

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.421.984	1.400.597	(97.170)	(21.388)	(13.512)	-0,96%	289.535	26,06%	1.422.021	98,49%	(21.425)
2	Tabungan	4.778.169	5.505.119	5.500.091	5.504.757	387.504	4.666	(361)	-0,01%	726.588	15,21%	5.182.062	106,23%	322.695
3	Deposito	1.667.902	1.627.216	1.605.957	1.607.978	(70.429)	2.022	(19.238)	-1,18%	(59.924)	-3,59%	1.695.532	94,84%	(87.554)
	<b>Total</b>	<b>7.557.133</b>	<b>8.546.444</b>	<b>8.528.032</b>	<b>8.513.332</b>	<b>219.905</b>	<b>(14.700)</b>	<b>(33.112)</b>	<b>-0,39%</b>	<b>956.200</b>	<b>12,65%</b>	<b>8.299.616</b>	<b>102,58%</b>	<b>213.716</b>
	CASA	5.889.231	6.919.228	6.922.075	6.905.354	290.334	(16.722)	(13.874)	-0,20%	1.016.123	17,25%	6.604.083	104,56%	301.270
	(%) CASA	77,93%	80,96%	81,17%	81,11%									
	FDR	79,28%	79,23%	79,44%	79,58%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	357.873	357.631		(241)	(8.137)	-2,22%	53.254	17,50%	399.069	89,62%	(41.438)
2	Giro ISE	93.275	88.775	88.439	88.450		12	(324)	-0,37%	(4.824)	-5,17%	150.822	58,65%	(62.371)
3	Tabungan ISE	174.173	229.504	238.600	238.347		(253)	8.843	3,85%	64.174	36,84%	187.112	127,38%	51.235
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi				Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	DtD					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	969.288	965.731	1.852	1.210	-	-642	174.663	-3,557	141.123	4,767	901.947	107,07%	63.784
	Linkage	583.855	720.364	720.364	-	-	-	-	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	245.368	1.852	1.210	-	-642	2.641	-3,557	4.615	4,767	284.676	86,19%	(39.308)
	• Local Champion	177.655	182.232	177.465	1.600	-	-	-1.600	5.250	-4,767	-190	-	190.795	93,01%	(13.330)
	• Value Chain	63.098	66.692	67.902	252	1.210	-	-958	-2.610	1.210	4.805	-	93.880	72,33%	(25.978)
2	MBG	1.025.144	1.051.900	1.054.380	4.720	9.630	4.910	1.690	2.480	29.235	7.150		1.139.485	92,53%	(85.105)
	KUR	965.396	993.508	995.937	4.540	9.230	4.690	2.886	2.429	30.541	6.801		1.074.013	92,73%	(78.076)
3	PWG	255.819	538.581	549.652	15.863	29.033	13.170	30.241	11.071	293.833	17.962		601.092	91,44%	(51.439)
	Cilem	149.863	366.173	376.140	4.527	14.422	9.895	19.595	9.967	226.277	4.455		432.657	86,94%	(56.516)
	Gadai	105.956	172.408	173.512	11.336	14.611	3.275	10.646	1.104	67.557	13.507		168.433	103,01%	5.077
4	CFG	3.885.901	4.211.869	4.205.216	12.804	29.438	16.635	23.924	-6.653	319.314	36.091		4.354.361	96,57%	(149.145)
	CF 1	838.535	900.893	901.868	2.232	5.948	3.716	4.556	975	63.333	4.973		919.422	98,09%	(17.554)
	Total Griya	595.912	600.711	602.782	-	3.780	3.780	0	2.071	6.870	1.709		636.591	94,69%	(33.809)
	• Total Non Program	435.065	452.228	454.494	-	3.780	3.780	-4.115	2.265	19.429	1.515		453.034	100,32%	1.459
	• Program	160.848	148.482	148.289	-	-	-	0	-1.118	-194	-12.559		183.557	80,79%	(35.268)
	Oto	242.622	300.182	299.085	2.232	2.168	-64	4.556	-1.096	56.463	3.264		282.830	105,75%	16.255
	CF 2	3.047.367	3.310.976	3.303.348	10.572	23.490	12.918	19.368	-7.628	255.981	31.118		3.434.939	96,17%	(131.591)
	Mitraguna & Others	2.497.673	2.750.501	2.746.017	8.509	21.667	13.158	20.016	-4.484	248.345	26.151		2.845.615	96,50%	(99.597)
	Pensiun	549.694	560.475	557.331	2.063	1.823	-240	-648	-3.144	7.637	4.967		589.324	94,57%	(31.994)
	<b>Total Pembiayaan</b>	<b>5.991.472</b>	<b>6.771.638</b>	<b>6.774.979</b>	<b>35.239</b>	<b>69.312</b>	<b>34.072</b>	<b>230.518</b>	<b>3.341</b>	<b>783.506</b>	<b>65.970</b>		<b>6.996.885</b>	<b>96,83%</b>	<b>(221.906)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif		MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		DtD	MtD		YTD	MtM		%	Penc.	Gap
1	SME	1.291	188	149	758	0,16%	0,02%	0,08%	609	(533)	570				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.291	188	149	758	0,54%	0,06%	0,31%	609	(533)	570				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	11.476	19.334	19.334	40.772	1.12%	1,84%	3,87%	21.438	29.296	21.438				
	KUR	9.838	15.519	15.519	34.934	1,02%	1,56%	3,51%	19.415	25.096	19.415				
	Non KUR	1.638	3.815	3.815	5.838	2,74%	6,53%	9,99%	2.023	4.200	2.023				
3	PWG	124	4	4	6.164	0,05%	0,00%	1,12%	6.160	6.040	6.160				
	Cilem	118	-	-	5.338	0,08%	0,00%	1,42%	5.338	5.221	5.338				
	Gadai	7	4	4	826	0,01%	0,00%	0,48%	822	819	822				
4	CFG	59.411	72.096	65.976	138.760	1,53%	1,57%	3,30%	72.785	79.349	66.664				
	CF 1	35.165	39.232	37.416	57.255	4,19%	4,15%	6,35%	19.839	22.090	18.023				
	Total Griya	29.490	30.424	28.365	34.759	4,95%	4,72%	5,77%	6.394	5.269	4.335				
	Oto	5.675	8.808	9.051	22.495	2,34%	3,02%	7,52%	13.444	16.821	13.688				
	CF 2	24.246	32.864	28.560	81.505	0,80%	0,86%	2,47%	52.946	57.259	48.642				
	Mitraguna & Others	22.605	29.933	26.523	66.903	0,91%	0,96%	2,44%	40.380	44.298	36.970				
	Pensiun	1.642	2.931	2.037	14.602	0,17%	0,26%	2,62%	12.565	12.961	11.671				
	<b>Total Pembiayaan</b>	<b>72.302</b>	<b>91.622</b>	<b>85.462</b>	<b>186.454</b>	<b>1,21%</b>	<b>1,26%</b>	<b>2,75%</b>	<b>100.992</b>	<b>114.152</b>	<b>94.832</b>		<b>1,24%</b>	<b>54,97%</b>	<b>-1,5%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif	
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	13.943	13.834	(582)	(109)	49	0,36%	4.857	54,10%	22.506	61,47%	(8.672)
2	Tabungan	318.561	344.246	320.008	318.159	(2.287)	(1.848)	(26.087)	-7,58%	(402)	-0,13%	339.786	93,64%	(21.627)
3	Deposito	104.995	106.389	106.570	107.470	(1.163)	900	1.081	1,02%	2.475	2,36%	105.764	101,61%	1.706
	<b>Total</b>	<b>432.533</b>	<b>464.421</b>	<b>440.520</b>	<b>439.463</b>	<b>(4.032)</b>	<b>(1.057)</b>	<b>(24.957)</b>	<b>-5,37%</b>	<b>6.930</b>	<b>1,60%</b>	<b>468.057</b>	<b>93,89%</b>	<b>(28.594)</b>
	CASA	327.538	358.031	333.950	331.993	(2.869)	(1.957)	(26.038)	-7,27%	4.455	1,36%	362.292	91,64%	(30.299)
	(%) CASA	75,73%	77,09%	75,81%	75,55%									
	FDR	79,97%	81,04%	85,44%	85,65%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.586	14.502	(84)	173	1,21%	4.196	40,71%	-	0,00%	14.502
2	Giro ISE	2.678	2.163	2.170	2.161	(9)	(2)	-0,07%	(517)	-19,31%	-	0,00%	2.161
3	Tabungan ISE	7.628	9.166	9.416	9.341	(75)	174	1,90%	1.713	22,45%	-	0,00%	9.341
4	Deposito ISE	-	3.000	3.000	3.000	0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000
5	CIF ISE	166	174	174	174	0	0	0,00%	8	4,82%	-	0,00%	174

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	31.035	63,78%	(11.242)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	27.536	71,88%	(7.743)
	• Local Champion	13.476	11.751	11.751	-	-	0	-121	0	-1.725	(0)	14.852	79,12%	(3.101)
	• Value Chain	9.700	8.043	8.043	-	-	-	-18	0	-1.657	-	12.685	63,41%	(4.642)
2	MBG	32.111	33.279	33.743	260	600	340	-9	464	1.631	136	37.112	90,92%	(3.369)
	KUR	29.277	30.950	31.226	260	400	140	170	276	1.948	124	34.170	91,38%	(2.945)
	Non KUR	2.834	2.329	2.517	-	200	200	-178	188	-317	12	2.942	85,57%	(424)
3	PWG	33.786	48.657	49.926	1.404	2.475	1.070	1.519	1.269	16.140	1.205	40.601	122,97%	9.325
	Cilem	19.457	29.181	29.582	616	794	178	255	401	10.126	393	22.471	131,65%	7.111
	Gadai	14.329	19.476	20.343	788	1.680	892	1.264	868	6.014	813	18.130	112,21%	2.213
4	CFG	256.811	274.638	272.923	825	477	-348	-800	-1.715	16.112	2.192	271.098	100,67%	1.825
	CF 1	12.729	15.398	15.288	-	-	0	178	-110	2.560	110	14.486	105,54%	802
	Total Griya	2.031	4.248	4.244	-	-	0	0	-4	2.213	4	2.489	170,51%	1.755
	• Total Non Program	2.031	4.080	4.076	-	-	0	-33	-4	2.045	4	2.489	163,76%	1.587
	• Program	-	168	168	-	-	0	168	0	168	-	0	0,00%	168
	Oto	10.697	11.151	11.045	-	-	0	178	-106	347	106	11.997	92,06%	(953)
	CF 2	244.083	259.239	257.635	825	477	-348	-978	-1.604	13.552	2.081	256.612	100,40%	1.023
	Mitraguna & Others	223.458	235.936	234.748	825	477	-348	-1.295	-1.188	11.290	1.665	234.706	100,02%	42
	Pensiun	20.624	23.303	22.887	-	-	0	317	-417	2.262	417	21.906	104,48%	981
	<b>Total Pembiayaan</b>	<b>345.884</b>	<b>376.367</b>	<b>376.385</b>	<b>2.489</b>	<b>3.552</b>	<b>1.062</b>	<b>571</b>	<b>18</b>	<b>30.501</b>	<b>3.533</b>	<b>379.846</b>	<b>99,09%</b>	<b>(3.461)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	20	18	18	0,00%	0,09%	0,09%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	20	18	18	0,00%	0,09%	0,09%	-	-	18	(3)					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	230	887	1.638	1.247	0,71%	4,92%	3,70%	(390)	1.018	361						
	KUR	230	808	1.439	1.171	0,78%	4,65%	3,75%	(268)	941	363						
	Non KUR	-	79	199	76	0,00%	8,53%	3,04%	(122)	76	(3)						
3	PWG	-	-	4	560	0,00%	0,01%	1,12%	556	560	560						
	Cilem	-	-	-	221	0,00%	0,00%	0,75%	221	221	221						
	Gadai	-	-	4	339	0,00%	0,02%	1,67%	335	339	339						
4	CFG	1.832	1.731	1.012	2.290	0,71%	0,37%	0,84%	1.278	459	560						
	CF 1	169	232	59	270	1,33%	0,38%	1,77%	211	101	39						
	Total Griya	33	18	-	270	1,62%	0,00%	0,00%	-	(33)	(18)						
	Oto	136	214	59	280	1,28%	0,53%	2,45%	211	134	56						
	CF 2	1.662	1.499	953	2.020	0,68%	0,37%	0,78%	1.067	358	521						
	Mitraguna & Others	1.662	1.274	953	2.020	0,74%	0,40%	0,86%	1.067	358	746						
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	-	-	-	(225)					
	<b>Total Pembiayaan</b>	<b>941</b>	<b>3.683</b>	<b>3.903</b>	<b>3.898</b>	<b>0,27%</b>	<b>1,04%</b>	<b>1,04%</b>	<b>(6)</b>	<b>2.957</b>	<b>214</b>	<b>0,40%</b>	<b>61,24%</b>	<b>-0,6%</b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	73	164	244	244	0,23%	0,73%	0,72%	-	-	171	81				
	K															

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.320	2.362	999	42	(1.236)	-34,36%	876	58,91%	8.643	27,32%	(6.282)
2	Tabungan	231.208	252.124	246.937	246.622	9.602	(315)	(5.502)	-2,18%	15.414	6,67%	249.114	99,00%	(2.492)
3	Deposito	90.995	77.625	77.189	77.184	(442)	(5)	(440)	-0,57%	(13.810)	-15,18%	91.892	83,99%	(14.708)
	<b>Total</b>	<b>323.689</b>	<b>333.347</b>	<b>326.446</b>	<b>326.168</b>	<b>10.160</b>	<b>(278)</b>	<b>(7.178)</b>	<b>-2,15%</b>	<b>2.479</b>	<b>0,77%</b>	<b>349.650</b>	<b>93,28%</b>	<b>(23.482)</b>
	CASA	232.695	255.722	249.257	248.984	10.602	(273)	(6.738)	-2,64%	16.289	7,00%	257.758	96,60%	(8.774)
	(%) CASA	71,89%	76,71%	76,35%	76,34%									
	FDR	38,52%	40,66%	41,90%	41,93%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	7.762	9.288	9.006	9.212	206	(76)	-0,82%	1.450	18,69%	-	0,00%	9.212
2	Giro ISE	590	1.189	727	585	(142)	(603)	-50,76%	(5)	-0,87%	-	0,00%	585
3	Tabungan ISE	7.171	8.100	8.279	8.627	347	527	6,51%	1.455	20,30%	-	0,00%	8.627
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85	0	0	0,00%	3	3,66%	-	0,00%	85

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.648	-	100	100	253	-60	-6.717	160	42.922	69,07%	(13.274)
	KUR	33.975	26.732	26.679	-	100	100	11	-53	-7.296	153	40.290	66,22%	(13.611)
	Non KUR	2.390	2.977	2.969	-	0	242	-8	579	8	-	2.632	112,79%	337
3	PWG	10.065	21.247	22.529	995	1.690	695	2.110	1.281	12.463	408	26.292	85,69%	(3.763)
	Cilem	6.212	14.127	15.049	342	1.007	665	1.314	922	8.837	86	17.310	86,94%	(2.261)
	Gadai	3.854	7.120	7.480	653	682	29	796	360	3.627	322	8.982	83,28%	(1.502)
4	CFG	78.172	84.597	84.596	296	516	219	-23	-1	6.424	517	93.884	90,11%	(9.288)
	CF 1	15.674	21.488	21.640	266	431	164	443	152	5.966	279	17.607	122,91%	4.033
	Total Griya	3.604	3.894	3.887	-	0	0	-49	-8	283	8	4.107	94,64%	(220)
1	• Total Non Program	3.604	3.894	3.887	-	0	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	0	0	-	-	-	-	-		
	Oto	12.071	17.594	17.754	266	431	164	443	160	5.683	271	13.500	131,51%	4.254
	CF 2	62.498	63.109	62.955	30	85	55	-466	-153	457	238	76.277	82,54%	(13.322)
	Mitraguna & Others	54.964	55.724	55.640	30	85	55	-291	-84	675	169	67.334	82,63%	(11.695)
	Pensiun	7.534	7.385	7.316	-	0	-175	-69	-218	69	-	8.943	81,81%	(1.627)
	<b>Total Pembiayaan</b>	<b>124.679</b>	<b>135.553</b>	<b>136.773</b>	<b>1.291</b>	<b>2.305</b>	<b>1.014</b>	<b>2.340</b>	<b>1.220</b>	<b>12.094</b>	<b>1.085</b>	<b>163.174</b>	<b>83,82%</b>	<b>(26.402)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	1.062	2.283	2.018	2.981	2,92%	6,79%	10,05%	963	1.918	698							
	KUR	1.062	2.082	1.533	2.406	3,13%	5,73%	9,02%	873	1.344	324							
	Non KUR	-	201	485	574	0,00%	16,29%	19,35%	89	574	374							
3	PWG	-	-	-	149	0,00%	0,00%	0,66%	149	149	149							
	Cilem	-	-	-	146	0,00%	0,00%	0,97%	146	146	146							
	Gadai	-	-	-	3	0,00%	0,00%	0,03%	3	3	3							
4	CFG	113	554	499	2.311	0,14%	0,59%	0,48%	1.812	2.199	1.757							
	CF 1	113	272	293	571	0,72%	1,36%	2,73%	278	459	299							
	Total Griya	-	52	43	43	0,00%	1,10%	1,10%	(0)	43	(9)							
	Oto	113	220	250	528	0,93%	1,42%	2,98%	278	416	308							
	CF 2	-	282	207	1.740	0,00%	0,33%	0,62%	-	1.533	1.740	1.458						
	Mitraguna & Others	-	282	207	1.109	0,00%	0,37%	1,99%	902	1.109	827							
	Pensiun	-	101	101	101	0,00%	0,07%	1,37%	-	101	-							
	<b>Total Pembiayaan</b>	<b>1.434</b>	<b>1.420</b>	<b>1.962</b>	<b>1.996</b>	<b>1,15%</b>	<b>1,45%</b>	<b>1,46%</b>	<b>34</b>	<b>562</b>	<b>575</b>	<b>2,79%</b>	<b>-91,38%</b>	<b>1,3%</b>	<b></b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	846	1.012	1.553	1.590	2,33%	5,23%	5,36%	36	744	578							
	KUR	846	1.012	1.553	1.553	2,49%	5,81%	5,82%	(1)	707	541							
	Non KUR	-	-	-</td														

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	26.973	27.083	1.491	110	1.186	4,58%	3.192	13,36%	35.529	76,23%	(8.446)
2	Tabungan	197.564	215.010	215.849	217.625	3.190	1.776	2.615	1,22%	20.061	10,15%	212.134	102,59%	5.491
3	Deposito	16.291	17.393	16.493	16.508	(1.607)	15	(885)	-5,09%	217	1,33%	17.162	96,19%	(654)
	<b>Total</b>	<b>237.746</b>	<b>258.299</b>	<b>259.314</b>	<b>261.216</b>	<b>3.073</b>	<b>1.901</b>	<b>2.917</b>	<b>1,13%</b>	<b>23.469</b>	<b>9,87%</b>	<b>264.824</b>	<b>98,64%</b>	<b>(3.608)</b>
	CASA	221.455	240.906	242.822	244.708	4.680	1.886	3.802	1,58%	23.253	10,50%	247.662	98,81%	(2.955)
	(%) CASA	93,15%	93,27%	93,64%	93,68%									
	FDR	68,74%	65,22%	65,39%	64,91%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	45.004	44.972	(31)	1.139	2.60%	14.159	45,95%		-	0,00%	44.972
2	Giro ISE	20.367	24.404	25.483	25.651	168	1.247	5,11%	5.284	25,94%			0,00%	25.651
3	Tabungan ISE	10.446	19.430	19.521	19.322	(199)	(108)	-0,56%	8.875	84,96%			0,00%	19.322
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	195	221	221	221	0	0	0,00%	26	13,33%			0,00%	221

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Local Champion	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.524	300	705	405	-776	225	-5.658	480	52.347	85,06%	(7.823)
	KUR	46.016	40.498	40.742	300	705	405	-694	243	-5.274	462	47.898	85,06%	(7.157)
	Non KUR	4.166	3.801	3.783	-	-	0	-83	-18	-384	18	4.449	85,02%	(666)
3	PWG	5.806	13.714	14.010	332	691	358	104	297	8.204	394	23.846	58,75%	(9.836)
	Cilem	4.026	10.294	10.639	-	476	476	-10	344	6.612	131	16.566	64,22%	(5.927)
	Gadai	1.780	3.419	3.372	332	215	-117	115	-48	1.592	263	7.281	46,31%	(3.909)
4	CFG	106.465	109.661	110.246	395	1.074	679	965	585	3.781	489	117.867	93,53%	(7.620)
	CF 1	51.093	50.574	51.165	152	774	622	291	591	73	183	52.529	97,40%	(1.364)
	Total Griya	39.118	38.098	38.021	-	-	0	0	-77	-1.097	77	39.521	96,21%	(1.499)
4	• Total Non Program	38.883	37.871	37.794	-	-	0	35	-77	-1.089	77	39.253	96,28%	(1.459)
	• Program	235	227	227	-	-	0	-1	0	-8	-	268	84,82%	(41)
	Oto	11.975	12.476	13.144	152	774	622	291	668	1.169	106	13.009	101,04%	135
	CF 2	55.372	59.088	59.081	243	300	57	673	-6	3.709	306	65.337	90,42%	(6.256)
	Mitraguna & Others	53.214	55.550	55.570	10	300	290	270	20	2.356	280	62.160	89,40%	(6.590)
	Pensiun	2.158	3.537	3.511	233	-	-233	403	-27	1.352	27	3.177	110,50%	333
	<b>Total Pembiayaan</b>	<b>163.429</b>	<b>168.462</b>	<b>169.568</b>	<b>1.028</b>	<b>2.469</b>	<b>1.442</b>	<b>230</b>	<b>1.106</b>	<b>6.139</b>	<b>1.363</b>	<b>195.035</b>	<b>86,94%</b>	<b>(25.467)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD	MtM				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	1.207	2.234	2.989	3.187	2.419	6,75%	7,16%	198	1.980	953							
	KUR	992	1.476	2.147	2.416	2.15%	5,30%	5,93%	269	1.425	940							
	Non KUR	216	758	842	771	5,18%	22,15%	20,38%	(71)	555	13							
3	PWG	-	-	-	-	551	0,00%	0,00%	3,94%	551	551							
	Cilem	-	-	-	-	548	0,00%	0,00%	5,15%	548	548							
	Gadai	-	-	-	-	3	0,00%	0,00%	0,09%	3	3							
4	CFG	1.664	4.473	3.583	3.612	1.56%	3,27%	3,28%	29	1.948	(862)							
	CF 1	1.143	2.927	3.357	3.386	2,24%	6,64%	6,62%	29	2.243	459							
	Total Griya	959	2.602	2.936	2.284	2,45%	7,71%	6,01%	(652)	1.326	(317)							
	Oto	185	325	421	1.102	1,54%	3,38%	8,38%	680	917	776							
	CF 2	521	1.547	226	226	0,94%	0,38%	0,38%	-	(295)	(1.320)							
	Mitraguna & Others	521	1.547	226	226	0,98%	0,41%	0,41%	-	(295)	(1.320)							
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-							
	<b>Total Pembiayaan</b>	<b>3.589</b>	<b>3.052</b>	<b>3.656</b>	<b>3.307</b>	<b>2,20%</b>	<b>2,17%</b>	<b>1,95%</b>	<b>(348)</b>	<b>(282)</b>	<b>256</b>	<b>2,95%</b>	<b>-51,30%</b>	<b>1,0%</b>	<b></b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	233.412	237.820	254.568	21.156		3.37	3.47	3.48
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%	2.062	2.147	2.166
							0,01	0,10	104

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	51.730	25.726	11.189	(26.004)	(10.907)	-29,77%	3.599	16,26%	38.023	67,66%	(12.298)
2	Tabungan	184.167	209.712	211.180	211.573	9.425	393	1.861	0,89%	27.406	14,88%	207.489	101,97%	4.085
3	Deposito	54.206	45.633	45.647	45.647	(4.260)	0	14	0,03%	(8.560)	-15,79%	54.846	83,23%	(9.199)
	<b>Total</b>	<b>260.500</b>	<b>291.977</b>	<b>308.557</b>	<b>282.946</b>	<b>16.355</b>	<b>(25.611)</b>	<b>(9.031)</b>	<b>-3,09%</b>	<b>22.446</b>	<b>8,62%</b>	<b>300.358</b>	<b>94,20%</b>	<b>(17.412)</b>
	CASA	206.294	246.345	262.910	237.299	20.615	(25.611)	(9.046)	-3,67%	31.005	15,03%	245.512	96,65%	(8.213)
	(%) CASA	79,19%	84,37%	85,21%	83,87%									
	FDR	138,97%	141,26%	133,74%	145,85%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	8.262	8.361	100	(447)	-5,08%	(139)	-1,64%	-	0,00%	8.361	
2	Giro ISE	2.572	2.040	1.563	1.576	13	(463)	-22,73%	(996)	-38,72%	-	0,00%	1.576	
3	Tabungan ISE	5.928	6.769	6.698	6.785	87	16	0,24%	857	14,45%	-	0,00%	6.785	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	132	159	159	159	0	0	0,00%	27	20,45%	-	0,00%	159	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	15.835	-	-	0	-250	0	-5.852	-	30.016	52,76%	(14.181)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	15.835	-	-	0	-250	0	-5.852	-	26.324	60,16%	(10.489)
	• Local Champion	15.491	11.700	11.700	-	-	0	-250	0	-3.791	-	16.943	69,05%	(5.243)
	• Value Chain	6.197	4.136	4.136	-	-	0	-250	0	-2.061	-	9.381	44,08%	(5.245)
2	MBG	56.291	49.937	49.667	100	50	-50	-1.259	-270	-6.624	320	57.818	85,90%	(8.151)
	KUR	53.330	47.520	47.259	100	50	-50	-1.164	-261	-6.071	311	54.632	86,51%	(7.373)
	Non KUR	2.961	2.416	2.408	-	-	0	-95	-9	-554	9	3.186	75,57%	(778)
3	PWG	18.519	33.535	34.464	1.982	2.483	501	1.672	929	15.946	1.554	34.982	98,52%	(518)
	Cilem	7.342	16.788	17.587	279	1.006	727	1.194	798	10.245	207	20.867	84,28%	(3.281)
	Gadai	11.177	16.747	16.878	1.704	1.478	-226	478	131	5.701	1.347	14.115	119,57%	2.763
4	CFG	265.530	313.132	312.710	1.305	2.040	735	7.402	-422	47.180	2.462	296.169	105,59%	16.541
	CF 1	155.192	153.591	153.232	-	125	125	1.655	-359	-1.960	485	175.968	87,08%	(22.736)
	Total Griya	146.765	137.680	137.445	-	-	0	0	-235	-9.320	235	166.519	82,54%	(29.073)
1	• Total Non Program	29.135	30.941	30.855	-	-	0	-286	-86	1.720	86	32.280	95,58%	(1.425)
	• Program	117.630	106.738	106.590	-	-	0	-1.010	-148	-11.040	148	134.238	79,40%	(27.648)
	Oto	8.426	15.911	15.787	-	125	125	1.655	-125	7.360	250	9.450	167,06%	6.337
	CF 2	110.338	159.541	159.478	1.305	1.915	610	5.746	-62	49.140	1.977	120.201	132,68%	39.278
	Mitraguna & Others	99.558	147.696	147.617	1.305	1.815	510	5.730	-79	48.059	1.894	108.412	136,16%	39.205
	Pensiun	10.780	11.845	11.862	-	100	100	16	17	1.081	83	11.789	100,62%	73
	<b>Total Pembiayaan</b>	<b>362.027</b>	<b>412.438</b>	<b>412.676</b>	<b>3.387</b>	<b>4.574</b>	<b>1.186</b>	<b>7.565</b>	<b>238</b>	<b>50.649</b>	<b>4.336</b>	<b>418.985</b>	<b>98,49%</b>	<b>(6.308)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-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	781	2.060	1.665	2.890	1,39%	3,33%	5,82%	1.225	2.109	831	-	-	-
	KUR	645	1.815	1.319	2.327	1,21%	2,78%	4,92%	1.007	1.682	511	-	-	-
	Non KUR	137	245	346	564	4,62%	14,31%	23,42%	218	427	319	-	-	-
3	PWG	-	-	-	207	0,00%	0,00%	0,60%	207	207	207	-	-	-
	Cilem	-	-	-	207	0,00%	0,00%	1,18%	207	207	207	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	18.567	18.075	17.721	21.076	6,99%	5,66%	6,74%	3.355	2.509	3.001	-	-	-
	CF 1	18.567	16.819	16.551	17.962	11,96%	10,78%	11,72%	1.411	(606)	1.143	-	-	-
	Total Griya	18.403	16.440	16.112	16.549	12,54%	11,70%	12,04%	437	(1.855)	109	-	-	-
	Oto	164	379	439	1.413	1,95%	2,76%	8,95%	974	1.249	1.034	-	-	-
	CF 2	-	1.256	1.170	3.114	0,00%	0,73%	1,95%	1.944	3.114	1.858	-	-	-
	Mitraguna & Others	-	1.072	984	2.955	0,00%	0,67%	2,00%	1.971	2.955	1.883	-	-	-
	Pensiun	-	184	186	26	0,00%	1,57%	1,34%	(26)	26	26	26	-	-
	<b>Total Pembiayaan</b>	<b>5.957</b>	<b>13.315</b>	<b>13.170</b>	<b>12.881</b>	<b>1,65%</b>	<b>3,19%</b>	<b>3,12%</b>	<b>(289)</b>	<b>6.924</b>	<b>(434)</b>	<b>0,66%</b>	<b>78,77%</b>	<b>-2,5%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	379.510	400.234	436.244	56.734		2.76	3.07	3.08
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%	1.430	1.442	1.472

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	51.600	54.062	6.069	2.462	2.517	4,88%	37.452	225,48%	28.863	187,31%	25.199
2	Tabungan	236.060	261.490	267.960	271.254	1.654	3.294	9.763	3,73%	35.193	14,91%	257.992	105,14%	13.262
3	Deposito	132.723	128.999	111.943	111.941	(2.769)	(1)	(17.058)	-13,22%	(20.781)	-15,66%	133.832	83,64%	(21.891)
	<b>Total</b>	<b>385.393</b>	<b>442.035</b>	<b>431.502</b>	<b>437.257</b>	<b>4.953</b>	<b>5.755</b>	<b>(4.778)</b>	<b>-1,08%</b>	<b>51.864</b>	<b>13,46%</b>	<b>420.687</b>	<b>103,94%</b>	<b>16.570</b>
	CASA	252.670	313.035	319.559	325.316	7.723	5.756	12.280	3,92%	72.645	28,75%	286.855	113,41%	38.461
	(%) CASA	65,56%	70,82%	74,06%	74,40%									
	FDR	115,76%	125,82%	128,74%	127,05%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	38.918	39.451	533	(13.011)	-24,80%	(2.091)	-5,03%	-	0,00%	39.451
2	Giro ISE	8.627	8.734	7.823	8.279	457	(455)	-5,21%	(348)	-4,03%	-	0,00%	8.279
3	Tabungan ISE	5.900	14.152	18.175	18.252	77	4.099	28,97%	12.352	209,35%	-	0,00%	18.252
4	Deposito ISE	27.015	29.575	12.920	12.920	0	(16.655)	-56,31%	(14.095)	-52,17%	-	0,00%	12.920
5	CIF ISE	181	211	211	211	0	0,00%	0,00%	30	16,57%	-	0,00%	211

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	258.144	-	-	0	85.148	-51	73.749	51	191.222	135,00%	66.922
	Linkage	161.832	240.200	240.200	-	-	-	87.708	0	78.368	-	164.906	145,66%	75.294
	Non-Linkage	22.563	17.995	17.943	-	-	0	-2.559	-51	-4.619	51	26.316	68,18%	(8.373)
	• Local Champion	13.053	13.825	13.774	-	-	0	-322	-51	721	51	14.262	96,58%	(488)
	• Value Chain	9.510	4.169	4.169	-	-	-	-2.237	0	-5.341	-	12.055	34,59%	(7.885)
2	MBG	15.807	20.460	20.292	-	-	0	461	-169	4.485	169	21.559	94,12%	(1.267)
	KUR	15.684	19.746	19.580	-	-	0	264	-165	3.896	165	21.276	92,03%	(1.696)
	Non KUR	123	715	711	-	-	0	198	-3	589	3	283	251,60%	429
3	PWG	19.902	32.755	32.729	1.106	1.449	343	1.389	-26	12.827	1.475	35.985	90,95%	(3.256)
	Cilem	10.166	18.541	18.968	327	800	473	1.349	427	8.802	373	21.740	87,25%	(2.772)
	Gadai	9.737	14.214	13.762	779	649	-130	40	-452	4.025	1.101	14.245	96,61%	(483)
4	CFG	226.020	244.752	244.358	250	2.982	2.732	1.703	-395	18.338	3.377	250.409	97,58%	(6.052)
	CF 1	15.856	23.020	24.385	-	1.600	1.600	529	1.365	8.529	235	18.857	129,32%	5.528
	Total Griya	12.125	18.638	20.136	-	1.600	1.600	0	1.498	8.010	102	12.907	156,01%	7.229
	• Total Non Program	12.125	18.638	20.136	-	1.600	1.600	907	1.498	8.010	102	12.907	156,01%	7.229
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.249	-	-	0	529	-133	518	133	5.950	71,42%	(1.701)
	CF 2	210.163	221.732	219.973	250	1.382	1.132	1.174	-1.759	9.809	3.141	231.552	95,00%	(11.580)
	Mitraguna & Others	179.175	185.964	184.343	250	1.232	982	1.766	-1.621	5.168	2.853	198.377	92,93%	(14.033)
	Pensiun	30.988	35.768	35.629	-	150	150	-592	-139	4.641	289	33.176	107,40%	2.454
	<b>Total Pembiayaan</b>	<b>446.124</b>	<b>556.162</b>	<b>555.522</b>	<b>1.356</b>	<b>4.431</b>	<b>3.075</b>	<b>88.702</b>	<b>-640</b>	<b>109.399</b>	<b>5.071</b>	<b>499.175</b>	<b>111,29%</b>	<b>56.347</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	417	254	61	616	2.64%	0,30%	0,30%	3,04%	555	199	362						
	KUR	294	254	61	616	1,87%	0,31%	0,31%	3,15%	555	322	362						
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	0,00%	-	(123)	-						
3	PWG	-	-	-	-	569	0,00%	0,00%	0,00%	1,74%	569	569	569					
	Cilem	-	-	-	-	238	0,00%	0,00%	0,00%	1,26%	238	238	238					
	Gadai	-	-	-	-	330	0,00%	0,00%	0,00%	2,40%	330	330	330					
4	CFG	3.141	2.689	4.421	7.242	1,39%	1,81%	1,81%	1,74%	2.821	4.100	4.552						
	CF 1	52	41	143	588	0,33%	0,62%	0,62%	2,41%	445	536	546						
	Total Griya	52	41	40	39	0,43%	0,22%	0,22%	0,20%	(1)	(12)	(2)						
	Oto	-	-	102	549	0,00%	2,34%	2,34%	12,91%	446	549	549						
	CF 2	3.089	2.648	4.278	6.654	1,47%	1,93%	1,93%	3,02%	2.375	3.564	4.006						
	Mitraguna & Others	2.920	2.648	3.836	6.211	1,63%	2,06%	2,06%	3,37%	2.375	3.291	3.563						
	Pensiun	-	-	443	443	0,55%	1,24%	1,24%	0,00%	-	273	443						
	<b>Total Pembiayaan</b>	<b>3.558</b>	<b>5.136</b>	<b>4.482</b>	<b>8.426</b>	<b>0,80%</b>	<b>0,81%</b>	<b>0,81%</b>	<b>0,79%</b>	<b>(367)</b>	<b>(290)</b>	<b>(751)</b>	<b>1,06%</b>	<b>-34,06%</b>	<b>0,3%</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	1.035	-	-	-	0	0,56%	0,00%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	0,00%</td							

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	493.787	492.506	(189.493)	(1.281)	(9.776)	-1,95%	(136.465)	-21,70%	710.323	69,34%	(217.817)
2	Tabungan	522.123	612.606	606.283	602.886	78.303	(3.397)	(9.720)	-1,59%	80.763	15,47%	554.516	108,72%	48.370
3	Deposito	264.012	230.344	227.457	227.300	(13.229)	(158)	(3.044)	-1,32%	(36.713)	-13,91%	264.620	85,90%	(37.320)
	<b>Total</b>	<b>1.415.106</b>	<b>1.345.232</b>	<b>1.327.527</b>	<b>1.322.692</b>	<b>(124.419)</b>	<b>(4.836)</b>	<b>(22.540)</b>	<b>-1,68%</b>	<b>(92.415)</b>	<b>-6,53%</b>	<b>1.529.459</b>	<b>86,48%</b>	<b>(208.767)</b>
	CASA	1.151.094	1.114.888	1.100.070	1.095.392	(111.190)	(4.678)	(19.496)	-1,75%	(55.702)	-4,84%	1.264.839	86,60%	(169.447)
	(%) CASA	81,34%	82,88%	82,87%	82,82%									
	FDR	55,59%	68,66%	69,19%	69,44%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	50.151	49.544		(607)	31	0,06%	9.936	25,09%	-	0,00%	49.544
2	Giro ISE	24.819	26.480	26.289	26.141		(148)	(339)	-1,28%	1.322	5,32%		0,00%	26.141
3	Tabungan ISE	14.728	20.972	21.802	21.342		(459)	370	1,76%	6.614	44,91%		0,00%	21.342
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	175	175	175		0	0	0,00%	20	12,90%		0,00%	175

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	582.271	1.752	-	-1.752	90.687	-4.222	89.134	4.222	524.148	111,09%	58.123
	Linkage	388.874	450.575	450.575	-	-	-	84.653	0	61.701	-	401.901	112,11%	48.673
	Non-Linkage	104.263	135.918	131.696	1.752	-	-1.752	6.034	-4.222	27.433	4.222	122.246	107,73%	9.450
	• Local Champion	71.739	90.083	85.861	1.500	-	-1.500	6.354	-4.222	14.122	4.222	76.862	111,71%	9.000
	• Value Chain	32.524	45.835	45.835	252	-	(252)	-320	0	13.311	-	45.385	100,99%	451
2	MBG	11.179	17.002	16.910	250	-	-250	766	-92	5.731	92	15.758	107,31%	1.153
	KUR	10.795	16.732	16.642	250	-	-250	773	-90	5.847	90	15.252	109,11%	1.389
	Non KUR	384	270	268	-	-	0	-7	-2	-116	2	505	53,13%	(237)
3	PWG	42.303	69.807	70.092	2.442	2.713	271	5.374	286	27.790	2.428	64.428	108,79%	5.664
	Cilem	16.301	31.198	31.783	561	956	395	1.799	585	15.482	371	36.881	86,18%	(5.098)
	Gadai	26.001	38.609	38.309	1.880	1.757	-123	3.575	-299	12.308	2.056	27.547	139,07%	10.762
4	CFG	239.992	250.295	249.205	930	1.826	896	-1.767	-1.091	9.213	2.917	267.745	93,08%	(18.541)
	CF 1	49.326	55.954	56.383	105	800	695	-242	430	7.057	370	52.741	106,91%	3.642
	Total Griya	38.490	43.621	44.202	-	800	800	0	581	5.712	219	39.379	112,25%	4.823
1	• Total Non Program	38.490	43.621	44.202	-	800	800	250	581	5.712	219	39.379	112,25%	4.823
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.181	105	-	-105	-242	-151	1.345	151	13.362	91,17%	(1.180)
	CF 2	190.665	194.341	192.821	825	1.026	201	-1.526	-1.520	2.156	2.546	215.005	89,68%	(22.183)
	Mitraguna & Others	156.155	162.005	160.565	825	828	3	-1.703	-1.440	4.410	2.268	178.005	90,20%	(17.441)
	Pensiun	34.510	32.337	32.257	-	198	198	178	-80	-2.254	278	36.999	87,18%	(4.742)
	<b>Total Pembiayaan</b>	<b>786.611</b>	<b>923.597</b>	<b>918.478</b>	<b>5.374</b>	<b>4.539</b>	<b>-835</b>	<b>95.059</b>	<b>-5.119</b>	<b>131.867</b>	<b>9.658</b>	<b>872.079</b>	<b>105,32%</b>	<b>46.399</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-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	-	-	-	-	500	0,00%	0,00%	2,96%	500	500	500	500				
	KUR	-	-	-	-	500	0,00%	0,00%	3,00%	500	500	500	500				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	396	0,00%	0,00%	0,57%	396	396	396	396				
	Cilem	-	-	-	-	376	0,00%	0,00%	1,18%	376	376	376	376				
	Gadai	-	-	-	-	20	0,00%	0,00%	0,05%	20	20	20	20				
4	CFG	1.445	2.548	3.699	3.704	0,00%	0,62%	0,40%	1,49%	366	(1.176)	(445)					
	CF 1	-	-	-	-	366	0,00%	0,00%	0,65%	366	366	366	366				
	Total Griya	-	-	-	-	366	0,00%	0,00%	0,83%	366	366	366	366				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	CF 2	4.879	4.149	3.338	3.338	0,00%	0,256%	0,172%	1,73%	-	(1.541)	(811)					
	Mitraguna & Others	4.851	4.149	3.338	3.338	0,00%	0,311%	0,206%	2,08%	-	(1.514)	(811)					
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-	-	-				
	<b>Total Pembiayaan</b>	<b>4.879</b>	<b>4.149</b>	<b>3.338</b>	<b>3.704</b>	<b>0,62%</b>	<b>0,36%</b>	<b>0,40%</b>	<b>1,49%</b>	<b>366</b>	<b>(1.176)</b>	<b>(445)</b>	<b>0,12%</b>	<b>70,57%</b>	<b>-0,3%</b>		

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-							

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	24.249	24.690	(9.448)	441	(3.772)	-13,25%	(3.453)	-12,27%	39.098	63,15%	(14.408)
2	Tabungan	312.220	335.697	345.420	343.767	573	(1.654)	8.070	2,40%	31.547	10,10%	334.511	102,77%	9.255
3	Deposito	88.440	68.089	68.046	69.045	(2.247)	1.000	956	1,40%	(19.395)	-21,93%	89.381	77,25%	(20.336)
	<b>Total</b>	<b>428.803</b>	<b>432.249</b>	<b>437.715</b>	<b>437.502</b>	<b>(11.123)</b>	<b>(213)</b>	<b>5.253</b>	<b>1,22%</b>	<b>8.699</b>	<b>2,03%</b>	<b>462.990</b>	<b>94,49%</b>	<b>(25.488)</b>
	CASA	340.363	364.159	369.669	368.457	(8.875)	(1.213)	4.297	1,18%	28.093	8,25%	373.609	98,62%	(5.152)
	(%) CASA	79,38%	84,25%	84,45%	84,22%									
	FDR	84,89%	91,40%	90,45%	90,50%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	44.802	44.818		15	1.138	2,61%	4.537	11,26%	-	0,00%	44.818
2	Giro ISE	7.566	4.370	5.041	4.995		(46)	625	14,30%	(2.571)	-33,98%		0,00%	4.995
3	Tabungan ISE	32.715	39.309	39.762	39.823		61	513	1,31%	7.107	21,72%		0,00%	39.823
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%		0,00%	207

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.952	-	-	0	-815	0	-5.017	(0)	73.583	71,96%	(20.631)
	Linkage	31.740	28.625	28.625	-	-	-	-297	0	-3.114	-	38.430	74,49%	(9.805)
	Non-Linkage	26.229	24.327	24.327	-	-	0	-517	0	-1.902	(0)	35.153	69,20%	(10.826)
	• Local Champion	25.361	21.619	21.619	-	-	0	-502	0	-3.743	(0)	27.992	77,23%	(6.374)
	• Value Chain	867	2.708	2.708	-	-	-	-15	0	1.840	-	7.160	37,82%	(4.452)
2	MBG	34.002	30.083	30.177	-	300	300	-596	94	-3.825	206	35.710	84,51%	(5.533)
	KUR	32.921	28.859	28.953	-	300	300	-571	94	-3.968	206	34.485	83,96%	(5.532)
	Non KUR	1.081	1.224	1.224	-	-	0	-24	0	143	-	1.225	99,89%	(1)
3	PWG	9.475	21.262	21.649	586	1.262	676	1.878	387	12.174	875	29.851	72,52%	(8.202)
	Cilem	5.148	13.382	13.500	315	281	-34	1.083	119	8.352	163	19.940	67,70%	(6.440)
	Gadai	4.327	7.880	8.149	271	981	710	796	269	3.822	712	9.911	82,22%	(1.762)
4	CFG	262.577	290.785	291.140	370	2.031	1.661	1.832	355	28.563	1.676	286.430	101,64%	4.710
	CF 1	159.367	166.652	166.700	-	765	765	-174	48	7.333	717	162.301	102,71%	4.398
	Total Griya	139.426	143.053	143.354	-	765	765	0	301	3.928	464	140.190	102,26%	3.164
4	• Total Non Program	139.426	143.053	143.354	-	765	765	-2.889	301	3.928	464	140.190	102,26%	3.164
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.346	-	-	0	-174	-253	3.405	253	22.111	105,58%	1.235
	CF 2	103.210	124.133	124.440	370	1.266	896	2.007	307	21.230	959	124.128	100,25%	312
	Mitraguna & Others	99.172	118.844	119.195	370	1.266	896	2.034	351	20.023	915	117.952	101,05%	1.244
	Pensiun	4.038	5.289	5.245	-	-	0	-27	-44	1.207	44	6.177	84,91%	(932)
	<b>Total Pembiayaan</b>	<b>364.023</b>	<b>395.082</b>	<b>395.918</b>	<b>956</b>	<b>3.593</b>	<b>2.637</b>	<b>2.300</b>	<b>836</b>	<b>31.895</b>	<b>2.757</b>	<b>425.574</b>	<b>93,03%</b>	<b>(29.656)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25				%	Penc.	Gap
1	SME	-	30	-	-	0	0,00%	0,00%	0,00%	-	-	(30)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	-	-	0	0,00%	0,00%	0,00%	-	-	(30)			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.641	1.419	1.766	2.57%	4.72%	5.85%	346	893	124				
	KUR	703	1.487	1.263	1.610	2,14%	4,38%	5,56%	346	906	122				
	Non KUR	169	154	156	156	15,61%	12,75%	12,75%	-	(13)	2				
3	PWG	-	-	-	-	361	0,00%	0,00%	1,67%	361	361	361			
	Cilem	-	-	-	-	361	0,00%	0,00%	2,67%	361	361	361			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.689	3.445	2.895	7.786	1,79%	1,00%	2,17%	517	3.513	4.341				
	CF 1	4.583	2.690	2.084	4.843	2,88%	1,25%	2,91%	2.759	260	2.153				
	Total Griya	3.651	1.566	1.079	3.415	2,62%	0,75%	2,38%	2.336	(236)	1.849				
	Oto	932	1.124	1.004	1.428	4,67%	4,26%	6,12%	423	496	304				
	CF 2	106	755	812	2.944	0,10%	0,65%	2,37%	2.132	2.838	2.188				
	Mitraguna & Others	106	755	812	2.944	0,11%	0,68%	2,47%	2.132	2.838	2.188				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>3.318</b>	<b>8.754</b>	<b>7.533</b>	<b>8.073</b>	<b>0,91%</b>	<b>1,91%</b>	<b>2,04%</b>	<b>540</b>	<b>4.755</b>	<b>(681)</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-2,0%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25				%	Penc.	Gap
1	SME	-	124	153	153	0	0,00%	0,29%	0,29%	-	153	29			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	153	153	0	0,00%	0,63%	0,63%	-	153	29			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.688	1.587	1.609	1,53%	5,27%	5,33%	22	1.088	(79)				
	KUR	341	1.235	1											

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	80	80	21	0	11	16,26%	(138)	-63,36%	5.816	1,37%	(5.736)
2	Tabungan	144.169	164.349	165.218	167.520	1.752	2.301	3.170	1,93%	23.351	16,20%	156.198	107,25%	11.322
3	Deposito	10.918	21.051	20.967	20.967	909	0	(84)	-0,40%	10.049	92,04%	11.620	180,43%	9.346
	<b>Total</b>	<b>155.304</b>	<b>185.469</b>	<b>186.265</b>	<b>188.566</b>	<b>2.683</b>	<b>2.301</b>	<b>3.097</b>	<b>1,67%</b>	<b>33.262</b>	<b>21,42%</b>	<b>173.634</b>	<b>108,60%</b>	<b>14.932</b>
	CASA	144.386	164.418	165.298	167.599	1.774	2.301	3.182	1,94%	23.213	16,08%	162.014	103,45%	5.585
	(%) CASA	92,97%	88,65%	88,74%	88,88%									
	FDR	134,72%	123,06%	122,71%	121,22%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.310	1.362	53	(153)	-10,12%	102	8,09%		-	0,00%	1.362
2	Giro ISE	0	0	0	0	0	0	0,00%	(0)	-79,71%			0,00%	0
3	Tabungan ISE	1.260	1.516	1.310	1.362	53	(153)	-10,12%	102	8,11%			0,00%	1.362
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	71	87	87	87	0	0	0,00%	16	22,54%			0,00%	87

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.857	-	-	0	-15	0	-401	-	2.258	82,24%	(401)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.857	-	-	0	-15	0	-401	-	2.258	82,24%	(401)
	• Local Champion	2.258	1.857	1.857	-	-	0	-15	0	-401	-	2.258	82,24%	(401)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	59.222	200	50	-150	-418	-367	4.309	417	61.295	96,62%	(2.073)
	KUR	53.824	58.285	57.931	200	50	-150	-385	-353	4.107	403	59.797	96,88%	(1.865)
	Non KUR	1.089	1.304	1.291	-	-	0	-32	-14	202	14	1.498	86,16%	(207)
3	PWG	2.063	7.845	8.146	11	351	340	79	301	6.083	50	10.922	74,58%	(2.776)
	Cilem	2.063	7.845	8.146	11	351	340	79	301	6.083	50	10.922	74,58%	(2.776)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	159.346	30	630	600	1.534	391	9.348	239	161.312	98,78%	(1.965)
	CF 1	15.162	18.407	18.296	30	-	-30	980	-111	3.135	111	16.602	110,20%	1.694
	Total Griya	4.320	3.786	3.786	-	-	0	0	0	-535	-	4.736	79,92%	(951)
	• Total Non Program	3.984	3.473	3.473	-	-	0	-43	0	-511	-	4.353	79,78%	(880)
	• Program	336	312	312	-	-	0	-2	0	-23	-	383	81,51%	(71)
	Oto	10.841	14.622	14.511	30	-	-30	980	-111	3.669	111	11.866	122,29%	2.645
	CF 2	134.836	140.548	141.050	-	630	630	554	502	6.214	128	144.710	97,47%	(3.660)
	Mitraguna & Others	130.780	136.767	137.282	-	630	630	728	515	6.502	115	139.644	98,31%	(2.362)
	Pensiun	4.056	3.781	3.768	-	-	0	-175	-13	-288	13	5.065	74,38%	(1.298)
	<b>Total Pembiayaan</b>	<b>209.233</b>	<b>228.246</b>	<b>228.572</b>	<b>241</b>	<b>1.031</b>	<b>790</b>	<b>1.181</b>	<b>326</b>	<b>19.339</b>	<b>705</b>	<b>235.787</b>	<b>96,94%</b>	<b>(7.215)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	609	0,00%	0,00%	32,79%	609	609	-	-	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	609	0,00%	0,00%	32,79%	609	609	-	-	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	53	113	802	0,00%	0,00%	0,19%	1,35%	689	802	749	-	-			
	KUR	-	-	113	684	0,00%	0,00%	0,19%	1,18%	571	684	684	-	-			
	Non KUR	-	53	-	118	0,00%	0,00%	0,00%	9,13%	118	118	65	-	-			
3	PWG	-	-	-	22	0,00%	0,00%	0,00%	0,27%	22	22	22	-	-			
	Cilem	-	-	-	22	0,00%	0,00%	0,00%	0,27%	22	22	22	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	1.077	2.605	2.173	4.787	0,72%	1,37%	3,00%	2.614	3.710	2.182	-	-	-			
	CF 1	278	426	376	1.298	1,83%	2,04%	7,10%	922	1.020	872	-	-	-			
	Total Griya	278	253	109	348	6,43%	2,87%	9,21%	240	71	95	-	-	-			
	Oto	-	173	267	950	0,00%	1,83%	6,54%	682	950	777	-	-	-			
	CF 2	799	2.179	1.797	3.489	0,59%	1,28%	2,47%	1.692	2.690	1.310	-	-	-			
	Mitraguna & Others	799	2.179	1.797	2.910	0,61%	1,31%	2,12%	1.114	2.112	732	-	-	-			
	Pensiun	-	-	-	578	0,00%	0,00%	15,35%	578	578	578	-	-	-			
	<b>Total Pembiayaan</b>	<b>954</b>	<b>1.822</b>	<b>2.126</b>	<b>2.074</b>	<b>0,46%</b>	<b>0,93%</b>	<b>0,91%</b>	<b>52</b>	<b>1.120</b>	<b>252</b>	<b>0,14%</b>	<b>84,47%</b>	<b>-0,8%</b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.252	214.060	229.253	24.001	
2	Contribution Margin	7.885	11.297	10.050	2.165	-27,5%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,34	3,42	3,37	(0,05)	0,03
CIF Payroll	607	827	604	(223)	(3)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.244	2.244	(8)	(0)	20	0,91%	2.006	843,68%	5.704	39,33%	(3.461)
2	Tabungan	85.480	97.428	98.212	98.262	3.265	50	834	0,86%	12.782	14,95%	95.843	102,52%	2.420
3	Deposito	55.765	41.842	41.742	41.742	(49)	0	(100)	-0,24%	(14.023)	-25,15%	56.657	73,68%	(14.915)
	<b>Total</b>	<b>141.483</b>	<b>141.493</b>	<b>142.198</b>	<b>142.248</b>	<b>3.207</b>	<b>50</b>	<b>755</b>	<b>0,53%</b>	<b>765</b>	<b>0,54%</b>	<b>158.204</b>	<b>89,91%</b>	<b>(15.956)</b>
	CASA	85.718	99.652	100.456	100.506	3.256	50	854	0,86%	14.788	17,25%	101.547	98,97%	(1.041)
	(%) CASA	60,59%	70,43%	70,65%	70,66%									
	FDR	57,51%	63,37%	63,14%	63,12%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.388	2.390		1	14	0,59%	2.053	609,02%	-	0,00%	2.390
2	Giro ISE	44	2.016	2.017	2.018		1	2	0,09%	1.974	4438,15%		0,00%	2.018
3	Tabungan ISE	293	359	372	372		0	12	3,44%	79	26,99%		0,00%	372
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	98	98	98		0	0	0,00%	8	8,89%		0,00%	98

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.190	26.116	-	100	100	-30	-73	-2.474	173	29.195	89,46%	(3.079)
	KUR	28.019	25.654	25.582	-	100	100	-14	-71	-2.436	171	28.469	89,86%	(2.887)
	Non KUR	572	536	534	-	0	0	-16	-2	-38	2	726	73,57%	(192)
3	PWG	2.056	6.594	6.721	-	187	187	257	128	4.665	60	8.284	81,14%	(1.563)
	Cilem	2.056	6.594	6.721	-	187	187	257	128	4.665	60	8.284	81,14%	(1.563)
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	56.952	290	577	287	842	66	6.227	511	59.828	95,19%	(2.875)
	CF 1	3.683	6.276	6.250	-	0	-153	26	2.567	26	4.803	130,14%	1.447	
	Total Griya	695	353	351	-	0	0	-5	-2	-344	2	987	35,56%	(636)
	• Total Non Program	695	353	351	-	0	0	0	0	0	-	987	35,56%	(636)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	5.899	-	0	-153	-24	2.911	24	3.816	154,59%	2.083	
	CF 2	47.042	50.610	50.702	290	577	287	995	92	3.660	485	55.025	92,14%	(4.323)
	Mitraguna & Others	38.019	40.795	40.953	-	577	287	1.067	158	2.934	419	45.186	90,63%	(4.233)
	Pensiun	9.023	9.815	9.750	-	0	-72	-66	727	66	9.839	99,09%	(90)	
	<b>Total Pembiayaan</b>	<b>81.372</b>	<b>89.670</b>	<b>89.790</b>	<b>290</b>	<b>864</b>	<b>574</b>	<b>1.069</b>	<b>120</b>	<b>8.418</b>	<b>744</b>	<b>97.307</b>	<b>92,28%</b>	<b>(7.517)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-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	574	300	215	597	2.019	0,82%	2,29%	383	23	297						
	KUR	574	300	215	597	2,05%	0,84%	2,34%	383	23	297						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
3	PWG	-	-	-	-	54	0,00%	0,00%	0,81%	54	54	54					
	Cilem	-	-	-	-	54	0,00%	0,00%	0,81%	54	54	54					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	234	933	583	4.948	0,46%	1,03%	8,69%	4.365	4.714	4.015						
	CF 1	134	320	301	411	3,65%	4,79%	6,57%	110	276	91						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	134	320	301	411	4,50%	5,08%	6,96%	110	276	91						
	CF 2	100	613	283	198	0,21%	0,56%	8,95%	4.255	4.438	3.924						
	Mitraguna & Others	-	201	203	198	0,00%	0,50%	8,64%	3.337	3.540	3.339						
	Pensiun	100	412	80	998	1,10%	0,81%	10,23%	918	898	586						
	<b>Total Pembiayaan</b>	<b>315</b>	<b>742</b>	<b>771</b>	<b>773</b>	<b>0,39%</b>	<b>0,86%</b>	<b>2</b>	<b>458</b>	<b>31</b>	<b>0,04%</b>	<b>95,60%</b>	<b>-0,8%</b>	<b></b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.798	142.483	137.859	(9.939)	
2	Contribution Margin	3.912	6.308	4.689	777	-19,9%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,66	3,84	0,18	0,60
CIF Payroll	500	635	641	6	141

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	46.243	46.094	1.972	(149)	(1.031)	-2,19%	25.921	128,50%	27.208	169,41%	18.886
2	Tabungan	135.101	153.880	155.494	157.554	8.266	2.060	3.674	2,39%	22.453	16,62%	147.092	107,11%	10.463
3	Deposito	28.599	26.589	26.189	26.189	384	0	(400)	-1,50%	(2.411)	-8,43%	29.253	89,53%	(3.064)
	<b>Total</b>	<b>183.873</b>	<b>227.593</b>	<b>227.925</b>	<b>229.837</b>	<b>10.622</b>	<b>1.912</b>	<b>2.244</b>	<b>0,99%</b>	<b>45.964</b>	<b>25,00%</b>	<b>203.553</b>	<b>112,91%</b>	<b>26.284</b>
	CASA	155.274	201.005	201.737	203.648	10.238	1.912	2.644	1,32%	48.374	31,15%	174.300	116,84%	29.349
	(%) CASA	84,45%	88,32%	88,51%	88,61%									
	FDR	85,47%	88,46%	88,81%	88,07%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.708	14.281		(427)	30	0,21%	5.612	64,74%	-	0,00%	14.281
2	Giro ISE	6.094	191	187	192		5	1	0,52%	(5.902)	-96,85%		0,00%	192
3	Tabungan ISE	2.575	12.260	12.722	12.289		(433)	29	0,24%	9.714	377,25%		0,00%	12.289
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	141	141	141		0	0	0,00%	20	16,53%		0,00%	141

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	36.606	250	525	275	273	383	6.717	142	34.712	105,45%	1.894
	KUR	29.147	35.310	35.695	250	525	275	310	385	6.548	140	33.704	105,91%	1.992
	Non KUR	742	913	911	-	-	0	-38	-2	169	2	1.009	90,27%	(98)
3	PWG	5.787	18.975	19.536	324	872	548	1.201	561	13.749	311	22.274	87,71%	(2.738)
	Cilem	4.662	15.117	15.883	174	797	623	1.328	766	11.222	31	17.028	93,28%	(1.145)
	Gadai	1.126	3.858	3.653	149	75	-74	-127	-205	2.528	280	5.246	69,63%	(1.593)
4	CFG	121.436	146.124	146.285	86	1.058	972	3.459	161	24.850	897	132.134	110,71%	14.152
	CF 1	20.925	20.500	20.913	-	500	500	-188	413	-12	87	22.241	94,03%	(1.328)
	Total Griya	15.996	15.201	15.680	-	500	500	0	478	-316	22	16.338	95,97%	(659)
4	• Total Non Program	15.996	15.201	15.680	-	500	500	-75	478	-316	22	0	0,00%	0
	• Program	-	-	-	-	0	0	0	0	0	-	5.903	88,66%	(669)
	Oto	4.930	5.299	5.234	-	-	0	-188	-65	304	65	109.892	114,09%	15.480
	CF 2	100.511	125.624	125.372	86	558	472	3.647	-252	24.862	810	72.328	115,34%	11.097
	Mitraguna & Others	63.905	83.472	83.424	-	500	500	3.336	-47	19.519	547	37.565	111,67%	4.383
	Pensiun	36.606	42.152	41.948	86	58	-28	311	-204	5.342	263			
	<b>Total Pembiayaan</b>	<b>157.150</b>	<b>201.322</b>	<b>202.428</b>	<b>660</b>	<b>2.455</b>	<b>1.796</b>	<b>4.933</b>	<b>1.106</b>	<b>45.277</b>	<b>1.350</b>	<b>189.158</b>	<b>107,01%</b>	<b>13.269</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-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	179	179	32	610	0,60%	0,09%	1,67%	578	431	431						
	KUR	179	124	32	610	0,61%	0,09%	1,71%	578	431	486						
	Non KUR	-	55	-	-	0,00%	0,00%	0,00%	-	-	(55)						
3	PWG	74	-	-	9	1,27%	0,00%	0,05%	9	(64)	9						
	Cilem	74	-	-	9	1,58%	0,00%	0,06%	9	(64)	9						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.115	2.206	812	9.022	0,92%	0,56%	6,17%	8.211	7.908	6.817						
	CF 1	120	73	-	1.711	0,57%	0,00%	8,18%	1.711	1.591	1.638						
	Total Griya	-	-	-	888	0,00%	0,00%	5,67%	888	888	888						
	Oto	120	73	-	823	2,43%	0,00%	15,73%	823	703	750						
	CF 2	995	2.132	812	7.311	0,99%	0,65%	5,83%	6.499	6.316	5.178						
	Mitraguna & Others	254	1.562	492	2.966	0,40%	0,59%	3,56%	2.474	2.712	1.404						
	Pensiun	740	570	319	4.345	2,02%	0,76%	10,36%	4.026	3.605	3.775						
	<b>Total Pembiayaan</b>	<b>35</b>	<b>1.476</b>	<b>1.827</b>	<b>1.824</b>	<b>0,02%</b>	<b>0,91%</b>	<b>0,90%</b>	<b>(3)</b>	<b>1.789</b>	<b>347</b>	<b>0,06%</b>	<b>93,51%</b>	<b>-0,8%</b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	167.599	185.470	211.409	43.810		2.80	3.04	3.04
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%	1.532	1.444	1.536
							(0,01)	92	4

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	201	205	8	3	68	49,25%	(256)	-55,56%	5.769	3,55%	(5.564)
2	Tabungan	104.069	106.823	105.396	104.615	1.148	(781)	(2.208)	-2,07%	546	0,52%	114.310	91,52%	(9.696)
3	Deposito	24.703	24.802	25.053	25.053	145	0	251	1,01%	350	1,42%	25.533	98,12%	(480)
	<b>Total</b>	<b>129.233</b>	<b>131.762</b>	<b>130.650</b>	<b>129.872</b>	<b>1.301</b>	<b>(778)</b>	<b>(1.890)</b>	<b>-1,43%</b>	<b>640</b>	<b>0,49%</b>	<b>145.612</b>	<b>89,19%</b>	<b>(15.739)</b>
	CASA	104.530	106.960	105.597	104.820	1.156	(778)	(2.140)	-2,00%	290	0,28%	120.079	87,29%	(15.259)
	(%) CASA	80,88%	81,18%	80,82%	80,71%									
	FDR	125,49%	144,26%	144,44%	145,31%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.317	2.356	39	(150)	-5,98%	(1.677)	-41,58%	-	0,00%	2.356	
2	Giro ISE	415	71	115	137	22	66	93,04%	(279)	-67,05%	-	0,00%	137	
3	Tabungan ISE	3.618	2.435	2.203	2.220	17	(216)	-8,86%	(1.399)	-38,66%	-	0,00%	2.220	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	119	146	146	146	0	0	0,00%	27	22,69%	-	0,00%	146	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.322	22.511	130	380	250	-200	189	-384	191	25.007	90,02%	(2.497)
	KUR	22.067	21.177	21.373	50	380	330	-345	196	-694	184	24.038	88,91%	(2.665)
	Non KUR	827	1.144	1.137	80	-	-80	145	-7	310	7	969	117,39%	169
3	PWG	1.733	7.305	7.320	24	114	90	17	15	5.587	99	11.387	64,28%	(4.068)
	Cilem	1.733	7.305	7.320	24	114	90	17	15	5.587	99	11.387	64,28%	(4.068)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	158.882	1.104	1.207	103	2.230	-1.574	21.331	2.781	159.690	99,49%	(808)
	CF 1	5.904	8.366	8.281	187	-	-187	375	-85	2.376	85	8.628	95,98%	(347)
	Total Griya	1.926	1.730	1.725	-	-	0	0	-5	-201	5	2.635	65,46%	(910)
	• Total Non Program	1.926	1.730	1.725	-	-	0	0	-5	-201	5	2.635	65,46%	(910)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.556	187	-	-187	375	-80	2.577	80	5.993	109,40%	563
	CF 2	131.647	152.090	150.601	917	1.207	290	1.855	-1.489	18.955	2.696	151.062	99,70%	(461)
	Mitraguna & Others	65.693	84.995	83.568	917	730	-187	3.295	-1.427	17.874	2.157	83.123	100,53%	444
	Pensiun	65.954	67.095	67.034	-	477	477	-1.440	-61	1.080	538	67.939	98,67%	(905)
	<b>Total Pembiayaan</b>	<b>162.178</b>	<b>190.083</b>	<b>188.713</b>	<b>1.257</b>	<b>1.701</b>	<b>444</b>	<b>2.047</b>	<b>-1.370</b>	<b>26.534</b>	<b>3.072</b>	<b>196.085</b>	<b>96,24%</b>	<b>(7.372)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	640	514	469	1.282	2.80%	2.10%	5,70%	813	642	769							
	KUR	508	460	469	1.232	2,30%	2,22%	5,76%	763	724	772							
	Non KUR	132	54	-	50	15,90%	0,00%	4,44%	50	(81)	(3)							
3	PWG	-	-	-	190	0,00%	0,00%	2,60%	190	190	190							
	Cilem	-	-	-	190	0,00%	0,00%	2,60%	190	190	190							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	1.035	272	-	2.616	0,75%	0,00%	1,65%	2.616	1.581	2.344							
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	CF 2	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)							
	Mitraguna & Others	-	38	38	37	0,00%	0,04%	0,04%	(0)	37	(1)							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	<b>Total Pembiayaan</b>	<b>306</b>	<b>314</b>	<b>477</b>	<b>539</b>	<b>0,19%</b>	<b>0,25%</b>	<b>0,29%</b>	<b>62</b>	<b>233</b>	<b>225</b>	<b>0,85%</b>	<b>-198,79%</b>	<b>0,6%</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	159.109	165.916	190.801	31.692	
2	Contribution Margin	5.395	7.913	7.711	2.316	-42,9%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,55	2,86	2,90	0,04	0,35
CIF Payroll	942	1.375	1.359	(16)	417

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	599.896	599.242	82.583	(654)	(1.128)	-0,19%	437.761	271,09%	170.261	351,96%	428.982
2	Tabungan	199.929	219.924	217.488	217.197	2.987	(291)	(2.727)	-1,24%	17.268	8,64%	217.689	99,77%	(492)
3	Deposito	133.285	88.384	88.516	88.513	(2.287)	(3)	129	0,15%	(44.772)	-33,59%	135.498	65,32%	(46.985)
	<b>Total</b>	<b>494.695</b>	<b>908.679</b>	<b>905.900</b>	<b>904.952</b>	<b>83.283</b>	<b>(948)</b>	<b>(3.726)</b>	<b>-0,41%</b>	<b>410.257</b>	<b>82,93%</b>	<b>523.448</b>	<b>172,88%</b>	<b>381.505</b>
	CASA	361.410	820.295	817.384	816.439	85.570	(945)	(3.855)	-0,47%	455.029	125,90%	387.950	210,45%	428.490
	(%) CASA	73,06%	90,27%	90,23%	90,22%									
	FDR	29,29%	19,85%	19,93%	19,96%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.866	20.440	21.273	20.982	(291)	542	2,65%	19.116	1024,55%	-	0,00%	20.982		
2	Giro ISE	28	33	65	68	3	35	107,06%	39	138,24%		0,00%	68		
3	Tabungan ISE	1.837	18.807	19.608	19.314	(294)	507	2,70%	17.477	951,17%		0,00%	19.314		
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600		
5	CIF ISE	40	78	78	78	0	0	0,00%	38	95,00%		0,00%	78		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Local Champion	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.548	-	800	800	220	346	2.739	454	64.246	94,24%	(3.699)
	KUR	55.256	56.946	57.323	-	800	800	344	377	2.067	423	61.291	93,53%	(3.968)
	Non KUR	2.553	3.256	3.225	-	-	0	-124	-31	672	31	2.956	109,10%	269
3	PWG	4.560	21.203	21.232	311	300	-11	1.569	30	16.672	270	17.879	118,76%	3.354
	Cilem	4.560	21.203	21.232	311	300	-11	1.569	30	16.672	270	17.879	118,76%	3.354
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	97.637	-	164	164	1.985	-202	16.775	366	93.189	104,77%	4.449
	CF 1	35.630	44.241	44.136	-	164	164	-124	-105	8.506	270	37.878	116,52%	6.258
	Total Griya	16.876	22.071	22.046	-	-	0	0	-25	5.170	25	18.078	121,95%	3.968
4	• Total Non Program	11.817	17.375	17.355	-	-	0	-415	-20	5.538	20	12.305	141,04%	5.050
	• Program	5.059	4.695	4.690	-	-	0	-40	-5	-368	5	5.773	81,25%	(1.083)
	Oto	18.754	22.170	22.090	-	164	164	-124	-80	3.336	245	19.800	111,57%	2.290
	CF 2	45.232	53.598	53.502	-	-	0	2.109	-96	8.269	96	55.311	96,73%	(1.810)
	Mitraguna & Others	44.353	52.413	52.338	-	-	0	1.854	-75	7.986	75	53.401	98,01%	(1.063)
	Pensiun	880	1.185	1.163	-	-	0	255	-22	284	22	1.910	60,91%	(747)
	<b>Total Pembiayaan</b>	<b>144.886</b>	<b>180.413</b>	<b>180.586</b>	<b>311</b>	<b>1.264</b>	<b>953</b>	<b>3.733</b>	<b>174</b>	<b>35.700</b>	<b>1.091</b>	<b>176.970</b>	<b>102,04%</b>	<b>3.617</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap		
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	0,00%	0,00%	-	(1.132)	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	0,00%	0,00%	-	(1.132)	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	16	876	860	1.869	0,03%	1,43%	3,09%	1.010	1.854	994							
	KUR	16	781	764	1.628	0,03%	1,34%	2,84%	863	1.612	846							
	Non KUR	-	94	95	242	0,00%	2,93%	7,50%	146	242	148							
3	PWG	36	-	-	-	61	0,78%	0,00%	0,29%	61	26	61						
	Cilem	36	-	-	-	61	0,78%	0,00%	0,29%	61	26	61						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	1.001	1.606	1.998	1.998	1,72%	2,04%	2,05%	-	610	252							
	CF 1	693	742	1.003	1.003	1,94%	2,27%	2,27%	-	310	260							
	Total Griya	592	631	622	622	3,51%	2,82%	2,82%	-	30	(8)							
	Oto	101	112	381	381	0,54%	1,72%	1,72%	-	280	269							
	CF 2	696	1.003	995	995	1,54%	1,86%	1,86%	-	300	(8)							
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,90%	-	300	(8)							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	<b>Total Pembiayaan</b>	<b>1.666</b>	<b>1.745</b>	<b>2.072</b>	<b>2.167</b>	<b>1,15%</b>	<b>1,15%</b>	<b>1,20%</b>	<b>95</b>	<b>501</b>	<b>422</b>	<b>0,04%</b>	<b>96,75%</b>	<b>-1,2%</b>	<b></b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	Asset (Retail) T	139.452	145.538	145.805	145.805	6.353											
2	Contribution Margin	5.812	8.104	6.963	6.963	1.151	-19,8%										
	<b>Kinerja</b>	<b>3.14</b>	<b>3.88</b>	<b>3.86</b>	<b>3.86</b>	<b>(0,02)</b>	<b>0,73</b>	<b></b>	<b></b>	<b></b>	<b></b>	<b></b>	<b></b>	<b></b>	<b></b>	<b></b>	<b></b>
	<b>PHR</b>	<b>376</b>	<b>624</b>	<b>659</b>	<b></b>												

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	302	263	64	(39)	(72)	-21,45%	231	702,98%	7.711	3,42%	(7.447)
2	Tabungan	95.230	94.353	92.709	92.895	(4.503)	185	(1.459)	-1,55%	(2.335)	-2,45%	105.081	88,40%	(12.186)
3	Deposito	25.200	24.085	24.105	24.205	(48)	100	120	0,50%	(995)	-3,95%	26.127	92,65%	(1.922)
	<b>Total</b>	<b>120.463</b>	<b>118.773</b>	<b>117.117</b>	<b>117.363</b>	<b>(5.087)</b>	<b>246</b>	<b>(1.410)</b>	<b>-1,19%</b>	<b>(3.099)</b>	<b>-2,57%</b>	<b>138.918</b>	<b>84,48%</b>	<b>(21.555)</b>
	CASA	95.263	94.689	93.012	93.158	(4.439)	146	(1.531)	-1,62%	(2.105)	-2,21%	112.792	82,59%	(19.634)
	(%) CASA	79,08%	79,72%	79,42%	79,38%									
	FDR	167,21%	175,24%	179,20%	178,82%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.522	1.537		15	(11)	-0,74%	521	51,24%	-	0,00%	1.537
2	Giro ISE	1	45	23	46		23	1	3,00%	45	8907,45%		0,00%	46
3	Tabungan ISE	1.016	1.504	1.500	1.491		(9)	(13)	-0,85%	475	46,79%	5.183	71,98%	(1.452)
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.418	60.898	61.018	400	520	120	(239)	120	2.600	400	59.109	103,23%	1.908
	KUR	53.406	57.154	57.287	400	520	120	(146)	133	3.881	387	53.926	106,23%	3.361
	Non KUR	5.013	3.744	3.731	-	-	0	(92)	(13)	-1.282	13	5.183	71,98%	(1.452)
3	PWG	7.973	12.469	12.796	33	537	504	107	327	4.823	211	16.407	77,99%	(3.612)
	Cilem	7.973	12.469	12.796	33	537	504	107	327	4.823	211	16.407	77,99%	(3.612)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	136.060	431	1.715	1.284	(2.928)	1.291	1.020	424	162.470	83,74%	(26.410)
	CF 1	25.995	30.348	30.257	221	115	(106)	23	(91)	4.262	206	29.370	103,02%	887
	Total Griya	13.277	16.005	16.098	-	115	115	0	93	2.821	22	14.156	113,72%	1.942
4	• Total Non Program	13.277	16.005	16.098	-	115	115	(149)	93	2.821	22	14.156	113,72%	1.942
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.158	221	-	(221)	23	(184)	1.441	184	15.213	93,07%	(1.055)
	CF 2	109.045	104.421	105.803	210	1.600	1.390	(2.952)	1.382	(3.242)	218	133.100	79,49%	(27.297)
	Mitraguna & Others	98.253	93.901	95.256	10	1.510	1.500	(3.105)	1.355	(2.997)	155	119.849	79,48%	(24.593)
	Pensiun	10.792	10.520	10.547	200	90	(110)	154	27	(245)	63	13.252	79,59%	(2.705)
	<b>Total Pembiayaan</b>	<b>201.431</b>	<b>208.136</b>	<b>209.873</b>	<b>864</b>	<b>2.772</b>	<b>1.908</b>	<b>(3.060)</b>	<b>1.738</b>	<b>8.442</b>	<b>1.034</b>	<b>237.987</b>	<b>88,19%</b>	<b>(28.113)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-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	1.180	1.618	1.713	3.649	2.02%	2,81%	5,98%	1.937	2.469	2.031				
	KUR	896	1.153	1.281	3.298	1.68%	2,24%	5,76%	2.016	2.402	2.145				
	Non KUR	284	465	431	351	5,67%	11,52%	9,42%	(80)	67	(113)				
3	PWG	-	-	-	112	0,00%	0,00%	0,87%	112	112	112				
	Cilem	-	-	-	112	0,00%	0,00%	0,87%	112	112	112				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	795	1.639	2.264	6.052	0,59%	1,68%	4,45%	3.788	5.256	4.413				
	CF 1	92	107	224	1.777	0,72%	1,56%	12,55%	1.553	1.685	1.670				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	92	107	227	227	1,58%	1,60%	227	227	227	-				
	CF 2	704	1.532	2.040	4.275	0,65%	1,95%	4,04%	2.235	3.571	2.743				
	Mitraguna & Others	704	1.532	2.040	4.133	0,72%	2,17%	4,34%	2.093	3.429	2.601				
	Pensiun	-	-	-	142	0,00%	0,00%	1,35%	142	142	142				
	<b>Total Pembiayaan</b>	<b>1.800</b>	<b>2.004</b>	<b>1.927</b>	<b>1.871</b>	<b>0,89%</b>	<b>0,93%</b>	<b>0,89%</b>	<b>(56)</b>	<b>71</b>	<b>(134)</b>	<b>0,13%</b>	<b>84,91%</b>	<b>-0,8%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	190.527	204.546	212.462	21.935	
2	Contribution Margin	5.493	7.563	6.309	816	-14,9%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,44	4,06	4,14	0,08	0,71
CIF Payroll	402	341	359	18	(43)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	848	800	272	(48)	272	51,50%	(376)	-31,97%	5.025	15,91%	(4.225)
2	Tabungan	91.378	107.649	108.228	108.799	1.819	571	1.150	1,07%	17.421	19,07%	99.264	109,61%	9.535
3	Deposito	20.885	16.970	16.974	16.974	(128)	0	5	0,03%	(3.911)	-18,73%	21.629	78,48%	(4.654)
	<b>Total</b>	<b>113.438</b>	<b>125.146</b>	<b>126.050</b>	<b>126.573</b>	<b>1.964</b>	<b>523</b>	<b>1.427</b>	<b>1,14%</b>	<b>13.135</b>	<b>11,58%</b>	<b>125.918</b>	<b>100,52%</b>	<b>655</b>
	CASA	92.553	108.176	109.075	109.598	2.092	523	1.422	1,31%	17.046	18,42%	104.289	105,09%	5.310
	(%) CASA	81,59%	86,44%	86,53%	86,59%									
	FDR	111,58%	121,41%	122,25%	121,75%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.483	1.489	6	(139)	-8,55%	75	5,33%	-	0,00%	1.489	
2	Giro ISE	4	140	141	143	1	3	1,86%	138	3189,90%		0,00%	143	
3	Tabungan ISE	1.409	1.488	1.342	1.346	5	(142)	-9,53%	(63)	-4,48%		0,00%	1.346	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	95	99	99	99	0	0	0,00%	4	4,21%		0,00%	99	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.254	-	1.350	1.350	781	1.033	4.066	317	67.018	92,89%	(4.764)
	KUR	54.166	56.888	57.931	-	1.350	1.350	910	1.042	3.764	308	62.682	92,42%	(4.751)
	Non KUR	4.022	4.333	4.323	-	0	-129	-10	302	10		4.337	99,70%	(13)
3	PWG	2.382	10.305	10.737	80	463	382	897	432	8.354	31	10.963	97,93%	(226)
	Cilem	2.382	10.305	10.737	80	463	382	897	432	8.354	31	10.963	97,93%	(226)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	81.106	620	982	362	1.572	694	15.163	288	74.165	109,36%	6.942
	CF 1	8.522	7.991	7.842	-	91	91	-69	-149	-681	240	9.534	82,25%	(1.692)
	Total Griya	5.933	5.700	5.497	-	0	0	-203	-10	-436	203	6.197	88,71%	(700)
4	• Total Non Program	5.933	5.700	5.497	-	-	0	140	-203	-436	203	6.197	88,71%	(700)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.345	-	91	91	-69	54	-244	37	3.337	70,26%	(992)
	CF 2	57.421	72.421	73.264	620	891	271	1.641	843	15.844	48	64.631	113,36%	8.634
	Mitraguna & Others	56.582	71.055	71.906	620	891	271	1.649	851	15.324	40	63.055	114,04%	8.851
	Pensiun	838	1.366	1.358	-	-	0	-8	-7	520	7	1.576	86,20%	(218)
	<b>Total Pembiayaan</b>	<b>126.569</b>	<b>151.938</b>	<b>154.097</b>	<b>700</b>	<b>2.795</b>	<b>2.095</b>	<b>3.250</b>	<b>2.159</b>	<b>27.528</b>	<b>636</b>	<b>152.201</b>	<b>101,25%</b>	<b>1.896</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	130	560	553	2.426	0,22%	0,90%	3,90%	1.873	2.296	1.865	-	-	-				
	KUR	123	305	175	1.770	0,23%	0,31%	3,06%	1.595	1.647	1.465	-	-	-				
	Non KUR	6	255	377	655	0,16%	8,71%	15,16%	278	649	400	-	-	-				
3	PWG	-	-	-	-	155	0,00%	0,00%	1,45%	155	155	155	-	-	-			
	Cilem	-	-	-	-	155	0,00%	0,00%	1,45%	155	155	155	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	447	635	186	362	0,68%	0,23%	0,45%	177	(85)	(272)	-	-	-				
	CF 1	217	533	-	177	2,55%	0,00%	2,25%	177	(40)	(356)	-	-	-				
	Total Griya	-	533	-	-	0,00%	0,00%	0,00%	-	-	(533)	-	-	-				
	Oto	217	-	-	177	8,39%	0,00%	7,54%	177	(40)	(177)	-	-	-				
	CF 2	230	101	186	87	0,40%	0,26%	0,25%	-	(45)	84	-	-	-				
	Mitraguna & Others	230	101	186	87	0,41%	0,26%	0,26%	-	(45)	84	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>47</b>	<b>201</b>	<b>621</b>	<b>695</b>	<b>0,04%</b>	<b>0,41%</b>	<b>0,45%</b>	<b>73</b>	<b>648</b>	<b>494</b>	<b>0,46%</b>	<b>-1,44%</b>	<b>0,0%</b>	<b></b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	124.669	131.801	149.756	25.087	
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,07	4,14	4,16	0,02	1,09
CIF Payroll	107	425	444	19	337

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.523	4.508	263	(15)	969	27,37%	2.631	140,11%	4.551	99,05%	(43)
2	Tabungan	48.550	62.403	56.615	56.152	3.671	(462)	(6.251)	-10,02%	7.602	15,66%	56.302	99,73%	(150)
3	Deposito	7.602	13.430	13.430	13.430	(120)	0	0	0,00%	5.828	76,67%	8.529	157,47%	4.902
	<b>Total</b>	<b>58.030</b>	<b>79.373</b>	<b>74.568</b>	<b>74.091</b>	<b>3.814</b>	<b>(477)</b>	<b>(5.282)</b>	<b>-6,65%</b>	<b>16.061</b>	<b>27,68%</b>	<b>69.382</b>	<b>106,79%</b>	<b>4.709</b>
	CASA	50.428	65.943	61.138	60.661	3.934	(477)	(5.282)	-8,01%	10.233	20,29%	60.853	99,68%	(193)
	(%) CASA	86,90%	83,08%	81,99%	81,87%									
	FDR	148,42%	125,88%	134,74%	135,60%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	469	627	158	116	22,63%	169	36,82%	-	0,00%	627	
2	Giro ISE	360	411	334	517	183	106	25,76%	157	43,74%	-	0,00%	517	
3	Tabungan ISE	99	100	135	110	(25)	10	9,81%	11	11,59%	-	0,00%	110	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	26	34	34	34	0	0	0,00%	8	30,77%	-	0,00%	34	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.670	49.604	200	160	(40)	641	(66)	4.567	226	53.035	93,53%	(3.431)
	KUR	43.986	48.092	48.029	100	160	60	580	(63)	4.043	223	51.611	93,06%	(3.582)
	Non KUR	1.052	1.578	1.575	100	-	(100)	60	(3)	523	3	1.424	110,62%	151
3	PWG	3.221	9.211	9.711	-	538	538	688	499	6.489	39	9.152	106,10%	558
	Cilem	3.221	9.211	9.711	-	538	538	688	499	6.489	39	9.152	106,10%	558
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	41.156	253	356	103	690	119	3.285	237	44.519	92,45%	(3.363)
	CF 1	26.387	25.220	25.357	253	341	88	(13)	137	(-1.030)	203	27.205	93,21%	(1.848)
	Total Griya	5.331	5.249	5.232	-	-	0	0	(17)	(-99)	17	5.544	94,37%	(312)
	• Total Non Program	5.331	4.918	4.902	-	-	0	(58)	(16)	(-428)	16	5.544	88,43%	(641)
	• Program	-	330	329	-	-	0	(2)	(-1)	329	1	0	0,00%	329
	Oto	21.057	19.971	20.125	253	341	88	(13)	154	(-932)	187	21.662	92,91%	(1.536)
	CF 2	11.484	15.817	15.799	-	15	15	703	(18)	4.315	33	17.313	91,25%	(1.514)
	Mitraguna & Others	8.469	10.930	10.935	-	15	15	375	5	2.466	10	13.702	79,80%	(2.768)
	Pensiun	3.015	4.888	4.864	-	-	0	327	(23)	1.850	23	3.611	134,71%	1.254
	<b>Total Pembiayaan</b>	<b>86.130</b>	<b>99.919</b>	<b>100.470</b>	<b>453</b>	<b>1.054</b>	<b>601</b>	<b>2.019</b>	<b>552</b>	<b>14.341</b>	<b>502</b>	<b>106.706</b>	<b>94,16%</b>	<b>(6.236)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	409	293	285	874	0,91%	0,57%	1,76%	589	465	580	53.035	93,53%	(3.431)			
	KUR	384	293	285	692	0,87%	0,59%	1,44%	407	307	398	51.611	93,06%	(3.582)			
	Non KUR	25	-	-	182	2,33%	0,00%	11,56%	182	157	182	1.424	110,62%	151			
3	PWG	6	-	-	84	0,18%	0,00%	0,87%	84	78	84	9.152	106,10%	558			
	Cilem	6	-	-	84	0,18%	0,00%	0,87%	84	78	84	9.152	106,10%	558			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.220	2.133	2.516	3.150	3,22%	6,13%	6,13%	7,65%	634	1.930	1.017					
	CF 1	985	1.070	980	1.614	3,73%	3,88%	6,36%	634	629	543						
	Total Griya	-	63	62	-	0,00%	1,18%	0,00%	(62)	-	(63)						
	Oto	985	1.007	917	1.614	4,68%	4,59%	8,02%	696	629	606						
	CF 2	235	1.063	1.537	1.537	2,05%	9,71%	9,73%	-	1.301	474						
	Mitraguna & Others	235	799	1.176	1.176	2,78%	10,76%	10,75%	-	941	377						
	Pensiun	-	264	361	361	0,00%	7,38%	7,42%	-	361	97						
	<b>Total Pembiayaan</b>	<b>662</b>	<b>938</b>	<b>900</b>	<b>1.128</b>	<b>0,77%</b>	<b>0,90%</b>	<b>1,12%</b>	<b>227</b>	<b>465</b>	<b>189</b>	<b>3,49%</b>	<b>-211,18%</b>	<b>2,4%</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	79.947	88.011	99.866	19.919	
2	Contribution Margin	1.319	2.311	2.483	1.164	-88,2%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,64	3,55	(0,09)	0,59
CIF Payroll	229	163	188	25	(41)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	21.808	21.808	706	(0)	(409)	-1,84%	(6.379)	-22,63%	36.108	60,40%	(14.300)
2	Tabungan	231.223	248.416	246.900	251.729	7.527	4.829	3.313	1,33%	20.506	8,87%	245.837	102,40%	5.893
3	Deposito	34.752	33.262	33.923	33.923	(6.292)	0	661	1,99%	(829)	-2,38%	34.808	97,46%	(885)
	<b>Total</b>	<b>294.162</b>	<b>303.894</b>	<b>302.631</b>	<b>307.460</b>	<b>1.941</b>	<b>4.829</b>	<b>3.566</b>	<b>1,17%</b>	<b>13.298</b>	<b>4,52%</b>	<b>316.753</b>	<b>97,07%</b>	<b>(9.293)</b>
	CASA	259.410	270.633	268.708	273.537	8.233	4.829	2.904	1,07%	14.126	5,45%	281.944	97,02%	(8.408)
	(%) CASA	88,19%	89,05%	88,79%	88,97%									
	FDR	81,90%	86,14%	86,34%	84,98%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.818	4.828	10	(108)	-2,19%	341	7,60%	-	0,00%	4.828	
2	Giro ISE	733	748	692	690	(2)	(58)	-7,70%	(43)	-5,84%	-	0,00%	690	
3	Tabungan ISE	3.754	4.189	4.126	4.138	12	(51)	-1,21%	384	10,23%	-	0,00%	4.138	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	101	111	111	111	0	0	0,00%	10	9,90%	-	0,00%	111	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.645	-	-	0	-56	0	-1.598	-	3.242	50,72%	(1.598)
	Linkage	1.406	963	963	-	-	-	-41	0	-443	-	1.406	68,51%	(443)
	Non-Linkage	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Local Champion	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	71.798	50	250	200	73	-436	-675	686	73.952	97,09%	(2.154)
	KUR	67.505	67.969	67.559	50	250	200	201	-409	55	659	68.808	98,19%	(1.249)
	Non KUR	4.969	4.265	4.238	-	-	0	-128	-27	-730	27	5.144	82,40%	(905)
3	PWG	12.827	25.789	26.378	824	1.661	837	1.040	589	13.552	1.072	30.742	85,81%	(4.364)
	Cilem	7.700	17.570	17.916	330	598	267	736	346	10.216	252	21.371	83,83%	(3.455)
	Gadai	5.127	8.219	8.463	493	1.063	570	304	243	3.336	820	9.371	90,30%	(909)
4	CFG	152.377	162.097	161.473	323	2.706	2.383	1.627	-624	9.095	3.330	175.490	92,01%	(14.018)
	CF 1	49.433	44.315	44.230	-	-	0	-46	-86	-5.203	86	55.718	79,38%	(11.489)
	Total Griya	45.444	38.769	38.715	-	-	0	0	-54	-6.729	54	49.984	77,46%	(11.269)
4	• Total Non Program	21.636	16.200	16.160	-	-	0	-1.885	-41	-5.476	41	22.814	70,83%	(6.655)
	• Program	23.808	22.568	22.556	-	-	0	-274	-13	-1.252	13	27.169	83,02%	(4.614)
	Oto	3.989	5.547	5.515	-	-	0	-46	-32	1.526	32	5.734	96,17%	(220)
	CF 2	102.945	117.781	117.243	323	2.706	2.383	1.672	-538	14.298	3.244	119.772	97,89%	(2.529)
	Mitraguna & Others	90.697	103.649	102.993	323	2.504	2.181	1.760	-656	12.296	3.160	105.804	97,34%	(2.811)
	Pensiun	12.248	14.132	14.250	-	202	202	87	118	2.002	84	13.969	102,02%	282
	<b>Total Pembiayaan</b>	<b>240.919</b>	<b>261.764</b>	<b>261.293</b>	<b>1.197</b>	<b>4.617</b>	<b>3.420</b>	<b>2.684</b>	<b>-471</b>	<b>20.374</b>	<b>5.088</b>	<b>283.427</b>	<b>92,19%</b>	<b>(22.133)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtD	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	190	935	1.497	4.030	0,26%	0,20%	0,16%	0,16%	2.533	3.840	3.095				
	KUR	190	589	890	3.492	0,28%	0,31%	0,31%	0,31%	2.601	3.302	2.902				
	Non KUR	-	346	607	539	0,00%	0,00%	0,00%	0,00%	14,22%	12,71%	(68)	539	192		
3	PWG	-	-	-	246	0,00%	0,00%	0,00%	0,00%	0,93%	246	246	246			
	Cilem	-	-	-	227	0,00%	0,00%	0,00%	0,00%	1,27%	227	227	227			
	Gadai	-	-	-	18	0,00%	0,00%	0,00%	0,00%	0,22%	18	18	18			
4	CFG	3.319	4.033	4.628	8.756	2,18%	2,86%	2,86%	2,86%	5,42%	4.128	5.437	4.723			
	CF 1	1.762	3.096	3.322	4.036	3,57%	3,75%	3,75%	3,75%	9,13%	714	2.274	940			
	Total Griya	2.162	2.831	3.064	2.772	3,88%	7,90%	7,90%	7,90%	7,16%	(292)	1.009	(59)			
	Oto	-	265	258	1.264	0,00%	4,65%	4,65%	4,65%	22,93%	1.007	1.264	999			
	CF 2	2.153	1.778	1.528	2.394	2,09%	1,30%	1,30%	1,30%	2,04%	865	241	615			
	Mitraguna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	1,19%	1,19%	2,04%	865	(53)	615			
	Pensiun	-	294	294	294	0,00%	0,11%	0,11%	0,11%	2,06%	-	294	-			
	<b>Total Pembiayaan</b>	<b>5.357</b>	<b>5.426</b>	<b>3.477</b>	<b>4.403</b>	<b>2,22%</b>	<b>1,33%</b>	<b>1,69%</b>	<b>1,69%</b>	<b>926</b>	<b>(954)</b>	<b>(1.023)</b>	<b>2,29%</b>	<b>-36,13%</b>	<b>0,6%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtD	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	55	52	52	0	11,36%	3,16%	3,16%	-	(316)	(3)				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	368	55	52	52	0	20,07%	7,63%	7,63%	-	(316)	(3)				
2	MBG	194	314	362	358	0,27%	0,50%	0,50%	0,50%	(4)	164	44				

### Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12,643	12,805	12,758	12,740	(18)	(66)	-0,51%	96	0,76%	-	0,00%	12,740
2	Giro ISE	2,499	1,709	1,717	1,717	0	8	0,48%	(782)	-31,28%		0,00%	1,717
3	Tabungan ISE	9,095	10,047	9,991	9,973	(18)	(74)	-0,74%	878	9,65%		0,00%	9,973
4	Deposito ISE	1,050	1,050	1,050	1,050	0	0	0,00%	0	0,00%		0,00%	1,050
5	CIF ISE	89	114	114	114	0	0	0,00%	25	28,09%		0,00%	114

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	-	0	0	0	-37	-	37	0,00% <span style="color:red">(37)</span>
	Linkage	-	-	-	-	-	-	0	0	0	0	-	0	0,00% 0
	Non-Linkage	37	-	-	-	-	0	0	0	0	-37	-	37	0,00% <span style="color:red">(37)</span>
	• Local Champion	37	-	-	-	-	0	0	0	0	-37	-	37	0,00% <span style="color:red">(37)</span>
	• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00% 0
2	MBG	19.248	14.521	14.425	-	-	0	-439	-96	-4.823	96	21.257	67,86% <span style="color:red">(6.832)</span>	
	KUR	17.796	13.144	13.049	-	-	0	-433	-96	-4.748	96	19.713	66,19% <span style="color:red">(6.664)</span>	
	Non KUR	1.452	1.377	1.377	-	-	0	-6	0	-75	-	1.544	89,16% <span style="color:red">(167)</span>	
3	PWG	5.178	13.671	14.300	345	1.021	676	1.707	630	9.122	392	22.093	64,73% <span style="color:red">(7.793)</span>	
	Cilem	3.578	9.897	10.208	-	507	507	1.123	311	6.630	196	15.061	67,78% <span style="color:red">(4.853)</span>	
	Gadai	1.600	3.774	4.092	345	514	169	584	319	2.492	195	7.032	58,19% <span style="color:red">(2.940)</span>	
4	CFG	88.436	97.737	97.552	200	150	-50	1.409	-185	9.116	335	112.870	86,43% <span style="color:red">(15.318)</span>	
	CF 1	19.579	25.688	25.570	-	-	0	240	-119	5.990	119	22.651	112,89% <span style="color:red">2.919</span>	
	Total Griya	14.822	14.966	14.931	-	-	0	0	-35	109	35	15.677	95,24% <span style="color:red">(746)</span>	
1	• Total Non Program	14.371	14.544	14.509	-	-	0	241	-35	138	35	15.162	95,69% <span style="color:red">(654)</span>	
	• Program	451	423	423	-	-	0	-3	0	-29	-	515	82,02% <span style="color:red">(93)</span>	
	Oto	4.757	10.722	10.639	-	-	0	240	-83	5.882	83	6.973	152,57% <span style="color:red">3.666</span>	
	CF 2	68.857	72.048	71.982	200	150	-50	1.169	-66	3.125	216	90.220	79,79% <span style="color:red">(18.237)</span>	
	Mitraguna & Others	68.359	70.944	70.884	200	150	-50	942	-60	2.525	210	87.538	80,98% <span style="color:red">(16.654)</span>	
	Pensiun	498	1.105	1.099	-	-	0	227	-6	601	6	2.682	40,96% <span style="color:red">(1.584)</span>	
	<b>Total Pembiayaan</b>	<b>112.901</b>	<b>125.929</b>	<b>126.278</b>	<b>545</b>	<b>1.171</b>	<b>626</b>	<b>2.677</b>	<b>349</b>	<b>13.377</b>	<b>822</b>	<b>156.258</b>	<b>80,81% <span style="color:red">(29.980)</span></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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	789	514	531	6,58%	3,54%	3,68%	17	(736)	(258)			
	KUR	1.267	789	514	531	7,12%	3,91%	4,07%	17	(736)	(258)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	353	0,00%	0,00%	2,47%	353	353	353			
	Cilem	-	-	-	351	0,00%	0,00%	3,44%	351	351	351			
	Gadai	-	-	-	2	0,00%	0,00%	0,06%	2	2	2			
4	CFG	1.470	1.419	1.446	2.186	1,66%	1,48%	2,24%	740	716	766			
	CF 1	117	626	649	1.390	0,60%	2,53%	5,44%	741	1.273	764			
	Total Griya	-	232	460	748	0,00%	3,07%	5,01%	288	748	515			
	Oto	117	393	189	642	2,46%	1,77%	6,04%	453	525	249			
	CF 2	1.353	794	797	796	1,96%	1,11%	1,11%	(1)	(557)	2			
	Mitraguna & Others	1.353	794	797	796	1,98%	1,12%	1,12%	(1)	(557)	2			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>2.737</b>	<b>2.208</b>	<b>1.960</b>	<b>3.070</b>	<b>2,42%</b>	<b>1,56%</b>	<b>2,43%</b>	<b>1.109</b>	<b>333</b>	<b>862</b>	<b>2,40%</b>	<b>1,26%</b>	<b>0,0%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	9.991	9.863	9.860	52,35%	67,92%	68,35%	(3)	(216)	(131)			
	KUR	8.740	8.674	8.547	8.544	49,11%	65,02%	65,47%	(3)	(196)	(131)			
	Non KUR	1.336	1.317	1.316	1.316	92,03%	95,59%	95,59%	-	(20)	(1)			
	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CFG	989	1.391	1.389	1.389	1,12%	1,42%	1,42%	(1)	400	(2)			
4	CF 1	244	232	231	230	1,24%	0,90%	0,90%	(1)	(14)	(2)			
	Total Griya	244	117	116	115	1,64%	0,78%	0,77%	(1)	(128)	(2)			
	Oto	-	115	115	115	0,00%	1,07%	1,08%	-	115	-			
	CF 2	745	1.159	1.159	1.159	1,08%	1,61%	1,61%	-	413	(1)			
	Mitragna & Others	745	1.159	1.159	1.159	1,09%	1,63%	1,63%	-	413	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>11.065</b>	<b>11.382</b>	<b>11.252</b>	<b>11.248</b>	<b>9,80%</b>	<b>8,94%</b>	<b>8,91%</b>	<b>(4)</b>	<b>183</b>	<b>(134)</b>	<b>1,40%</b>	<b>84,23%</b>	<b>-7,5%</b>

## Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	229.090	230.159	242.796	13.706	
2	Contribution Margin	3.533	4.982	(701)	(4.234)	119,8%

**PHR & Payroll**

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,45	3,45	0,00	0,31
CIF Payroll	1.031	700	722	22	(309)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	6.515	7.484	779	969	245	3,38%	(8.068)	-51,88%	27.974	26,75%	(20.490)
2	Tabungan	146.646	155.279	173.860	172.806	10.278	(1.054)	17.527	11,29%	26.160	17,84%	160.366	107,76%	12.440
3	Deposito	29.176	27.653	28.619	28.616	43	(2)	964	3,48%	(559)	-1,92%	30.350	94,29%	(1.734)
	<b>Total</b>	<b>191.374</b>	<b>190.171</b>	<b>208.994</b>	<b>208.907</b>	<b>11.100</b>	<b>(87)</b>	<b>18.735</b>	<b>9,85%</b>	<b>17.532</b>	<b>9,16%</b>	<b>218.690</b>	<b>95,53%</b>	<b>(9.784)</b>
	CASA	162.198	162.518	180.375	180.290	11.057	(85)	17.772	10,94%	18.092	11,15%	188.340	95,73%	(8.050)
	(%) CASA	84,75%	85,46%	86,31%	86,30%									
	FDR	87,12%	105,44%	96,45%	96,49%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.548	10.149	10.243		94	1.695	19,83%	(3.860)	-27,37%	-	0,00%	10.243
2	Giro ISE	4.458	3.516	3.894	3.561		(333)	44	1,26%	(897)	-20,13%	-	0,00%	3.561
3	Tabungan ISE	9.645	5.032	6.255	6.682		427	1.651	32,81%	(2.963)	-30,72%	-	0,00%	6.682
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	107	107	107		0	0	0,00%	7	7,00%	-	0,00%	107

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	16.150	19.292	19.233	600	-	-600	522	-59	3.083	59	22.027	87,31%	(2.795)
	KUR	14.812	18.197	18.145	600	-	-600	555	-52	3.333	52	20.506	88,49%	(2.361)
	Non KUR	1.337	1.095	1.088	-	-	0	-33	-8	-250	8	1.522	71,48%	(434)
3	PWG	15.238	31.852	32.256	1.214	2.914	1.699	2.328	404	17.018	2.509	31.893	101,14%	362
	Cilem	3.814	13.153	13.829	224	851	626	1.117	675	10.014	175	17.213	80,34%	(3.385)
	Gadai	11.423	18.698	18.427	990	2.063	1.073	1.211	-271	7.004	2.334	14.680	125,52%	3.747
4	CFG	135.343	149.379	150.094	138	2.020	1.882	3.559	715	14.751	1.305	160.306	93,63%	(10.212)
	CF 1	16.023	19.533	19.361	138	-	-138	283	-172	3.338	172	19.094	101,40%	267
	Total Griya	9.034	11.740	11.708	-	-	0	0	-32	2.674	32	9.834	119,06%	1.874
4	• Total Non Program	9.034	11.740	11.708	-	-	0	0	-32	2.674	32	9.834	119,06%	1.874
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	7.652	138	-	-138	283	-140	664	140	9.260	82,64%	(1.607)
	CF 2	119.320	129.846	130.733	-	2.020	2.020	3.256	887	11.413	1.133	141.212	92,58%	(10.479)
	Mitraguna & Others	104.787	116.468	117.461	-	2.020	2.020	3.460	993	12.675	1.027	124.440	94,39%	(6.979)
	Pensiun	14.533	13.378	13.272	-	-	0	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	<b>Total Pembiayaan</b>	<b>166.730</b>	<b>200.523</b>	<b>201.582</b>	<b>1.952</b>	<b>4.934</b>	<b>2.982</b>	<b>6.388</b>	<b>1.060</b>	<b>34.852</b>	<b>3.874</b>	<b>214.227</b>	<b>94,10%</b>	<b>(12.644)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	460	441	1.003	0	0,29%	0,29%	0,29%	5.21%	561	957	543		
	KUR	-	460	441	833	0	0,00%	2,43%	4,59%	392	833	374			
	Non KUR	46	-	-	170	0	3,44%	0,00%	0,00%	15,59%	170	124	170		
3	PWG	-	-	-	509	0	0,00%	0,00%	0,00%	1,58%	509	509	509		
	Cilem	-	-	-	509	0	0,00%	0,00%	0,00%	3,68%	509	509	509		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	993	406	854	1.295	0	0,73%	0,57%	0,86%	1,43%	441	302	889		
	CF 1	153	406	637	406	0	0,95%	3,26%	2,10%	(231)	253	(0)			
	Total Griya	15	339	341	341	0	0,16%	2,90%	2,91%	-	326	2			
	Oto	138	67	297	66	0	1,98%	3,81%	0,86%	(231)	(73)	(2)			
	CF 2	840	-	216	889	0	0,70%	0,17%	0,68%	673	49	889			
	Mitraguna & Others	840	-	216	304	0	0,80%	0,19%	0,26%	88	(536)	304			
	Pensiun	-	-	-	585	0	0,00%	4,41%	585	585	585				
	<b>Total Pembiayaan</b>	<b>2.417</b>	<b>2.964</b>	<b>2.631</b>	<b>2.630</b>	<b>0</b>	<b>1,45%</b>	<b>1,31%</b>	<b>1,30%</b>	<b>(1)</b>	<b>213</b>	<b>(334)</b>	<b>1,44%</b>	<b>-10,24%</b>	<b>0,1%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	168.249	191.374	193.609	25.360		3,14	3,35	3,37
2	Contribution Margin	6.577	9.292	6.852	275	-4,2%	1.094	1.140	1.192

## Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	13.580	13.437	(143)	829	6,57%	4.989	59,05%	-	0,00%	13.437
2	Giro ISE	1.077	1.162	1.143	1.095	(48)	(67)	-5,76%	18	1,69%		0,00%	1.095
3	Tabungan ISE	7.371	11.446	12.437	12.342	(95)	896	7,82%	4.971	67,43%		0,00%	12.342
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	189	189	189	0	0	0,00%	26	15,95%		0,00%	189

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	27.322	-	1.210	1.210	275	716	-6.085	494	41.107	66,47%	(13.784)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	27.322	-	1.210	1.210	275	716	-6.081	494	37.670	72,53%	(10.348)
	• Local Champion	29.104	25.708	25.214	-	-	0	275	-494	-3.890	494	30.454	82,79%	(5.240)
	• Value Chain	4.299	898	2.108	-	1.210	1.210	0	1.210	-2.191	-	7.216	29,21%	(5.108)
2	MBG	23.844	26.866	26.628	-	250	250	441	-238	2.784	488	28.156	94,57%	(1.528)
	KUR	21.881	24.944	24.801	-	250	250	572	-142	2.920	392	26.074	95,12%	(1.272)
	Non KUR	1.963	1.922	1.826	-	-	0	-131	-95	-137	95	2.083	87,70%	(256)
3	PWG	18.313	36.508	37.051	1.940	3.387	1.446	1.708	544	18.738	2.843	33.743	109,80%	3.308
	Cilem	9.363	19.245	19.673	150	719	568	771	427	10.310	291	21.307	92,33%	(1.634)
	Gadai	8.950	17.263	17.379	1.790	2.668	878	937	116	8.429	2.551	12.436	139,74%	4.943
4	CFG	284.398	286.972	286.949	359	2.286	1.927	-1.641	-23	2.551	2.309	293.929	97,63%	(6.980)
	CF 1	38.670	35.236	35.131	284	-	-284	141	-105	-3.539	105	39.842	88,17%	(4.712)
	Total Griya	32.928	29.492	29.429	-	-	0	0	-63	-3.499	63	33.233	88,55%	(3.804)
	• Total Non Program	32.928	29.492	29.429	-	-	0	-648	-63	-3.499	63	33.233	88,55%	(3.804)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	5.702	284	-	-284	141	-42	-40	42	6.609	86,27%	(907)
	CF 2	245.728	251.736	251.818	75	2.286	2.211	-1.782	82	6.090	2.204	254.086	99,11%	(2.268)
	Mitraguna & Others	226.104	233.173	233.389	-	2.000	2.000	-2.660	216	7.285	1.784	233.608	99,91%	(219)
	Pensiun	19.624	18.563	18.429	75	286	211	878	-134	-1.195	420	20.479	89,99%	(2.050)
	<b>Total Pembiayaan</b>	<b>359.963</b>	<b>376.951</b>	<b>377.950</b>	<b>2.299</b>	<b>7.133</b>	<b>4.833</b>	<b>783</b>	<b>999</b>	<b>17.988</b>	<b>6.133</b>	<b>396.935</b>	<b>95,22%</b>	<b>(18.984)</b>

## Kualitas Pembiayaan (Kol 2)

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	635	593	591	0,47%	2,21%	2,22%	(1)	480	(43)	-	-	-	
	KUR	77	397	396	395	0,35%	1,59%	1,59%	(1)	317	(2)	-	-	-	
	Non KUR	34	237	196	196	1,74%	10,22%	10,75%	-	162	(41)	-	-	-	
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
4	CFG	2.768	12.197	9.961	9.960	0,97%	3,47%	3,47%	(1)	7.192	(2.237)	-	-	-	
	CF 1	991	1.503	205	205	2,56%	0,58%	0,58%	-	(786)	(1.298)	-	-	-	
	Total Griya	627	1.298	-	-	1,90%	0,00%	0,00%	-	(627)	(1.298)	-	-	-	
	Oto	363	205	205	205	6,33%	3,56%	3,59%	-	(159)	-	-	-	-	
	CF 2	1.777	10.694	9.756	9.755	0,72%	3,88%	3,87%	(1)	7.978	(939)	-	-	-	
	Mitraguna & Others	1.468	10.694	9.756	9.755	0,65%	4,18%	4,18%	(1)	8.287	(939)	-	-	-	
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-	-	-	-	
	<b>Total Pembiayaan</b>	<b>2.880</b>	<b>12.832</b>	<b>10.553</b>	<b>10.551</b>	<b>0,80%</b>	<b>2,80%</b>	<b>2,79%</b>	<b>(2)</b>	<b>7.672</b>	<b>(2.281)</b>	<b>2,99%</b>	<b>-6,93%</b>	<b>0,2%</b>	

## Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	345.941	364.485	375.413	29.472	
2	Contribution Margin	16.153	21.658	11.504	(4.649)	28,8%

**PHR & Payroll**

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,19	3,26	3,27	0,01	0,08
CIF Payroll	1.936	2.537	2.616	79	680

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	7.957	7.662	672	(295)	961	14,35%	59	0,77%	20.152	38,02%	(12.490)
2	Tabungan	169.083	165.994	166.536	168.043	(2.296)	1.507	2.049	1,23%	(1.040)	-0,62%	184.507	91,08%	(16.464)
3	Deposito	159.534	163.489	163.470	163.600	(4.793)	129	111	0,07%	4.066	2,55%	161.298	101,43%	2.302
	<b>Total</b>	<b>336.221</b>	<b>336.184</b>	<b>337.963</b>	<b>339.305</b>	<b>(6.417)</b>	<b>1.342</b>	<b>3.121</b>	<b>0,93%</b>	<b>3.084</b>	<b>0,92%</b>	<b>365.957</b>	<b>92,72%</b>	<b>(26.652)</b>
	CASA	176.687	172.695	174.492	175.705	(1.624)	1.213	3.010	1,74%	(982)	-0,56%	204.659	85,85%	(28.954)
	(%) CASA	52,55%	51,37%	51,63%	51,78%									
	FDR	59,93%	63,66%	63,42%	63,17%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	9.212	9.341	128	888	10,51%	(1.833)	-16,40%		-	0,00%	9.341
2	Giro ISE	2.226	2.662	2.648	2.424	(224)	(238)	-8,94%	198	8,89%			0,00%	2.424
3	Tabungan ISE	8.944	5.787	6.561	6.913	352	1.126	19,46%	(2.030)	-22,70%			0,00%	6.913
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%			0,00%	3
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%			0,00%	96

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	40.703	42.189	42.599	600	600	0	991	410	1.896	190	47.802	89,11%	(5.204)	
	KUR	38.741	40.577	40.989	600	600	0	1.044	412	2.249	188	45.587	89,91%	(4.598)	
	Non KUR	1.963	1.612	1.610	-	-	0	-53	-2	-353	2	2.215	72,67%	(605)	
3	PWG	8.703	17.233	17.307	299	750	452	638	74	8.604	677	28.179	61,42%	(10.871)	
	Cilem	6.698	12.816	13.016	73	548	475	303	199	6.318	349	19.460	66,88%	(6.444)	
	Gadai	2.005	4.417	4.292	226	202	-23	334	-126	2.287	328	8.719	49,22%	(4.427)	
4	CFG	152.101	154.591	154.437	500	650	150	9	-154	2.336	804	178.761	86,39%	(24.324)	
	CF 1	24.823	20.454	20.366	-	-	0	-538	-87	-4.456	87	28.103	72,47%	(7.736)	
	Total Griya	16.607	12.539	12.512	-	-	0	0	-27	-4.095	27	17.461	71,66%	(4.949)	
4	• Total Non Program	16.607	12.539	12.512	-	-	0	0	-125	-4.095	27		0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	10.641	73,81%	(2.787)	
	Oto	8.216	7.915	7.854	-	-	0	-538	-60	-362	60	150.659	88,99%	(16.588)	
	CF 2	127.278	134.138	134.071	500	650	150	547	-67	6.793	717	135.990	88,37%	(15.819)	
	Mitraguna & Others	115.000	120.110	120.170	500	650	150	-38	61	5.170	589		14.669	94,76%	(768)
	Pensiun	12.278	14.028	13.901	-	-	0	585	-127	1.622	127		254.742	84,14%	(40.399)
	<b>Total Pembiayaan</b>	<b>201.507</b>	<b>214.013</b>	<b>214.343</b>	<b>1.399</b>	<b>2.000</b>	<b>602</b>	<b>1.638</b>	<b>330</b>	<b>12.836</b>	<b>1.670</b>				

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-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	377	866	654	1.624	0,93%	1,55%	3,81%	969	1.247	757						
	KUR	327	833	622	1.523	0,84%	1,53%	3,72%	901	1.196	691						
	Non KUR	50	34	32	100	2,53%	2,01%	6,22%	68	50	66						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	366	2,12%	366						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	358	2,75%	358						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	8	0,18%	8						
4	CFG	2.744	3.268	2.491	6.781	1,80%	1,61%	4,39%	4.290	4.037	3.513						
	CF 1	932	577	547	2.709	3,75%	2,68%	13,30%	2.162	1.777	2.132						
	Total Griya	594	-	-	791	3,58%	0,00%	6,32%	791	196	791						
	Oto	337	577	547	1.918	4,11%	6,91%	24,42%	1.371	1.581	1.342						
	CF 2	1.812	2.691	1.943	4.072	1,42%	1,45%	3,04%	2.129	2.260	1.381						
	Mitraguna & Others	1.812	2.691	1.943	3.853	1,58%	1,62%	3,21%	1.910	2.041	1.162						
	Pensiun	43	-	-	-	0,00%	0,00%	0,00%	219	219	219						
	<b>Total Pembiayaan</b>	<b>2.045</b>	<b>3.745</b>	<b>3.532</b>	<b>3.526</b>	<b>1,01%</b>	<b>1,65%</b>	<b>1,64%</b>	<b>(6)</b>	<b>1.481</b>	<b>(219)</b>	<b>1,39%</b>	<b>15,35%</b>	<b>-0,3%</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	295.365	336.221	337.922	42.557	
2	Contribution Margin	8.910	13.162	8.509	(401)	4,5%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,41	0,00	0,24
CIF Payroll	1.140	1.214	1.282	68	142

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	3.129	3.133	272	4	571	22,28%	(10.052)	-76,24%	20.088	15,60%	(16.955)
2	Tabungan	147.923	149.529	144.369	144.389	10.877	20	(5.139)	-3,44%	(3.533)	-2,39%	159.714	90,41%	(15.324)
3	Deposito	54.920	80.181	80.317	80.314	(2.429)	(3)	133	0,17%	25.394	46,24%	56.101	143,16%	24.213
	<b>Total</b>	<b>216.028</b>	<b>232.273</b>	<b>227.815</b>	<b>227.837</b>	<b>8.720</b>	<b>22</b>	<b>(4.436)</b>	<b>-1,91%</b>	<b>11.809</b>	<b>5,47%</b>	<b>235.903</b>	<b>96,58%</b>	<b>(8.066)</b>
	CASA	161.108	152.091	147.498	147.523	11.149	25	(4.568)	-3,00%	(13.585)	-8,43%	179.802	82,05%	(32.279)
	(%) CASA	74,58%	65,48%	64,74%	64,75%									
	FDR	99,10%	97,25%	99,04%	99,03%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	2.590	2.391	2.820	2.731	(89)	339	14,19%	141	5,44%	-	0,00%	2.731		
2	Giro ISE	59	57	74	76	2	18	31,80%	17	28,75%	-	0,00%	76		
3	Tabungan ISE	2.531	2.334	2.746	2.655	(91)	321	13,76%	124	4,90%	-	0,00%	2.655		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	90	115	115	115	0	0	0,00%	25	27,78%	-	0,00%	115		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.781	49.837	450	500	50	612	57	4.103	443	51.039	97,65%	(1.201)
	KUR	43.301	47.907	47.977	450	500	50	674	70	4.676	430	48.404	99,12%	(428)
	Non KUR	2.433	1.874	1.861	-	-	0	-62	-13	-573	13	2.634	70,64%	(773)
3	PWG	2.160	7.107	7.471	20	420	400	238	364	5.311	56	9.538	78,32%	(2.068)
	Cilem	2.160	7.107	7.471	20	420	400	238	364	5.311	56	9.538	78,32%	(2.068)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	168.326	509	477	-32	-1.580	-670	2.135	1.147	173.605	96,96%	(5.279)
	CF 1	15.140	17.633	17.749	-	222	222	126	116	2.609	106	16.052	110,57%	1.697
	Total Griya	1.118	992	992	-	-	0	0	0	-126	-	1.356	73,18%	(364)
	• Total Non Program	1.118	992	992	-	-	0	0	0	-126	-	1.356	73,18%	(364)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.756	-	222	222	126	116	2.735	106	14.696	114,02%	2.061
	CF 2	151.051	151.364	150.578	509	255	-254	-1.706	-786	-474	1.041	157.553	95,57%	(6.975)
	Mitraguna & Others	120.364	119.927	119.403	-	255	255	-2.058	-524	-961	779	126.201	94,61%	(6.798)
	Pensiun	30.687	31.437	31.174	509	-	-509	352	-262	487	262	31.352	99,43%	(178)
	<b>Total Pembiayaan</b>	<b>214.086</b>	<b>225.884</b>	<b>225.634</b>	<b>979</b>	<b>1.397</b>	<b>418</b>	<b>-730</b>	<b>-250</b>	<b>11.549</b>	<b>1.647</b>	<b>234.182</b>	<b>96,35%</b>	<b>(8.548)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	330	635	554	2.359	0,72%	1,11%	4,73%	1.805	2.029	1.724	-	-	-			
	KUR	190	611	529	2.174	0,44%	1,10%	4,53%	1.645	1.984	1.563	-	-	-			
	Non KUR	139	24	25	185	5,72%	1,31%	9,93%	160	46	161	-	-	-			
3	PWG	3	-	-	84	0,14%	0,00%	1,12%	84	81	84	-	-	-			
	Cilem	3	-	-	84	0,14%	0,00%	1,12%	84	81	84	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	1.389	1.421	1.580	3.356	0,84%	0,93%	1,99%	1.776	1.967	1.935	-	-	-			
	CF 1	197	679	766	1.134	1,30%	4,34%	6,39%	368	937	455	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	113	249	113	113	0,81%	0,68%	0,68%	-	-	-	(136)	-	-			
	CF 2	1.246	1.917	1.915	1.915	0,83%	1,27%	1,27%	-	669	(1)	-	-	-			
	Mitraguna & Others	1.125	1.917	1.915	1.915	0,93%	1,60%	1,60%	-	790	(1)	-	-	-			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.868</b>	<b>2.351</b>	<b>2.219</b>	<b>2.244</b>	<b>0,87%</b>	<b>0,98%</b>	<b>0,99%</b>	<b>25</b>	<b>376</b>	<b>(107)</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-1,0%</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-1,0%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	224.152	222.162	238.524	14.372	
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,58	2,85	2,88	0,02	0,30
CIF Payroll	2.700	1.516	1.501	(15)	(1.199)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	138	138	(7)	0	108	362,54%	72	108,29%	2.674	5,16%	(2.536)
2	Tabungan	73.366	68.269	69.568	69.999	92	431	1.730	2,53%	(3.368)	-4,59%	79.971	87,53%	(9.972)
3	Deposito	13.172	14.189	14.080	14.080	531	0	(109)	-0,77%	908	6,90%	14.379	97,93%	(298)
	<b>Total</b>	<b>86.605</b>	<b>82.488</b>	<b>83.786</b>	<b>84.217</b>	<b>615</b>	<b>431</b>	<b>1.729</b>	<b>2,10%</b>	<b>(2.388)</b>	<b>-2,76%</b>	<b>97.024</b>	<b>86,80%</b>	<b>(12.807)</b>
	CASA	73.432	68.299	69.706	70.137	84	431	1.838	2,69%	(3.296)	-4,49%	82.645	84,86%	(12.509)
	(%) CASA	84,79%	82,80%	83,19%	83,28%									
	FDR	98,27%	110,98%	108,64%	108,09%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	431	441		10	46	11,69%	92	26,21%	-	0,00%	441
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	395	431	441		10	46	11,69%	92	26,21%		0,00%	441
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%		0,00%	173

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.077	-	330	330	367	302	5.366	28	5.032	140,64%	2.045
	Cilem	1.711	6.775	7.077	-	330	330	367	302	5.366	28	5.032	140,64%	2.045
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	83.932	-	160	160	-246	-819	566	979	91.686	91,54%	(7.754)
	CF 1	269	448	448	-	0	-3	0	179	-	-	1.292	34,66%	(844)
	Total Griya	269	251	251	-	0	0	0	-18	-	-	535	46,87%	(284)
	• Total Non Program	269	251	251	-	0	-2	0	-18	-	-	535	46,87%	(284)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	-	197	197	-	0	-3	0	197	-	-	757	26,02%	(560)
	CF 2	83.098	84.303	83.484	-	160	160	-243	-819	387	979	90.394	92,36%	(6.910)
	Mitraguna & Others	38.271	38.205	37.686	-	160	160	-672	-519	-585	679	44.821	84,08%	(7.135)
	Pensiun	44.827	46.098	45.798	-	0	429	-299	972	299	-	45.573	100,49%	226
	<b>Total Pembiayaan</b>	<b>85.106</b>	<b>91.544</b>	<b>91.027</b>	<b>-</b>	<b>490</b>	<b>490</b>	<b>121</b>	<b>-517</b>	<b>5.921</b>	<b>1.007</b>	<b>96.747</b>	<b>94,09%</b>	<b>(5.720)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	102	0,00%	0,00%	1,44%	102	102	102			
	Cilem	-	-	-	-	102	0,00%	0,00%	1,44%	102	102	102			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	389	387	2.733	224	0,00%	0,27%	0,27%	(4)	224	(5)			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	229	229	224	224	0,00%	0,27%	0,27%	(4)	224	(5)			
	Mitraguna & Others	-	229	229	224	224	0,00%	0,60%	0,59%	(4)	224	(5)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>18</b>	<b>247</b>	<b>247</b>	<b>242</b>	<b>224</b>	<b>0,02%</b>	<b>0,27%</b>	<b>0,27%</b>	<b>(4)</b>	<b>224</b>	<b>(5)</b>	<b>0,60%</b>	<b>-123,79%</b>	<b>0,3%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	22.833	22.888	26	54	264	1,17%	11.872	107,78%	17.115	133,72%	5.772
2	Tabungan	115.074	111.762	115.986	116.078	3.958	92	4.316	3,86%	1.004	0,87%	124.578	93,18%	(8.500)
3	Deposito	23.779	24.785	24.636	24.636	69	0	(149)	-0,60%	857	3,60%	24.677	99,83%	(41)
	<b>Total</b>	<b>149.869</b>	<b>159.171</b>	<b>163.455</b>	<b>163.602</b>	<b>4.053</b>	<b>147</b>	<b>4.430</b>	<b>2,78%</b>	<b>13.733</b>	<b>9,16%</b>	<b>166.371</b>	<b>98,34%</b>	<b>(2.769)</b>
	CASA	126.089	134.386	138.819	138.966	3.984	147	4.580	3,41%	12.876	10,21%	141.693	98,07%	(2.728)
	(%) CASA	84,13%	84,43%	84,93%	84,94%									
	FDR	105,52%	113,31%	110,40%	110,30%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	6.494	6.505		11	283	4,55%	(867)	-11,76%	-	0,00%	6.505
2	Giro ISE	1.170	279	485	481		(3)	202	72,44%	(689)	-58,87%	-	0,00%	481
3	Tabungan ISE	2.302	1.843	1.910	1.924		14	81	4,38%	(378)	-16,42%	-	0,00%	1.924
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%	-	0,00%	4.100
5	CIF ISE	69	80	80	80		0	0	0,00%	11	15,94%	-	0,00%	80

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.458	100	-	-100	51	0	727	-	731	199,45%	727
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.458	100	-	-100	51	0	727	-	731	199,45%	727
	• Local Champion	731	554	554	100	-	-100	70	0	-177	-	731	75,83%	(177)
	• Value Chain	-	904	904	-	-	-	-19	0	904	-	0	0,00%	904
2	MBG	14.454	21.062	21.258	-	300	300	425	195	6.803	105	19.012	111,81%	2.246
	KUR	11.979	19.003	19.215	-	300	300	496	213	7.236	87	16.423	117,00%	2.793
	Non KUR	2.475	2.059	2.042	-	-	0	-71	-17	-433	17	2.589	78,89%	(547)
3	PWG	2.088	8.579	8.829	66	322	255	126	250	6.741	72	9.948	88,75%	(1.119)
	Cilem	1.902	8.366	8.599	66	297	231	150	233	6.697	64	9.762	88,09%	(1.163)
	Gadai	186	213	230	-	24	24	-24	17	44	7	186	123,73%	44
4	CFG	140.874	149.252	148.908	550	1.072	522	-564	-344	8.035	1.416	153.851	96,79%	(4.943)
	CF 1	3.720	5.449	5.408	-	-	0	-22	-41	1.688	41	5.317	101,72%	92
	Total Griya	422	1.164	1.162	-	-	0	0	-2	739	2	838	138,56%	323
	• Total Non Program	422	1.164	1.162	-	-	0	-5	-2	739	2	838	138,56%	323
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.247	-	-	0	-22	-39	949	39	4.479	94,83%	(232)
	CF 2	137.153	143.803	143.500	550	1.072	522	-542	-303	6.346	1.375	148.534	96,61%	(5.034)
	Mitraguna & Others	95.850	99.959	99.851	250	860	610	-1.303	-108	4.001	968	106.067	94,14%	(6.216)
	Pensiun	41.304	43.844	43.649	300	212	-88	761	-195	2.345	407	42.468	102,78%	1.182
	<b>Total Pembiayaan</b>	<b>158.147</b>	<b>180.352</b>	<b>180.453</b>	<b>716</b>	<b>1.694</b>	<b>977</b>	<b>38</b>	<b>102</b>	<b>22.306</b>	<b>1.592</b>	<b>183.542</b>	<b>98,32%</b>	<b>(3.088)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	48	47	47	0	0,00%	3,20%	3,20%	47	(1)	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-	-			
	Local Champion	-	48	47	47	0	0,00%	3,20%	3,20%	47	(1)	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-	-			
2	MBG	24	-	-	833	0	0,16%	0,00%	3,92%	833	810	833	-	-			
	KUR	24	-	-	768	0	0,20%	0,00%	4,00%	768	744	768	-	-			
	Non KUR	-	-	-	65	0	0,00%	0,00%	3,20%	65	65	65	-	-			
3	PWG	-	-	-	199	0	0,00%	0,00%	2,26%	199	199	199	-	-			
	Cilem	-	-	-	199	0	0,00%	0,00%	2,32%	199	199	199	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-	-			
4	CFG	636	1.462	1.682	2.806	0	0,45%	1,13%	1,88%	1.124	2.170	1.344	-	-			
	CF 1	195	110	334	452	0	5,25%	6,13%	8,35%	118	257	341	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	195	110	334	452	0	5,92%	7,79%	10,64%	118	257	341	-	-			
	CF 2	441	1.352	1.348	2.355	0	0,32%	0,94%	1,64%	1.006	1.914	1.003	-	-			
	Mitraguna & Others	441	1.183	1.348	1.901	0	0,46%	1,35%	1,90%	552	1.460	718	-	-			
	Pensiun	-	169	-	454	0	0,00%	0,00%	1,04%	454	454	285	-	-			
	<b>Total Pembiayaan</b>	<b>537</b>	<b>258</b>	<b>257</b>	<b>257</b>	<b>0</b>	<b>0,34%</b>	<b>0,14%</b>	<b>0,14%</b>	<b>(280)</b>	<b>(1)</b>	<b>1,10%</b>	<b>-676,17%</b>	<b>1,0%</b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-	-			
2	MBG	224	220	219	219	0	1,55%	1,04%	1,03%	(5)	(1)	-	-	-			
	KUR	-	-	-	-</td												

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	5.190	6.139	(1.908)	949	(366)	-5,63%	(651)	-9,59%	14.374	42,71%	(8.235)
2	Tabungan	175.767	198.253	202.672	203.372	4.592	701	5.119	2,58%	27.605	15,71%	191.167	106,38%	12.205
3	Deposito	41.842	50.886	50.478	50.478	(773)	1	(408)	-0,80%	8.636	20,64%	42.458	118,89%	8.020
	<b>Total</b>	<b>224.399</b>	<b>255.644</b>	<b>258.339</b>	<b>259.989</b>	<b>1.911</b>	<b>1.650</b>	<b>4.345</b>	<b>1,70%</b>	<b>35.590</b>	<b>15,86%</b>	<b>247.999</b>	<b>104,83%</b>	<b>11.990</b>
	CASA	182.557	204.758	207.861	209.511	2.684	1.649	4.753	2,32%	26.954	14,76%	205.541	101,93%	3.970
	(%) CASA	81,35%	80,09%	80,46%	80,58%									
	FDR	108,91%	102,51%	101,12%	100,48%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.646	5.682		36	(511)	-8,25%	1.600	39,18%	-	0,00%	5.682
2	Giro ISE	1.486	3.178	2.685	2.693		8	(485)	-15,25%	1.207	81,22%	-	0,00%	2.693
3	Tabungan ISE	2.597	3.016	2.961	2.989		28	(26)	-0,88%	392	15,12%	-	0,00%	2.989
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%	-	0,00%	158

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Local Champion	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	96.931	-	690	690	-1.166	254	-802	436	103.342	93,80%	(6.412)
	KUR	92.544	90.757	91.042	-	690	690	-934	285	-1.502	405	97.667	93,22%	(6.625)
	Non KUR	5.189	5.919	5.889	-	-	0	-232	-31	700	31	5.676	103,75%	213
3	PWG	10.721	22.181	22.676	1.223	996	-226	1.305	495	11.955	502	32.125	70,59%	(9.449)
	Cilem	6.388	13.681	13.994	288	437	149	943	313	7.606	125	21.573	64,87%	(7.579)
	Gadai	4.333	8.500	8.683	935	559	-376	362	182	4.349	377	10.553	82,28%	(1.870)
4	CFG	134.342	140.777	139.214	1.429	650	-779	1.543	-1.563	4.872	2.213	156.757	88,81%	(17.544)
	CF 1	27.563	25.063	24.890	-	-	0	-271	-173	-2.673	173	32.202	77,29%	(7.312)
	Total Griya	18.820	16.452	16.394	-	-	0	0	-57	-2.426	57	21.615	75,85%	(5.221)
	• Total Non Program	5.808	4.898	4.867	-	-	0	-59	-32	-942	32	6.766	71,93%	(1.899)
	• Program	13.012	11.553	11.528	-	-	0	-124	-26	-1.484	26	14.849	77,63%	(3.322)
	Oto	8.743	8.611	8.495	-	-	0	-271	-116	-247	116	10.587	80,25%	(2.091)
	CF 2	106.779	115.714	114.324	1.429	650	-779	1.813	-1.390	7.545	2.040	124.556	91,79%	(10.232)
	Mitraguna & Others	66.464	74.478	73.591	1.039	650	-389	1.897	-887	7.127	1.537	82.423	89,28%	(8.832)
	Pensiun	40.315	41.236	40.733	390	-	-390	-84	-503	418	503	42.133	96,68%	(1.400)
	<b>Total Pembiayaan</b>	<b>244.391</b>	<b>262.053</b>	<b>261.239</b>	<b>2.652</b>	<b>2.336</b>	<b>-315</b>	<b>1.571</b>	<b>-814</b>	<b>16.848</b>	<b>3.150</b>	<b>293.820</b>	<b>88,91%</b>	<b>(32.581)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	83	-	-	-	-	5,19%	0,00%	0,00%	-	(83)	-	-	-	-	-	
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
	Local Champion	83	-	-	-	-	5,19%	0,00%	0,00%	-	(83)	-	-	-	-	-	
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
2	MBG	931	946	780	2.906	0,95%	0,81%	3,00%	2.126	1.975	1.960	-	-	-	-	-	
	KUR	830	846	683	2.371	0,90%	0,75%	2,60%	1.689	1.542	1.526	-	-	-	-	-	
	Non KUR	101	100	97	535	1,95%	1,64%	9,08%	438	434	435	-	-	-	-	-	
3	PWG	7	-	-	131	0,06%	0,00%	0,58%	131	125	131	-	-	-	-	-	
	Cilem	-	-	-	45	0,00%	0,00%	0,32%	45	45	45	-	-	-	-	-	
	Gadai	7	-	-	86	0,15%	0,00%	0,99%	86	80	86	-	-	-	-	-	
4	CFG	949	1.067	1.430	6.134	0,71%	1,02%	4,41%	4.705	5.186	5.068	-	-	-	-	-	
	CF 1	949	1.067	983	2.568	3,44%	3,92%	10,32%	1.584	1.619	1.501	-	-	-	-	-	
	Total Griya	745	834	757	2.506	3,96%	4,60%	15,29%	1.749	1.762	1.672	-	-	-	-	-	
	Oto	204	232	226	61	2,34%	2,63%	2,63%	(165)	(143)	(171)	-	-	-	-	-	
	CF 2	-	-	446	3.567	0,00%	0,39%	3,12%	3.120	3.567	3.567	-	-	-	-	-	
	Mitraguna & Others	-	-	446	3.396	0,00%	0,60%	4,61%	2.950	3.396	3.396	-	-	-	-	-	
	Pensiun	-	-	-	171	0,00%	0,00%	0,42%	171	171	171	-	-	-	-	-	
	<b>Total Pembiayaan</b>	<b>1.942</b>	<b>2.888</b>	<b>2.704</b>	<b>3.158</b>	<b>0,79%</b>	<b>1,03%</b>	<b>1,21%</b>	<b>454</b>	<b>1.216</b>	<b>270</b>	<b>3,68%</b>	<b>-204,68%</b>	<b>2,5%</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	-	4,46%	0,00%	0,00%	-	(71)	-	-	-	-	-
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-
	Non-Linkage	71	-	-	-	-	4,46%	0,00%	0,00%	-	(71)	-	-	-	-	-
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-
2	MBG	1.078	1.006	836	850	1,10%	0,87%	0,								

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.680	2.714	261	34	(119)	-4,19%	(923)	-25,39%	9.639	28,16%	(6.925)
2	Tabungan	133.319	154.882	154.041	152.909	2.042	(1.132)	(1.973)	-1,27%	19.590	14,69%	144.556	105,78%	8.354
3	Deposito	34.970	33.332	33.382	33.382	560	0	50	0,15%	(1.588)	-4,54%	36.234	92,13%	(2.852)
	<b>Total</b>	<b>171.926</b>	<b>191.046</b>	<b>190.103</b>	<b>189.005</b>	<b>2.862</b>	<b>(1.098)</b>	<b>(2.041)</b>	<b>-1,07%</b>	<b>17.079</b>	<b>9,93%</b>	<b>190.428</b>	<b>99,25%</b>	<b>(1.424)</b>
	CASA	136.957	157.715	156.721	155.623	2.302	(1.098)	(2.091)	-1,33%	18.667	13,63%	154.194	100,93%	1.429
	(%) CASA	79,66%	82,55%	82,44%	82,34%									
	FDR	77,08%	67,13%	66,65%	67,04%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.314	2.330	16	29	1,26%	296	14,55%	-	0,00%	2.330	
2	Giro ISE	95	517	527	527	0	10	1,93%	432	455,37%	-	0,00%	527	
3	Tabungan ISE	1.439	1.285	1.287	1.304	16	19	1,48%	(136)	-9,44%	-	0,00%	1.304	
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%	-	0,00%	500	
5	CIF ISE	176	228	228	228	0	0	0,00%	52	29,55%	-	0,00%	228	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	18.945	18.568	18.426	-	-	0	-1.287	-142	-520	142	21.588	85,35%	(3.162)
	KUR	17.446	17.524	17.391	-	-	0	-984	-133	-55	133	19.977	87,05%	(2.586)
	Non KUR	1.500	1.044	1.035	-	-	0	-302	-9	-465	9	1.611	64,24%	(576)
3	PWG	1.695	7.408	7.552	97	271	173	354	144	5.857	127	6.399	118,02%	1.153
	Cilem	1.695	7.408	7.552	97	271	173	354	144	5.857	127	6.399	118,02%	1.153
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	100.732	130	95	-35	-2.978	-1.540	-11.142	1.635	115.400	87,29%	(14.667)
	CF 1	3.054	2.795	2.774	-	-	0	-55	-21	-280	21	3.488	79,55%	(713)
	Total Griya	942	876	876	-	-	0	0	0	-66	-	1.055	83,01%	(179)
	• Total Non Program	942	876	876	-	-	0	-6	0	0	-	1.055	83,01%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.899	-	-	0	-55	-21	-213	21	2.433	78,05%	(534)
	CF 2	108.821	99.477	97.958	130	95	-35	-2.923	-1.519	-10.863	1.614	111.912	87,53%	(13.954)
	Mitraguna & Others	34.866	41.418	40.270	130	65	-65	-115	-1.148	5.404	1.213	37.641	106,98%	2.629
	Pensiun	73.955	58.059	57.688	-	30	30	-2.808	-371	-16.267	401	74.271	77,67%	(16.583)
	<b>Total Pembiayaan</b>	<b>132.514</b>	<b>128.248</b>	<b>126.709</b>	<b>227</b>	<b>366</b>	<b>138</b>	<b>-3.910</b>	<b>-1.538</b>	<b>-5.805</b>	<b>1.904</b>	<b>143.386</b>	<b>88,37%</b>	<b>(16.677)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	302	530	94	174	159	51%	0,94%	80	(128)	(356)							
	KUR	199	530	94	70	1,14%	0,54%	0,40%	(24)	(129)	(460)							
	Non KUR	102	-	-	104	6,82%	0,00%	10,02%	104	1	104							
3	PWG	-	-	-	177	0,00%	0,00%	2,34%	177	177	177							
	Cilem	-	-	-	177	0,00%	0,00%	2,34%	177	177	177							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	58	1.868	1.234	4.112	0,05%	1,21%	4,08%	2.878	4.054	2.244							
	CF 1	54	31	28	25	1,76%	1,01%	0,92%	(3)	(28)	(5)							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	54	31	28	25	2,55%	1,47%	1,34%	(3)	(28)	(5)							
	CF 2	5	1.838	1.206	4.087	0,00%	1,21%	4,17%	2.881	4.082	2.249							
	Mitraguna & Others	5	1.758	1.125	2.691	0,01%	2,72%	6,68%	1.565	2.686	933							
	Pensiun	-	80	81	1.396	0,00%	0,14%	2,42%	1.316	1.396	1.316							
	<b>Total Pembiayaan</b>	<b>9.858</b>	<b>2.947</b>	<b>999</b>	<b>1.534</b>	<b>7,44%</b>	<b>0,78%</b>	<b>1,21%</b>	<b>535</b>	<b>(8.324)</b>	<b>(1.413)</b>	<b>2,09%</b>	<b>-72,48%</b>	<b>0,9%</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	158.832	172.251	185.690	26.858	
2	Contribution Margin	137	2.198	7.784	7.647	-5581,8%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,30	2,51	2,54	0,03	0,23
CIF Payroll	1.529	1.525	1.521	(4)	(8)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.513	1.520	(204)	6	(794)	-34,32%	(1.319)	-46,46%	7.495	20,28%	(5.975)
2	Tabungan	118.896	130.042	130.470	130.344	5.288	(125)	302	0,23%	11.448	9,63%	132.336	98,49%	(1.992)
3	Deposito	12.522	15.544	15.560	15.560	(147)	0	16	0,10%	3.038	24,26%	13.338	116,66%	2.222
	<b>Total</b>	<b>134.257</b>	<b>147.901</b>	<b>147.543</b>	<b>147.424</b>	<b>4.937</b>	<b>(119)</b>	<b>(476)</b>	<b>-0,32%</b>	<b>13.168</b>	<b>9,81%</b>	<b>153.169</b>	<b>96,25%</b>	<b>(5.745)</b>
	CASA	121.735	132.356	131.983	131.864	5.084	(119)	(492)	-0,37%	10.129	8,32%	139.831	94,30%	(7.967)
	(%) CASA	90,67%	89,49%	89,45%	89,45%									
	FDR	193,63%	185,65%	186,58%	186,73%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	4.101	4.138		37	136	3,41%	213	5,42%	-	0,00%	4.138
2	Giro ISE	2.210	1.269	975	1.012		37	(257)	-20,28%	(1.199)	-54,23%	-	0,00%	1.012
3	Tabungan ISE	1.714	2.732	3.126	3.126		0	394	14,41%	1.412	82,34%	-	0,00%	3.126
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%	-	0,00%	145

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	61	-	-	0	-9	0	-94	-	155	39,60%	(94)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	61	-	-	0	-9	0	-94	-	155	39,60%	(94)
	• Local Champion	155	61	61	-	-	0	-9	0	-94	-	155	39,60%	(94)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	71.828	930	900	-30	841	324	-4.433	576	76.854	93,46%	(5.026)
	KUR	69.790	66.016	66.150	930	700	-230	1.010	134	-3.640	566	70.240	94,18%	(4.091)
	Non KUR	6.471	5.488	5.678	-	200	200	-168	190	-793	10	6.614	85,85%	(936)
3	PWG	2.698	8.741	8.891	45	311	267	301	150	6.193	161	11.023	80,66%	(2.131)
	Cilem	2.698	8.741	8.891	45	311	267	301	150	6.193	161	11.023	80,66%	(2.131)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	194.512	714	1.067	353	1.026	237	13.665	831	199.512	97,49%	(5.000)
	CF 1	24.361	31.792	31.536	99	20	-79	41	-256	7.175	276	26.703	118,10%	4.833
	Total Griya	4.158	5.304	5.292	-	-	0	0	-12	1.135	12	4.806	110,11%	486
	• Total Non Program	3.841	5.012	5.000	-	-	0	-35	-12	1.159	-	4.445	112,49%	555
	• Program	317	292	292	-	-	0	-2	0	-25	-	361	80,82%	(69)
	Oto	20.203	26.488	26.244	99	20	-79	41	-244	6.040	264	21.897	119,85%	4.347
	CF 2	156.485	162.483	162.975	615	1.047	432	985	493	6.491	554	172.808	94,31%	(9.833)
	Mitraguna & Others	140.742	148.597	149.217	615	1.047	432	1.270	621	8.475	426	155.396	96,02%	(6.179)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,02%	(3.654)
	<b>Total Pembiayaan</b>	<b>259.960</b>	<b>274.582</b>	<b>275.292</b>	<b>1.688</b>	<b>2.278</b>	<b>590</b>	<b>2.160</b>	<b>710</b>	<b>15.332</b>	<b>1.568</b>	<b>287.544</b>	<b>95,74%</b>	<b>(12.251)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-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	-	439	551	1.119	0,00%	0,77%	1.56%	568	1.119	680						
	KUR	-	398	511	802	0,00%	0,77%	1,21%	291	802	404						
	Non KUR	-	41	40	317	0,00%	0,73%	5,59%	278	317	276						
3	PWG	-	-	-	-	0,00%	0,00%	0,43%	38	38	38						
	Cilem	-	-	-	-	0,00%	0,00%	0,43%	38	38	38						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	4.563	2.138	2.643	4.163	0,00%	2,52%	1,36%	2,14%	1.520	(399)	2.025					
	CF 1	1.171	1.100	1.509	2.369	4,81%	4,75%	7,51%	859	1.197	1.268						
	Total Griya	405	-	379	20	9,74%	7,15%	0,38%	(359)	(385)	20						
	Oto	766	1.100	1.130	2.348	3,79%	4,27%	8,95%	1.218	1.582	1.248						
	CF 2	3.391	1.038	1.134	1.794	2,17%	0,70%	1,10%	660	(1.597)	756						
	Mitraguna & Others	3.391	1.038	1.134	1.430	2,41%	0,76%	0,96%	296	(1.962)	392						
	Pensiun	95	-	-	-	0,00%	0,00%	2,65%	365	365	365						
	<b>Total Pembiayaan</b>	<b>2.747</b>	<b>2.973</b>	<b>3.045</b>	<b>3.045</b>	<b>1,06%</b>	<b>1,11%</b>	<b>1,11%</b>	<b>298</b>	<b>72</b>	<b>1.20%</b>	<b>-8,72%</b>	<b>0,1%</b>	<b></b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	259.177	264.312	275.722	16.545	
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,74	3,22	3,23	0,01	0,49
CIF Payroll	631	1.520	1.542	22	911

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-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 (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%	-	0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%	-	0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%	-	0,00%	0

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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>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			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-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	-	-	-	-		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>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,20%</b>	<b>#DIV/0!</b>	<b>5,2%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-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	-	-	-	-		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>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,89%</b>	<b>#DIV/0!</b>	<b>3,9%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi	
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.331	1.353	657	23	328	31,95%	(154)	-10,23%	4.003	33,81%	(2.649)
2	Tabungan	77.097	95.902	97.366	97.959	2.511	594	2.058	2,15%	20.863	27,06%	82.429	118,84%	15.531
3	Deposito	8.333	13.467	13.507	13.507	(12)	0	40	0,30%	5.174	62,10%	9.029	149,59%	4.478
	<b>Total</b>	<b>86.937</b>	<b>110.395</b>	<b>112.204</b>	<b>112.820</b>	<b>3.155</b>	<b>616</b>	<b>2.426</b>	<b>2,20%</b>	<b>25.883</b>	<b>29,77%</b>	<b>95.461</b>	<b>118,18%</b>	<b>17.359</b>
	CASA	78.604	96.928	98.696	99.313	3.167	616	2.385	2,46%	20.709	26,35%	86.431	114,90%	12.882
	(%) CASA	90,42%	87,80%	87,96%	88,03%									
	FDR	27,35%	46,81%	46,55%	46,29%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	27.017	26.984		(33)	(1.182)	-4,20%	2.552	10,45%	-	0,00%	26.984
2	Giro ISE	1.505	1.023	1.286	1.328		42	305	29,81%	(178)	-11,80%	-	0,00%	1.328
3	Tabungan ISE	19.127	23.343	21.932	21.857		(75)	(1.487)	-6,37%	2.730	14,27%	-	0,00%	21.857
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%	-	0,00%	3.800
5	CIF ISE	46	109	109	109		0	0	0,00%	63	136,96%	-	0,00%	109

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.909	18.124	18.578	-	500	500	809	454	10.669	46	17.599	105,56%	979
	KUR	7.722	16.929	17.387	-	500	500	644	459	9.666	41	17.082	101,79%	306
	Non KUR	188	1.195	1.191	-	0	165	-4	1.003	4	-	517	230,22%	673
3	PWG	1.199	7.125	7.364	94	273	179	936	239	6.166	33	7.689	95,78%	(324)
	Cilem	1.199	7.125	7.364	94	273	179	936	239	6.166	33	7.689	95,78%	(324)
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.284	249	-	-249	1.114	-139	11.611	139	24.603	106,83%	1.680
	CF 1	4.501	8.858	8.786	249	-	-249	889	-73	4.284	73	5.723	153,52%	3.063
4	Total Non Program	108	76	76	-	0	0	0	0	-32	-	426	17,81%	(350)
	Program	-	-	-	-	0	0	0	0	-32	-	426	17,81%	(350)
	Oto	4.393	8.783	8.710	249	-	-249	889	-73	4.316	73	5.297	164,43%	3.413
	CF 2	10.171	17.564	17.498	-	0	224	-66	7.327	66	-	18.880	92,68%	(1.382)
	Mitraguna & Others	10.171	15.574	15.515	-	0	233	-59	5.344	59	-	17.990	86,25%	(2.474)
	Pensiun	-	1.989	1.982	-	0	-9	-7	1.982	7	-	890	222,63%	1.092
	<b>Total Pembiayaan</b>	<b>23.780</b>	<b>51.671</b>	<b>52.226</b>	<b>343</b>	<b>773</b>	<b>430</b>	<b>2.859</b>	<b>555</b>	<b>28.445</b>	<b>218</b>	<b>49.891</b>	<b>104,68%</b>	<b>2.335</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-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	-	-	-	-	420	0,00%	0,00%	2,26%	420	420	420	420			
	KUR	-	-	-	-	420	0,00%	0,00%	2,42%	420	420	420	420			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	22	0,00%	0,00%	0,30%	22	22	22	22			
	Cilem	-	-	-	-	22	0,00%	0,00%	0,30%	22	22	22	22			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	156	90	303	0,00%	0,00%	0,34%	1,15%	212	303	147	147			
	CF 1	-	156	90	303	0,00%	0,00%	1,02%	3,45%	212	303	147	147			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	156	90	303	0,00%	0,00%	1,03%	3,48%	212	303	147	147			
	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>0,02%</b>	<b>#DIV/0!</b>	<b>0,0%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	78.826	86.938	104.096	25.270	
2	Contribution Margin	469	842	1.315	846	-180,4%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,47	3,53	0,06	0,55
CIF Payroll	626	680	657	(23)	31

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	11.630	12.521	(210)	890	7.091	130,59%	(67.519)	-84,36%	93.470	13,40%	(80.949)
2	Tabungan	33.280	44.566	45.705	45.211	939	(495)	645	1,45%	11.931	35,85%	38.014	118,93%	7.197
3	Deposito	18.866	77.656	77.262	77.262	1.032	0	(395)	-0,51%	58.395	309,52%	19.836	389,51%	57.426
	<b>Total</b>	<b>132.186</b>	<b>127.652</b>	<b>134.597</b>	<b>134.993</b>	<b>1.760</b>	<b>396</b>	<b>7.341</b>	<b>5,75%</b>	<b>2.807</b>	<b>2,12%</b>	<b>151.319</b>	<b>89,21%</b>	<b>(16.327)</b>
	CASA	113.319	49.996	57.335	57.731	729	396	7.735	15,47%	(55.588)	-49,05%	131.484	43,91%	(73.753)
	(%) CASA	85,73%	39,17%	42,60%	42,77%									
	FDR	12,66%	24,75%	23,48%	23,41%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	967	976		9	71	7,87%	392	67,07%	-	0,00%	976
2	Giro ISE	18	55	110	111		1	55	100,16%	93	529,86%	-	0,00%	111
3	Tabungan ISE	567	850	857	866		9	16	1,86%	299	52,73%	-	0,00%	866
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	30	36	36	36		0	0	0,00%	6	20,00%	-	0,00%	36

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	3.113	3.146	34	79	45	162	33	2.418	46	3.778	83,28%	(632)
	Cilem	728	3.113	3.146	34	79	45	162	33	2.418	46	3.778	83,28%	(632)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	28.451	-	150	150	1.046	-33	12.443	183	27.778	102,42%	673
	CF 1	6.128	9.054	9.002	-	-	0	122	53	2.873	53	7.576	118,81%	1.425
	Total Griya	4.538	7.289	7.269	-	-	0	0	-21	2.731	21	4.915	147,89%	2.354
4	• Total Non Program	4.538	6.115	6.095	-	-	0	-36	-20	1.557	20	4.915	124,00%	1.180
	• Program	-	1.175	1.174	-	-	0	172	-1	1.174	1	0	0,00%	1.174
	Oto	1.591	1.765	1.733	-	-	0	122	-32	142	32	2.662	65,11%	(929)
	CF 2	9.879	19.429	19.449	-	150	150	924	20	9.570	130	20.202	96,28%	(752)
	Mitraguna & Others	9.209	18.517	18.543	-	150	150	929	25	9.334	125	18.475	100,36%	67
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	<b>Total Pembiayaan</b>	<b>16.736</b>	<b>31.597</b>	<b>31.597</b>	<b>34</b>	<b>229</b>	<b>195</b>	<b>1.208</b>	<b>0</b>	<b>14.862</b>	<b>229</b>	<b>31.556</b>	<b>100,13%</b>	<b>42</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	9-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	-	-	-	-	71	0,00%	0,00%	2,26%	71	71	71	71					
	Cilem	-	-	-	-	71	0,00%	0,00%	2,26%	71	71	71	71					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	-	258	257	687	0,00%	0,00%	0,90%	2,41%	431	687	429						
	CF 1	-	-	-	-	25	0,00%	0,00%	0,28%	25	25	25	25					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Oto	-	-	-	-	25	0,00%	0,00%	1,47%	25	25	25	25					
	CF 2	-	258	257	662	0,00%	0,00%	1,32%	3,40%	405	662	403						
	Mitraguna & Others	-	258	257	662	0,00%	0,00%	1,39%	3,57%	405	662	403						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	<b>Total Pembiayaan</b>	<b>-</b>	<b>258</b>	<b>257</b>	<b>758</b>	<b>0,00%</b>	<b>0,00%</b>	<b>2,40%</b>	<b>-</b>	<b>502</b>	<b>758</b>	<b>500</b>	<b>0,29%</b>	<b>87,85%</b>	<b>-2,1%</b>	<b>0,00%</b>	<b>#DIV/0!</b>	<b>0,0%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-		</	

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	295	1.514	(2.713)	1.219	1.142	306,86%	(233)	-13,35%	8.707	17,39%	(7.193)
2	Tabungan	52.637	67.696	67.318	67.682	3.154	364	(14)	-0,02%	15.045	28,58%	59.126	114,47%	8.557
3	Deposito	30.502	32.660	31.723	31.723	(207)	0	(937)	-2,87%	1.221	4,00%	31.501	100,70%	222
	<b>Total</b>	<b>84.886</b>	<b>100.728</b>	<b>99.337</b>	<b>100.920</b>	<b>234</b>	<b>1.583</b>	<b>191</b>	<b>0,19%</b>	<b>16.033</b>	<b>18,89%</b>	<b>99.334</b>	<b>101,60%</b>	<b>1.586</b>
	CASA	54.385	68.068	67.613	69.197	442	1.583	1.129	1,66%	14.812	27,24%	67.833	102,01%	1.364
	(%) CASA	64,07%	67,58%	68,07%	68,57%									
	FDR	15,32%	28,93%	29,70%	29,23%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	1.365	1.371	6	219	18,99%	(608)	-30,73%		-	0,00%	1.371
2	Giro ISE	1.572	313	226	227	1	(86)	-27,52%	(1.345)	-85,55%			0,00%	227
3	Tabungan ISE	407	839	1.139	1.144	5	305	36,37%	737	180,89%			0,00%	1.144
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%			0,00%	47

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	7.754	31	174	142	169	138	4.826	36	5.655	137,12%	2.099
	Cilem	2.928	7.616	7.754	31	174	142	169	138	4.826	36	5.655	137,12%	2.099
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	21.749	517	320	-197	925	223	11.671	97	18.905	115,04%	2.844
	CF 1	3.825	6.546	6.492	247	-	-247	135	54	2.667	54	4.911	132,20%	1.581
	Total Griya	789	1.474	1.473	-	-	0	0	-2	684	2	1.072	137,42%	401
4	• Total Non Program	789	1.474	1.473	-	-	0	0	-3	684	2	1.072	137,42%	401
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	5.020	247	-	-247	135	-52	1.983	52	3.839	130,75%	1.180
	CF 2	6.254	14.979	15.257	270	320	50	789	278	9.003	42	13.995	109,02%	1.262
	Mitraguna & Others	5.039	13.436	13.705	-	300	300	660	269	8.666	31	11.989	114,31%	1.716
	Pensiun	1.215	1.544	1.552	270	20	-250	130	9	338	11	2.006	77,38%	(454)
	<b>Total Pembiayaan</b>	<b>13.007</b>	<b>29.141</b>	<b>29.503</b>	<b>549</b>	<b>494</b>	<b>-55</b>	<b>1.094</b>	<b>361</b>	<b>16.496</b>	<b>132</b>	<b>24.560</b>	<b>120,12%</b>	<b>4.943</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	9-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	83	31	79	92	0,82%	0,37%	0,42%	12	9	61							
	CF 1	83	-	79	-	2,17%	1,21%	0,00%	(79)	(83)	-							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	83	-	79	-	2,73%	1,56%	0,00%	(79)	(83)	-							
	CF 2	-	31	-	92	0,00%	0,00%	0,60%	92	92	61							
	Mitraguna & Others	-	31	-	92	0,00%	0,00%	0,67%	92	92	61							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	<b>Total Pembiayaan</b>	<b>-</b>	<b>14</b>	<b>45</b>	<b>45</b>	<b>0,00%</b>	<b>0,16%</b>	<b>0,15%</b>	<b>45</b>	<b>31</b>	<b>7,6%</b>	<b>7,77%</b>	<b>#####</b>	<b>7,6%</b>	<b>7,6%</b>	<b>7,6%</b>	<b>7,6%</b>	<b>7,6%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.327	86.720	102.593	29.266	
2	Contribution Margin	849	1.421	1.472	623	-73,4%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,29	3,46	3,49	0,03	0,20
CIF Payroll	477	546	557	11	80