

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	143.119	140.024	(4.060)	(3.095)	11.158	8,66%	(15.842)	-10,16%	346.235	40,44%	(206.210)
2	Tabungan	1.803.617	1.980.739	2.038.089	2.058.180	51.335	20.091	77.441	3,91%	254.564	14,11%	2.083.113	98,80%	(24.933)
3	Deposito	681.198	762.342	743.280	744.066	(32.431)	786	(18.277)	-2,40%	62.868	9,23%	699.248	106,41%	44.818
	<b>Total</b>	<b>2.640.681</b>	<b>2.871.948</b>	<b>2.924.489</b>	<b>2.942.270</b>	<b>14.844</b>	<b>17.781</b>	<b>70.323</b>	<b>2,45%</b>	<b>301.589</b>	<b>11,42%</b>	<b>3.128.596</b>	<b>94,04%</b>	<b>(186.326)</b>
	CASA	1.959.483	2.109.605	2.181.209	2.198.205	47.274	16.996	88.599	4,20%	238.722	12,18%	2.429.348	90,49%	(231.143)
	(%) CASA	74,20%	73,46%	74,58%	74,71%									
	FDR	99,99%	104,53%	104,60%	103,97%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-29 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	88.971	84.200		(4.771)	1.530	1,85%	18.590	28,33%	95.806	87,89%	(11.606)
2	Giro ISE	23.758	19.536	22.501	18.260		(4.241)	(1.276)	-6,53%	(5.498)	-23,14%	42.060	43,41%	(23.800)
3	Tabungan ISE	30.646	53.467	56.802	56.272		(530)	2.806	5,25%	25.626	83,62%	34.843	161,50%	21.430
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	80.398	99.911	101.637	5.900	3.585	-2.316	3.622	1.726	21.239	1.858	115.782	87,78%	(14.145)
	Linkage	14.865	24.409	27.086	-	2.678	2.678	-2	2.677	12.221	0	30.274	89,47%	(3.188)
	Non-Linkage	65.533	75.502	74.551	5.900	907	-4.993	3.623	-951	9.018	1.858	85.508	87,19%	(10.957)
	• Local Champion	62.373	72.430	71.530	5.900	907	-4.993	3.655	-900	9.157	1.807	71.843	99,56%	(313)
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	391.151	17.020	15.577	-1.443	2.543	2.308	23.092	13.269	422.292	92,63%	(31.141)
	KUR	343.457	362.300	364.564	15.160	14.932	-228	1.434	2.264	21.107	12.668	394.978	92,30%	(30.414)
3	PWG	200.888	356.932	380.150	80.571	75.029	-5.543	19.828	23.217	179.261	51.811	371.423	102,35%	8.727
	Cilem	92.590	195.267	211.140	28.093	27.866	-227	15.699	15.873	118.549	11.992	231.018	91,40%	(19.878)
	Gadai	108.298	161.666	169.010	52.479	47.163	-5.316	4.129	7.344	60.712	39.819	140.405	120,37%	28.605
4	CFG	1.991.066	2.156.369	2.186.217	49.085	69.614	20.529	11.052	29.849	195.152	39.765	2.211.667	98,85%	(25.450)
	CF 1	271.158	283.057	285.549	4.117	6.587	2.470	1.942	2.492	14.391	4.094	309.258	92,33%	(23.709)
	Total Griya	236.939	232.575	233.476	821	3.277	2.456	0	900	-3.463	2.376	255.971	91,21%	(22.495)
	• Total Non Program	155.508	155.596	157.018	500	3.119	2.619	-2.038	1.421	1.509	1.698	163.915	95,79%	(6.898)
	• Program	81.431	76.979	76.458	321	158	-163	-302	-521	-4.973	678	92.056	83,06%	(15.598)
	Oto	34.219	50.482	52.074	3.296	3.310	13	1.942	1.592	17.855	1.718	53.287	97,72%	(1.214)
	CF 2	1.719.908	1.873.311	1.900.668	44.968	63.027	18.059	9.111	27.356	180.760	35.671	1.902.409	99,91%	(1.741)
	Mitraguna & Others	1.474.657	1.605.638	1.629.416	40.015	56.763	16.748	8.035	23.778	154.759	32.985	1.638.476	94,45%	(9.060)
	Pensiun	245.250	267.674	271.252	4.953	6.264	1.311	1.076	3.578	26.002	2.686	263.933	102,77%	7.319
	<b>Total Pembiayaan</b>	<b>2.640.411</b>	<b>3.002.055</b>	<b>3.059.155</b>	<b>152.576</b>	<b>163.804</b>	<b>11.227</b>	<b>37.045</b>	<b>57.100</b>	<b>418.744</b>	<b>106.704</b>	<b>3.121.164</b>	<b>98,01%</b>	<b>(62.009)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-30 Nov'25)	% Relatif			MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25		MtD	YTD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.173	0,00%	0,00%	1,15%	1.173	1.173	1.173				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	1.173	0,00%	0,00%	1,57%	1.173	1.173	1.173				
	Value Chain	-	-	-	1.819	0,00%	0,00%	2,51%	1.819	-	-				
2	MBG	2.275	9.715	9.715	17.869	0,62%	0,62%	2,50%	4,57%	8.154	15.594	8.154			
	KUR	1.785	8.311	8.311	15.434	0,52%	0,52%	2,29%	4,23%	7.123	13.649	7.123			
	Non KUR	489	1.404	1.404	2.435	1,99%	1,99%	5,29%	9,16%	1.031	1.945	1.031			
3	PWG	10	-	-	6.071	0,00%	0,00%	1,60%	6.071	6.071	6.071				
	Cilem	10	-	-	4.526	0,01%	0,01%	0,00%	4.526	4.526	4.526				
	Gadai	-	-	-	1.545	0,00%	0,00%	0,91%	1.545	1.545	1.545				
4	CFG	19.717	28.500	30.393	28.691	0,99%	0,99%	1,41%	1.31%	(1.703)	8.974	191			
	CF 1	13.249	16.070	16.284	17.602	4,89%	5,75%	6,16%	6.16%	1.318	4.353	1.531			
	Total Griya	9.274	9.315	9.438	9.101	3,91%	4,06%	3,90%	3,90%	337	(172)	(214)			
	Oto	476	540	714	713	1,39%	1,41%	1,37%	0,00%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.927	0,93%	0,67%	0,73%	1.324	(1.990)	291				
	Mitraguna & Others	14.983	12.664	11.647	13.032	1,02%	0,73%	0,80%	1.385	(1.951)	368				
	Pensiun	934	972	956	896	0,04%	0,03%	0,33%	(60)	(39)	(77)				
	<b>Total Pembiayaan</b>	<b>46.399</b>	<b>50.747</b>	<b>49.786</b>	<b>51.390</b>	<b>1,76%</b>	<b>1,66%</b>	<b>1,68%</b>	<b>1.603</b>	<b>4.991</b>	<b>643</b>	<b>1.79%</b>	<b>-6,38%</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	2.522.835	2.588.183	3.049.921	527.086	-49,8%
2	Contribution Margin	79.761	103.725	119.501	39.740	

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	24.453	23.062	2.218	(1.391)	(1.118)	-4,63%	(2.943)	-11,32%	42.690	54,02%	(19.628)
2	Tabungan	211.719	211.403	221.846	226.213	4.525	4.366	14.810	7,01%	14.494	6,85%	235.399	96,10%	(9.186)
3	Deposito	98.613	78.216	57.749	57.749	(26.842)	0	(20.466)	-26,17%	(40.864)	-41,44%	100.158	57,66%	(42.409)
	<b>Total</b>	<b>336.337</b>	<b>313.799</b>	<b>304.048</b>	<b>307.024</b>	<b>(20.100)</b>	<b>2.976</b>	<b>(6.775)</b>	<b>-2,16%</b>	<b>(29.313)</b>	<b>-8,72%</b>	<b>378.247</b>	<b>81,17%</b>	<b>(71.223)</b>
	CASA	237.724	235.583	246.299	249.274	6.742	2.975	13.692	5,81%	11.551	4,86%	278.089	89,64%	(28.815)
	(%) CASA	70,68%	75,07%	81,01%	81,19%									
	FDR	113,34%	133,66%	141,69%	140,32%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	18.959	16.249		(2.710)	(2.052)	-11,21%	774	5,00%	-	0,00%	16.249
2	Giro ISE	9.559	9.188	11.352	9.284		(2.068)	97	1,05%	(275)	-2,88%		0,00%	9.284
3	Tabungan ISE	5.622	9.114	7.607	6.964		(643)	(2.149)	-23,58%	1.342	23,88%		0,00%	6.964
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%		0,00%	449

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	17.977	5.000	-	-5.000	4.885	-506	422	506	26.415	68,06%	(8.437)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	17.977	5.000	-	-5.000	4.885	-506	422	506	22.557	79,70%	(4.579)
	• Local Champion	16.779	17.786	17.288	5.000	-	-5.000	4.892	-498	509	498	19.150	90,28%	(1.862)
	• Value Chain	777	697	690	-	-	-	-8	-8	-87	8	3.407	20,24%	(2.717)
2	MBG	48.456	40.571	40.231	1.050	1.020	-30	-629	-340	-8.225	1.360	53.547	75,13%	(13.316)
	KUR	46.158	37.777	37.484	1.050	1.020	-30	-573	-293	-8.674	1.313	51.001	73,50%	(13.517)
	Non KUR	2.298	2.794	2.747	-	-	0	-56	-47	449	47	2.546	107,91%	201
3	PWG	20.904	27.647	29.874	5.525	5.879	354	840	2.227	8.969	3.652	36.253	82,40%	(6.379)
	Cilem	9.146	13.553	14.505	619	1.761	1.142	-228	953	5.360	808	21.665	66,95%	(7.160)
	Gadai	11.759	14.094	15.369	4.905	4.118	-788	1.067	1.274	3.610	2.843	14.588	105,35%	781
4	CFG	294.292	332.720	342.724	7.365	19.651	12.286	2.166	10.004	48.432	9.647	310.587	110,35%	32.137
	CF 1	11.437	13.673	14.323	150	853	703	30	650	2.886	204	13.443	106,55%	880
	Total Griya	7.624	9.813	10.223	-	500	500	0	409	2.599	91	8.137	125,63%	2.086
	• Total Non Program	7.624	9.813	10.223	-	500	500	-285	409	2.599	91	8.137	125,63%	2.086
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	4.100	150	353	203	30	240	287	113	5.306	77,28%	(1.206)
	CF 2	282.855	319.047	328.401	7.215	18.798	11.583	2.137	9.354	45.546	9.444	297.144	110,52%	31.257
	Mitraguna & Others	252.904	279.776	284.903	6.628	14.297	7.669	1.839	5.127	31.999	9.170	265.729	107,22%	19.174
	Pensiun	29.951	39.271	43.498	587	4.501	3.914	297	4.227	13.547	274	31.415	138,46%	12.083
	<b>Total Pembiayaan</b>	<b>381.208</b>	<b>419.421</b>	<b>430.806</b>	<b>18.939</b>	<b>26.550</b>	<b>7.610</b>	<b>7.261</b>	<b>11.385</b>	<b>49.597</b>	<b>15.165</b>	<b>426.801</b>	<b>100,94%</b>	<b>4.005</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25		31-Dec-24	30-Nov-25	30-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	66	1.481	2.043	2.089	66	0,14%	5,03%	5,19%	46	2.023	608			
	KUR	66	1.317	1.944	1.991	66	0,14%	5,14%	5,31%	47	1.924	673			
	Non KUR	-	163	99	98	-	0,00%	3,54%	3,58%	(1)	98	(65)			
3	PWG	-	-	-	-	387	0,00%	0,00%	1,29%	387	387	387			
	Cilem	-	-	-	-	129	0,00%	0,00%	0,89%	129	129	129			
	Gadai	-	-	-	-	258	0,00%	0,00%	1,68%	258	258	258			
4	CFG	-	2.414	1.589	1.356	66	0,00%	0,48%	0,40%	(233)	1.356	(1.058)			
	CF 1	-	92	144	385	66	0,00%	1,05%	2,69%	241	385	293			
	Total Griya	-	-	-	-	87	0,00%	0,00%	0,85%	87	87	87			
	Oto	-	92	144	298	66	0,00%	3,72%	7,26%	154	298	206			
	CF 2	-	2.322	1.445	971	66	0,00%	0,45%	0,30%	(474)	971	(1.351)			
	Mitraguna & Others	-	1.933	838	677	66	0,30%	0,24%	(161)	677	(1.256)				
	Pensiun	-	389	607	294	66	0,00%	1,55%	0,68%	(313)	294	(95)			
	<b>Total Pembiayaan</b>	<b>2.371</b>	<b>6.021</b>	<b>6.182</b>	<b>6.981</b>	<b>66</b>	<b>0,62%</b>	<b>1,47%</b>	<b>1,62%</b>	<b>799</b>	<b>4.610</b>	<b>960</b>	<b>0,70%</b>	<b>57,10%</b>	<b>-0,9%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Dec'25		
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Growth (YoY)
1	Asset (Retail) T	376.749	387.886	419.770	43.021		3.26	3.46	0.20
2	Contribution Margin	17.604	22.233	17.244	(360)	2,0%	3.623	3.545	(51)

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3.26	3.46	3.46	0.01</	

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	2.076	1.676	341	(400)	(7.881)	-82,4%	(2.611)	-60,91%	20.184	8,30%	(18.508)
2	Tabungan	160.765	165.013	185.300	187.536	(430)	2.236	22.523	13,65%	26.771	16,65%	183.329	102,29%	4.206
3	Deposito	65.984	39.292	39.283	39.183	(2.258)	(100)	(108)	-0,28%	(26.801)	-40,62%	67.399	58,14%	(28.216)
	<b>Total</b>	<b>231.036</b>	<b>213.861</b>	<b>226.659</b>	<b>228.395</b>	<b>(2.347)</b>	<b>1.736</b>	<b>14.534</b>	<b>6,80%</b>	<b>(2.641)</b>	<b>-1,14%</b>	<b>270.912</b>	<b>84,31%</b>	<b>(42.517)</b>
	CASA	165.052	174.570	187.376	189.212	(89)	1.836	14.642	8,39%	24.160	14,64%	203.513	92,97%	(14.302)
	(%) CASA	71,44%	81,63%	82,67%	82,84%									
	FDR	120,56%	147,01%	140,83%	139,76%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.510	2.341		(168)	123	5,54%	786	50,57%	-	0,00%	2.341
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.506	2.338		(168)	121	5,45%	783	50,35%	-	0,00%	2.338
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.438	-	907	907	-71	264	4.367	643	4.308	103,02%	130
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.438	-	907	907	-71	264	4.387	643	2.443	181,66%	1.995
	• Local Champion	51	4.174	4.438	-	907	907	-71	264	4.387	643	1.185	374,43%	3.253
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.742	815	440	-375	275	-98	5.097	538	18.040	109,44%	1.702
	KUR	12.693	16.593	16.462	415	340	-75	-70	-131	3.769	471	15.923	103,39%	539
	Non KUR	1.952	3.247	3.280	400	100	-300	345	33	1.328	67	2.117	154,92%	1.163
3	PWG	16.365	27.522	28.552	5.085	4.640	-445	1.216	1.030	12.187	3.610	30.835	92,60%	(2.283)
	Cilem	8.190	16.328	17.626	1.881	2.065	183	1.079	1.299	9.436	766	19.829	88,89%	(2.203)
	Gadai	8.175	11.195	10.926	3.204	2.575	-629	137	-269	2.751	2.844	11.006	99,27%	(80)
4	CFG	247.446	262.863	266.482	6.789	9.555	2.766	1.576	3.619	19.037	5.936	264.150	100,88%	2.333
	CF 1	12.247	10.155	9.990	-	-	0	-71	-164	-2.257	164	14.252	70,10%	(4.261)
	Total Griya	9.062	7.492	7.429	-	-	0	0	-63	-1.634	63	9.532	77,94%	(2.103)
4	• Total Non Program	9.062	7.492	7.429	-	-	0	0	-63	-1.634	63	9.532	77,94%	(2.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.562	-	-	0	-71	-101	-623	101	4.720	54,27%	(2.158)
	CF 2	235.199	252.708	256.492	6.789	9.555	2.766	1.648	3.784	21.293	5.771	249.898	102,64%	6.594
	Mitraguna & Others	206.067	222.689	227.093	5.979	9.555	3.576	1.518	4.403	21.026	5.152	219.260	103,57%	7.832
	Pensiun	29.132	30.019	29.399	810	-	-810	130	-620	267	620	30.638	95,96%	(1.238)
	<b>Total Pembiayaan</b>	<b>278.528</b>	<b>314.400</b>	<b>319.215</b>	<b>12.689</b>	<b>15.542</b>	<b>2.853</b>	<b>2.996</b>	<b>4.815</b>	<b>40.687</b>	<b>10.727</b>	<b>317.333</b>	<b>100,59%</b>	<b>1.882</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25		31-Dec-24	30-Nov-25	30-Dec-25		MtD	YtD	MtM	%
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	-	79	80	347	1.76	0,00%	0,40%	1.76	267	347	267		
	KUR	-	79	80	229	1.39	0,00%	0,48%	1.39	149	229	149		
	Non KUR	-	-	-	118	3.60	0,00%	0,00%	3.60	118	118	118		
3	PWG	-	-	-	124	0,43	0,00%	0,00%	0,43	124	124	124		
	Cilem	-	-	-	49	0,28	0,00%	0,00%	0,28	49	49	49		
	Gadai	-	-	-	75	0,69	0,00%	0,00%	0,69	75	75	75		
4	CFG	713	728	670	1.952	0,23	0,29%	0,25%	0,66%	1.282	1.239	1.224		
	CF 1	8	466	462	699	0,06	0,06%	0,45%	7,00%	237	692	233		
	Total Griya	-	257	254	250	0,00	0,00%	0,00%	0,00%	-	250	(6)		
	Oto	8	210	208	449	0,24	0,24%	7,81%	17,53%	241	441	240		
	CF 2	705	262	208	1.253	0,08	0,30%	0,08%	0,49%	1.045	547	991		
	Mitraguna & Others	705	262	208	1.253	0,09	0,34%	0,09%	0,55%	1.045	547	991		
	Pensiun	-	-	-	-	0,00	0,00%	0,00%	0,00%	-	-	-		
	<b>Total Pembiayaan</b>	<b>2.309</b>	<b>2.059</b>	<b>1.761</b>	<b>1.765</b>	<b>0,83</b>	<b>0,56</b>	<b>0,55</b>	<b>4</b>	<b>(545)</b>	<b>(294)</b>	<b>5,87%</b>	<b>-961,38%</b>	<b>5,3%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	277.711	283.958	316.621	38.910			2.66	2.94	2.99	0,05
2	Contribution Margin	13.703	16.708	15.166	1.463	-10,7%		3.777	3.979	4.088	0,33

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	29.412	29.013	(952)	(399)	137	0,47%	1.596	5,82%	37.560	77,25%	(8.547)
2	Tabungan	55.536	64.217	62.532	62.536	(4.016)	4	(1.681)	-2,62%	6.999	12,60%	70.166	89,13%	(7.630)
3	Deposito	6.088	6.210	6.948	7.013	(599)	65	803	12,93%	924	15,18%	7.064	99,27%	(51)
	<b>Total</b>	<b>89.042</b>	<b>99.304</b>	<b>98.892</b>	<b>98.562</b>	<b>(5.566)</b>	<b>(330)</b>	<b>(742)</b>	<b>-0,75%</b>	<b>9.520</b>	<b>10,69%</b>	<b>114.790</b>	<b>85,86%</b>	<b>(16.228)</b>
	CASA	82.953	93.094	91.944	91.549	(4.967)	(395)	(1.545)	-1,66%	8.596	10,36%	107.726	84,98%	(16.177)
	(%) CASA	93,16%	93,75%	92,97%	92,89%									
	FDR	82,33%	98,54%	102,51%	102,85%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	1.192	1.222		30	100	8,87%	(1.896)	-60,81%	-	0,00%	1.222
2	Giro ISE	560	497	401	401		(0)	(96)	-19,35%	(160)	-28,48%	-	0,00%	401
3	Tabungan ISE	2.557	626	791	821		30	196	31,27%	(1.736)	-67,89%	-	0,00%	821
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	54	54	54		0	0	0,00%	9	20,00%	-	0,00%	54

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	• Local Champion	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.860	560	890	330	-51	125	39	765	22.370	79,84%	(4.510)
	KUR	16.625	17.059	17.200	560	890	330	-39	141	576	749	20.952	82,09%	(3.752)
	Non KUR	1.196	676	660	-	-	0	-12	-16	-537	16	1.417	46,54%	(758)
3	PWG	2.171	7.816	8.375	1.594	1.314	-281	1.321	559	6.204	754	8.900	94,10%	(525)
	Cilem	2.171	7.816	8.375	1.594	1.314	-281	1.321	559	6.204	754	8.900	94,10%	(525)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	73.060	1.821	4.157	2.336	666	2.889	22.973	1.268	64.162	113,87%	8.898
	CF 1	13.142	15.768	15.989	201	450	249	128	221	2.848	229	15.592	102,55%	397
	Total Griya	12.152	13.369	13.666	-	450	450	0	296	1.513	154	13.324	102,57%	342
	• Total Non Program	7.615	9.249	9.586	-	450	450	-114	337	1.971	113	8.194	116,98%	1.391
	• Program	4.537	4.121	4.080	-	-	0	-42	-41	-457	41	5.130	79,54%	(1.049)
	Oto	989	2.399	2.324	201	-	-201	128	-76	1.334	76	2.268	102,43%	55
	CF 2	36.945	54.402	57.071	1.620	3.707	2.087	538	2.668	20.126	1.039	48.570	117,50%	8.501
	Mitraguna & Others	31.987	49.469	52.110	1.620	3.629	2.009	590	2.641	20.123	988	42.422	122,84%	9.688
	Pensiun	4.958	4.933	4.961	-	78	78	-52	28	3	50	6.147	80,70%	(1.187)
	<b>Total Pembiayaan</b>	<b>73.308</b>	<b>97.854</b>	<b>101.370</b>	<b>3.975</b>	<b>6.361</b>	<b>2.386</b>	<b>1.464</b>	<b>3.516</b>	<b>28.062</b>	<b>2.845</b>	<b>98.660</b>	<b>102,75%</b>	<b>2.709</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25		31-Dec-24	30-Nov-25	30-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.229	1.738	595	1.404	9,80%	3.33%	(1.143)	346	(634)				
	KUR	249	1.229	1.660	595	1.50%	9,73%	3.46%	(1.065)	346	(634)				
	Non KUR	-	-	79	-	0	0,00%	11,62%	0,00%	(79)	-	-			
3	PWG	-	-	-	-	1.050	0,00%	0,00%	0,00%	12,53%	1.050	1.050	1.050	1.050	1.050
	Cilem	-	-	-	-	1.050	0,00%	0,00%	0,00%	12,53%	1.050	1.050	1.050	1.050	1.050
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.001	789	700	648	2.00%	1,00%	1,00%	0,89%	(52)	(353)	(141)			
	CF 1	727	789	700	500	5,53%	4,44%	4,44%	(200)	227	(289)				
	Total Griya	727	789	700	500	5,98%	5,24%	5,36%	(200)	227	(289)				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	274	-	-	148	0,74%	0,00%	0,26%	0,47%	148	(126)	148			
	Mitraguna & Others	274	-	-	148	0,86%	0,00%	0,28%	0,51%	148	(126)	148			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.814</b>	<b>929</b>	<b>581</b>	<b>812</b>	<b>2,47%</b>	<b>0,59%</b>	<b>0,80%</b>	<b>231</b>	<b>(1.002)</b>	<b>(117)</b>	<b>0,74%</b>	<b>7,48%</b>	<b>-0,1%</b>	

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	15.290	14.709	2.186	(582)	(2.520)	-14,62%	(11.010)	-42,81%	36.162	40,67%	(21.453)
2	Tabungan	122.400	140.636	142.461	143.495	2.338	1.034	2.859	2,03%	21.095	17,23%	137.421	104,42%	6.074
3	Deposito	49.497	49.561	50.103	50.102	(2.738)	(1)	541	1,09%	605	1,22%	50.468	99,27%	(366)
	<b>Total</b>	<b>197.616</b>	<b>207.425</b>	<b>207.855</b>	<b>208.306</b>	<b>1.785</b>	<b>451</b>	<b>881</b>	<b>0,42%</b>	<b>10.691</b>	<b>5,41%</b>	<b>224.051</b>	<b>92,97%</b>	<b>(15.745)</b>
	CASA	148.118	157.864	157.751	158.204	4.523	453	340	0,22%	10.086	6,81%	173.583	91,14%	(15.379)
	(%) CASA	74,95%	76,11%	75,90%	75,95%									
	FDR	74,94%	87,70%	89,07%	88,88%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	14.078	13.425		(653)	285	2,17%	4.042	43,08%	-	0,00%	13.425
2	Giro ISE	3.509	2.112	2.631	1.937		(694)	(175)	-8,27%	(1.572)	-44,80%	-	0,00%	1.937
3	Tabungan ISE	5.874	11.028	11.447	11.488		41	460	4,17%	5.614	95,57%	-	0,00%	11.488
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%	-	0,00%	122

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620	
	• Local Champion	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	34.901	40.556	40.769	930	1.175	245	-332	214	5.868	961	39.101	104,27%	1.668	
	KUR	33.390	38.124	38.202	860	1.000	140	-355	78	4.812	922	37.386	102,18%	816	
	Non KUR	1.512	2.432	2.568	70	175	105	23	136	1.056	39	1.716	149,64%	852	
3	PWG	20.337	37.095	39.491	7.241	7.322	81	1.166	2.396	19.154	4.926	33.298	118,60%	6.193	
	Cilem	6.847	17.994	19.155	1.333	2.041	708	245	1.162	12.308	880	16.729	114,50%	2.426	
	Gadai	13.490	19.101	20.335	5.908	5.281	-628	921	1.234	6.846	4.046	16.568	122,74%	3.767	
4	CFG	92.645	101.402	102.041	2.207	1.590	-617	711	639	9.395	951	103.901	98,21%	(1.861)	
	CF 1	21.426	20.084	20.525	109	720	611	-11	441	-902	278	22.810	89,98%	(2.285)	
	Total Griya	17.556	15.276	15.118	-	-	0	0	-158	-2.438	158	17.910	84,41%	(2.792)	
4	• Total Non Program	17.556	15.276	15.118	-	-	0	0	-239	-158	-2.438	158	17.910	84,41%	(2.792)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	3.870	4.807	5.406	109	720	611	-11	599	1.537	120	4.900	110,34%	507	
	CF 2	71.219	81.318	81.516	2.098	870	-1.228	722	198	10.297	672	81.092	100,52%	424	
	Mitraguna & Others	67.517	77.732	77.973	2.098	870	-1.228	759	241	10.456	629	76.380	102,09%	1.593	
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)	
	<b>Total Pembiayaan</b>	<b>148.099</b>	<b>181.904</b>	<b>185.136</b>	<b>11.078</b>	<b>10.087</b>	<b>-992</b>	<b>2.231</b>	<b>3.232</b>	<b>37.037</b>	<b>6.854</b>	<b>176.516</b>	<b>104,88%</b>	<b>8.620</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	30-Dec-25		31-Dec-24	30-Nov-25	30-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	131	106	189	3.275	3.275	0,38%	0,47%	8,03%	3.086	3.144	3.169				
	KUR	131	106	189	2.689	2.689	0,39%	0,50%	7,04%	2.500	2.557	2.583				
	Non KUR	-	-	-	586	586	0,00%	0,00%	22,83%	586	586	586				
3	PWG	-	-	-	312	312	0,00%	0,00%	0,00%	0,79%	312	312	312			
	Cilem	-	-	-	312	312	0,00%	0,00%	0,00%	1,63%	312	312	312			
	Gadai	-	-	-	-	312	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	616	1.495	1.745	1.457	1.457	0,67%	1,72%	1,43%	(288)	841	(38)				
	CF 1	588	325	659	856	856	2,74%	3,28%	4,17%	197	268	531				
	Total Griya	688	202	535	603	603	3,35%	3,50%	3,99%	67	15	400				
	Oto	-	122	123	253	253	0,00%	0,00%	2,57%	4,69%	130	253	131			
	CF 2	28	1.170	1.086	601	601	0,04%	1,34%	0,74%	(485)	572	(569)				
	Mitraguna & Others	28	1.170	1.086	637	637	0,04%	1,40%	0,77%	(485)	572	(569)				
	Pensiun	-	-	-	-	637	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>780</b>	<b>1.275</b>	<b>916</b>	<b>916</b>	<b>0,53%</b>	<b>0,50%</b>	<b>0,49%</b>	<b>-</b>	<b>135</b>	<b>(359)</b>	<b>1,62%</b>	<b>-227,07%</b>	<b>1,1%</b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25		31-Dec-24	30-Nov-25	30-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215		100,00%	7,55%	7,59%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	215	215	215	215		100,00%	7,55%	7,59%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	64	64	64	64	0,00%	0,16%	0,16%	64	(0)	(0)				
	KUR	-	64	64	6											

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	201	196	(34)	(6)	14	7,79%	(224)	-53,36%	10.045	1,95%	(9.849)
2	Tabungan	44.796	53.465	54.407	55.461	1.206	1.054	1.996	3,73%	10.665	23,81%	58.577	94,68%	(3.116)
3	Deposito	28.737	5.996	6.194	6.194	(136)	0	198	3,31%	(22.543)	-78,44%	29.575	20,94%	(23.380)
	<b>Total</b>	<b>73.953</b>	<b>59.643</b>	<b>60.803</b>	<b>61.851</b>	<b>1.037</b>	<b>1.048</b>	<b>2.208</b>	<b>3,70%</b>	<b>(12.102)</b>	<b>-16,36%</b>	<b>98.196</b>	<b>62,99%</b>	<b>(36.345)</b>
	CASA	45.216	53.647	54.609	55.657	1.173	1.048	2.010	3,75%	10.441	23,09%	68.621	81,11%	(12.965)
	(%) CASA	61,14%	89,95%	89,81%	89,99%									
	FDR	129,31%	186,39%	186,70%	183,54%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	2.763	2.879		115	659	29,71%	1.971	217,26%	-	0,00%	2.879
2	Giro ISE	390	176	194	194		(0)	18	10,11%	(195)	-50,17%		0,00%	194
3	Tabungan ISE	518	2.043	2.569	2.685		115	642	31,40%	2.167	418,45%		0,00%	2.685
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	• Local Champion	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.325	500	800	300	-363	92	-448	708	23.156	83,45%	(3.832)
	KUR	19.175	18.331	18.442	300	800	500	-552	112	-733	688	22.394	82,35%	(3.952)
	Non KUR	597	902	882	200	-	-200	189	-20	285	20	762	115,79%	120
3	PWG	2.596	8.106	10.017	949	2.876	1.927	270	1.910	7.420	965	9.570	104,67%	447
	Cilem	2.069	5.806	7.380	174	1.959	1.784	-159	1.573	5.311	385	7.446	99,11%	(66)
	Gadai	527	2.300	2.637	774	917	143	429	337	2.110	580	2.124	124,15%	513
4	CFG	73.258	83.093	83.453	2.086	1.250	-837	1.084	360	10.195	890	84.432	98,84%	(979)
	CF 1	2.294	4.232	4.385	660	235	-426	608	153	2.090	82	3.672	119,40%	712
	Total Griya	712	1.588	1.567	-	-	0	0	-21	855	21	1.065	147,13%	502
	• Total Non Program	712	1.588	1.567	-	-	0	0	-21	855	21	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	2.607	108,07%	210
	Oto	1.583	2.643	2.818	660	235	-426	608	174	1.235	60	80.759	97,91%	(1.691)
	CF 2	70.963	78.861	79.068	1.426	1.015	-411	476	207	8.105	808	60.842	101,08%	657
	Mitraguna & Others	52.047	61.433	61.499	1.264	725	-539	625	66	9.452	659	19.917	88,21%	(2.348)
	Pensiun	18.916	17.428	17.569	162	290	-149	128	141	-1.347	149			
	<b>Total Pembiayaan</b>	<b>95.626</b>	<b>111.165</b>	<b>113.522</b>	<b>3.535</b>	<b>4.925</b>	<b>1.390</b>	<b>986</b>	<b>2.357</b>	<b>17.896</b>	<b>2.569</b>	<b>117.158</b>	<b>96,90%</b>	<b>(3.635)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25		31-Dec-24	30-Nov-25	30-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	67	314	347	1.375	0,34%	1,80%	7,11%	1.028	1.308	1.061			
	KUR	67	286	321	1.350	0,35%	1,75%	7,32%	1.030	1.284	1.064			
	Non KUR	-	28	26	24	0,00%	2,91%	2,77%	(2)	24	(4)			
3	PWG	-	-	-	241	0,00%	0,00%	2,40%	241	241	241			
	Cilem	-	-	-	241	0,00%	0,00%	3,26%	241	241	241			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	1.203	0,00%	1,98%	1,44%	(440)	1.202	(1.106)			
	CF 1	-	-	-	187	0,00%	0,00%	4,26%	187	187	187			
	Total Griya	-	-	-	50	0,00%	0,00%	3,18%	50	50	50			
	Oto	-	-	-	137	0,00%	0,00%	4,85%	137	137	137			
	CF 2	-	2.308	1.642	1.016	0,00%	2,08%	1,28%	(626)	1.015	(1.292)			
	Mitraguna & Others	1	2.308	1.370	844	0,00%	0,00%	2,23%	1.370	(527)	842	(1.465)		
	Pensiun	-	-	272	172	0,00%	1,56%	0,98%	(100)	172	172			
	<b>Total Pembiayaan</b>	<b>181</b>	<b>473</b>	<b>488</b>	<b>1.205</b>	<b>0,19%</b>	<b>0,44%</b>	<b>1,06%</b>	<b>718</b>	<b>1.025</b>	<b>732</b>	<b>8,57%</b>	<b>-706,94%</b>	<b>7,5%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	95.628	96.931	112.475	16.847	
2	Contribution Margin	3.349	4.400	4.460	1.111	-33,2%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,69	2,96	2,96	(0,00)	0,27
CIF Payroll	435	508	500	(8)	65

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	17.756	16.871	(958)	(886)	(4.152)	-19,75%	(21.708)	-56,27%	54.014	31,23%	(37.144)
2	Tabungan	168.056	194.347	197.941	197.496	20.638	(445)	3.149	1,62%	29.441	17,52%	190.494	103,68%	7.002
3	Deposito	55.027	66.644	66.709	66.864	(946)	155	219	0,33%	11.837	21,51%	56.479	118,39%	10.385
	<b>Total</b>	<b>261.662</b>	<b>282.015</b>	<b>282.407</b>	<b>281.231</b>	<b>18.734</b>	<b>(1.176)</b>	<b>(784)</b>	<b>-0,28%</b>	<b>19.569</b>	<b>7,48%</b>	<b>300.987</b>	<b>93,44%</b>	<b>(19.757)</b>
	CASA	206.634	215.370	215.698	214.367	19.680	(1.331)	(1.004)	-0,47%	7.732	3,74%	244.508	87,67%	(30.142)
	(%) CASA	78,97%	76,37%	76,38%	76,22%									
	FDR	64,72%	70,65%	72,98%	73,28%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	4.098	3.891	(206)	398	11,39%	852	28,03%	-	0,00%	3.891	
2	Giro ISE	335	359	244	209	(34)	(150)	-41,72%	(125)	-37,43%	-	0,00%	209	
3	Tabungan ISE	2.705	3.134	3.854	3.682	(172)	548	17,48%	977	36,14%	-	0,00%	3.682	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	146	164	164	164	0	0	0,00%	18	12,33%	-	0,00%	164	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	24.876	-	-	0	-242	-108	102	108	32.098	77,50%	(7.222)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	24.876	-	-	0	-242	-108	102	108	28.908	86,05%	(4.032)
	• Local Champion	24.387	24.639	24.534	-	-	0	-238	-105	147	105	26.347	93,12%	(1.813)
	• Value Chain	387	346	342	-	-	-	-4	-4	-45	4	2.561	13,36%	(2.219)
2	MBG	21.941	25.041	26.108	1.510	1.930	420	743	1.067	4.167	863	25.317	103,13%	792
	KUR	20.349	23.692	24.789	1.510	1.930	420	772	1.097	4.440	833	23.561	105,21%	1.228
	Non KUR	1.592	1.349	1.319	-	-	0	-29	-30	-273	30	1.756	75,13%	(437)
3	PWG	23.945	38.099	40.593	9.436	8.576	-860	1.696	2.494	16.649	6.082	38.282	106,04%	2.311
	Cilem	8.631	16.931	19.007	2.202	3.106	904	1.195	2.076	10.376	1.030	20.185	94,16%	(1.178)
	Gadai	15.314	21.168	21.587	7.234	5.470	-1.764	501	419	6.273	5.051	18.097	119,28%	3.489
4	CFG	98.692	111.123	114.517	2.649	4.536	1.888	1.111	3.394	15.825	1.142	115.254	99,36%	(737)
	CF 1	13.574	20.547	21.317	857	1.016	160	453	769	7.743	247	15.606	136,60%	5.711
	Total Griya	9.477	14.186	14.728	250	630	380	0	542	5.251	88	9.997	147,32%	4.731
	• Total Non Program	9.477	14.186	14.728	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	-	-	-	-	-	5.608	117,48%	980
	Oto	4.097	6.361	6.589	607	386	-220	453	227	2.492	159	99.648	93,53%	(6.448)
	CF 2	85.118	90.576	93.200	1.792	3.520	1.728	658	2.625	8.083	895	64.959	90,53%	(6.155)
	Mitraguna & Others	51.909	56.147	58.804	1.492	3.340	1.848	757	2.657	6.895	683	34.690	99,15%	(294)
	Pensiun	33.208	34.428	34.396	300	180	-120	-99	-32	1.188	212	210.951	97,70%	(4.856)
	<b>Total Pembiayaan</b>	<b>169.351</b>	<b>199.247</b>	<b>206.095</b>	<b>13.595</b>	<b>15.042</b>	<b>1.448</b>	<b>3.308</b>	<b>6.847</b>	<b>36.744</b>	<b>8.195</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25		31-Dec-24	30-Nov-25	30-Dec-25		%	Penc.	Gap
1	SME	-	-	-	1.173	0	0,00%	0	0,00%	1.173	1.173	1.173	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-	-	
	Local Champion	-	-	-	1.173	0	0,00%	0	0,00%	1.173	1.173	1.173	
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	-	-	-	
2	MBG	113	71	435	171	0	51,9%	1.74%	0,66%	(264)	58	101	
	KUR	113	11	213	171	0	55,5%	0,90%	0,69%	(41)	58	160	
	Non KUR	-	60	222	-	0	0,00%	16,47%	0,00%	(222)	-	(60)	
3	PWG	-	-	-	474	0	0,00%	0,00%	0,00%	1.17%	474	474	
	Cilem	-	-	-	104	0	0,00%	0,00%	0,00%	104	104	104	
	Gadai	-	-	-	370	0	0,00%	0,00%	0,00%	370	370	370	
4	CFG	211	851	488	188	0	21,1%	0,44%	0,16%	(300)	(24)	(664)	
	CF 1	-	505	348	-	0	0,00%	1,70%	0,00%	(348)	-	(505)	
	Total Griya	-	349	348	-	0	0,00%	2,46%	0,00%	(348)	-	(349)	
	Oto	-	156	-	-	0	0,00%	0,00%	0,00%	-	-	(156)	
	CF 2	211	347	140	188	0	25,9%	0,15%	0,20%	48	(24)	(159)	
	Mitraguna & Others	211	13	13	188	0	30,5%	0,02%	0,32%	175	(24)	175	
	Pensiun	-	334	127	-	0	0,00%	0,37%	0,00%	(127)	-	(334)	
	<b>Total Pembiayaan</b>	<b>2.169</b>	<b>4.466</b>	<b>4.652</b>	<b>4.741</b>	<b>0</b>	<b>1,28%</b>	<b>2,34%</b>	<b>2,30%</b>	<b>88</b>	<b>2.572</b>	<b>275</b>	
													1,28%
													44,48%
													-1,0%

## Asset &amp; Contribution Margin

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	1.298	2.154	120	857	1.331	161,77%	(2.453)	-53,24%	14.468	14,89%	(12.314)
2	Tabungan	52.069	52.710	55.369	56.725	1.187	1.356	4.015	7,62%	4.656	8,94%	66.297	85,56%	(9.572)
3	Deposito	11.396	8.232	8.232	8.232	10	0	0	0,00%	(3.164)	-27,77%	12.288	66,99%	(4.056)
	<b>Total</b>	<b>68.072</b>	<b>61.765</b>	<b>64.898</b>	<b>67.111</b>	<b>1.317</b>	<b>2.213</b>	<b>5.346</b>	<b>8,66%</b>	<b>(961)</b>	<b>-1,41%</b>	<b>93.052</b>	<b>72,12%</b>	<b>(29.941)</b>
	CASA	56.676	53.533	56.666	58.879	1.307	2.213	5.346	9,99%	2.203	3,89%	80.764	72,90%	(21.885)
	(%) CASA	83,26%	86,67%	87,32%	87,73%									
	FDR	200,44%	258,79%	246,79%	238,66%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.517	1.389		(128)	9	0,63%	(195)	-12,29%	-	0,00%	1.389
2	Giro ISE	116	4	155	154		(0)	150	3456,01%	39	33,70%	-	0,00%	154
3	Tabungan ISE	1.468	1.376	1.363	1.234		(128)	(142)	-10,29%	(233)	-15,91%	-	0,00%	1.234
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	122	137	137	137		0	0	0,00%	15	12,30%	-	0,00%	137

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.666	40.662	960	1.140	180	-445	-5	1.008	1.145	42.833	94,93%	(2.171)
	KUR	35.878	37.940	37.982	960	1.140	180	-396	42	2.104	1.098	38.902	97,63%	(921)
	Non KUR	3.776	2.727	2.680	-	-	0	-49	-47	-1.096	47	3.930	68,19%	(1.250)
3	PWG	12.336	26.900	27.118	7.518	6.002	-1.516	289	218	14.782	5.784	22.523	120,40%	4.595
	Cilem	3.767	9.204	9.461	1.277	724	-553	743	257	5.694	467	9.302	101,71%	159
	Gadai	8.569	17.696	17.657	6.240	5.278	-963	-454	-39	9.088	5.317	13.221	133,55%	4.436
4	CFG	84.451	92.273	92.385	3.036	1.517	-1.519	1.205	112	7.934	1.405	96.059	96,17%	(3.675)
	CF 1	4.785	7.190	7.287	-	158	158	-8	97	2.502	60	6.182	117,89%	1.106
	Total Griya	4.537	6.323	6.432	-	158	158	0	109	1.894	49	4.928	130,51%	1.504
1	• Total Non Program	4.383	5.674	5.628	-	-	0	-46	-46	1.244	46	4.754	118,38%	874
	• Program	154	649	804	-	158	158	-3	155	650	3	174	461,89%	630
	Oto	248	867	855	-	-	0	-8	-11	608	11	1.253	68,24%	(398)
	CF 2	79.665	85.083	85.098	3.036	1.359	-1.677	1.213	15	5.432	1.344	89.878	94,68%	(4.780)
	Mitraguna & Others	63.755	66.325	66.460	2.536	1.359	-1.177	997	135	2.704	1.224	72.922	91,14%	(6.462)
	Pensiun	15.910	18.758	18.638	500	-	-500	216	-120	2.728	120	16.956	109,92%	1.682
	<b>Total Pembiayaan</b>	<b>136.441</b>	<b>159.840</b>	<b>160.165</b>	<b>11.514</b>	<b>8.658</b>	<b>-2.855</b>	<b>1.049</b>	<b>325</b>	<b>23.724</b>	<b>8.333</b>	<b>161.415</b>	<b>99,23%</b>	<b>(1.250)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25		31-Dec-24	30-Nov-25	30-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	187	302	661	2.963	0,47%	1,63%	7,29%	2.302	2.776	2.661				
	KUR	48	302	528	2.315	0,13%	1,39%	6,09%	1.787	2.267	2.013				
	Non KUR	140	-	133	648	3,70%	4,88%	24,19%	515	509	648				
3	PWG	-	-	-	520	0,00%	0,00%	1,92%	520	520	520				
	Cilem	-	-	-	461	0,00%	0,00%	4,88%	461	461	461				
	Gadai	-	-	-	59	0,00%	0,00%	0,33%	59	59	59				
4	CFG	1.300	445	814	810	1,54%	0,88%	0,88%	(4)	(490)	366				
	CF 1	-	-	371	371	0,00%	0,00%	5,16%	5,10%	-	371	371			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	371	371	0,00%	0,00%	42,84%	43,41%	-	371	371			
	CF 2	1.300	445	443	439	1,63%	0,52%	0,52%	(4)	(861)	(6)				
	Mitraguna & Others	1.135	445	443	439	1,78%	0,67%	0,66%	(4)	(696)	(6)				
	Pensiun	-	162	-	-	1,04%	0,00%	0,00%	-	-	(162)				
	<b>Total Pembiayaan</b>	<b>643</b>	<b>887</b>	<b>514</b>	<b>513</b>	<b>0,47%</b>	<b>0,32%</b>	<b>0,32%</b>	<b>(1)</b>	<b>(130)</b>	<b>(374)</b>	<b>0,59%</b>	<b>-85,49%</b>	<b>0,3%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	132.479	140.227	162.105	29.626	
2	Contribution Margin	5.027	6.037	6.319	1.292	-25,7%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	3,22	3,25	0,03	0,36
CIF Payroll	472	712	731	19	259

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	4.090	4.516	(1.873)	426	499	12,42%	136	3,10%	14.235	31,73%	(9.719)
2	Tabungan	121.239	138.582	135.963	137.196	11.673	1.234	(1.386)	-1,00%	15.958	13,16%	135.409	101,32%	1.788
3	Deposito	26.839	21.172	21.463	21.428	(118)	(35)	256	1,21%	(5.411)	-20,16%	27.773	77,16%	(6.344)
	<b>Total</b>	<b>152.459</b>	<b>163.772</b>	<b>161.516</b>	<b>163.141</b>	<b>9.683</b>	<b>1.625</b>	<b>(631)</b>	<b>-0,39%</b>	<b>10.682</b>	<b>7,01%</b>	<b>177.417</b>	<b>91,95%</b>	<b>(14.275)</b>
	CASA	125.619	142.600	140.053	141.713	9.801	1.660	(887)	-0,62%	16.093	12,81%	149.644	94,70%	(7.931)
	(%) CASA	82,40%	87,07%	86,71%	86,87%									
	FDR	80,08%	78,58%	79,96%	79,16%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.096	3.224		128	47	1,47%	(26)	-0,81%	-	0,00%	3.224
2	Giro ISE	1.707	1.640	1.358	1.474		116	(166)	-10,11%	(233)	-13,64%	-	0,00%	1.474
3	Tabungan ISE	1.544	1.538	1.738	1.750		12	212	13,81%	206	13,37%	-	0,00%	1.750
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%	-	0,00%	168

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-307	22	14.885	97,94%	(307)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.876	-	-	0	-3	-22	-307	22	4.183	92,67%	(307)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-110	3	2.186	94,99%	(110)
	• Value Chain	1.997	1.819	1.800	-	-	0	-19	-197	-19	-	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.158	2.350	850	-1.500	1.444	-30	-2.028	880	34.587	84,30%	(5.429)
	KUR	27.378	26.486	26.502	2.350	850	-1.500	1.513	16	-876	834	30.615	86,57%	(4.113)
	Non KUR	3.809	2.702	2.656	-	-	0	-69	-46	-1.52	46	3.973	66,87%	(1.316)
3	PWG	1.449	5.298	5.325	690	373	-317	309	27	3.876	345	7.317	72,78%	(1.992)
	Cilem	1.449	5.298	5.325	690	373	-317	309	27	3.876	345	7.317	72,78%	(1.992)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	80.086	1.128	2.005	877	-144	487	5.524	1.518	88.282	90,72%	(8.196)
	CF 1	26.770	24.458	23.953	-	-	0	-85	-506	-2.818	506	28.904	82,87%	(4.951)
	Total Griya	26.477	21.402	20.981	-	-	0	0	-421	-5.496	421	27.398	76,58%	(6.417)
4	• Total Non Program	23.147	18.529	18.148	-	-	0	-264	-381	-4.999	381	23.633	76,79%	(5.485)
	• Program	3.330	2.873	2.833	-	-	0	-40	-40	-497	40	3.765	75,25%	(932)
	Oto	293	3.056	2.971	-	-	0	-85	-85	2.678	85	1.506	197,36%	1.466
	CF 2	47.792	55.141	56.134	1.128	2.005	877	-59	993	8.342	1.012	59.379	94,54%	(3.245)
	Mitraguna & Others	41.537	46.597	47.581	1.033	1.945	912	-97	984	6.044	961	51.936	91,62%	(4.355)
	Pensiun	6.255	8.544	8.553	95	60	-35	38	9	2.297	51	7.443	114,91%	1.110
	<b>Total Pembiayaan</b>	<b>122.084</b>	<b>128.687</b>	<b>129.148</b>	<b>4.168</b>	<b>3.228</b>	<b>-940</b>	<b>1.607</b>	<b>462</b>	<b>7.065</b>	<b>2.766</b>	<b>145.072</b>	<b>89,02%</b>	<b>(15.923)</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	30-Dec-25		31-Dec-24	30-Nov-25	30-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	87,44%	0,00%	(1.819)	-	-	-			
2	MBG	83	713	1.083	2.703	1.54	2,7%	3,71%	9,27%	1.620	2.619	1.990				
	KUR	83	159	731	2.373	0,30	2,76%	2,76%	8,96%	1.642	2.290	2.215				
	Non KUR	-	554	352	329	0,00	13,01%	13,01%	12,40%	(22)	329	(225)				
3	PWG	10	-	-	-	0,00	0,69%	0,00%	0,00%	-	-	-				
	Cilem	10	-	-	-	0,00	0,69%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.636	3.103	3.335	4.488	1,83	2,19%	4,19%	5,60%	1.153	2.853	1.386				
	CF 1	1.522	2.499	2.687	2.977	5,68	10,99%	10,99%	12,43%	290	1.456	478				
	Total Griya	1.522	2.499	2.687	2.977	5,75	12,56%	12,56%	14,19%	290	1.456	478				
	Oto	-	-	-	-	0,00	0,00%	0,00%	0,00%	-	-	-				
	CF 2	114	603	648	1.511	0,24	1,18%	2,69%	863	1.397	908					
	Mitraguna & Others	114	603	648	1.326	0,27	1,39%	2,79%	678	1.212	723					
	Pensiun	-	-	-	-	0,00	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>13.825</b>	<b>14.880</b>	<b>15.230</b>	<b>15.933</b>	<b>11,32%</b>	<b>11,83%</b>	<b>12,34%</b>	<b>703</b>	<b>2.108</b>	<b>1.053</b>	<b>1,27%</b>	<b>89,71%</b>	<b>-11,1%</b>		

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	31.378	31.451	(595)	72	28.625	1013,09%	25.532	431,33%	16.485	190,78%	14.966
2	Tabungan	49.567	51.826	54.391	54.720	(1.999)	329	2.895	5,59%	5.154	10,40%	64.759	84,50%	(10.038)
3	Deposito	19.983	50.082	52.952	52.952	(145)	0	2.870	5,73%	32.969	164,98%	20.965	252,57%	31.987
	<b>Total</b>	<b>75.469</b>	<b>104.733</b>	<b>138.722</b>	<b>139.123</b>	<b>(2.739)</b>	<b>402</b>	<b>34.390</b>	<b>32,84%</b>	<b>63.654</b>	<b>84,34%</b>	<b>102.209</b>	<b>136,12%</b>	<b>36.914</b>
	CASA	55.486	54.651	85.770	86.171	(2.594)	402	31.520	57,67%	30.685	55,30%	81.244	106,06%	4.927
	(%) CASA	73,52%	52,18%	61,83%	61,94%									
	FDR	164,25%	131,16%	101,79%	101,50%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.685	1.535	(150)	684	80,35%	366	31,26%	-	0,00%	1.535	
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,42%	0	0,00%	1	
3	Tabungan ISE	994	700	1.534	1.384	(150)	684	97,69%	390	39,26%	0	0,00%	1.384	
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!	0	0,00%	150	
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%	0	0,00%	30	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	0	-14	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	0	-14	96	0,00%	(96)
3	PWG	2.503	4.911	5.147	930	533	-397	587	235	2.644	298	9.300	55,34%	(4.154)
	Cilem	2.503	4.911	5.147	930	533	-397	587	235	2.644	298	9.300	55,34%	(4.154)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	136.058	2.076	4.529	2.453	173	3.598	14.618	931	134.385	101,25%	1.674
	CF 1	4.796	5.941	6.251	111	393	282	83	310	1.455	82	6.387	97,86%	(136)
	Total Griya	4.549	4.720	4.867	-	189	189	0	147	318	42	4.956	98,21%	(89)
4	• Total Non Program	4.549	4.720	4.867	-	189	189	-44	147	318	42	4.956	98,21%	(89)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.384	111	204	93	83	164	1.137	40	1.431	96,68%	(48)
	CF 2	116.645	126.519	129.807	1.965	4.136	2.171	90	3.288	13.162	848	127.997	101,41%	1.810
	Mitraguna & Others	110.497	118.905	122.262	1.965	4.136	2.171	160	3.358	11.766	778	120.687	101,31%	1.576
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	<b>Total Pembiayaan</b>	<b>123.957</b>	<b>137.371</b>	<b>141.205</b>	<b>3.007</b>	<b>5.062</b>	<b>2.056</b>	<b>760</b>	<b>3.834</b>	<b>17.247</b>	<b>1.229</b>	<b>143.781</b>	<b>98,21%</b>	<b>(2.577)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	30-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	30-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%	-	-	-	(14)	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	-	-	(14)	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)	0,52%	-982,70%	0,5%				
	CF 1	65	54	54	54	1,36%	0,91%	0,86%	-	(12)	(0)	0,00%	-	-				
	Total Griya	65	54	54	54	1,44%	1,14%	1,11%	-	(12)	(0)	0,00%	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-	0,00%	-	-				
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-	0,00%	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>2.536</b>	<b>69</b>	<b>68</b>	<b>68</b>	<b>2,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>-</b>	<b>(2.467)</b>	<b>(0)</b>	<b>0,52%</b>	<b>-982,70%</b>	<b>0,5%</b>				

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	1.938	2.206	771	268	(455)	-17,10%	605	37,82%	16.568	13,32%	(14.362)
2	Tabungan	117.228	124.352	136.876	137.170	(5.693)	294	12.818	10,31%	19.942	17,01%	138.543	99,01%	(1.373)
3	Deposito	47.162	44.209	41.810	41.810	(74)	0	(2.400)	-5,43%	(5.353)	-11,35%	48.540	86,13%	(6.730)
	<b>Total</b>	<b>165.991</b>	<b>171.222</b>	<b>180.624</b>	<b>181.186</b>	<b>(4.996)</b>	<b>562</b>	<b>9.964</b>	<b>5,82%</b>	<b>15.195</b>	<b>9,15%</b>	<b>203.651</b>	<b>88,97%</b>	<b>(22.465)</b>
	CASA	118.829	127.013	138.814	139.376	(4.922)	562	12.363	9,73%	20.547	17,29%	155.111	89,86%	(15.735)
	(%) CASA	71,59%	74,18%	76,85%	76,92%									
	FDR	85,30%	89,69%	85,82%	85,56%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	5.008	5.501		493	926	20,23%	2.434	79,35%	-	0,00%	5.501
2	Giro ISE	515	1.528	593	677		85	(850)	-55,66%	163	31,61%	-	0,00%	677
3	Tabungan ISE	2.552	3.048	4.415	4.824		408	1.776	58,28%	2.271	88,98%	-	0,00%	4.824
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%	-	0,00%	122

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.731	740	1.010	270	(287)	114	3.183	896	26.741	99,96%	(10)
	KUR	22.685	26.059	25.985	740	810	70	(266)	74	3.301	884	25.722	101,02%	263
	Non KUR	863	558	746	-	200	200	(21)	188	(-118)	12	1.019	73,20%	(273)
3	PWG	16.913	31.730	34.434	7.529	6.876	(654)	2.791	2.704	17.521	4.172	31.322	109,94%	3.112
	Cilem	9.701	21.303	23.074	4.416	3.073	(1.343)	2.741	1.770	13.373	1.302	21.277	108,44%	1.797
	Gadai	7.212	10.427	11.360	3.113	3.803	690	50	934	4.148	2.870	10.045	113,10%	1.316
4	CFG	101.109	95.227	93.852	1.431	1.811	(999)	380	(-1.374)	(-7.256)	3.185	115.283	81,41%	(21.431)
	CF 1	13.632	14.370	15.494	368	1.297	929	307	1.124	1.861	173	15.375	100,77%	119
	Total Griya	12.067	11.849	12.341	-	600	600	(193)	492	274	108	12.512	98,63%	(171)
	• Total Non Program	12.067	11.849	12.341	-	600	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	2.863	110,13%	290
	Oto	1.565	2.521	3.152	368	697	329	307	632	1.587	65	99.908	78,43%	(21.550)
	CF 2	87.476	80.857	78.359	1.063	514	(549)	(-1.306)	(-2.498)	(-9.118)	3.012	90.268	77,98%	(19.875)
	Mitraguna & Others	79.108	72.826	70.392	650	514	(136)	(-1.610)	(-2.434)	(-8.716)	2.948	9.641	82,63%	(1.674)
	Pensiun	8.368	8.031	7.966	413	-	(-413)	304	(-64)	(-402)	64			
	<b>Total Pembiayaan</b>	<b>141.591</b>	<b>153.573</b>	<b>155.017</b>	<b>9.700</b>	<b>9.696</b>	<b>-4</b>	<b>1.505</b>	<b>1.444</b>	<b>13.427</b>	<b>8.253</b>	<b>173.366</b>	<b>89,42%</b>	<b>(18.349)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25		31-Dec-24	30-Nov-25	30-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	-	679	563	0,81%	2,55%	2,11%	(116)	373	563					
	KUR	-	-	679	538	0,00%	2,61%	2,07%	(141)	538	538					
	Non KUR	190	-	-	25	21,98%	0,00%	3,37%	25	(165)	25					
3	PWG	-	-	-	147	0,00%	0,00%	0,43%	147	147	147					
	Cilem	-	-	-	92	0,00%	0,00%	0,40%	92	92	92					
	Gadai	-	-	-	55	0,00%	0,00%	0,49%	55	55	55					
4	CFG	854	82	883	1.353	0,84%	0,93%	1,44%	470	499	1.272					
	CF 1	-	82	227	155	0,00%	1,58%	1,00%	(71)	155	74					
	Total Griya	-	70	216	145	0,00%	1,82%	1,18%	(70)	145	75					
	Oto	-	11	11	10	0,00%	0,42%	0,31%	(1)	10	(2)					
	CF 2	854	-	657	1.198	0,98%	0,81%	1,53%	541	344	1.198					
	Mitraguna & Others	854	-	657	1.198	1,08%	0,90%	1,70%	541	344	1.198					
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-					
	<b>Total Pembiayaan</b>	<b>671</b>	<b>1.073</b>	<b>177</b>	<b>177</b>	<b>0,47%</b>	<b>0,12%</b>	<b>0,11%</b>	<b>(494)</b>	<b>(896)</b>	<b>0,84%</b>	<b>-639,85%</b>	<b>0,7%</b>	<b>0,84%</b>	<b>-639,85%</b>	<b>0,7%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)	
1	Asset (Retail) T	168.239	165.991	176.218	7.979	
2	Contribution Margin	6.452	8.178	7.599	1.147	-17,8%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	2,99	3,01	0,01	0,12
CIF Payroll	928	1.012	1.023	11	95

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	2.848	2.432	(318)	(415)	(1.522)	-38,48%	(3.630)	-59,87%	20.486	11,87%	(18.053)
2	Tabungan	115.416	132.994	128.949	130.546	5.618	1.596	(2.448)	-1,84%	15.129	13,11%	135.976	96,01%	(5.431)
3	Deposito	39.351	38.307	40.659	40.659	1.801	(0)	2.352	6,14%	1.308	3,32%	40.694	99,91%	(35)
	<b>Total</b>	<b>160.829</b>	<b>175.254</b>	<b>172.456</b>	<b>173.637</b>	<b>7.101</b>	<b>1.181</b>	<b>(1.618)</b>	<b>-0,92%</b>	<b>12.808</b>	<b>7,96%</b>	<b>197.156</b>	<b>88,07%</b>	<b>(23.520)</b>
	CASA	121.478	136.948	131.797	132.978	5.300	1.181	(3.970)	-2,90%	11.500	9,47%	156.462	84,99%	(23.484)
	(%) CASA	75,53%	78,14%	76,42%	76,58%									
	FDR	76,61%	86,29%	90,10%	89,48%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-29 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.534	2.319	(215)	(935)	-28,74%	838	56,55%	-	0,00%	2.319
2	Giro ISE	43	228	4	4	0	(224)	-98,29%	(39)	-90,86%	-	0,00%	4
3	Tabungan ISE	1.438	3.026	2.530	2.315	(215)	(711)	-23,51%	876	60,92%	-	0,00%	2.315
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	458	474	474	474	0	0	0,00%	16	3,49%	-	0,00%	474

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	• Local Champion	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	8.892	-	-	0	-263	-417	558	417	10.980	80,99%	(2.087)
	KUR	8.171	9.135	8.722	-	-	0	-258	-412	552	412	10.688	81,61%	(1.965)
	Non KUR	163	175	170	-	-	0	-5	-5	6	5	292	58,19%	(122)
3	PWG	22.470	33.523	35.042	7.272	5.950	-1.322	1.078	1.520	12.572	4.430	36.072	97,15%	(1.029)
	Cilem	8.736	16.980	18.040	2.086	1.894	-192	1.241	1.060	9.304	834	19.753	91,33%	(1.713)
	Gadai	13.734	16.542	17.002	5.186	4.056	-1.130	-163	460	3.268	3.596	16.319	104,19%	684
4	CFG	92.027	106.936	110.008	3.976	4.525	549	1.273	3.072	17.981	1.453	104.206	105,57%	5.802
	CF 1	36.305	37.194	36.863	795	-	-795	123	-331	559	331	37.801	97,52%	(938)
	Total Griya	33.468	33.428	33.201	571	-	-571	0	-227	-267	227	33.850	98,08%	(649)
1	• Total Non Program	33.468	31.094	30.878	250	-	-250	-80	-216	-2.591	216	33.850	91,22%	(2.973)
	• Program	-	2.334	2.323	321	-	-321	332	-11	2.323	11	0	0,00%	2.323
	Oto	2.837	3.766	3.662	224	-	-224	123	-104	826	104	3.951	92,70%	(289)
	CF 2	55.722	69.741	73.145	3.181	4.525	1.344	1.150	3.403	17.423	1.122	66.405	110,15%	6.740
	Mitraguna & Others	47.599	56.199	59.483	2.671	4.325	1.654	849	3.284	11.884	1.041	57.188	104,01%	2.295
	Pensiun	8.123	13.543	13.662	510	200	-310	301	119	5.539	81	9.216	148,23%	4.445
	<b>Total Pembiayaan</b>	<b>123.205</b>	<b>151.225</b>	<b>155.375</b>	<b>11.448</b>	<b>10.475</b>	<b>-974</b>	<b>2.272</b>	<b>4.150</b>	<b>32.171</b>	<b>6.324</b>	<b>151.631</b>	<b>102,47%</b>	<b>3.744</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	30-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25				MtD	YtD	Posisi				%	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	-	94	244	492	0	0,00%	2,62%	5,53%	248	492	398						
	KUR	-	94	244	492	0	0,00%	2,67%	5,64%	248	492	398						
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
3	PWG	-	-	-	-	100	0,00%	0,00%	0,29%	100	100	100						
	Cilem	-	-	-	-	100	0,00%	0,00%	0,56%	100	100	100						
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0,00%	-	-	-				
4	CFG	1.195	701	288	723	0	1,30%	0,27%	0,66%	434	(473)	21						
	CF 1	69	536	95	152	0	0,19%	0,25%	0,41%	57	83	(384)						
	Total Griya	69	536	95	152	0,21%	0,28%	0,46%	57	83	(384)							
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0	0,00%	-	-	-				
	CF 2	1.127	165	194	571	0,20%	0,28%	0,78%	377	(556)	405							
	Mitraguna & Others	1.127	165	194	349	0,37%	0,34%	0,59%	155	(778)	183							
	Pensiun	-	-	-	-	0,22%	0,00%	0,16%	222	222	222							
	<b>Total Pembiayaan</b>	<b>1.175</b>	<b>1.286</b>	<b>1.318</b>	<b>1.066</b>	<b>0,95%</b>	<b>0,87%</b>	<b>0,69%</b>	<b>(252)</b>	<b>(109)</b>	<b>(220)</b>	<b>0,08%</b>	<b>88,72%</b>	<b>-0,6%</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	30-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	Dec-24	Oct-25	Growth (Yoy)				Posisi	Penc.	Gap				%	Penc.	Gap
1	Asset (Retail) T	157.868	160.829	168.153	10.285										0,01	0,21	
2	Contribution Margin	5.437	6.838	8.764	3.327	-61,2%									34	170	

## PHR &amp; Payroll

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



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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	5.434	4.801	(610)	(633)	(137)	-2,77%	(1.928)	-28,66%	22.902	20,96%	(18.101)
2	Tabungan	220.302	240.640	247.620	248.935	4.326	1.315	8.295	3,45%	28.633	13,00%	243.291	102,32%	5.644
3	Deposito	143.210	175.577	173.373	173.374	3.891	1	(2.203)	-1,25%	30.163	21,06%	144.726	119,79%	28.648
	<b>Total</b>	<b>370.242</b>	<b>421.155</b>	<b>426.427</b>	<b>427.110</b>	<b>7.607</b>	<b>683</b>	<b>5.955</b>	<b>1,41%</b>	<b>56.868</b>	<b>15,36%</b>	<b>410.919</b>	<b>103,94%</b>	<b>16.191</b>
	CASA	227.032	245.578	253.054	253.736	3.716	683	8.158	3,32%	26.705	11,76%	266.193	95,32%	(12.457)
	(%) CASA	61,32%	58,31%	59,34%	59,41%									
	FDR	58,19%	64,52%	65,73%	65,62%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	25.556	24.282	(1.273)	1.909	8,53%	3.771	18,38%	-	0,00%	24.282	
2	Giro ISE	3.669	2.672	4.364	2.991	(1.374)	319	11,92%	(678)	-18,49%	-	0,00%	2.991	
3	Tabungan ISE	6.637	10.184	11.674	11.774	100	1.590	15,62%	5.137	77,41%	-	0,00%	11.774	
4	Deposito ISE	10.205	9.517	9.517	9.517	0	0	0,00%	(688)	-6,74%	-	0,00%	9.517	
5	CIF ISE	142	177	177	177	0	0	0,00%	35	24,65%	-	0,00%	177	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	14.765	-	2.678	2.678	-1.028	2.601	14.736	77	11.017	134,01%	3.747
	Linkage	-	9.568	12.245	-	2.678	2.678	-1	2.678	12.245	-	4.785	255,88%	7.460
	Non-Linkage	28	2.596	2.519	-	-	0	-1.027	-77	2.491	77	6.232	40,43%	(3.712)
	• Local Champion	28	2.386	2.330	-	-	0	-1.007	-56	2.301	56	2.969	78,46%	(640)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	13.326	1.170	700	-470	870	381	5.509	319	12.716	104,80%	610
	KUR	7.418	12.544	12.930	1.170	700	-470	876	387	5.512	313	12.079	107,05%	851
	Non KUR	399	401	396	-	-	0	-6	-6	-3	6	637	62,12%	(241)
3	PWG	19.390	36.456	39.316	11.201	8.674	-2.527	4.588	2.860	19.926	5.814	33.462	117,49%	5.854
	Cilem	9.334	18.717	20.375	5.890	3.233	-2.657	3.910	1.658	11.041	1.575	20.079	101,47%	296
	Gadai	10.057	17.739	18.941	5.311	5.441	130	678	1.202	8.885	4.238	13.383	141,53%	5.558
4	CFG	188.225	210.165	212.880	7.418	6.085	-1.333	1.935	2.715	24.655	3.370	203.074	104,83%	9.806
	CF 1	13.467	13.402	14.385	-	1.298	1.298	-139	983	918	315	15.350	93,71%	(965)
	Total Griya	8.915	8.509	9.074	-	750	750	0	565	159	185	9.380	96,74%	(306)
4	• Total Non Program	8.915	8.509	9.074	-	750	750	-264	565	159	185	9.380	96,74%	(306)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	5.311	-	548	548	-139	417	760	131	5.970	88,96%	(659)
	CF 2	174.758	196.763	198.495	7.418	4.787	-2.631	2.074	1.732	23.737	3.055	187.724	105,74%	10.771
	Mitraguna & Others	169.164	191.102	192.593	7.418	4.511	-2.907	2.115	1.492	23.429	3.019	180.802	106,52%	11.791
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	6.922	85,26%	(1.020)
	<b>Total Pembiayaan</b>	<b>215.460</b>	<b>271.730</b>	<b>280.286</b>	<b>19.789</b>	<b>18.136</b>	<b>-1.653</b>	<b>6.365</b>	<b>8.556</b>	<b>64.826</b>	<b>9.580</b>	<b>260.269</b>	<b>107,69%</b>	<b>20.018</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	% Relatif	MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25						Posisi	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	181	66	66	142	2.32%	0,51%	1,07%	76	(39)	76		
	KUR	181	-	-	76	2,44%	0,00%	0,59%	76	(105)	76		
	Non KUR	-	66	66	66	0,00%	16,52%	16,76%	-	66	0		
3	PWG	-	-	-	175	0,00%	0,00%	0,45%	175	175	175		
	Cilem	-	-	-	108	0,00%	0,00%	0,53%	108	108	108		
	Gadai	-	-	-	67	0,00%	0,00%	0,36%	67	67	67		
4	CFG	461	-	-	436	0,24%	0,00%	0,20%	436	(25)	436		
	CF 1	356	-	-	327	2,64%	0,00%	2,27%	327	(29)	327		
	Total Griya	-	-	-	-	0,00%	0,00%	-	-	-	-		
	Oto	356	-	-	327	7,82%	0,00%	6,16%	327	(29)	327		
	CF 2	105	-	-	109	0,06%	0,00%	0,05%	109	4	109		
	Mitraguna & Others	105	-	-	109	0,06%	0,00%	0,06%	109	4	109		
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-		
	<b>Total Pembiayaan</b>	<b>112</b>	<b>147</b>	<b>146</b>	<b>146</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>34</b>	<b>(1)</b>	<b>1,18%</b>	#####	<b>1,1%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Oct-25	Oct-24	Oct-25	Oct-25		
1	Asset (Retail) T	366.344	370.242	413.548	47.204					3.62	3.65	3.58	(0,06)	(0,03)
2	Contribution Margin	14.009	17.513	15.463	1.454	-10,4%							67	268

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3.62	3.65	3.58	(0,06)	(0,03)
CIF Payroll	936	1.137	1.204	67	268

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.573	4.550	(5.987)	(23)	(104)	-2,24%	4.405	3028,19%	5.050	90,10%	(500)
2	Tabungan	93.148	116.881	119.203	121.543	2.876	2.340	4.662	3,99%	28.395	30,48%	107.697	112,86%	13.846
3	Deposito	25.397	122.898	123.245	123.095	849	(149)	197	0,16%	97.698	384,68%	26.335	467,42%	96.760
	<b>Total</b>	<b>118.690</b>	<b>244.434</b>	<b>247.020</b>	<b>249.188</b>	<b>(2.262)</b>	<b>2.168</b>	<b>4.754</b>	<b>1,94%</b>	<b>130.498</b>	<b>109,95%</b>	<b>139.082</b>	<b>179,17%</b>	<b>110.106</b>
	CASA	93.293	121.536	123.775	126.093	(3.111)	2.318	4.557	3,75%	32.800	35,16%	112.747	111,84%	13.346
	(%) CASA	78,60%	49,72%	50,11%	50,60%									
	FDR	96,89%	56,70%	57,35%	56,85%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	1.872	1.904		32	(168)	-8,09%	1.086	132,87%	-	0,00%	1.904
2	Giro ISE	33	60	61	61		(0)	1	2,21%	28	83,13%		0,00%	61
3	Tabungan ISE	784	2.012	1.811	1.843		32	(169)	-8,39%	1.059	134,98%		0,00%	1.843
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.770	35.479	35.546	2.445	1.305	-1.140	855	68	5.776	1.237	33.908	104,83%	1.638
	KUR	28.200	33.600	33.737	2.445	1.305	-1.140	932	137	5.537	1.168	32.137	104,98%	1.600
	Non KUR	1.570	1.879	1.809	-	-	0	-77	-70	240	70	1.771	102,16%	38
3	PWG	4.527	10.075	10.872	885	1.383	498	381	797	6.345	585	11.726	92,71%	(855)
	Cilem	4.527	10.075	10.872	885	1.383	498	381	797	6.345	585	11.727	92,71%	(855)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	93.041	95.236	1.828	5.207	3.379	-86	2.195	14.535	3.012	93.904	101,42%	1.333
	CF 1	1.386	8.677	8.737	867	168	-699	787	60	7.351	108	3.013	289,96%	5.724
	Total Griya	404	3.742	3.732	-	-	0	0	-10	3.328	10	820	454,94%	2.912
4	• Total Non Program	404	3.742	3.732	-	-	0	0	-10	3.328	10	820	454,94%	2.912
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	5.005	867	168	-699	787	70	4.023	98	2.193	228,24%	2.812
	CF 2	79.315	84.364	86.499	961	5.039	4.078	-872	2.135	7.184	2.904	90.890	95,17%	(4.391)
	Mitraguna & Others	60.800	65.509	67.544	961	4.839	3.878	-349	2.035	6.744	2.804	71.191	94,88%	(3.647)
	Pensiun	18.515	18.855	18.955	-	200	200	-524	100	440	100	19.699	96,22%	(744)
	<b>Total Pembiayaan</b>	<b>114.997</b>	<b>138.594</b>	<b>141.654</b>	<b>5.158</b>	<b>7.895</b>	<b>2.737</b>	<b>1.150</b>	<b>3.060</b>	<b>26.657</b>	<b>4.835</b>	<b>139.538</b>	<b>101,52%</b>	<b>2.116</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25		31-Dec-24	30-Nov-25	30-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	214	349	1.169	613	0,72%	3,30%	1,72%	(556)	399	263			
	KUR	129	349	935	502	0,46%	2,78%	1,49%	(433)	373	153			
	Non KUR	85	-	234	111	5,40%	12,46%	6,11%	(123)	26	111			
3	PWG	-	-	-	159	0,00%	0,00%	1,46%	159	159	159			
	Cilem	-	-	-	159	0,00%	0,00%	1,46%	159	159	159			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	409	0,00%	1,82%	0,43%	(1.284)	405	(58)			
	CF 1	-	177	-	-	0,00%	0,00%	0,00%	-	-	(177)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	-	0,00%	0,00%	0,00%	-	-	(177)			
	CF 2	3	289	1.692	409	0,00%	2,01%	0,47%	(1.284)	405	119			
	Mitraguna & Others	3	289	1.527	409	0,01%	2,33%	0,61%	(1.118)	405	119			
	Pensiun	-	-	214	214	0,00%	0,88%	1,13%	(165)	-	-			
	<b>Total Pembiayaan</b>	<b>2.715</b>	<b>2.873</b>	<b>3.005</b>	<b>2.892</b>	<b>2,36%</b>	<b>2,17%</b>	<b>2,04%</b>	<b>(113)</b>	<b>177</b>	<b>20</b>	<b>0,09%</b>	<b>95,39%</b>	<b>-1,9%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	119.405	122.107	246.696	127.291		
2	Contribution Margin	4.766	6.210	4.736	(30)	0,6%	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,81	3,01	3,04	0,04	0,24
CIF Payroll	1.058	947	933	(14)	(125)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.668	1.686	864	18	(1.048)	-38,34%	(1.770)	-51,22%	18.681	9,02%	(16.995)
2	Tabungan	145.385	157.293	158.960	161.449	6.451	2.488	4.155	2,64%	16.063	11,05%	166.928	96,72%	(5.480)
3	Deposito	14.811	12.473	12.055	12.905	(133)	850	432	3,46%	(1.906)	-12,87%	16.208	79,62%	(3.303)
	<b>Total</b>	<b>163.652</b>	<b>172.500</b>	<b>172.683</b>	<b>176.039</b>	<b>7.182</b>	<b>3.356</b>	<b>3.539</b>	<b>2,05%</b>	<b>12.387</b>	<b>7,57%</b>	<b>201.817</b>	<b>87,23%</b>	<b>(25.778)</b>
	CASA	148.841	160.027	160.628	163.134	7.315	2.506	3.107	1,94%	14.293	9,60%	185.609	87,89%	(22.475)
	(%) CASA	90,95%	92,77%	93,02%	92,67%									
	FDR	119,93%	124,79%	125,63%	123,23%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.547	2.596	49	382	17,26%	63	2,47%	-	0,00%	2.596	
2	Giro ISE	1.520	841	931	703	(227)	(138)	-16,43%	(816)	-53,73%	-	0,00%	703	
3	Tabungan ISE	1.014	1.373	1.617	1.893	277	520	37,91%	879	86,68%	-	0,00%	1.893	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	275	295	295	295	0	0	0,00%	20	7,27%	-	0,00%	295	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.207	-	-	0	-17	-17	-361	17	4.568	92,09%	(361)
	Linkage	4.142	4.138	4.138	-	-	-	-	-0	-0	-4	4.142	99,90%	(4)
	Non-Linkage	426	85	69	-	-	0	-16	-17	-357	17	426	16,10%	(357)
	• Local Champion	426	85	69	-	-	0	-16	-17	-357	17	426	16,10%	(357)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	38.292	2.280	1.982	-298	701	378	2.367	1.604	40.296	95,03%	(2.004)
	KUR	33.748	34.564	34.900	1.960	1.812	-148	468	336	1.152	1.476	37.907	92,07%	(3.007)
	Non KUR	2.176	3.350	3.392	320	170	-150	233	42	1.215	128	2.389	141,98%	1.003
3	PWG	12.551	26.160	28.042	7.008	5.871	-1.137	2.174	1.881	15.491	3.990	26.104	107,42%	1.938
	Cilem	6.245	14.255	15.112	1.689	1.631	-58	854	857	8.867	774	17.229	87,72%	(2.116)
	Gadai	6.305	11.905	12.929	5.318	4.240	-1.079	1.320	1.024	6.624	3.216	8.875	145,68%	4.054
4	CFG	143.228	146.957	146.398	2.638	1.060	-1.578	636	-559	3.170	1.619	160.820	91,03%	(14.422)
	CF 1	29.589	26.185	25.793	-	-	0	-145	-391	-3.796	391	34.824	74,07%	(9.031)
	Total Griya	26.165	23.465	23.214	-	-	0	0	-251	-2.951	251	30.110	77,10%	(6.896)
1	• Total Non Program	3.355	2.399	2.356	-	-	0	-40	-43	-999	43	4.324	54,49%	(1.968)
	• Program	22.810	21.066	20.858	-	-	0	-169	-208	-1.952	208	25.786	80,89%	(4.928)
	Oto	3.424	2.720	2.579	-	-	0	-145	-140	-844	140	4.714	54,72%	(2.134)
	CF 2	113.639	120.772	120.605	2.638	1.060	-1.578	781	-168	6.966	1.228	125.996	95,72%	(5.391)
	Mitraguna & Others	94.023	97.434	97.439	1.579	1.060	-519	125	5	3.416	1.055	105.113	92,70%	(7.674)
	Pensiun	19.615	23.338	23.166	1.059	-	-1.059	657	-173	3.550	173	20.882	110,93%	2.283
	<b>Total Pembiayaan</b>	<b>196.270</b>	<b>215.255</b>	<b>216.938</b>	<b>11.926</b>	<b>8.913</b>	<b>-3.013</b>	<b>3.495</b>	<b>1.683</b>	<b>20.668</b>	<b>7.230</b>	<b>231.787</b>	<b>93,59%</b>	<b>(14.849)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25		31-Dec-24	30-Nov-25	30-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	635	91	422	347	1.776	1,11%	0,91%	(75)	(288)	256				
	KUR	580	91	417	347	1.722	1,21%	0,99%	(70)	(233)	256				
	Non KUR	55	-	5	-	2.54%	0,15%	0,00%	(5)	(55)	-				
3	PWG	-	-	-	-	496	0,00%	0,00%	1.77%	496	496				
	Cilem	-	-	-	-	316	0,00%	0,00%	2,09%	316	316				
	Gadai	-	-	-	-	180	0,00%	0,00%	1,39%	180	180				
4	CFG	3.895	3.612	3.411	3.093	2.51%	2,38%	2,11%	(407)	(497)	(309)				
	CF 1	3.671	2.934	3.216	4.451	10,59%	12,14%	10,96%	(351)	(306)	(191)				
	Total Griya	3.671	2.934	3.216	4.204	14,03%	13,71%	18,11%	(351)	(291)	(191)				
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-				
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)				
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,27%	(56)	46	0				
	Pensiun	236	118	-	-	0,12%	0,00%	-	(236)	-	(118)				
	<b>Total Pembiayaan</b>	<b>8.066</b>	<b>7.740</b>	<b>7.833</b>	<b>7.264</b>	<b>4,11%</b>	<b>3,64%</b>	<b>3,35%</b>	<b>(569)</b>	<b>(802)</b>	<b>(476)</b>	<b>3,61%</b>	<b>-7,67%</b>	<b>0,3%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (YoY)			Oct-24	Oct-25	Oct-25	Growth (Mtd)
1	Asset (Retail) T	199.967	206.366	217.689	17.722			2,91	3,06	3,08	0,03
2	Contribution Margin	8.953	11.176	11.127	2.174	-24,3%		1.810	2.281	2.345	64

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	704	702	766	(3)	(510)	-42,11%	161	29,87%	16.705	4,20%	(16.004)
2	Tabungan	125.992	136.380	136.270	137.160	2.634	890	780	0,57%	11.168	8,86%	148.828	92,16%	(11.668)
3	Deposito	49.100	43.473	42.504	42.505	(4.993)	1	(968)	-2,23%	(6.595)	-13,43%	50.576	84,04%	(8.071)
	<b>Total</b>	<b>175.632</b>	<b>181.065</b>	<b>179.479</b>	<b>180.366</b>	<b>(1.593)</b>	<b>888</b>	<b>(699)</b>	<b>-0,39%</b>	<b>4.735</b>	<b>2,70%</b>	<b>216.109</b>	<b>83,46%</b>	<b>(35.743)</b>
	CASA	126.532	137.592	136.975	137.862	3.400	887	269	0,20%	11.330	8,95%	165.533	83,28%	(27.672)
	(%) CASA	72,04%	75,99%	76,32%	76,43%									
	FDR	182,36%	177,72%	180,09%	179,20%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.409	1.296		(113)	(842)	-39,39%	44	3,48%	-	0,00%	1.296
2	Giro ISE	222	228	209	165		(43)	(63)	-27,59%	(57)	-25,53%	-	0,00%	165
3	Tabungan ISE	1.030	1.910	1.201	1.131		(70)	(779)	-40,80%	100	9,73%	-	0,00%	1.131
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%	-	0,00%	223

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	13.725	-	-	0	-293	-382	-953	382	18.653	73,58%	(4.928)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	13.725	-	-	0	-293	-382	-953	382	16.922	81,11%	(3.197)
	• Local Champion	14.678	14.108	13.725	-	-	0	-293	-382	-953	382	15.742	87,19%	(2.017)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	34.508	1.710	2.335	625	24	761	235	1.574	38.605	89,39%	(4.096)
	KUR	31.590	30.397	31.226	840	2.335	1.495	-618	829	-364	1.506	35.711	87,44%	(4.486)
	Non KUR	2.684	3.351	3.283	870	-	-870	642	-68	599	68	2.894	113,45%	389
3	PWG	22.430	35.595	37.952	7.708	8.762	1.054	1.123	2.358	15.522	6.405	36.459	104,10%	1.493
	Cilem	9.274	16.096	17.686	2.424	2.777	352	1.481	1.590	8.412	1.187	20.279	87,21%	(2.594)
	Gadai	13.156	19.499	20.266	5.284	5.985	702	-358	768	7.110	5.217	16.180	125,26%	4.087
4	CFG	248.904	238.340	237.037	2.638	2.137	-501	-257	-1.303	-11.867	3.440	273.169	86,77%	(36.133)
	CF 1	66.307	61.181	60.257	-	-	0	-118	-923	-6.050	923	76.049	79,24%	(15.791)
	Total Griya	63.771	57.411	56.902	-	-	0	0	-509	-6.869	509	72.051	78,97%	(15.149)
4	• Total Non Program	13.172	11.476	11.343	-	-	0	-233	-133	-1.829	133	14.850	76,38%	(3.507)
	• Program	50.599	45.935	45.559	-	-	0	-380	-376	-5.040	376	57.201	79,65%	(11.642)
	Oto	2.536	3.769	3.355	-	-	0	-118	-414	819	414	3.998	83,92%	(643)
	CF 2	182.596	177.159	176.780	2.638	2.137	-501	-139	-380	-5.817	2.517	197.121	89,68%	(20.341)
	Mitraguna & Others	145.742	143.496	143.279	2.121	1.658	-463	-245	-217	-2.462	1.875	158.776	90,24%	(15.497)
	Pensiun	36.854	33.663	33.500	517	479	-38	106	-163	-3.354	642	38.344	87,37%	(4.844)
	<b>Total Pembiayaan</b>	<b>320.285</b>	<b>321.790</b>	<b>323.223</b>	<b>12.056</b>	<b>13.234</b>	<b>1.178</b>	<b>597</b>	<b>1.433</b>	<b>2.937</b>	<b>11.801</b>	<b>366.886</b>	<b>88,10%</b>	<b>(43.664)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25		31-Dec-24	30-Nov-25	30-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	158	548	559	2.194	0.46%	1.66%	6,36%	1.635	2.036	1.646	-	-	-
	KUR	138	452	371	1.766	0,44%	1,22%	5,66%	1.395	1.628	1.314	-	-	-
	Non KUR	20	96	187	428	0,75%	5,59%	13,04%	241	408	332	-	-	-
3	PWG	-	-	-	-	1.512	0,00%	0,00%	3,99%	1.512	1.512	1.512	-	-
	Cilem	-	-	-	-	1.031	0,00%	0,00%	5,83%	1.031	1.031	1.031	-	-
	Gadai	-	-	-	-	481	0,00%	0,00%	2,37%	481	481	481	-	-
4	CFG	7.829	9.999	9.690	8.421	3,15%	4,07%	4,07%	3,55%	(1.270)	592	(1.578)	-	-
	CF 1	6.309	7.665	7.244	6.304	9,51%	11,84%	10,46%	(940)	(5)	(1.361)	-	-	-
	Total Griya	6.204	7.665	7.165	6.304	9,73%	12,48%	11,08%	(861)	100	(1.361)	-	-	-
	Oto	105	-	79	-	4,15%	2,10%	0,00%	(79)	(105)	-	-	-	-
	CF 2	1.520	2.334	2.446	2.117	0,83%	1,38%	1,20%	(330)	597	(217)	-	-	-
	Mitraguna & Others	1.215	1.695	2.002	1.237	0,83%	1,39%	0,86%	(764)	22	(458)	-	-	-
	Pensiun	477	145	332	145	0,15%	0,10%	0,43%	(187)	(332)	(0)	-	-	-
	<b>Total Pembiayaan</b>	<b>7.031</b>	<b>6.570</b>	<b>6.915</b>	<b>6.911</b>	<b>2,20%</b>	<b>2,15%</b>	<b>2,14%</b>	<b>(4)</b>	<b>(120)</b>	<b>341</b>	<b>0,30%</b>	<b>86,03%</b>	<b>-1,8%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	323.033	324.841	328.881	5.848		
2	Contribution Margin	9.852	12.657	14.795	4.943	-50,2%	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,06	3,09	0,03	0,23
CIF Payroll	2.206	2.316	2.345	29	139