	-	-							
	<b>Total Pembiayaan</b>	<b>12.313</b>	<b>4.188</b>	<b>3.608</b>	<b>3.602</b>	<b>17,29%</b>	<b>5,97%</b>	<b>5,99%</b>	<b>(5)</b>	<b>(8.711)</b>	<b>(586)</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-5,7%</b>				

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	172.198	171.968	136.989	(230)	8.788	5,39%	112.806	190,67%	71.025	242,12%	100.943
2	Tabungan	111.248	121.777	124.445	125.445	2.975	1.000	3.668	3,01%	14.197	12,76%	125.447	100,00%	(2)
3	Deposito	16.666	20.185	19.616	19.616	815	0	(569)	-2,82%	2.950	17,70%	18.148	108,09%	1.468
	<b>Total</b>	<b>187.077</b>	<b>305.142</b>	<b>316.259</b>	<b>317.029</b>	<b>140.778</b>	<b>770</b>	<b>11.887</b>	<b>3,90%</b>	<b>129.952</b>	<b>69,46%</b>	<b>214.620</b>	<b>147,72%</b>	<b>102.409</b>
	CASA	170.411	284.957	296.643	297.413	139.963	770	12.456	4,37%	127.003	74,53%	196.472	151,38%	100.941
	(%) CASA	91,09%	93,39%	93,80%	93,81%									
	FDR	105,51%	72,96%	70,63%	70,46%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	3.842	3.963	121	1.083	37,59%	143	3,75%	-	0,00%	3.963	
2	Giro ISE	954	1.351	1.762	1.789	27	438	32,43%	835	87,47%	-	0,00%	1.789	
3	Tabungan ISE	2.866	1.530	2.081	2.175	94	645	42,15%	(691)	-24,12%	-	0,00%	2.175	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	121	127	127	127	0	0	0,00%	6	4,96%	-	0,00%	127	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Local Champion	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	50.550	225	800	575	357	403	4.453	397	52.094	97,04%	(1.544)
	KUR	42.963	47.819	48.254	225	800	575	487	434	5.291	366	48.796	98,89%	(542)
	Non KUR	3.135	2.328	2.296	-	-	0	-130	-32	-839	32	3.298	69,63%	(1.002)
3	PWG	20.876	34.349	35.192	3.517	3.387	-130	2.703	843	14.317	2.544	37.410	94,07%	(2.218)
	Cilem	7.514	14.546	14.933	800	761	-39	1.847	387	7.419	374	18.308	81,57%	(3.375)
	Gadai	13.361	19.803	20.259	2.718	2.627	-91	857	457	6.898	2.170	19.102	106,06%	1.157
4	CFG	127.111	135.478	135.095	557	491	-66	3.703	-383	7.984	874	140.604	96,08%	(5.509)
	CF 1	49.510	50.142	50.063	557	191	-366	546	-79	553	269	51.291	97,61%	(1.228)
	Total Griya	39.898	39.046	38.953	-	-	0	0	-94	-946	94	40.836	95,39%	(1.883)
4	• Total Non Program	39.898	39.046	38.953	-	-	0	0	-94	-946	94	40.836	95,39%	(1.883)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.110	557	191	-366	546	15	1.499	176	10.456	106,26%	655
	CF 2	77.602	85.337	85.033	-	300	300	3.156	-304	7.431	604	89.313	95,21%	(4.280)
	Mitraguna & Others	75.812	83.282	82.999	-	300	300	3.177	-283	7.187	583	86.964	95,44%	(3.966)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	<b>Total Pembiayaan</b>	<b>197.385</b>	<b>222.628</b>	<b>223.374</b>	<b>4.299</b>	<b>4.678</b>	<b>379</b>	<b>6.174</b>	<b>746</b>	<b>25.990</b>	<b>3.932</b>	<b>233.409</b>	<b>95,70%</b>	<b>(10.034)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	548	366	1.235	0,27%	0,73%	2,44%	870	1.112	687				
	KUR	68	433	250	1.000	0,16%	0,52%	2,07%	751	933	567				
	Non KUR	56	115	116	235	1,79%	4,98%	10,24%	119	179	120				
3	PWG	-	-	-	-	514	0,00%	0,00%	1,46%	514	514	514			
	Cilem	-	-	-	-	422	0,00%	0,00%	2,83%	422	422	422			
	Gadai	-	-	-	-	91	0,00%	0,00%	0,45%	91	91	91			
4	CFG	2.018	4.027	4.014	2.720	1,59%	2,96%	2,01%	(1.294)	702	(1.307)				
	CF 1	1.770	1.931	2.188	666	3,58%	4,36%	1,33%	(1.522)	(1.104)	(1.265)				
	Total Griya	1.463	1.931	2.032	214	3,67%	5,20%	0,55%	(1.818)	(1.250)	(1.718)				
	Oto	307	-	156	453	3,19%	1,40%	4,07%	297	145	453				
	CF 2	248	2.096	1.826	2.054	0,32%	2,14%	2,42%	227	1.806	(42)				
	Mitraguna & Others	248	2.096	1.826	2.054	0,33%	2,19%	2,47%	227	1.806	(42)				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>829</b>	<b>2.695</b>	<b>3.082</b>	<b>3.033</b>	<b>0,42%</b>	<b>1,38%</b>	<b>1,36%</b>	<b>(48)</b>	<b>2.204</b>	<b>339</b>	<b>0,25%</b>	<b>81,92%</b>	<b>-1,1%</b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (Mtd)
1	Asset (Retail) T	199.189	199.917	220.566	21.377			2.73	3.15	3.18	0.03
2	Contribution Margin	11.304	13.833	10.253	(1.051)	9,3%		897	1.087	1.053	(34)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	3.196	5.138	1.942	1.942	1.804	54,13%	3.211	166,62%	12.865	39,94%	(7.727)
2	Tabungan	70.495	83.412	79.434	79.080	1.034	(354)	(4.333)	-5,19%	8.584	12,18%	86.396	91,53%	(7.317)
3	Deposito	64.264	92.567	95.667	95.767	(828)	100	3.200	3,46%	31.503	49,02%	65.350	146,54%	30.417
	<b>Total</b>	<b>136.686</b>	<b>179.313</b>	<b>178.297</b>	<b>179.985</b>	<b>2.149</b>	<b>1.688</b>	<b>671</b>	<b>0,37%</b>	<b>43.299</b>	<b>31,68%</b>	<b>164.612</b>	<b>109,34%</b>	<b>15.373</b>
	CASA	72.423	86.746	82.630	84.218	2.977	1.588	(2.529)	-2,91%	11.795	16,29%	99.261	84,84%	(15.044)
	(%) CASA	52,98%	48,38%	46,34%	46,79%									
	FDR	94,77%	84,69%	85,69%	84,89%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.322	5.952	6.640	5.952	(688)	(1)	-0,01%	4.630	350,18%	-	0,00%	5.952
2	Giro ISE	771	687	540	554	14	(133)	-19,32%	(217)	-28,12%	-	0,00%	554
3	Tabungan ISE	551	5.265	3.100	2.397	(703)	(2.868)	-54,47%	1.846	335,05%	-	0,00%	2.397
4	Deposito ISE	-	-	3.000	3.000	0	3.000	#DIV/0!	3.000	#DIV/0!	-	0,00%	3.000
5	CIF ISE	65	80	80	80	0	0	0,00%	15	23,08%	-	0,00%	80

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.892	34.656	-	400	400	-419	-236	2.897	636	37.072	93,48%	(2.417)
	KUR	29.577	32.463	32.410	-	400	400	-418	-53	2.833	453	34.653	93,53%	(2.242)
	Non KUR	2.181	2.429	2.245	-	0	0	-1	-183	64	183	2.419	92,80%	(174)
3	PWG	6.201	9.141	9.791	214	878	663	200	650	3.590	228	14.494	67,55%	(4.703)
	Cilem	6.201	9.141	9.791	214	878	663	200	650	3.590	228	14.494	67,55%	(4.703)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	108.338	869	1.609	740	1.191	518	16.756	1.091	102.726	105,46%	5.611
	CF 1	23.474	30.943	30.900	289	106	-183	982	-43	7.425	149	26.735	115,58%	4.165
	Total Griya	17.263	20.411	20.363	-	0	0	-48	3.100	48	18.392	110,72%	1.971	
4	• Total Non Program	17.263	20.411	20.363	-	0	0	414	-48	3.100	48	18.392	110,72%	1.971
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.537	289	106	-183	982	5	4.325	101	8.343	126,29%	2.194
	CF 2	68.107	76.876	77.438	580	1.503	923	208	561	9.331	942	75.991	101,90%	1.447
	Mitraguna & Others	64.272	73.105	73.694	580	1.503	923	236	589	9.423	914	71.937	102,44%	1.757
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	<b>Total Pembiayaan</b>	<b>129.541</b>	<b>151.853</b>	<b>152.784</b>	<b>1.083</b>	<b>2.887</b>	<b>1.804</b>	<b>972</b>	<b>932</b>	<b>23.243</b>	<b>1.955</b>	<b>154.293</b>	<b>99,02%</b>	<b>(1.508)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	4	43	110	1.555	0,01%	0,32%	4,49%	1.445	1.551	1.512	-	-				
	KUR	-	43	110	1.372	0,00%	0,34%	4,23%	1.262	1.372	1.329	-	-				
	Non KUR	4	-	-	183	0,19%	0,00%	8,14%	183	179	183	-	-				
3	PWG	48	-	-	210	0,78%	0,00%	2,14%	210	161	210	-	-				
	Cilem	48	-	-	210	0,78%	0,00%	2,14%	210	161	210	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	547	1.422	847	4.183	0,60%	0,79%	3,86%	3.337	3.636	2.762	-	-				
	CF 1	172	1.125	364	2.338	0,73%	1,18%	7,57%	1.974	2.166	1.213	-	-				
	Total Griya	-	1.125	207	1.008	0,00%	1,01%	4,95%	801	1.008	(117)	-	-				
	Oto	172	-	157	1.330	2,76%	1,49%	12,63%	1.174	1.159	1.330	-	-				
	CF 2	375	297	483	210	0,55%	0,63%	2,38%	1.363	1.470	1.549	-	-				
	Mitraguna & Others	375	297	483	210	0,58%	0,66%	2,50%	1.363	1.470	1.549	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>567</b>	<b>704</b>	<b>702</b>	<b>414</b>	<b>0,44%</b>	<b>0,46%</b>	<b>0,27%</b>	<b>(288)</b>	<b>(154)</b>	<b>(290)</b>	<b>0,37%</b>	<b>-37,93%</b>	<b>0,1%</b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	7.112	6.466	(175)	(646)	115	1,82%	2.160	50,17%	15.629	41,37%	(9.164)
2	Tabungan	84.533	90.823	87.960	87.459	1.455	(501)	(3.364)	-3,70%	2.926	3,46%	99.104	88,25%	(11.645)
3	Deposito	19.903	27.815	27.834	27.974	981	140	159	0,57%	8.071	40,55%	20.749	134,82%	7.225
	<b>Total</b>	<b>108.741</b>	<b>124.988</b>	<b>122.906</b>	<b>121.899</b>	<b>2.261</b>	<b>(1.007)</b>	<b>(3.089)</b>	<b>-2,47%</b>	<b>13.158</b>	<b>12,10%</b>	<b>135.482</b>	<b>89,97%</b>	<b>(13.583)</b>
	CASA	88.838	97.173	95.072	93.924	1.280	(1.147)	(3.248)	-3,34%	5.086	5,73%	114.733	81,86%	(20.808)
	(%) CASA	81,70%	77,75%	77,35%	77,05%									
	FDR	78,57%	82,40%	83,74%	84,43%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	3.585	3.583	(2)	(231)	-	-6,07%	(333)	-8,49%	-	0,00%	3.583
2	Giro ISE	3.001	2.815	2.628	2.628	(0)	(187)	-	-6,64%	(373)	-12,42%	-	0,00%	2.628
3	Tabungan ISE	915	999	957	955	(2)	(44)	-	-4,44%	40	4,37%	-	0,00%	955
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0,00%	0
5	CIF ISE	109	121	121	121	0	0	0,00%	12	11,01%	-	-	0,00%	121

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
• Local Champion	695	-	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
• Value Chain	-	-	-	-	-	-	0	0	0	-	-	0	0,00%	0
2	MBG	3.069	5.173	5.420	-	480	480	1.300	247	2.352	233	7.633	71,01%	(2.213)
	KUR	2.657	4.943	5.191	-	480	480	1.320	249	2.534	231	6.955	74,65%	(1.763)
	Non KUR	412	230	229	-	0	0	-20	-1	-183	1	679	33,75%	(450)
3	PWG	13.521	19.100	19.184	1.083	1.519	436	297	84	5.663	1.435	28.683	66,88%	(9.499)
	Cilem	6.370	9.563	9.655	119	369	251	275	92	3.285	277	17.921	53,88%	(8.265)
	Gadai	7.151	9.537	9.529	965	1.150	185	22	-8	2.378	1.158	10.762	88,54%	(1.234)
4	CFG	68.150	78.720	78.320	150	150	0	519	-400	10.171	550	87.921	89,08%	(9.601)
	CF 1	32.030	33.138	32.905	-	-	0	-302	-232	875	232	33.769	97,44%	(864)
	Total Griya	25.555	25.944	25.787	-	-	0	0	-156	232	156	25.634	100,60%	153
• Total Non Program	25.555	25.944	25.787	-	-	-	0	-476	-156	232	156	25.634	100,60%	153
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	6.475	7.194	7.118	-	-	0	-302	-76	643	76	8.135	87,50%	(1.017)	
CF 2	36.119	45.582	45.415	150	150	0	821	-167	9.296	317	54.152	83,87%	(8.737)	
Mitraguna & Others	32.486	42.242	42.108	150	150	0	855	-134	9.622	284	50.435	83,49%	(8.327)	
Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,98%	(410)	
<b>Total Pembiayaan</b>	<b>85.434</b>	<b>102.993</b>	<b>102.925</b>	<b>1.233</b>	<b>2.149</b>	<b>916</b>	<b>2.115</b>	<b>-68</b>	<b>17.490</b>	<b>2.217</b>	<b>124.931</b>	<b>82,38%</b>	<b>(22.007)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	-	100	98	98	98	0,00%	1,89%	1,80%	-	98	(2)	-	-	-	
	KUR	-	100	98	98	98	0,00%	1,98%	1,88%	-	98	(2)	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
3	PWG	-	-	-	-	244	0,00%	0,00%	1,27%	244	244	244	-	-	-	
	Cilem	-	-	-	-	162	0,00%	0,00%	1,68%	162	162	162	-	-	-	
	Gadai	-	-	-	-	81	0,00%	0,00%	0,85%	81	81	81	-	-	-	
4	CFG	1.050	794	-	1.414	1.414	1,54%	0,00%	1,80%	1.414	363	620	-	-	-	
	CF 1	1.050	669	-	1.151	1.151	3,28%	0,00%	3,50%	1.151	101	483	-	-	-	
	Total Griya	697	669	-	819	819	2,73%	0,00%	3,18%	819	122	150	-	-	-	
Oto	353	-	-	-	333	333	5,46%	0,00%	4,67%	333	(21)	333	-	-	-	
CF 2	-	125	-	-	262	262	0,00%	0,00%	0,58%	262	262	137	-	-	-	
Mitraguna & Others	-	125	-	-	176	176	0,00%	0,00%	0,42%	176	176	51	-	-	-	
Pensiun	-	-	-	-	86	86	0,00%	0,00%	2,60%	86	86	86	-	-	-	
<b>Total Pembiayaan</b>	<b>1.164</b>	<b>979</b>	<b>1.296</b>	<b>1.294</b>	<b>1.366</b>	<b>1.266</b>	<b>1,26%</b>	<b>(1)</b>	<b>130</b>	<b>315</b>	<b>3,93%</b>	<b>-212,54%</b>	<b>2,7%</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	12.376	12.898	(1.933)	521	5.471	73,67%	5.217	67,92%	18.391	70,13%	(5.493)
2	Tabungan	96.197	119.337	114.869	119.733	2.870	4.863	395	0,33%	23.535	24,47%	113.070	105,89%	6.663
3	Deposito	50.701	45.104	44.849	44.997	(846)	148	(107)	-0,24%	(5.704)	-11,25%	51.803	86,86%	(6.806)
	<b>Total</b>	<b>154.579</b>	<b>171.868</b>	<b>172.094</b>	<b>177.627</b>	<b>91</b>	<b>5.533</b>	<b>5.759</b>	<b>3,35%</b>	<b>23.048</b>	<b>14,91%</b>	<b>183.263</b>	<b>96,92%</b>	<b>(5.636)</b>
	CASA	103.878	126.764	127.245	132.630	937	5.385	5.866	4,63%	28.752	27,68%	131.461	100,89%	1.169
	(%) CASA	67,20%	73,76%	73,94%	74,67%									
	FDR	122,53%	118,75%	119,95%	116,21%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.124	4.137		13	34	0,82%	199	5,06%	-	0,00%	4.137
2	Giro ISE	1.498	2.480	2.567	2.578		11	98	3,95%	1.080	72,06%		0,00%	2.578
3	Tabungan ISE	2.310	1.493	1.427	1.429		2	(64)	-4,31%	(880)	-38,12%		0,00%	1.429
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	162	162	162		0	0	0,00%	15	10,20%		0,00%	162

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.826	36.035	100	750	650	-61	209	1.616	541	38.972	92,46%	(2.937)
	KUR	32.500	34.342	34.566	100	750	650	87	223	2.066	527	36.816	93,89%	(2.250)
	Non KUR	1.920	1.484	1.470	-	-	0	-148	-15	-450	15	2.156	68,16%	(686)
3	PWG	17.830	31.815	32.420	2.880	2.329	-551	1.711	604	14.589	1.725	32.787	98,88%	(367)
	Cilem	5.164	11.405	11.936	576	758	182	802	531	6.772	227	14.806	80,62%	(2.870)
	Gadai	12.666	20.410	20.483	2.304	1.571	-733	909	73	7.817	1.498	17.981	113,92%	2.502
4	CFG	137.158	136.453	137.967	561	2.481	1.920	-621	1.514	810	967	147.002	93,85%	(9.035)
	CF 1	38.164	39.712	40.056	-	535	535	-402	344	1.892	191	39.346	101,80%	709
	Total Griya	33.008	34.050	34.383	-	400	400	0	333	1.375	67	32.660	105,28%	1.723
4	• Total Non Program	33.008	34.050	34.383	-	400	400	-179	333	1.375	67	32.660	105,28%	1.723
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.673	-	135	135	-402	11	517	124	6.686	84,84%	(1.013)
	CF 2	98.994	96.742	97.912	561	1.946	1.385	-219	1.170	-1.082	776	107.656	90,95%	(9.744)
	Mitraguna & Others	71.310	70.977	72.338	485	1.880	1.395	-6	1.362	1.028	518	81.625	88,62%	(9.287)
	Pensiun	27.683	25.765	25.573	76	66	-10	-213	-192	-2.110	258	26.031	98,24%	(458)
	<b>Total Pembiayaan</b>	<b>189.407</b>	<b>204.095</b>	<b>206.422</b>	<b>3.541</b>	<b>5.560</b>	<b>2.019</b>	<b>1.028</b>	<b>2.327</b>	<b>17.015</b>	<b>3.233</b>	<b>218.761</b>	<b>94,36%</b>	<b>(12.339)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	238	634	869	2.274	0,69%	2,43%	6,31%	1.404	2.036	1.640						
	KUR	105	522	761	2.129	0,32%	2,22%	6,16%	1.368	2.024	1.607						
	Non KUR	133	111	109	145	6,92%	7,32%	9,86%	36	12	34						
3	PWG	-	-	-	174	0,00%	0,00%	0,54%	174	174	174						
	Cilem	-	-	-	58	0,00%	0,00%	0,49%	58	58	58						
	Gadai	-	-	-	116	0,00%	0,00%	0,56%	116	116	116						
4	CFG	1.146	999	1.255	5.803	0,84%	0,92%	4,21%	4.548	4.657	4.803						
	CF 1	198	258	95	1.733	0,52%	0,24%	4,33%	1.638	1.534	1.474						
	Total Griya	73	-	-	1.356	0,22%	0,00%	3,94%	1.356	1.283	1.356						
	Oto	125	258	95	377	2,42%	1,67%	6,64%	282	252	118						
	CF 2	948	741	1.160	4.070	0,96%	1,20%	4,16%	2.910	3.122	3.329						
	Mitraguna & Others	799	690	650	3.122	1,12%	0,92%	4,32%	2.473	2.324	2.432						
	Pensiun	149	51	511	948	0,54%	1,98%	3,71%	437	799	897						
	<b>Total Pembiayaan</b>	<b>4.871</b>	<b>2.966</b>	<b>2.748</b>	<b>2.934</b>	<b>2,57%</b>	<b>1,35%</b>	<b>1,42%</b>	<b>185</b>	<b>(1.937)</b>	<b>(32)</b>	<b>1,31%</b>	<b>7,96%</b>	<b>-0,1%</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	190.059	193.297	209.746	19.687	
2	Contribution Margin	5.197	6.941	8.073	2.876	-55,3%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,42	2,85	2,92	0,06	0,50
CIF Payroll	1.627	1.557	1.541	(16)	(86)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	14.521	14.616	(2.547)	95	2.207	17,78%	1.820	14,23%	28.636	51,04%	(14.020)
2	Tabungan	133.664	151.983	152.960	152.747	904	(214)	764	0,50%	19.083	14,28%	155.428	98,27%	(2.681)
3	Deposito	120.976	138.437	138.406	138.405	135	(1)	(32)	-0,02%	17.429	14,41%	123.058	112,47%	15.346
	<b>Total</b>	<b>267.435</b>	<b>302.828</b>	<b>305.887</b>	<b>305.767</b>	<b>(1.508)</b>	<b>(120)</b>	<b>2.939</b>	<b>0,97%</b>	<b>38.332</b>	<b>14,33%</b>	<b>307.123</b>	<b>99,56%</b>	<b>(1.355)</b>
	CASA	146.460	164.392	167.481	167.362	(1.643)	(119)	2.971	1,81%	20.903	14,27%	184.064	90,93%	(16.702)
	(%) CASA	54,76%	54,29%	54,75%	54,74%									
	FDR	60,13%	60,18%	59,95%	59,98%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	4.679	4.493	(186)	(103)	-2,23%	911	25,44%	-	0,00%	4.493	
2	Giro ISE	1.025	1.971	971	947	(24)	(1.024)	-51,97%	(78)	-7,63%	-	0,00%	947	
3	Tabungan ISE	2.557	2.625	3.708	3.547	(162)	922	35,11%	990	38,70%	-	0,00%	3.547	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	213	229	229	229	0	0	0,00%	16	7,51%	-	0,00%	229	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.942	39.144	160	650	490	148	202	-1.509	448	44.400	88,16%	(5.256)
	KUR	37.299	36.976	37.193	160	650	490	255	217	-106	433	40.989	90,74%	(3.795)
	Non KUR	3.353	1.966	1.950	-	-	0	-107	-16	-1.403	16	3.411	57,17%	(1.461)
3	PWG	6.039	14.018	14.244	505	514	9	655	226	8.206	287	15.570	91,49%	(1.325)
	Cilem	6.039	14.018	14.244	505	514	9	655	226	8.206	287	15.570	91,49%	(1.325)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	130.004	1.165	2.069	904	-2.381	710	15.896	1.359	123.765	105,04%	6.239
	CF 1	24.580	27.567	27.558	-	139	139	-369	-10	2.977	148	28.235	97,60%	(677)
	Total Griya	19.863	21.592	21.516	-	-	0	0	-76	1.653	76	21.622	99,51%	(106)
4	• Total Non Program	19.863	21.592	21.516	-	-	0	255	-76	1.653	76	21.622	99,51%	(106)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.042	-	139	139	-369	67	1.324	72	6.614	91,36%	(571)
	CF 2	89.528	101.726	102.446	1.165	1.930	765	-2.012	719	12.918	1.211	95.530	107,24%	6.916
	Mitraguna & Others	89.444	101.119	101.843	1.165	1.930	765	-2.007	724	12.399	1.206	94.659	107,59%	7.184
	Pensiun	-	608	603	-	-	0	-5	-5	519	5	871	69,23%	(268)
	<b>Total Pembiayaan</b>	<b>160.799</b>	<b>182.254</b>	<b>183.392</b>	<b>1.830</b>	<b>3.232</b>	<b>1.402</b>	<b>-1.578</b>	<b>1.138</b>	<b>22.592</b>	<b>2.094</b>	<b>183.735</b>	<b>99,81%</b>	<b>(343)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	1.072	797	924	2.508	2.64%	2.37%	6,41%	1.584	1.436	1.711	-	-	-				
	KUR	877	705	854	2.350	2,35%	2,31%	6,32%	1.496	1.472	1.645	-	-	-				
	Non KUR	194	92	70	158	5,80%	3,56%	8,11%	88	(36)	67	-	-	-				
3	PWG	-	-	-	298	0,00%	0,00%	0,00%	298	298	298	-	-	-				
	Cilem	-	-	-	298	0,00%	0,00%	0,00%	298	298	298	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	792	161	1.095	2.384	0,69%	0,85%	1,83%	1.289	1.592	2.223	-	-	-				
	CF 1	630	38	965	1.351	2,56%	3,50%	4,90%	386	721	1.313	-	-	-				
	Total Griya	568	-	567	376	2,86%	2,62%	1,75%	(190)	(192)	376	-	-	-				
	Oto	61	38	398	975	1,30%	6,66%	16,13%	577	913	937	-	-	-				
	CF 2	162	123	130	74	1.033	0,18%	0,13%	1.01%	902	871	910	-	-	-			
	Mitraguna & Others	162	123	130	74	1.033	0,18%	0,13%	1,01%	902	871	910	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>1.332</b>	<b>2.320</b>	<b>2.259</b>	<b>2.320</b>	<b>0,83%</b>	<b>1,24%</b>	<b>1,26%</b>	<b>61</b>	<b>988</b>	<b>0</b>	<b>0,43%</b>	<b>65,83%</b>	<b>-0,8%</b>	<b></b>	<b></b>	<b></b>	

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	98.735	120.033	(2.054)	21.298	57.232	91,13%	80.850	206,34%	53.494	224,39%	66.540
2	Tabungan	123.525	150.051	151.776	151.671	3.678	(105)	1.620	1,08%	28.147	22,79%	143.721	105,53%	7.950
3	Deposito	68.863	124.121	123.863	123.912	(185)	49	(210)	-0,17%	55.048	79,94%	70.400	176,01%	53.512
	<b>Total</b>	<b>231.570</b>	<b>336.973</b>	<b>374.373</b>	<b>395.616</b>	<b>1.439</b>	<b>21.243</b>	<b>58.643</b>	<b>17,40%</b>	<b>164.046</b>	<b>70,84%</b>	<b>267.615</b>	<b>147,83%</b>	<b>128.002</b>
	CASA	162.707	212.852	250.511	271.705	1.624	21.194	58.853	27,65%	108.997	66,99%	197.215	137,77%	74.490
	(%) CASA	70,26%	63,17%	66,91%	68,68%									
	FDR	34,66%	31,39%	28,29%	26,77%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	6.688	6.690		2	566	9,25%	799	13,56%	-	0,00%	6.690
2	Giro ISE	3.773	3.366	4.273	4.246		(27)	880	26,14%	472	12,52%	-	0,00%	4.246
3	Tabungan ISE	2.118	2.758	2.416	2.445		29	(313)	-11,36%	327	15,42%	-	0,00%	2.445
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	116	126	126	126		0	0	0,00%	10	8,62%	-	0,00%	126

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.535	10.409	201	416	215	-55	-127	3.559	543	14.064	74,01%	(3.655)
	Cilem	6.849	10.535	10.409	201	416	215	-55	-127	3.559	543	14.064	74,01%	(3.655)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	95.511	-	736	736	1.676	282	22.092	453	98.064	97,40%	(2.553)
	CF 1	59.117	74.995	75.157	-	476	476	779	163	16.041	313	68.723	109,36%	6.434
	Total Griya	51.507	65.623	65.766	-	322	322	0	143	14.259	179	59.856	109,87%	5.910
4	• Total Non Program	49.547	63.796	63.942	-	322	322	1.792	146	14.395	176	52.179	122,54%	11.763
	• Program	1.960	1.828	1.825	-	0	0	-12	-3	-135	3	7.678	23,77%	(5.853)
	Oto	7.609	9.371	9.391	-	154	154	779	20	1.781	134	8.867	105,91%	524
	CF 2	14.303	20.234	20.354	-	260	260	897	120	6.051	140	29.341	69,37%	(8.987)
	Mitraguna & Others	14.303	20.222	20.222	-	140	140	897	-0	5.920	140	29.016	69,69%	(8.793)
	Pensiun	-	-	12	132	-	120	120	-0	120	132	325	40,48%	(194)
	<b>Total Pembiayaan</b>	<b>80.269</b>	<b>105.764</b>	<b>105.920</b>	<b>201</b>	<b>1.152</b>	<b>951</b>	<b>1.621</b>	<b>155</b>	<b>25.651</b>	<b>997</b>	<b>112.128</b>	<b>94,46%</b>	<b>(6.208)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	46	0,00%	0,00%	0,44%	46	46	46	46				
	Cilem	-	-	-	-	46	0,00%	0,00%	0,44%	46	46	46	46				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	650	2.768	3.029	3.778	0,88%	3,18%	3,96%	750	3.129	1.011						
	CF 1	650	2.768	3.029	3.608	1,10%	4,04%	4,80%	579	2.958	840						
	Total Griya	404	2.588	2.856	2.713	0,79%	4,35%	4,13%	(143)	2.308	125						
	Oto	245	180	173	895	3,22%	1,85%	9,53%	722	649	715						
	CF 2	-	-	-	171	0,00%	0,00%	0,84%	171	171	171						
	Mitraguna & Others	-	-	-	171	0,00%	0,00%	0,84%	171	171	171						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>800</b>	<b>534</b>	<b>534</b>	<b>534</b>	<b>1,00%</b>	<b>0,50%</b>	<b>0,50%</b>	<b>(266)</b>	<b>(0)</b>	<b>0,87%</b>	<b>-73,23%</b>	<b>0,4%</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	212.762	231.570	335.534	122.772		
2	Contribution Margin	5.041	6.760	5.915	874	-17,3%	

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	8.156	8.245	1.118	89	(187)	-2,21%	(588)	-6,66%	21.699	38,00%	(13.454)
2	Tabungan	83.648	75.662	78.402	78.089	(1.158)	(313)	2.427	3,21%	(5.559)	-6,65%	98.582	79,21%	(20.493)
3	Deposito	21.297	24.150	24.250	24.249	(4.953)	(1)	98	0,41%	2.952	13,86%	21.750	111,49%	2.498
	<b>Total</b>	<b>113.778</b>	<b>108.245</b>	<b>110.809</b>	<b>110.583</b>	<b>(4.993)</b>	<b>(226)</b>	<b>2.338</b>	<b>2,16%</b>	<b>(3.195)</b>	<b>-2,81%</b>	<b>142.031</b>	<b>77,86%</b>	<b>(31.448)</b>
	CASA	92.481	84.094	86.559	86.334	(40)	(224)	2.240	2,66%	(6.147)	-6,65%	120.281	71,78%	(33.947)
	(%) CASA	81,28%	77,69%	78,12%	78,07%									
	FDR	151,33%	184,48%	180,24%	180,60%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	7.278	7.445	167	1.230	19,80%	4.030	118,00%	-	0,00%	7.445	
2	Giro ISE	1.685	2.429	2.178	2.252	74	(177)	-7,28%	567	33,62%	-	0,00%	2.252	
3	Tabungan ISE	1.730	3.786	5.100	5.193	93	1.407	37,17%	3.463	200,20%	-	0,00%	5.193	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	157	173	173	173	0	0	0,00%	16	10,19%	-	0,00%	173	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.241	11.103	-	-	0	-365	-138	-4.398	138	17.862	62,16%	(6.759)
	KUR	13.526	8.301	8.168	-	-	0	-342	-133	-5.358	133	15.819	51,63%	(7.651)
	Non KUR	1.974	2.940	2.935	-	-	0	-22	-5	961	5	2.043	143,63%	892
3	PWG	14.491	23.899	24.151	1.391	2.020	629	1.063	252	9.661	1.768	31.508	76,65%	(7.357)
	Cilem	6.823	11.358	11.610	92	576	484	329	252	4.787	324	18.964	61,22%	(7.355)
	Gadai	7.668	12.542	12.541	1.299	1.444	145	734	-0	4.873	1.444	12.544	99,98%	(2)
4	CFG	142.193	164.548	164.464	630	1.020	390	1.219	-84	22.271	1.104	153.708	107,00%	10.755
	CF 1	6.747	8.769	8.732	-	-	0	58	-37	1.985	37	8.885	98,27%	(153)
	Total Griya	3.465	5.184	5.167	-	-	0	0	-18	1.701	18	4.904	105,35%	262
4	• Total Non Program	3.465	5.184	5.167	-	-	0	0	-42	-18	18	4.904	105,35%	262
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.566	-	-	0	58	-20	283	20	3.981	89,56%	(416)
	CF 2	135.445	155.778	155.732	630	1.020	390	1.161	-46	20.287	1.066	144.823	107,53%	10.909
	Mitraguna & Others	125.884	146.998	147.043	630	1.020	390	1.201	45	21.159	975	134.362	109,44%	12.682
	Pensiun	9.561	8.780	8.688	-	-	0	-40	-92	-873	92	10.461	83,05%	(1.773)
	<b>Total Pembiayaan</b>	<b>172.184</b>	<b>199.688</b>	<b>199.718</b>	<b>2.021</b>	<b>3.040</b>	<b>1.019</b>	<b>1.917</b>	<b>30</b>	<b>27.534</b>	<b>3.010</b>	<b>203.079</b>	<b>98,35%</b>	<b>(3.361)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	1.372	1.182	1.281	2.178	8.85%	11,40%	19,62%	896	806	996	-	-	-				
	KUR	1.295	819	765	1.661	9,57%	9,21%	20,34%	896	366	842	-	-	-				
	Non KUR	77	363	517	517	3,89%	17,57%	17,60%	-	440	154	-	-	-				
3	PWG	-	-	-	-	431	0,00%	0,00%	1.78%	431	431	431	-	-	-			
	Cilem	-	-	-	-	342	0,00%	0,00%	2,95%	342	342	342	-	-	-			
	Gadai	-	-	-	-	89	0,00%	0,00%	0,71%	89	89	89	-	-	-			
4	CFG	6	-	290	3.880	0,00%	0,18%	0,23%	3.590	3.874	3.880	-	-	-				
	CF 1	-	-	-	-	701	0,00%	0,00%	8,03%	701	701	701	-	-	-			
	Total Griya	-	-	-	-	559	0,00%	0,00%	10,81%	559	559	559	-	-	-			
	Oto	-	-	-	-	142	0,00%	0,00%	4,00%	142	142	142	-	-	-			
	CF 2	6	-	290	3.179	0,00%	0,19%	0,20%	2.889	3.173	3.179	-	-	-				
	Mitraguna & Others	-	-	290	3.179	0,00%	0,20%	0,21%	2.889	3.179	3.179	-	-	-				
	Pensiun	-	-	-	-	0	0,06%	0,00%	-	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>971</b>	<b>1.803</b>	<b>1.903</b>	<b>1.925</b>	<b>0,56%</b>	<b>0,95%</b>	<b>0,96%</b>	<b>22</b>	<b>954</b>	<b>122</b>	<b>0,11%</b>	<b>88,46%</b>	<b>-0,9%</b>	<b></b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25	12-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	8														

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	4.706	4.286	633	(420)	2.711	172,15%	3.414	391,22%	1.750	244,99%	2.537
2	Tabungan	63.525	67.931	67.470	67.741	5.369	271	(190)	-0,28%	4.216	6,64%	71.349	94,94%	(3.608)
3	Deposito	5.722	7.221	7.028	7.030	(206)	2	(191)	-2,65%	1.307	22,85%	5.985	117,45%	1.045
	<b>Total</b>	<b>70.120</b>	<b>76.727</b>	<b>79.204</b>	<b>79.057</b>	<b>5.796</b>	<b>(148)</b>	<b>2.330</b>	<b>3,04%</b>	<b>8.937</b>	<b>12,74%</b>	<b>79.084</b>	<b>99,97%</b>	<b>(27)</b>
	CASA	64.398	69.506	72.176	72.027	6.002	(149)	2.521	3,63%	7.629	11,85%	73.098	98,53%	(1.072)
	(%) CASA	91,84%	90,59%	91,13%	91,11%									
	FDR	73,73%	85,49%	82,81%	82,97%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3.487	3.819	3.686	3.720	34	(98)	-2,57%	233	6,69%	-	0,00%	3.720		
2	Giro ISE	561	449	454	455	1	6	1,32%	(106)	-18,93%	-	0,00%	455		
3	Tabungan ISE	2.926	3.370	3.232	3.266	34	(104)	-3,09%	339	11,60%	-	0,00%	3.266		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	123	135	135	135	0	0	0,00%	12	9,76%	-	0,00%	135		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	5.521	5.808	74	402	328	587	286	3.224	116	5.700	101,89%	108
	Cilem	2.583	5.521	5.808	74	402	328	587	286	3.224	116	5.700	101,89%	108
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	59.783	920	305	-615	1.422	-289	10.668	594	59.041	101,26%	743
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	60.073	59.783	920	305	-615	1.422	-289	10.668	594	59.041	101,26%	743
	Mitraguna & Others	45.066	55.374	55.126	920	305	-615	1.143	-248	10.060	553	51.258	107,55%	3.868
	Pensiun	4.050	4.699	4.658	-	-	0	279	-42	608	42	7.783	59,85%	(3.125)
	<b>Total Pembiayaan</b>	<b>51.699</b>	<b>65.594</b>	<b>65.591</b>	<b>994</b>	<b>707</b>	<b>-287</b>	<b>2.010</b>	<b>-3</b>	<b>13.892</b>	<b>710</b>	<b>64.740</b>	<b>101,31%</b>	<b>851</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	77	0,00%	0,00%	1,33%	77	77	77				
	Cilem	-	-	-	-	77	0,00%	0,00%	1,33%	77	77	77				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	-	-	-	1.193	0,00%	0,00%	1,99%	1.193	1.193	1.193				
	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	220	208	207	207	0,45%	0,34%	0,35%	-	(14)	(1)					
	Mitraguna & Others	220	208	207	207	0,45%	0,34%	0,35%	-	(14)	(1)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>220</b>	<b>208</b>	<b>207</b>	<b>207</b>	<b>0,43%</b>	<b>0,31%</b>	<b>0,31%</b>	-	<b>(14)</b>	<b>(1)</b>	<b>3,74%</b>	<b>#####</b>	<b>3,4%</b>		

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	2.599	2.649	198	50	489	22,65%	565	27,11%	7.185	36,87%	(4.536)
2	Tabungan	153.901	153.184	155.533	154.078	6.509	(1.454)	895	0,58%	178	0,12%	170.698	90,26%	(16.620)
3	Deposito	36.197	27.914	28.124	28.124	(1.360)	0	210	0,75%	(8.073)	-22,30%	37.242	75,52%	(9.118)
	<b>Total</b>	<b>192.181</b>	<b>183.258</b>	<b>186.255</b>	<b>184.852</b>	<b>5.347</b>	<b>(1.404)</b>	<b>1.593</b>	<b>0,87%</b>	<b>(7.330)</b>	<b>-3,81%</b>	<b>215.125</b>	<b>85,93%</b>	<b>(30.273)</b>
	CASA	155.985	155.344	158.131	156.728	6.707	(1.404)	1.384	0,89%	743	0,48%	177.883	88,11%	(21.156)
	(%) CASA	81,17%	84,77%	84,90%	84,79%									
	FDR	138,97%	164,04%	161,39%	162,62%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	529	1.685	2.061	2.071	9	385	22,87%	1.541	291,37%	-	0,00%	2.071		
2	Giro ISE	45	683	981	992	11	308	45,10%	947	2097,17%	-	0,00%	992		
3	Tabungan ISE	484	1.002	1.080	1.079	(1)	77	7,70%	595	122,94%	-	0,00%	1.079		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	35	115	115	115	0	0	0,00%	80	228,57%	-	0,00%	115		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Local Champion	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.586	-	150	150	-70	93	1.505	57	8.913	73,89%	(2.327)
	KUR	4.827	6.222	6.315	-	150	150	-91	93	1.488	57	8.318	75,92%	(2.003)
	Non KUR	254	271	271	-	-	0	21	0	17	-	595	45,55%	(324)
3	PWG	24.335	48.191	49.345	458	2.054	1.596	157	1.154	25.010	900	43.519	113,39%	5.827
	Cilem	24.335	48.191	49.345	458	2.054	1.596	157	1.154	25.010	900	43.519	113,39%	5.827
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	244.626	309	1.254	945	-271	-1.256	7.022	2.510	247.553	98,82%	(2.928)
	CF 1	8.506	8.716	8.658	-	-	0	-74	-58	152	58	10.260	84,39%	(1.602)
	Total Griya	6.805	6.817	6.804	-	-	0	0	-13	-0	13	7.278	93,50%	(473)
4	• Total Non Program	6.655	6.675	6.663	-	-	0	-135	-13	7	13	6.693	99,55%	(30)
	• Program	149	141	141	-	-	0	-2	0	-8	-	585	24,19%	(443)
	Oto	1.701	1.899	1.854	-	-	0	-74	-45	152	45	2.982	62,16%	(1.128)
	CF 2	229.097	237.166	235.968	309	1.254	945	-197	-1.198	6.870	2.452	237.294	99,44%	(1.326)
	Mitraguna & Others	203.836	211.595	210.420	309	1.090	781	165	-1.175	6.584	2.265	207.323	101,49%	3.097
	Pensiun	25.262	25.571	25.548	-	-	164	164	-361	-23	187	29.971	85,24%	(4.423)
	<b>Total Pembiayaan</b>	<b>267.076</b>	<b>300.611</b>	<b>300.603</b>	<b>767</b>	<b>3.458</b>	<b>2.691</b>	<b>-185</b>	<b>-9</b>	<b>33.527</b>	<b>3.467</b>	<b>300.041</b>	<b>100,19%</b>	<b>561</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25		%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	-	22	145	110	0	0,00%	0,00%	2,23%	1.68	(35)	110	89		
	KUR	-	22	145	110	0	0,00%	0,00%	2,33%	1.75	(35)	110	89		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
3	PWG	-	2	-	113	0	0,00%	0,00%	0,00%	0,23%	113	113	111		
	Cilem	-	2	-	113	0	0,00%	0,00%	0,00%	0,23%	113	113	111		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
4	CFG	2.584	3.719	3.375	5.348	1	0,99%	1,09%	1,37%	2,19	1.973	2.763	1.629		
	CF 1	819	854	753	495	0	9,63%	8,64%	5,72%	(258)	(324)	(359)			
	Total Griya	819	854	753	495	0	12,04%	11,05%	6,27%	(258)	(324)	(359)			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
	CF 2	1.765	2.865	2.621	4.853	0	0,77%	1,11%	1,11%	2,06%	2.231	3.087	1.987		
	Mitraguna & Others	1.765	2.729	2.621	4.252	0	0,87%	1,24%	1,24%	2,02%	1.630	2.486	1.523		
	Pensiun	90	138	-	601	0	0,00%	0,00%	0,00%	2,35%	601	601	465		
	<b>Total Pembiayaan</b>	<b>3.370</b>	<b>3.498</b>	<b>3.293</b>	<b>3.523</b>	<b>0</b>	<b>1,26%</b>	<b>1,10%</b>	<b>1,17%</b>	<b>230</b>	<b>154</b>	<b>25</b>	<b>0,50%</b>	<b>56,99%</b>	<b>-0,7%</b>

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										
FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%	-	0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%	-	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%	-	0,00%	0

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,39%</b>	<b>#DIV/0!</b>	<b>1,4%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25		31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Value Chain	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,93%</b>	<b>#DIV/0!</b>	<b>2,9%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	452	442	(1.196)	(10)	(174)	-28,24%	(153)	-25,77%	12.197	3,62%	(11.755)
2	Tabungan	46.385	47.818	49.260	49.158	(132)	(102)	1.340	2,80%	2.773	5,98%	60.559	81,17%	(11.401)
3	Deposito	18.302	57.067	57.078	47.078	10.056	(10.000)	(9.989)	-17,50%	28.776	157,23%	19.099	246,49%	27.978
	<b>Total</b>	<b>65.283</b>	<b>105.501</b>	<b>106.790</b>	<b>96.678</b>	<b>8.729</b>	<b>(10.112)</b>	<b>(8.823)</b>	<b>-8,36%</b>	<b>31.395</b>	<b>48,09%</b>	<b>91.856</b>	<b>105,25%</b>	<b>4.822</b>
	CASA	46.981	48.434	49.712	49.600	(1.328)	(112)	1.166	2,41%	2.619	5,58%	72.756	68,17%	(23.156)
	(%) CASA	71,97%	45,91%	46,55%	51,30%									
	FDR	134,21%	93,33%	92,21%	101,85%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.108	1.052	(56)	(63)	-5,67%	(345)	-24,70%		-	0,00%	1.052
2	Giro ISE	39	1	1	1	0	0	0,00%	(39)	-97,92%			0,00%	1
3	Tabungan ISE	1.358	1.115	1.107	1.052	(56)	(63)	-5,68%	(307)	-22,58%			0,00%	1.052
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	87	98	98	98	0	0	0,00%	11	12,64%			0,00%	98

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	15.438	16.219	16.730	60	600	540	-110	511	1.293	89	18.223	91,81%	(1.493)
	KUR	14.693	15.717	16.230	60	600	540	-95	513	1.537	87	17.333	93,63%	(1.103)
	Non KUR	745	503	500	-	-	0	-15	-2	-244	2	890	56,24%	(389)
3	PWG	3.211	6.891	6.998	422	227	-194	791	107	3.787	121	8.588	81,48%	(1.591)
	Cilem	3.211	6.891	6.998	422	227	-194	791	107	3.787	121	8.588	81,48%	(1.591)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.742	480	167	-313	-371	-614	5.773	781	77.811	96,06%	(3.069)
	CF 1	2.071	11.937	12.067	310	167	-143	152	131	9.996	37	5.602	215,41%	6.465
	Total Griya	1.516	10.778	10.810	310	60	-250	0	32	9.294	28	4.181	258,53%	6.629
4	• Total Non Program	1.516	5.141	5.176	143	60	-83	261	35	3.660	25	4.181	123,79%	995
	• Program	-	5.637	5.634	167	-	-167	339	-3	5.634	3	0	0,00%	5.634
	Oto	555	1.159	1.257	-	107	107	152	98	702	9	1.421	88,50%	(163)
	CF 2	66.897	63.419	62.674	170	-	-170	-523	-745	-4.223	745	72.209	86,80%	(9.535)
	Mitraguna & Others	64.762	60.622	60.053	170	-	-170	-496	-569	-4.709	569	68.752	87,35%	(8.699)
	Pensiun	2.135	2.797	2.621	-	-	0	-27	-175	486	175	3.457	75,83%	(835)
	<b>Total Pembiayaan</b>	<b>87.617</b>	<b>98.466</b>	<b>98.470</b>	<b>962</b>	<b>994</b>	<b>32</b>	<b>309</b>	<b>3</b>	<b>10.853</b>	<b>991</b>	<b>104.622</b>	<b>94,12%</b>	<b>(6.153)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
2	MBG	151	475	283	585	0,98%	1,74%	3,50%	303	434	111	-						
	KUR	98	475	240	521	0,67%	1,52%	3,21%	281	423	46	-						
	Non KUR	53	-	43	65	7,15%	8,61%	12,97%	22	12	65	-						
3	PWG	-	-	-	12	0,00%	0,00%	0,17%	12	12	12	-						
	Cilem	-	-	-	12	0,00%	0,00%	0,17%	12	12	12	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
4	CFG	846	2.796	1.956	4.264	1,23%	2,60%	5,70%	2.308	3.418	1.468	-						
	CF 1	-	-	177	408	0,00%	1,48%	3,38%	232	408	408	-						
	Total Griya	-	-	177	177	0,00%	1,64%	1,64%	0	177	177	-						
	Oto	-	-	-	231	0,00%	0,00%	18,40%	231	231	231	-						
	CF 2	846	2.796	1.779	3.855	1,26%	2,81%	6,15%	2.076	3.010	1.059	-						
	Mitraguna & Others	846	2.796	1.779	3.679	1,31%	2,94%	6,13%	1.899	2.833	883	-						
	Pensiun	-	-	-	177	0,00%	0,00%	6,73%	177	177	177	-						
	<b>Total Pembiayaan</b>	<b>997</b>	<b>5.270</b>	<b>4.333</b>	<b>4.333</b>	<b>1,14%</b>	<b>2,27%</b>	<b>4,94%</b>	<b>2.622</b>	<b>3.864</b>	<b>1.590</b>	<b>1,49%</b>	<b>69,75%</b>	<b>-3,4%</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
2	MBG	112	107	107	107	0,73%	0,66%	0,64%	-	(5)	(0)	-						
	KUR	75	70	70	70	0,51%	0,45%	0,43%	-	(5)	(0)	-						
	Non KUR	37	37	37	37	4,98%	7,32%	7,35%	-	(0)	(0)	-			</td			

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	4.699	4.775	2.360	76	(1.173)	-19,73%	(1.102)	-18,75%	16.777	28,46%	(12.001)
2	Tabungan	83.977	101.671	94.482	89.497	9.043	(4.986)	(12.174)	-11,97%	5.519	6,57%	98.962	90,44%	(9.466)
3	Deposito	19.184	13.402	14.008	14.008	(1)	0	607	4,53%	(5.176)	-26,98%	20.015	69,99%	(6.007)
	<b>Total</b>	<b>109.038</b>	<b>121.021</b>	<b>113.190</b>	<b>108.280</b>	<b>11.402</b>	<b>(4.909)</b>	<b>(12.741)</b>	<b>-10,53%</b>	<b>(758)</b>	<b>-0,70%</b>	<b>135.754</b>	<b>79,76%</b>	<b>(27.474)</b>
	CASA	89.854	107.619	99.181	94.272	11.402	(4.909)	(13.348)	-12,40%	4.418	4,92%	115.739	81,45%	(21.467)
	(%) CASA	82,41%	88,93%	87,62%	87,06%									
	FDR	40,48%	52,26%	56,24%	58,79%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	8.581	8.818	7.446	7.470	24	(1.348)	-15,28%	(1.111)	-12,95%	-	0,00%	7.470		
2	Giro ISE	1.236	1.518	560	578	18	(940)	-61,93%	(658)	-53,24%	-	0,00%	578		
3	Tabungan ISE	7.345	7.300	6.886	6.892	6	(408)	-5,58%	(453)	-6,17%	-	0,00%	6.892		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	146	155	155	155	0	0	0,00%	9	6,16%	-	0,00%	155		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Local Champion	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	14.269	-	150	150	527	100	4.765	50	14.493	98,46%	(224)
	KUR	9.147	13.072	13.178	-	150	150	555	105	4.031	45	13.868	95,02%	(691)
	Non KUR	358	1.097	1.091	-	0	-28	-5	734	5	624	174,77%	467	
3	PWG	9.262	11.392	11.459	28	378	350	-69	67	2.196	311	16.966	67,54%	(5.508)
	Cilem	9.262	11.392	11.459	28	378	350	-69	67	2.196	311	16.966	67,54%	(5.508)
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.316	460	660	200	282	249	11.940	411	47.656	78,30%	(10.340)
	CF 1	14.455	17.388	17.633	-	389	389	-230	245	3.178	144	17.089	103,18%	544
	Total Griya	3.903	8.619	8.587	-	0	0	-32	4.684	32	4.866	176,47%	3.721	
	• Total Non Program	3.903	6.826	6.796	-	0	-74	-30	2.893	30	4.866	139,65%	1.929	
	• Program	-	1.793	1.792	-	0	-8	-1	1.792	1	0	0,00%	1.792	
	Oto	10.552	8.770	9.046	-	389	389	-230	277	-1.506	113	12.223	74,01%	(3.177)
	CF 2	10.922	19.679	19.683	460	271	-189	513	4	8.761	267	30.567	64,39%	(10.884)
	Mitraguna & Others	10.683	18.945	18.900	-	145	-315	516	-45	8.217	190	29.780	63,46%	(10.881)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	<b>Total Pembiayaan</b>	<b>44.143</b>	<b>63.247</b>	<b>63.663</b>	<b>988</b>	<b>1.188</b>	<b>201</b>	<b>1.225</b>	<b>416</b>	<b>19.520</b>	<b>772</b>	<b>79.115</b>	<b>80,47%</b>	<b>(15.452)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	112	112	0,78%	112	112	112	112	112	112	112	112	112
	KUR	-	-	-	-	112	112	0,85%	112	112	112	112	112	112	112	112	112
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
3	PWG	-	-	-	-	452	452	3,95%	452	452	452	452	452	452	452	452	452
	Cilem	-	-	-	-	452	452	3,95%	452	452	452	452	452	452	452	452	452
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
4	CFG	-	-	-	-	100	100	0,27%	100	0,27%	100	100	100	100	100	100	100
	CF 1	-	-	-	-	100	100	0,58%	100	0,57%	100	100	100	100	100	100	100
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Oto	-	-	-	-	100	100	1,14%	100	1,11%	100	100	100	100	100	100	100
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>100</b>	<b>100</b>	<b>0,16%</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	102.689	109.038	109.619	6.930		
2	Contribution Margin	2.068	2.877	3.937	1.869	-90,4%	

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	533	712	(165)	180	66	10,22%	709	20518,29%	6	#####	706
2	Tabungan	34.487	32.850	34.158	34.385	1.712	227	1.535	4,67%	(102)	-0,30%	40.322	85,28%	(5.937)
3	Deposito	3.517	2.455	2.455	2.455	(50)	0	0	0,00%	(1.062)	-30,20%	3.592	68,34%	(1.137)
	<b>Total</b>	<b>38.008</b>	<b>35.951</b>	<b>37.146</b>	<b>37.553</b>	<b>1.498</b>	<b>407</b>	<b>1.602</b>	<b>4,45%</b>	<b>(455)</b>	<b>-1,20%</b>	<b>43.921</b>	<b>85,50%</b>	<b>(6.368)</b>
	CASA	34.491	33.496	34.691	35.098	1.548	407	1.602	4,78%	607	1,76%	40.329	87,03%	(5.231)
	(%) CASA	90,75%	93,17%	93,39%	93,46%									
	FDR	1,90%	3,20%	3,23%	3,19%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Dec'25)	Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	73	73	0	8	11,45%	(85)	-53,71%	-	0,00%	73	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	159	66	73	73	0	8	11,45%	(85)	-53,71%	-	0,00%	73	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%	-	0,00%	46	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	914	955	48	57	10	24	41	311	16	1.982	48,17%	(1.028)
	Cilem	644	914	955	48	57	10	24	41	311	16	1.982	48,17%	(1.028)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	10	10	0	148	7	165	3	78	310,59%	165
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	236	243	10	10	0	148	7	165	3	78	310,59%	165
	Mitraguna & Others	78	236	243	-	-	0	148	7	165	3	78	310,59%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	<b>Total Pembiayaan</b>	<b>722</b>	<b>1.150</b>	<b>1.198</b>	<b>58</b>	<b>67</b>	<b>10</b>	<b>173</b>	<b>48</b>	<b>476</b>	<b>19</b>	<b>2.061</b>	<b>58,15%</b>	<b>(863)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
												170,91%	#DIV/0!	170,9%			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	12-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25				31-Dec-24	30-Nov-25	12-Dec-25	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	-	-	-													