

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	119.390	143.119	(4.060)	23.729	14.254	11,06%	(12.747)	-8,18%	346.235	41,34%	(203.115)
2	Tabungan	1.803.617	1.980.739	2.019.893	2.038.089	51.335	18.196	57.350	2,90%	234.473	13,00%	2.083.113	97,84%	(45.024)
3	Deposito	681.198	762.342	742.135	743.280	(32.431)	1.145	(19.062)	-2,50%	62.082	9,11%	699.248	106,30%	44.032
	<b>Total</b>	<b>2.640.681</b>	<b>2.871.948</b>	<b>2.881.418</b>	<b>2.924.489</b>	<b>14.844</b>	<b>43.071</b>	<b>52.541</b>	<b>1,83%</b>	<b>283.808</b>	<b>10,75%</b>	<b>3.128.596</b>	<b>93,48%</b>	<b>(204.107)</b>
	CASA	1.959.483	2.109.605	2.139.284	2.181.209	47.274	41.925	71.604	3,39%	221.726	11,32%	2.429.348	89,79%	(248.139)
	(%) CASA	74,20%	73,46%	74,24%	74,58%									
	FDR	99,99%	104,53%	105,93%	104,37%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-28 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	88.679	88.971		292	6.301	7,62%	23.361	35,61%	95.806	92,87%	(6.835)
2	Giro ISE	23.758	19.536	22.706	22.501		(205)	2.965	15,18%	(1.257)	-5,29%	42.060	53,50%	(19.559)
3	Tabungan ISE	30.646	53.467	56.306	56.802		496	3.336	6,24%	26.156	85,35%	34.843	163,02%	21.960
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	101.793	5.900	3.585	-2.316	3.622	1.882	21.395	1.703	115.782	87,92%	(13.989)
	Linkage	14.865	24.409	27.086	-	2.678	2.678	-2	2.677	12.221	0	30.274	89,47%	(3.188)
	Non-Linkage	65.533	75.502	74.707	5.900	907	-4.993	3.623	-795	9.174	1.702	85.508	87,37%	(10.801)
	• Local Champion	62.373	72.430	71.686	5.900	907	-4.993	3.655	-744	9.313	1.651	71.843	99,78%	(157)
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	391.001	14.830	14.752	-78	2.543	2.158	22.943	12.594	422.292	92,59%	(31.291)
	KUR	343.457	362.300	364.534	13.220	14.282	1.062	1.434	2.234	21.077	12.048	394.978	92,29%	(30.444)
3	PWG	200.888	356.932	378.328	80.265	71.175	-9.089	19.828	21.396	177.440	49.779	371.423	101,86%	6.905
	Cilem	92.590	195.267	209.767	28.093	26.242	-1.850	15.699	14.500	117.177	11.742	231.018	90,80%	(21.251)
	Gadai	108.298	161.666	168.561	52.172	44.933	-7.239	4.129	6.896	60.263	38.038	140.405	120,05%	28.157
4	CFG	1.991.066	2.156.369	2.181.250	47.655	63.296	15.641	11.052	24.882	190.185	38.414	2.211.667	98,62%	(30.417)
	CF 1	271.158	283.057	284.259	3.483	5.223	1.740	1.942	1.202	13.101	4.021	309.258	91,92%	(25.000)
	Total Griya	236.939	232.575	232.750	571	2.488	1.917	0	174	-4.189	2.313	255.971	90,93%	(23.221)
	• Total Non Program	155.508	155.596	156.272	250	2.330	2.080	-2.038	676	764	1.654	163.915	95,34%	(7.643)
	• Program	81.431	76.979	76.477	321	158	-163	-302	-502	-4.953	659	92.056	83,08%	(15.578)
	Oto	34.219	50.482	51.509	2.913	2.735	-177	1.942	1.027	17.290	1.708	53.287	96,66%	(1.778)
	CF 2	1.719.908	1.873.311	1.896.991	44.172	58.073	13.901	9.111	23.680	177.084	34.393	1.902.409	99,72%	(5.417)
	Mitraguna & Others	1.474.657	1.605.638	1.627.041	40.015	53.111	13.096	8.035	21.403	152.384	31.708	1.638.476	99,30%	(11.435)
	Pensiun	245.250	267.674	269.951	4.157	4.962	805	1.076	2.277	24.700	2.685	263.933	102,28%	6.017
	<b>Total Pembiayaan</b>	<b>2.640.411</b>	<b>3.002.055</b>	<b>3.052.373</b>	<b>148.650</b>	<b>152.808</b>	<b>4.158</b>	<b>37.045</b>	<b>50.318</b>	<b>411.962</b>	<b>102.490</b>	<b>3.121.164</b>	<b>97,80%</b>	<b>(68.792)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	1.819	-	0,00%	0,00%	2,51%	0,00%	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	9.715	9.715	25.001	0,62%	2,50%	6,39%	15.287	22.726	15.287			
	KUR	1.785	8.311	8.311	21.183	0,52%	2,29%	5,81%	12.872	19.397	12.872			
	Non KUR	489	1.404	1.404	3.818	1,99%	5,29%	14,43%	4.215	3.329	4.215			
3	PWG	10	-	-	12.192	0,00%	0,00%	0,00%	12.192	12.182	12.192			
	Cilem	10	-	-	9.451	0,01%	0,00%	0,00%	9.451	9.441	9.451			
	Gadai	-	-	-	2.742	0,00%	0,00%	0,00%	2.742	2.742	2.742			
4	CFG	19.717	28.500	30.393	39.734	0,99%	1,41%	1,82%	9.341	20.017	11.234			
	CF 1	13.249	16.070	16.284	22.017	4,89%	5,75%	7,75%	5.734	8.769	5.947			
	Total Griya	9.274	9.315	9.438	9.243	3,91%	4,06%	3,97%	195	(30)	(72)			
	Oto	476	540	714	713	1,39%	1,41%	1,38%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.582	0,93%	0,67%	0,72%	979	(2.335)	(54)			
	Mitraguna & Others	14.983	12.664	11.647	12.813	1,02%	0,73%	0,79%	1.166	(2.170)	149			
	Pensiun	934	972	956	769	0,04%	0,03%	0,28%	(187)	(166)	(203)			
	<b>Total Pembiayaan</b>	<b>46.399</b>	<b>50.747</b>	<b>49.786</b>	<b>51.386</b>	<b>1,76%</b>	<b>1,66%</b>	<b>1,68%</b>	<b>1.600</b>	<b>4.987</b>	<b>639</b>	<b>1,79%</b>	<b>-6,15%</b>	<b>0,1%</b>

## Asset &amp; Contribution Margin

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

Kinerja	Posisi
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	25.893	24.453	2.218	(1.440)	273	1,13%	(1.552)	-5,97%	42.690	57,28%	(18.237)
2	Tabungan	211.719	211.403	222.488	221.846	4.525	(641)	10.444	4,94%	10.128	4,78%	235.399	94,24%	(13.553)
3	Deposito	98.613	78.216	57.739	57.749	(26.842)	10	(20.467)	-26,17%	(40.864)	-41,44%	100.158	57,66%	(42.409)
	<b>Total</b>	<b>336.337</b>	<b>313.799</b>	<b>306.119</b>	<b>304.048</b>	<b>(20.100)</b>	<b>(2.071)</b>	<b>(9.750)</b>	<b>-3,11%</b>	<b>(32.289)</b>	<b>-9,60%</b>	<b>378.247</b>	<b>80,38%</b>	<b>(74.199)</b>
	CASA	237.724	235.583	248.380	246.299	6.742	(2.081)	10.717	4,55%	8.575	3,61%	278.089	88,57%	(31.790)
	(%) CASA	70,68%	75,07%	81,14%	81,01%									
	FDR	113,34%	133,66%	140,43%	141,39%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	18.968	18.959		(9)	658	3,60%	3.485	22,52%	-	0,00%	18.959
2	Giro ISE	9.559	9.188	11.286	11.352		67	2.165	23,56%	1.793	18,76%		0,00%	11.352
3	Tabungan ISE	5.622	9.114	7.682	7.607		(75)	(1.507)	-16,53%	1.985	35,30%		0,00%	7.607
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%		0,00%	449

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	17.977	5.000	-	-5.000	4.885	-506	422	506	26.415	68,06%	(8.437)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	17.977	5.000	-	-5.000	4.885	-506	422	506	22.557	79,70%	(4.579)
	• Local Champion	16.779	17.786	17.288	5.000	-	-5.000	4.892	-498	509	498	19.150	90,28%	(1.862)
	• Value Chain	777	697	690	-	-	-	-8	-8	-87	8	3.407	20,24%	(2.717)
2	MBG	48.456	40.571	40.307	550	1.020	470	-629	-265	-8.150	1.285	53.547	75,27%	(13.240)
	KUR	46.158	37.777	37.557	550	1.020	470	-573	-220	-8.601	1.240	51.001	73,64%	(13.444)
	Non KUR	2.298	2.794	2.749	-	-	0	-56	-45	451	45	2.546	107,99%	203
3	PWG	20.904	27.647	29.707	5.426	5.571	145	840	2.060	8.802	3.511	36.253	81,94%	(6.546)
	Cilem	9.146	13.553	14.432	619	1.681	1.062	-228	879	5.286	802	21.665	66,61%	(7.233)
	Gadai	11.759	14.094	15.275	4.807	3.889	-917	1.067	1.180	3.516	2.709	14.588	104,71%	687
4	CFG	294.292	332.720	341.896	7.365	18.499	11.134	2.166	9.175	47.604	9.324	310.587	110,08%	31.309
	CF 1	11.437	13.673	14.324	150	853	703	30	651	2.887	202	13.443	106,56%	882
	Total Griya	7.624	9.813	10.223	-	500	500	0	409	2.599	91	8.137	125,63%	2.086
	• Total Non Program	7.624	9.813	10.223	-	500	500	-285	409	2.599	91	8.137	125,63%	2.086
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	4.102	150	353	203	30	242	289	111	5.306	77,30%	(1.204)
	CF 2	282.855	319.047	327.571	7.215	17.646	10.431	2.137	8.524	44.716	9.122	297.144	110,24%	30.427
	Mitraguna & Others	252.904	279.776	285.225	6.628	14.297	7.669	1.839	5.449	32.321	8.848	265.729	107,34%	19.496
	Pensiun	29.951	39.271	42.346	587	3.349	2.762	297	3.075	12.395	274	31.415	134,80%	10.931
	<b>Total Pembiayaan</b>	<b>381.208</b>	<b>419.421</b>	<b>429.886</b>	<b>18.341</b>	<b>25.090</b>	<b>6.749</b>	<b>7.261</b>	<b>10.465</b>	<b>48.678</b>	<b>14.625</b>	<b>426.801</b>	<b>100,72%</b>	<b>3.085</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.481	2.043	3.298	0,14%	5,03%	8,18%	1.255	3.231	1.817				
	KUR	66	1.317	1.944	2.780	0,14%	5,14%	7,40%	837	2.714	1.463				
	Non KUR	-	163	99	518	0,00%	3,54%	18,83%	419	518	354				
3	PWG	-	-	-	740	0,00%	0,00%	2,49%	740	740	740				
	Cilem	-	-	-	390	0,00%	0,00%	2,71%	390	390	390				
	Gadai	-	-	-	349	0,00%	0,00%	2,29%	349	349	349				
4	CFG	-	2.414	1.589	1.402	0,00%	0,48%	0,41%	(187)	1.402	(1.012)				
	CF 1	-	92	144	386	0,00%	1,05%	2,70%	243	386	294				
	Total Griya	-	-	-	87	0,00%	0,00%	0,85%	87	87	87				
	Oto	-	92	144	299	0,00%	3,72%	7,29%	156	299	207				
	CF 2	-	2.322	1.445	1.016	0,00%	0,45%	0,31%	(430)	1.016	(1.306)				
	Mitraguna & Others	-	1.933	838	722	0,00%	0,30%	0,25%	(117)	722	(1.212)				
	Pensiun	-	389	607	294	0,00%	1,55%	0,69%	(313)	294	(95)				
	<b>Total Pembiayaan</b>	<b>2.371</b>	<b>6.021</b>	<b>6.182</b>	<b>6.981</b>	<b>0,62%</b>	<b>1,47%</b>	<b>1,62%</b>	<b>799</b>	<b>4.610</b>	<b>960</b>	<b>0,70%</b>	<b>57,19%</b>	<b>-0,9%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Oct-24	Oct-25	Oct-25	Growth (Mtd)
1	Asset (Retail) T	376.749	387.886	419.770	424.021			3.26	3.46	3.46	0,01
2	Contribution Margin	17.604	22.233	17.244	(360)	2,0%		3.623	3.545	3.572	(51)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	2.067	2.076	341	9	(7.481)	-78,28%	(2.211)	-51,58%	20.184	10,29%	(18.108)
2	Tabungan	160.765	165.013	178.303	185.300	(430)	6.997	20.287	12,29%	24.535	15,26%	183.329	101,07%	1.970
3	Deposito	65.984	39.292	38.623	39.283	(2.258)	660	(8)	-0,02%	(26.701)	-40,47%	67.399	58,28%	(28.116)
	<b>Total</b>	<b>231.036</b>	<b>213.861</b>	<b>218.993</b>	<b>226.659</b>	<b>(2.347)</b>	<b>7.666</b>	<b>12.798</b>	<b>5,98%</b>	<b>43.377</b>	<b>-1,89%</b>	<b>270.912</b>	<b>83,67%</b>	<b>(44.253)</b>
	CASA	165.052	174.570	180.370	187.376	(89)	7.006	12.806	7,34%	22.324	13,53%	203.513	92,07%	(16.137)
	(%) CASA	71,44%	81,63%	82,36%	82,67%									
	FDR	120,56%	147,01%	145,22%	140,31%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.496	2.510		14	291	13,13%	955	61,41%	-	0,00%	2.510
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.493	2.506		14	289	13,05%	951	61,19%		0,00%	2.506
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%		0,00%	166

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.469	-	907	907	-71	296	4.398	611	4.308	103,75%	161
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.469	-	907	907	-71	296	4.418	611	2.443	182,94%	2.026
	• Local Champion	51	4.174	4.469	-	907	907	-71	296	4.418	611	1.185	377,08%	3.284
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.756	465	440	-25	275	-85	5.110	525	18.040	109,51%	1.715
	KUR	12.693	16.593	16.470	265	340	75	-70	-123	3.777	463	15.923	103,44%	547
	Non KUR	1.952	3.247	3.286	200	100	-100	345	38	1.333	62	2.117	155,18%	1.168
3	PWG	16.365	27.522	28.550	5.085	4.416	-670	1.216	1.028	12.185	3.388	30.835	92,59%	(2.285)
	Cilem	8.190	16.328	17.512	1.881	1.945	64	1.079	1.184	9.322	761	19.829	88,32%	(2.317)
	Gadai	8.175	11.195	11.038	3.204	2.471	-733	137	-157	2.863	2.627	11.006	100,29%	32
4	CFG	247.446	262.863	265.254	6.789	8.325	1.536	1.576	2.391	17.808	5.934	264.150	100,42%	1.104
	CF 1	12.247	10.155	9.990	-	-	0	-71	-164	-2.257	164	14.252	70,10%	(4.261)
	Total Griya	9.062	7.492	7.429	-	-	0	0	-63	-1.634	63	9.532	77,94%	(2.103)
4	• Total Non Program	9.062	7.492	7.429	-	-	0	0	-63	-1.634	63	9.532	77,94%	(2.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.562	-	-	0	-71	-101	-623	101	4.720	54,27%	(2.158)
	CF 2	235.199	252.708	255.264	6.789	8.325	1.536	1.648	2.555	20.065	5.770	249.898	102,15%	5.365
	Mitraguna & Others	206.067	222.689	225.864	5.979	8.325	2.346	1.518	3.175	19.798	5.150	219.260	103,01%	6.604
	Pensiun	29.132	30.019	29.399	810	-	-810	130	-620	267	620	30.638	95,96%	(1.238)
	<b>Total Pembiayaan</b>	<b>278.528</b>	<b>314.400</b>	<b>318.029</b>	<b>12.339</b>	<b>14.088</b>	<b>1.748</b>	<b>2.996</b>	<b>3.629</b>	<b>39.501</b>	<b>10.458</b>	<b>317.333</b>	<b>100,22%</b>	<b>696</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	79	80	597	597	0,00%	0,40%	3,02%	518	597	518			
	KUR	-	79	80	477	477	0,00%	0,48%	2,90%	398	477	398			
	Non KUR	-	-	-	120	120	0,00%	0,00%	3,66%	120	120	120			
3	PWG	-	-	-	298	298	0,00%	0,00%	1,04%	298	298	298			
	Cilem	-	-	-	205	205	0,00%	0,00%	1,17%	205	205	205			
	Gadai	-	-	-	93	93	0,00%	0,00%	0,84%	93	93	93			
4	CFG	713	728	670	2.849	2.849	0,29%	0,25%	0,67%	2.179	2.136	2.121			
	CF 1	8	466	462	887	887	0,06%	0,45%	8,88%	425	880	421			
	Total Griya	-	257	254	438	438	0,00%	0,33%	5,90%	184	438	182			
	Oto	8	210	208	449	449	0,24%	7,81%	17,53%	241	441	240			
	CF 2	705	262	208	1.961	1.961	0,30%	0,08%	0,77%	1.754	1.256	1.700			
	Mitraguna & Others	705	262	208	1.961	1.961	0,34%	0,09%	0,87%	1.754	1.256	1.700			
	Pensiun	-	-	-	-	-	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>2.309</b>	<b>2.059</b>	<b>1.761</b>	<b>1.758</b>	<b>1.758</b>	<b>0,83%</b>	<b>0,56%</b>	<b>0,55%</b>	<b>(2)</b>	<b>(551)</b>	<b>(301)</b>	<b>5,87%</b>	<b>-961,24%</b>	<b>5,3%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	277.711	283.958	316.621	38.910		
2	Contribution Margin	13.703	16.708	15.166	1.463	-10,7%	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,66	2,94	2,99	0,05	0,33
CIF Payroll	3.777	3.979	4.088	109	311

Kinerja Pendanaan

## Kinerja ISE

No.	Segment/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	1.196	1.192		(4)	70	6,23%	(1.925)	-61,76%	-	0,00%	1.192
2	Giro ISE	560	497	431	401		(30)	(96)	-19,27%	(159)	-28,42%		0,00%	401
3	Tabungan ISE	2.557	626	765	791		26	166	26,48%	(1.766)	-69,06%		0,00%	791
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	54	54	54		0	0	0,00%	9	20,00%		0,00%	54

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	• Local Champion	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.921	560	890	330	-51	185	99	705	22.370	80,11%	(4.449)
	KUR	16.625	17.059	17.258	560	890	330	-39	199	633	691	20.952	82,37%	(3.694)
	Non KUR	1.196	676	662	-	-	0	-12	-14	-534	14	1.417	46,74%	(755)
3	PWG	2.171	7.816	8.218	1.594	1.137	-457	1.321	402	6.047	736	8.900	92,33%	(683)
	Cilem	2.171	7.816	8.218	1.594	1.137	-457	1.321	402	6.047	736	8.900	92,33%	(683)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	72.589	1.821	3.675	1.854	666	2.418	22.502	1.257	64.162	113,13%	8.427
	CF 1	13.142	15.768	16.000	201	450	249	128	232	2.858	218	15.592	102,62%	408
	Total Griya	12.152	13.369	13.673	-	450	450	0	304	1.521	146	13.324	102,62%	350
	• Total Non Program	7.615	9.249	9.589	-	450	450	-114	341	1.974	109	8.194	117,02%	1.395
	• Program	4.537	4.121	4.084	-	-	0	-42	-37	-453	37	5.130	79,62%	(1.045)
	Oto	989	2.399	2.327	201	-	-201	128	-72	1.337	72	2.268	102,58%	58
	CF 2	36.945	54.402	56.589	1.620	3.225	1.605	538	2.186	19.644	1.039	48.570	116,51%	8.019
	Mitraguna & Others	31.987	49.469	51.628	1.620	3.147	1.527	590	2.159	19.641	988	42.422	121,70%	9.206
	Pensiun	4.958	4.933	4.961	-	78	78	-52	28	3	50	6.147	80,70%	(1.187)
	<b>Total Pembiayaan</b>	<b>73.308</b>	<b>97.854</b>	<b>100.801</b>	<b>3.975</b>	<b>5.702</b>	<b>1.728</b>	<b>1.464</b>	<b>2.948</b>	<b>27.493</b>	<b>2.755</b>	<b>98.660</b>	<b>102,17%</b>	<b>2.141</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	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	479	4,80%	1,27%	2,68%	255	(375)	321			
	KUR	438	38	106	362	2,63%	0,62%	2,10%	256	(76)	324			
	Non KUR	417	120	119	117	34,85%	17,55%	17,73%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,49%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,47%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,52%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.814</b>	<b>929</b>	<b>581</b>	<b>836</b>	<b>2,47%</b>	<b>0,59%</b>	<b>0,83%</b>	<b>255</b>	<b>(978)</b>	<b>(93)</b>	<b>0,74%</b>	<b>10,64%</b>	<b>-0,1%</b>

## Asset & Contribution Margin

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

Kinaria

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	15.772	15.290	2.186	(481)	(1.938)	-11,25%	(10.428)	-40,55%	36.162	42,28%	(20.871)
2	Tabungan	122.400	140.636	142.664	142.461	2.338	(203)	1.825	1,30%	20.061	16,39%	137.421	103,67%	5.040
3	Deposito	49.497	49.561	50.102	50.103	(2.738)	1	543	1,09%	606	1,22%	50.468	99,28%	(365)
	<b>Total</b>	<b>197.616</b>	<b>207.425</b>	<b>208.538</b>	<b>207.855</b>	<b>1.785</b>	<b>(683)</b>	<b>430</b>	<b>0,21%</b>	<b>10.239</b>	<b>5,18%</b>	<b>224.051</b>	<b>92,77%</b>	<b>(16.197)</b>
	CASA	148.118	157.864	158.436	157.751	4.523	(685)	(113)	-0,07%	9.633	6,50%	173.583	90,88%	(15.831)
	(%) CASA	74,95%	76,11%	75,97%	75,90%									
	FDR	74,94%	87,70%	88,45%	88,74%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	14.041	14.078		37	938	7,14%	4.695	50,04%	-	0,00%	14.078
2	Giro ISE	3.509	2.112	2.590	2.631		41	519	24,60%	(878)	-25,02%	-	0,00%	2.631
3	Tabungan ISE	5.874	11.028	11.451	11.447		(4)	419	3,80%	5.573	94,88%	-	0,00%	11.447
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%	-	0,00%	122

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620	
	• Local Champion	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	34.901	40.556	40.309	880	630	-250	-332	-247	5.408	877	39.101	103,09%	1.208	
	KUR	33.390	38.124	37.912	860	630	-230	-355	-212	4.523	842	37.386	101,41%	527	
	Non KUR	1.512	2.432	2.397	20	-	-20	23	-35	885	35	1.716	139,68%	681	
3	PWG	20.337	37.095	39.527	7.203	6.994	-210	1.166	2.433	19.190	4.561	33.298	118,71%	6.230	
	Cilem	6.847	17.994	19.124	1.333	2.006	673	245	1.131	12.277	875	16.729	114,32%	2.395	
	Gadai	13.490	19.101	20.403	5.870	4.988	-883	921	1.302	6.913	3.686	16.568	123,14%	3.835	
4	CFG	92.645	101.402	101.771	2.207	1.319	-888	711	370	9.126	949	103.901	97,95%	(2.130)	
	CF 1	21.426	20.084	20.295	109	489	380	-11	211	-1.131	277	22.810	88,98%	(2.514)	
	Total Griya	17.556	15.276	15.120	-	-	0	0	-157	-2.437	157	17.910	84,42%	(2.790)	
4	• Total Non Program	17.556	15.276	15.120	-	-	0	0	-239	-157	-2.437	157	17.910	84,42%	(2.790)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	3.870	4.807	5.175	109	489	380	-11	368	1.306	120	4.900	105,63%	276	
	CF 2	71.219	81.318	81.476	2.098	830	-1.268	722	158	10.257	672	81.092	100,47%	384	
	Mitraguna & Others	67.517	77.732	77.933	2.098	830	-1.268	759	202	10.416	628	76.380	102,03%	1.553	
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)	
	<b>Total Pembiayaan</b>	<b>148.099</b>	<b>181.904</b>	<b>184.443</b>	<b>10.990</b>	<b>8.942</b>	<b>-2.048</b>	<b>2.231</b>	<b>2.539</b>	<b>36.344</b>	<b>6.403</b>	<b>176.516</b>	<b>104,49%</b>	<b>7.927</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	131	106	189	4.249	0,38%	0,47%	0,47%	0,54%	4.060	4.117	4.142				
	KUR	131	106	189	3.620	0,39%	0,50%	0,50%	0,55%	3.431	3.488	3.514				
	Non KUR	-	-	-	629	0,00%	0,00%	0,00%	26,23%	629	629	629				
3	PWG	-	-	-	989	0,00%	0,00%	0,00%	2,50%	989	989	989				
	Cilem	-	-	-	755	0,00%	0,00%	0,00%	3,95%	755	755	755				
	Gadai	-	-	-	234	0,00%	0,00%	0,00%	1,15%	234	234	234				
4	CFG	616	1.495	1.745	1.939	0,61%	0,63%	0,63%	0,63%	194	1.323	445				
	CF 1	588	325	659	1.129	0,29%	0,00%	0,00%	2,74%	56,56%	470	541	804			
	Total Griya	68	202	535	876	0,36%	0,00%	0,00%	3,50%	5,79%	340	288	673			
	Oto	-	-	123	253	0,00%	0,00%	0,00%	2,57%	4,89%	130	253	131			
	CF 2	28	1.170	1.086	810	0,04%	0,00%	0,00%	1,34%	0,99%	(276)	782	(360)			
	Mitraguna & Others	28	1.170	1.086	810	0,04%	0,00%	0,00%	1,40%	1,04%	(276)	782	(360)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>780</b>	<b>1.275</b>	<b>916</b>	<b>916</b>	<b>0,53%</b>	<b>0,50%</b>	<b>0,50%</b>	<b>0,50%</b>	<b>135</b>	<b>(359)</b>	<b>1,62%</b>	<b>-225,85%</b>	<b>1,1%</b>		

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap	
1	SME	215	215	215	215	0	100,00%	7,55%	7,59%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	215	215	215	215	0	100,00%	7,55%	7,59%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	64	64	64	0	0,00%	0,00%	0,16%	0,16%	64	(0)				
	KUR</															

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	202	201	(34)	(0)	20	10,89%	(218)	-52,02%	10.045	2,01%	(9.843)
2	Tabungan	44.796	53.465	53.314	54.407	1.206	1.093	942	1,76%	9.611	21,46%	58.577	92,88%	(4.169)
3	Deposito	28.737	5.996	6.194	6.194	(136)	0	198	3,31%	(22.543)	-78,44%	29.575	20,94%	(23.380)
	<b>Total</b>	<b>73.953</b>	<b>59.643</b>	<b>59.710</b>	<b>60.803</b>	<b>1.037</b>	<b>1.093</b>	<b>1.160</b>	<b>1,95%</b>	<b>(13.150)</b>	<b>-17,78%</b>	<b>98.196</b>	<b>61,92%</b>	<b>(37.393)</b>
	CASA	45.216	53.647	53.515	54.609	1.173	1.093	962	1,79%	9.393	20,77%	68.621	79,58%	(14.013)
	(%) CASA	61,14%	89,95%	89,63%	89,81%									
	FDR	129,31%	186,39%	189,96%	186,55%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	2.602	2.763	162	544	24,52%	1.856	204,55%	-	0,00%	2.763	
2	Giro ISE	390	176	194	194	0	18	10,15%	(195)	-50,15%	-	0,00%	194	
3	Tabungan ISE	518	2.043	2.408	2.569	162	526	25,76%	2.051	396,17%	-	0,00%	2.569	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	140	152	152	152	0	0	0,00%	12	8,57%	-	0,00%	152	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	• Local Champion	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.389	500	800	300	-363	157	-383	643	23.156	83,73%	(3.767)
	KUR	19.175	18.331	18.503	300	800	500	-552	173	-672	627	22.394	82,62%	(3.891)
	Non KUR	597	902	886	200	-	-200	189	-16	289	16	762	116,32%	124
3	PWG	2.596	8.106	9.996	949	2.851	1.903	270	1.890	7.400	961	9.570	104,46%	427
	Cilem	2.069	5.806	7.359	174	1.934	1.760	-159	1.553	5.290	381	7.446	98,84%	(86)
	Gadai	527	2.300	2.637	774	917	143	429	337	2.110	580	2.124	124,15%	513
4	CFG	73.258	83.093	83.312	2.086	1.108	-979	1.084	220	10.055	888	84.432	98,67%	(1.119)
	CF 1	2.294	4.232	4.243	660	93	-568	608	11	1.948	82	3.672	115,53%	570
	Total Griya	712	1.588	1.567	-	-	0	0	-21	855	21	1.065	147,13%	502
	• Total Non Program	712	1.588	1.567	-	-	0	0	-21	855	21	0	0,00%	0
	• Program	-	-	-	-	-	-	-	-	-	-	2.607	102,63%	68
	Oto	1.583	2.643	2.676	660	93	-568	608	32	1.093	60	80.759	97,91%	(1.690)
	CF 2	70.963	78.861	79.070	1.426	1.015	-411	476	209	8.107	806	60.842	101,08%	659
	Mitraguna & Others	52.047	61.433	61.501	1.264	725	-539	625	68	9.454	657	19.917	88,21%	(2.348)
	Pensiun	18.916	17.428	17.569	162	290	-149	128	141	-1.347	149	12.243	96,82%	(3.731)
	<b>Total Pembiayaan</b>	<b>95.626</b>	<b>111.165</b>	<b>113.426</b>	<b>3.535</b>	<b>4.759</b>	<b>1.224</b>	<b>986</b>	<b>2.261</b>	<b>17.800</b>	<b>2.498</b>	<b>117.158</b>	<b>96,82%</b>	<b>(3.731)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	314	347	2.886	0,34%	1,80%	14,89%	2.539	2.820	2.572	67	14,89%	2.572	
	KUR	67	286	321	2.594	0,35%	1,75%	14,02%	2.274	2.527	2.308	67	14,02%	2.308	
	Non KUR	-	28	26	292	0,00%	2,91%	32,97%	266	292	264	67	32,97%	264	
3	PWG	-	-	-	472	0,00%	0,00%	4,72%	472	472	472	472	4,72%	472	
	Cilem	-	-	-	472	0,00%	0,00%	6,41%	472	472	472	472	6,41%	472	
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-	-	0,00%	-	
4	CFG	1	2.308	1.642	1.461	0,00%	1,98%	1,75%	(181)	1.460	(847)	1.460	1,75%	(847)	
	CF 1	-	-	-	187	0,00%	0,00%	4,40%	187	187	187	187	4,40%	187	
	Total Griya	-	-	-	50	0,00%	0,00%	3,18%	50	50	50	50	3,18%	50	
	Oto	-	-	-	137	0,00%	0,00%	5,11%	137	137	137	137	5,11%	137	
	CF 2	-	2.308	1.642	1.275	0,00%	2,08%	1,61%	(367)	1.274	(1.033)	1.274	1,61%	(1.033)	
	Mitraguna & Others	-	1.370	1.027	470	0,00%	0,00%	2,23%	470	470	470	470	2,23%	470	
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)	(0)	0,83%	145	
	<b>Total Pembiayaan</b>	<b>181</b>	<b>473</b>	<b>488</b>	<b>951</b>	<b>0,19%</b>	<b>0,44%</b>	<b>0,84%</b>	<b>463</b>	<b>771</b>	<b>478</b>	<b>478</b>	<b>8,57%</b>	<b>-921,71%</b>	<b>7,7%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Oct-24	Dec-24	Oct-25			Posisi	Oct-24	Oct-25
1	Asset (Retail) T	95.628	96.931	112.475	16.847		Kinerja	2,69	2,96
2	Contribution Margin	3.349	4.400	4.460	1.111	-33,2%	PHR	435	508

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	21.780	17.756	(958)	(4.024)	(3.267)	-15,54%	(20.823)	-53,97%	54.014	32,87%	(36.258)
2	Tabungan	168.056	194.347	200.031	197.941	20.638	(2.089)	3.594	1,85%	29.886	17,78%	190.494	103,91%	7.447
3	Deposito	55.027	66.644	66.709	66.709	(946)	0	65	0,10%	11.682	21,23%	56.479	118,11%	10.230
	<b>Total</b>	<b>261.662</b>	<b>282.015</b>	<b>288.519</b>	<b>282.407</b>	<b>18.734</b>	<b>(6.113)</b>	<b>392</b>	<b>0,14%</b>	<b>20.745</b>	<b>7,93%</b>	<b>300.987</b>	<b>93,83%</b>	<b>(18.581)</b>
	CASA	206.634	215.370	221.811	215.698	19.680	(6.113)	327	0,15%	9.063	4,39%	244.508	88,22%	(28.811)
	(%) CASA	78,97%	76,37%	76,88%	76,38%									
	FDR	64,72%	70,65%	71,32%	72,86%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	4.077	4.098	21	604	17,29%	1.058	34,82%	-	0,00%	4.098	
2	Giro ISE	335	359	230	244	14	(115)	(-32,13%)	(91)	(-27,14%)	-	0,00%	244	
3	Tabungan ISE	2.705	3.134	3.846	3.854	7	719	22,96%	1.149	42,49%	-	0,00%	3.854	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	146	164	164	164	0	0	0,00%	18	12,33%	-	0,00%	164	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	24.774	24.985	24.976	-	-	0	-242	-8	203	8	32.098	77,81%	(7.121)	
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)	
	Non-Linkage	24.774	24.985	24.976	-	-	0	-242	-8	203	8	28.908	86,40%	(3.932)	
	• Local Champion	24.387	24.639	24.634	-	-	0	-238	-4	247	4	26.347	93,50%	(1.713)	
	• Value Chain	387	346	342	-	-	-	-4	-4	-45	4	2.561	13,36%	(2.219)	
2	MBG	21.941	25.041	26.115	1.510	1.930	420	743	1.074	4.174	856	25.317	103,15%	798	
	KUR	20.349	23.692	24.795	1.510	1.930	420	772	1.104	4.447	826	23.561	105,24%	1.235	
	Non KUR	1.592	1.349	1.319	-	-	0	-29	-30	-273	30	1.756	75,13%	(437)	
3	PWG	23.945	38.099	40.418	9.421	8.188	-1.233	1.696	2.319	16.473	5.869	38.282	105,58%	2.135	
	Cilem	8.631	16.931	18.971	2.202	3.025	823	1.195	2.040	10.340	985	20.185	93,99%	(1.214)	
	Gadai	15.314	21.168	21.446	7.219	5.163	-2.056	501	278	6.132	4.884	18.097	118,51%	3.349	
4	CFG	98.692	111.123	114.266	2.649	4.285	1.636	1.111	3.143	15.574	1.142	115.254	99,14%	(988)	
	CF 1	13.574	20.547	21.115	857	815	-42	453	568	7.541	247	15.606	135,31%	5.510	
	Total Griya	9.477	14.186	14.728	250	630	380	0	542	5.251	88	9.997	147,32%	4.731	
	• Total Non Program	9.477	14.186	14.728	-	-	0	0	0	0	-	0	0,00%	0	
	• Program	-	-	-	-	-	-	-	-	-	-	5.608	113,89%	779	
	Oto	4.097	6.361	6.387	607	185	-422	453	26	2.290	159	99.648	93,48%	(6.498)	
	CF 2	85.118	90.576	93.150	1.792	3.470	1.678	658	2.575	8.033	895	64.959	90,45%	(6.205)	
	Mitraguna & Others	51.909	56.147	58.754	1.492	3.290	1.798	757	2.607	6.845	683	34.690	99,15%	(294)	
	Pensiun	33.208	34.428	34.396	300	180	-120	-99	-32	1.188	212	911	210.951	97,55%	(5.177)
	<b>Total Pembiayaan</b>	<b>169.351</b>	<b>199.247</b>	<b>205.774</b>	<b>13.579</b>	<b>14.402</b>	<b>823</b>	<b>3.308</b>	<b>6.527</b>	<b>36.423</b>	<b>7.875</b>	<b>911</b>	<b>0,35%</b>	<b>61,01%</b>	<b>-0,5%</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	113	71	435	350	51	1,74%	1,34%	(85)	237	279	-	-	-
	KUR	113	11	213	350	55	0,90%	1,41%	137	237	339	-	-	-
	Non KUR	-	60	222	-	0	0,00%	16,47%	0,00%	(222)	-	(60)	-	-
3	PWG	-	-	-	-	1.169	0,00%	0,00%	0,00%	1.169	1.169	1.169	-	-
	Cilem	-	-	-	-	689	0,00%	0,00%	0,00%	689	689	689	-	-
	Gadai	-	-	-	-	480	0,00%	0,00%	0,00%	480	480	480	-	-
4	CFG	211	851	488	315	21	0,21%	0,44%	0,28%	(174)	103	(537)	-	-
	CF 1	-	505	348	-	0	0,00%	1,70%	0,00%	(348)	-	(505)	-	-
	Total Griya	-	349	348	-	0	0,00%	2,46%	0,00%	(348)	-	(349)	-	-
	Oto	-	156	-	-	0	0,00%	0,00%	0,00%	-	-	(156)	-	-
	CF 2	211	347	140	315	25	0,25%	0,15%	0,34%	175	103	(32)	-	-
	Mitraguna & Others	211	13	13	188	30	0,41%	0,02%	0,32%	175	(24)	175	-	-
	Pensiun	-	334	127	127	0	0,00%	0,37%	0,37%	-	127	(207)	-	-
	<b>Total Pembiayaan</b>	<b>2.169</b>	<b>4.466</b>	<b>4.652</b>	<b>4.714</b>	<b>1,28%</b>	<b>2,34%</b>	<b>2,29%</b>	<b>61</b>	<b>2.545</b>	<b>248</b>	<b>1,28%</b>	<b>44,26%</b>	<b>-1,0%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	242.347	261.587	263.207	263.207	20.860		Kinerja	2.40	2.62	2.65
2	Contribution Margin	9.072	12.167	9.857	9.857	785	-8,7%	PHR	0,03	0,25	
								CIF Payroll	1.726	1.821	1.790

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	968	1.298	120	330	475	57,69%	(3.309)	-71,83%	14.468	8,97%	(13.170)
2	Tabungan	52.069	52.710	53.288	55.369	1.187	2.081	2.658	5,04%	3.300	6,34%	66.297	83,52%	(10.928)
3	Deposito	11.396	8.232	8.315	8.232	10	(83)	0	0,00%	(3.164)	-27,77%	12.288	66,99%	(4.056)
	<b>Total</b>	<b>68.072</b>	<b>61.765</b>	<b>62.570</b>	<b>64.898</b>	<b>1.317</b>	<b>2.328</b>	<b>3.133</b>	<b>5,07%</b>	<b>(3.174)</b>	<b>-4,66%</b>	<b>93.052</b>	<b>69,74%</b>	<b>(28.154)</b>
	CASA	56.676	53.533	54.255	56.666	1.307	2.411	3.133	5,85%	(9)	-0,02%	80.764	70,16%	(24.098)
	(%) CASA	83,26%	86,67%	86,71%	87,32%									
	FDR	200,44%	258,79%	256,50%	247,29%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.516	1.517		1	137	9,93%	(66)	-4,18%	-	0,00%	1.517
2	Giro ISE	116	4	155	155		0	150	3456,59%	39	33,72%		0,00%	155
3	Tabungan ISE	1.468	1.376	1.361	1.363		1	(13)	-0,96%	(105)	-7,16%		0,00%	1.363
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	137	137		0	0	0,00%	15	12,30%		0,00%	137

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.666	40.725	960	1.140	180	-445	59	1.072	1.081	42.833	95,08%	(2.107)
	KUR	35.878	37.940	38.040	960	1.140	180	-396	100	2.163	1.040	38.902	97,78%	(862)
	Non KUR	3.776	2.727	2.685	-	-	0	-49	-42	-1.091	42	3.930	68,32%	(1.245)
3	PWG	12.336	26.900	26.970	7.511	5.800	-1.711	289	70	14.634	5.730	22.523	119,75%	4.447
	Cilem	3.767	9.204	9.295	1.277	555	-722	743	91	5.528	465	9.302	99,92%	(7)
	Gadai	8.569	17.696	17.675	6.234	5.245	-989	-454	-21	9.106	5.266	13.221	133,69%	4.454
4	CFG	84.451	92.273	92.793	3.036	1.517	-1.519	1.205	520	8.343	996	96.059	96,60%	(3.266)
	CF 1	4.785	7.190	7.287	-	158	158	-8	97	2.502	60	6.182	117,89%	1.106
	Total Griya	4.537	6.323	6.432	-	158	158	0	109	1.894	49	4.928	130,51%	1.504
1	• Total Non Program	4.383	5.674	5.628	-	-	0	-46	-46	1.244	46	4.754	118,38%	874
	• Program	154	649	804	-	158	158	-3	155	650	3	174	461,89%	630
	Oto	248	867	855	-	-	0	-8	-11	608	11	1.253	68,24%	(398)
	CF 2	79.665	85.083	85.506	3.036	1.359	-1.677	1.213	423	5.841	936	89.878	95,14%	(4.372)
	Mitraguna & Others	63.755	66.325	66.868	2.536	1.359	-1.177	997	543	3.113	816	72.922	91,70%	(6.053)
	Pensiun	15.910	18.758	18.638	500	-	-500	216	-120	2.728	120	16.956	109,92%	1.682
	<b>Total Pembiayaan</b>	<b>136.441</b>	<b>159.840</b>	<b>160.489</b>	<b>11.507</b>	<b>8.457</b>	<b>-3.050</b>	<b>1.049</b>	<b>649</b>	<b>24.048</b>	<b>7.808</b>	<b>161.415</b>	<b>99,43%</b>	<b>(926)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	187	302	661	3.430	0,47%	1,63%	8,42%	2.768	3.242	3.128							
	KUR	48	302	528	2.699	0,13%	1,39%	7,10%	2.171	2.651	2.397							
	Non KUR	140	-	133	731	3,70%	4,88%	27,21%	598	591	731							
3	PWG	-	-	-	701	0,00%	0,00%	2,60%	701	701	701							
	Cilem	-	-	-	620	0,00%	0,00%	6,67%	620	620	620							
	Gadai	-	-	-	80	0,00%	0,00%	0,45%	80	80	80							
4	CFG	1.300	445	814	2.530	0,57%	1,54%	0,88%	2.73%	1.716	1.229	2.085						
	CF 1	-	-	371	511	0,00%	0,00%	5,16%	7,02%	140	511	511						
	Total Griya	-	-	-	140	0,00%	0,00%	2,18%	140	140	140							
	Oto	-	-	371	371	0,00%	0,00%	42,84%	43,41%	-	371	371						
	CF 2	1.300	445	443	2.018	1,63%	0,52%	2,36%	1.576	718	1.574							
	Mitraguna & Others	1.135	445	443	2.018	1,78%	0,67%	3,02%	1.576	883	1.574							
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	-	(162)						
	<b>Total Pembiayaan</b>	<b>643</b>	<b>887</b>	<b>514</b>	<b>586</b>	<b>0,47%</b>	<b>0,32%</b>	<b>0,37%</b>	<b>72</b>	<b>(57)</b>	<b>(301)</b>	<b>0,59%</b>	<b>-62,67%</b>	<b>0,2%</b>	<b></b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	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	-	442	232	304	0,00%											

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	3.971	4.090	(1.873)	119	73	1,81%	(291)	-6,63%	14.235	28,73%	(10.145)
2	Tabungan	121.239	138.582	132.478	135.963	11.673	3.485	(2.620)	-1,89%	14.724	12,14%	135.409	100,41%	554
3	Deposito	26.839	21.172	21.473	21.463	(118)	(10)	291	1,37%	(5.376)	-20,03%	27.773	77,28%	(6.309)
	<b>Total</b>	<b>152.459</b>	<b>163.772</b>	<b>157.922</b>	<b>161.516</b>	<b>9.683</b>	<b>3.594</b>	<b>(2.256)</b>	<b>-1,38%</b>	<b>9.058</b>	<b>5,94%</b>	<b>177.417</b>	<b>91,04%</b>	<b>(15.900)</b>
	CASA	125.619	142.600	136.449	140.053	9.801	3.604	(2.547)	-1,79%	14.434	11,49%	149.644	93,59%	(9.591)
	(%) CASA	82,40%	87,07%	86,40%	86,71%									
	FDR	80,08%	78,58%	81,85%	80,02%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.299	3.096		(202)	(81)	-2,56%	(154)	-4,75%	-	0,00%	3.096
2	Giro ISE	1.707	1.640	1.360	1.358		(2)	(282)	-17,18%	(349)	-20,43%	-	0,00%	1.358
3	Tabungan ISE	1.544	1.538	1.938	1.738		(200)	200	13,02%	194	12,58%	-	0,00%	1.738
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%	-	0,00%	168

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-307	22	14.885	97,94%	(307)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.876	-	-	0	-3	-22	-307	22	4.183	92,67%	(307)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-110	3	2.186	94,99%	(110)
	• Value Chain	1.997	1.819	1.800	-	-	0	-19	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.234	1.850	850	-1.000	1.444	45	-1.953	805	34.587	84,52%	(5.354)
	KUR	27.378	26.486	26.571	1.850	850	-1.000	1.513	85	-807	765	30.615	86,79%	(4.044)
	Non KUR	3.809	2.702	2.663	-	-	0	-69	-40	-1.146	40	3.973	67,03%	(1.310)
3	PWG	1.449	5.298	5.326	690	373	-317	309	28	3.877	344	7.317	72,79%	(1.991)
	Cilem	1.449	5.298	5.326	690	373	-317	309	28	3.877	344	7.317	72,79%	(1.991)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	80.114	1.128	2.005	877	-144	514	5.551	1.491	88.282	90,75%	(8.169)
	CF 1	26.770	24.458	23.980	-	-	0	-85	-479	-2.791	479	28.904	82,96%	(4.924)
	Total Griya	26.477	21.402	21.008	-	-	0	0	-394	-5.469	394	27.398	76,68%	(6.390)
4	• Total Non Program	23.147	18.529	18.175	-	-	0	-264	-354	-4.972	354	23.633	76,90%	(5.458)
	• Program	3.330	2.873	2.834	-	-	0	-40	-40	-497	40	3.765	75,26%	(931)
	Oto	293	3.056	2.971	-	-	0	-85	-85	2.678	85	1.506	197,36%	1.466
	CF 2	47.792	55.141	56.134	1.128	2.005	877	-59	993	8.342	1.012	59.379	94,54%	(3.245)
	Mitraguna & Others	41.537	46.597	47.581	1.033	1.945	912	-97	984	6.044	961	51.936	91,62%	(4.355)
	Pensiun	6.255	8.544	8.553	95	60	-35	38	9	2.297	51	7.443	114,91%	1.110
	<b>Total Pembiayaan</b>	<b>122.084</b>	<b>128.687</b>	<b>129.252</b>	<b>3.668</b>	<b>3.228</b>	<b>-440</b>	<b>1.607</b>	<b>565</b>	<b>7.168</b>	<b>2.662</b>	<b>145.072</b>	<b>89,10%</b>	<b>(15.820)</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	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Value Chain	-	-	1.819	-		0,00%	87,44%	0,00%		(1.819)	-	-				
2	MBG	83	713	1.083	3.139		0,27%	3,71%	0,74%		2.056	3.056	2.426				
	KUR	83	159	731	2.556		0,30%	2,76%	0,62%		1.825	2.473	2.397				
	Non KUR	-	554	352	583		0,00%	13,01%	21,89%		231	583	28				
3	PWG	10	-	-	359		0,69%	0,00%	0,00%		359	349	359				
	Cilem	10	-	-	359		0,69%	0,00%	0,00%		359	349	359				
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
4	CFG	1.636	3.103	3.335	5.373		2,19%	4,19%	6,71%		2.038	3.738	2.271				
	CF 1	1.522	2.499	2.687	3.671		5,68%	10,99%	15,31%		983	2.149	1.171				
	Total Griya	1.522	2.499	2.687	3.671		5,75%	12,56%	17,47%		983	2.149	1.171				
	Oto	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	CF 2	114	603	648	1.703		0,24%	1,18%	3,03%		1.055	1.589	1.100				
	Mitraguna & Others	114	603	648	1.517		0,27%	1,39%	3,19%		869	1.403	914				
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%		186	186	186				
	<b>Total Pembiayaan</b>	<b>13.825</b>	<b>14.880</b>	<b>15.230</b>	<b>15.745</b>		<b>11,32%</b>	<b>11,83%</b>	<b>12,18%</b>		<b>515</b>	<b>1.920</b>	<b>865</b>		<b>1,27%</b>	<b>89,58%</b>	<b>-10,9%</b>

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	1.523	31.378	(595)	29.855	28.553	1010,52%	25.459	430,11%	16.485	190,34%	14.893
2	Tabungan	49.567	51.826	54.525	54.391	(1.999)	(134)	2.565	4,95%	4.824	9,73%	64.759	83,99%	(10,368)
3	Deposito	19.983	50.082	52.952	52.952	(145)	0	2.870	5,73%	32.969	164,98%	20.965	252,57%	31.987
	<b>Total</b>	<b>75.469</b>	<b>104.733</b>	<b>109.000</b>	<b>138.722</b>	<b>(2.739)</b>	<b>29.721</b>	<b>33.988</b>	<b>32,45%</b>	<b>63.253</b>	<b>83,81%</b>	<b>102.209</b>	<b>135,72%</b>	<b>36.513</b>
	CASA	55.486	54.651	56.048	85.770	(2.594)	29.721	31.118	56,94%	30.284	54,58%	81.244	105,57%	4.526
	(%) CASA	73,52%	52,18%	51,42%	61,83%									
	FDR	164,25%	131,16%	128,84%	101,24%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.684	1.685		1	834	97,98%	516	44,09%	-	0,00%	1.685
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	1.533	1.534		1	834	119,12%	540	54,36%		0,00%	1.534
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	0	-14	-	96,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	0	-14	-	96,00%	(96)
3	PWG	2.503	4.911	5.136	930	521	-409	587	225	2.633	296	9.300	55,23%	(4.164)
	Cilem	2.503	4.911	5.136	930	521	-409	587	225	2.633	296	9.300	55,23%	(4.164)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	135.300	2.076	3.771	1.695	173	2.840	13.860	931	134.385	100,68%	916
	CF 1	4.796	5.941	6.062	111	204	93	83	121	1.266	82	6.387	94,91%	(325)
	Total Griya	4.549	4.720	4.678	-	-	0	0	-42	129	42	4.956	94,39%	(278)
4	• Total Non Program	4.549	4.720	4.678	-	-	0	0	-44	129	42	4.956	94,39%	(278)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.384	111	204	93	83	164	1.137	40	1.431	96,68%	(48)
	CF 2	116.645	126.519	129.238	1.965	3.567	1.602	90	2.719	12.593	848	127.997	100,97%	1.241
	Mitraguna & Others	110.497	118.905	121.693	1.965	3.567	1.602	160	2.789	11.197	778	120.687	100,83%	1.007
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	<b>Total Pembiayaan</b>	<b>123.957</b>	<b>137.371</b>	<b>140.436</b>	<b>3.007</b>	<b>4.292</b>	<b>1.286</b>	<b>760</b>	<b>3.065</b>	<b>16.479</b>	<b>1.227</b>	<b>143.781</b>	<b>97,67%</b>	<b>(3.345)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	(14)	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	-	(14)	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	-	(2.453)	(0)	-				
	CF 1	65	54	54	54	1,36%	0,91%	0,89%	-	-	(12)	(0)	-				
	Total Griya	65	54	54	54	1,44%	1,14%	1,15%	-	-	(12)	(0)	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	-	(2.442)	-	-				
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	-	(2.442)	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>2.536</b>	<b>69</b>	<b>68</b>	<b>68</b>	<b>2,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>-</b>	<b>(2.467)</b>	<b>(0)</b>	<b>0,52%</b>	<b>-976,81%</b>	<b>0,5%</b>			

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	1.436	1.938	771	502	(723)	-27,17%	337	21,08%	16.568	11,70%	(14.629)
2	Tabungan	117.228	124.352	134.259	136.876	(5.693)	2.617	12.524	10,07%	19.648	16,76%	138.543	98,80%	(1.667)
3	Deposito	47.162	44.209	41.820	41.810	(74)	(10)	(2.400)	-5,43%	(5.353)	-11,35%	48.540	86,13%	(6.730)
	<b>Total</b>	<b>165.991</b>	<b>171.222</b>	<b>177.514</b>	<b>180.624</b>	<b>(4.996)</b>	<b>3.110</b>	<b>9.402</b>	<b>5,49%</b>	<b>14.633</b>	<b>8,82%</b>	<b>203.651</b>	<b>88,69%</b>	<b>(23.027)</b>
	CASA	118.829	127.013	135.695	138.814	(4.922)	3.120	11.801	9,29%	19.986	16,82%	155.111	89,49%	(16.296)
	(%) CASA	71,59%	74,18%	76,44%	76,85%									
	FDR	85,30%	89,69%	86,73%	85,24%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	4.732	5.008		277	433	9,46%	1.941	63,30%	-	0,00%	5.008
2	Giro ISE	515	1.528	591	593		2	(935)	-61,20%	78	15,19%		0,00%	593
3	Tabungan ISE	2.552	3.048	4.140	4.415		275	1.368	44,89%	1.863	73,00%		0,00%	4.415
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%		0,00%	122

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.504	740	730	-10	-287	-113	2.956	843	26.741	99,11%	(237)
	KUR	22.685	26.059	25.757	740	530	-210	-266	-302	3.072	832	25.722	100,13%	35
	Non KUR	863	558	747	-	200	200	-21	190	-116	10	1.019	73,37%	(271)
3	PWG	16.913	31.730	34.020	7.394	6.436	-958	2.791	2.290	17.107	4.146	31.322	108,61%	2.698
	Cilem	9.701	21.303	22.929	4.416	2.902	-1.514	2.741	1.625	13.227	1.276	21.277	107,76%	1.652
	Gadai	7.212	10.427	11.092	2.978	3.535	557	50	665	3.880	2.870	10.045	110,42%	1.047
4	CFG	101.109	95.227	93.432	1.271	1.126	-146	-999	-1.794	-7.676	2.920	115.283	81,05%	(21.851)
	CF 1	13.632	14.370	14.896	208	697	488	307	526	1.264	170	15.375	96,89%	(479)
	Total Griya	12.067	11.849	11.743	-	-	0	0	-106	-324	106	12.512	93,85%	(769)
4	• Total Non Program	12.067	11.849	11.743	-	-	0	0	-193	-324	106	12.512	93,85%	(769)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	3.153	208	697	488	307	632	1.588	64	2.863	110,16%	291
	CF 2	87.476	80.857	78.536	1.063	429	-634	-1.306	-2.320	-8.940	2.749	99.908	78,61%	(21.372)
	Mitraguna & Others	79.108	72.826	70.570	650	429	-221	-1.610	-2.256	-8.538	2.685	90.268	78,18%	(19.698)
	Pensiun	8.368	8.031	7.966	413	-	-413	304	-64	-402	64	9.641	82,63%	(1.674)
	<b>Total Pembiayaan</b>	<b>141.591</b>	<b>153.573</b>	<b>153.957</b>	<b>9.405</b>	<b>8.292</b>	<b>-1.114</b>	<b>1.505</b>	<b>383</b>	<b>12.366</b>	<b>7.909</b>	<b>173.366</b>	<b>88,80%</b>	<b>(19.410)</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	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	190	-	679	783		0,81%	2,55%	2,95%		103	593	783			
	KUR	-	-	679	701		0,00%	2,61%	2,72%		21	701	701			
	Non KUR	190	-	-	82		21,98%	0,00%	0,00%		82	(108)	82			
3	PWG	-	-	-	531		0,00%	0,00%	0,00%		531	531	531			
	Cilem	-	-	-	476		0,00%	0,00%	0,00%		476	476	476			
	Gadai	-	-	-	55		0,00%	0,00%	0,00%		55	55	55			
4	CFG	854	82	883	3.013		0,84%	0,93%	0,93%		2.129	2.158	2.931			
	CF 1	-	82	227	302		0,00%	1,58%	2,03%		76	302	220			
	Total Griya	-	70	216	291		0,00%	1,82%	2,48%		76	291	221			
	Oto	-	11	11	11		0,00%	0,42%	0,34%		-	11	(1)			
	CF 2	854	-	657	2.710		0,98%	0,81%	0,81%		2.054	1.856	2.710			
	Mitraguna & Others	854	-	657	2.710		1,08%	0,90%	0,90%		2.054	1.856	2.710			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	<b>Total Pembiayaan</b>	<b>671</b>	<b>1.073</b>	<b>177</b>	<b>177</b>		<b>0,47%</b>	<b>0,12%</b>	<b>0,11%</b>		<b>(494)</b>	<b>(896)</b>	<b>0,84%</b>	<b>-634,79%</b>	<b>0,7%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	168.239	165.991	176.218	176.218	7.979		PHR	2,89	2,99	3,01
2	Contribution Margin	6.452	8.178	7.599	7.599	1.147	-17,8%	CIF Payroll	928	1.012	1.023

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	1.763	2.848	(318)	1.084	(1.107)	-27,98%	(3.214)	-53,03%	20.486	13,90%	(17.638)
2	Tabungan	115.416	132.994	126.972	128.949	5.618	1.977	(4.044)	-3,04%	13.533	11,73%	135.976	94,83%	(7.027)
3	Deposito	39.351	38.307	40.859	40.659	1.801	(200)	2.352	6,14%	1.309	3,33%	40.694	99,91%	(35)
	<b>Total</b>	<b>160.829</b>	<b>175.254</b>	<b>169.594</b>	<b>172.456</b>	<b>7.101</b>	<b>2.862</b>	<b>(2.798)</b>	<b>-1,60%</b>	<b>11.627</b>	<b>7,23%</b>	<b>197.156</b>	<b>87,47%</b>	<b>(24.701)</b>
	CASA	121.478	136.948	128.735	131.797	5.300	3.062	(5.151)	-3,76%	10.318	8,49%	156.462	84,24%	(24.665)
	(%) CASA	75,53%	78,14%	75,91%	76,42%									
	FDR	76,61%	86,29%	91,53%	90,01%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.525	2.534	9	(721)	-22,14%	1.052	71,05%		-	0,00%	2.534
2	Giro ISE	43	228	4	4	0	(224)	-98,29%	(39)	-90,86%			0,00%	4
3	Tabungan ISE	1.438	3.026	2.521	2.530	9	(497)	-16,41%	1.091	75,85%			0,00%	2.530
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	458	474	474	474	0	0	0,00%	16	3,49%			0,00%	474

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	• Local Champion	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	8.899	-	-	0	-263	-411	565	411	10.980	81,05%	(2.081)
	KUR	8.171	9.135	8.729	-	-	0	-258	-406	558	406	10.688	81,68%	(1.958)
	Non KUR	163	175	170	-	-	0	-5	-5	6	5	292	58,19%	(122)
3	PWG	22.470	33.523	34.878	7.259	5.621	-1.638	1.078	1.355	12.408	4.266	36.072	96,69%	(1.194)
	Cilem	8.736	16.980	17.976	2.086	1.822	-265	1.241	996	9.240	826	19.753	91,00%	(1.777)
	Gadai	13.734	16.542	16.902	5.173	3.800	-1.373	-163	359	3.167	3.441	16.319	103,57%	583
4	CFG	92.027	106.936	110.014	2.992	4.525	1.533	1.273	3.079	17.988	1.446	104.206	105,57%	5.809
	CF 1	36.305	37.194	36.865	321	-	-321	123	-329	560	329	37.801	97,52%	(936)
	Total Griya	33.468	33.428	33.203	321	-	-321	0	-225	-265	225	33.850	98,09%	(647)
4	• Total Non Program	33.468	31.094	30.879	-	-	0	-80	-215	-258	215	33.850	91,22%	(2.971)
	• Program	-	2.334	2.324	321	-	-321	332	-10	2.324	10	0	0,00%	2.324
	Oto	2.837	3.766	3.662	-	-	0	123	-104	826	104	3.951	92,70%	(289)
	CF 2	55.722	69.741	73.149	2.671	4.525	1.854	1.150	3.408	17.427	1.117	66.405	110,16%	6.745
	Mitraguna & Others	47.599	56.199	59.487	2.671	4.325	1.654	849	3.289	11.889	1.036	57.188	104,02%	2.299
	Pensiun	8.123	13.543	13.662	-	200	200	301	119	5.539	81	9.216	148,23%	4.445
	<b>Total Pembiayaan</b>	<b>123.205</b>	<b>151.225</b>	<b>155.224</b>	<b>10.451</b>	<b>10.146</b>	<b>-304</b>	<b>2.272</b>	<b>3.999</b>	<b>32.019</b>	<b>6.147</b>	<b>151.631</b>	<b>102,37%</b>	<b>3.593</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	94	244	708	0	0,00%	2,62%	7,96%	464	708	615				
	KUR	-	94	244	708	0	0,00%	2,67%	8,12%	464	708	615				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	405	0,00%	0,00%	0,00%	1,16%	405	405				
	Cilem	-	-	-	-	276	0,00%	0,00%	0,00%	1,53%	276	276				
	Gadai	-	-	-	-	129	0,00%	0,00%	0,00%	0,76%	129	129				
4	CFG	1.195	701	288	1.479	0	100,00%	1,30%	0,27%	1,34%	1.191	284	778			
	CF 1	69	536	95	747	0	19%	0,25%	0,20%	0,23%	652	678	211			
	Total Griya	69	536	95	747	0	21%	0,28%	0,25%	0,25%	652	678	211			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	CF 2	1.127	165	194	732	0	2,02%	0,28%	0,28%	1,00%	539	(394)	567			
	Mitraguna & Others	1.127	165	194	511	0	2,37%	0,34%	0,34%	0,86%	317	(616)	345			
	Pensiun	-	-	-	-	222	0,00%	0,00%	0,00%	1,62%	222	222				
	<b>Total Pembiayaan</b>	<b>1.175</b>	<b>1.286</b>	<b>1.318</b>	<b>1.066</b>	<b>0,95%</b>	<b>0,87%</b>	<b>0,69%</b>	<b>0,69%</b>	<b>(252)</b>	<b>(109)</b>	<b>(220)</b>	<b>0,08%</b>	<b>88,73%</b>	<b>-0,6%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	157.868	160.829	168.153	10.285	
2	Contribution Margin	5.437	6.838	8.764	3.327	-61,12%

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	6.322	5.434	(610)	(889)	496	10,04%	(1.296)	-19,26%	22.902	23,73%	(17.468)
2	Tabungan	220.302	240.640	247.166	247.620	4.326	454	6.980	2,90%	27.318	12,40%	243.291	101,78%	4.329
3	Deposito	143.210	175.577	173.469	173.373	3.891	(96)	(2.204)	-1,26%	30.163	21,06%	144.726	119,79%	28.647
	<b>Total</b>	<b>370.242</b>	<b>421.155</b>	<b>426.957</b>	<b>426.427</b>	<b>7.607</b>	<b>(530)</b>	<b>5.272</b>	<b>1,25%</b>	<b>56.185</b>	<b>15,18%</b>	<b>410.919</b>	<b>103,77%</b>	<b>15.508</b>
	CASA	227.032	245.578	253.488	253.054	3.716	(434)	7.476	3,04%	26.022	11,46%	266.193	95,06%	(13.139)
	(%) CASA	61,32%	58,31%	59,37%	59,34%									
	FDR	58,19%	64,52%	65,67%	65,75%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	25.651	25.556		(96)	3.182	14,22%	5.044	24,59%	-	0,00%	25.556
2	Giro ISE	3.669	2.672	4.662	4.364		(298)	1.692	63,32%	695	18,94%	-	0,00%	4.364
3	Tabungan ISE	6.637	10.184	11.472	11.674		202	1.490	14,63%	5.037	75,90%	-	0,00%	11.674
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%	-	0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%	-	0,00%	177

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	28	12.164	14.765	-	2.678	2.678	-1.028	2.601	14.736	77	11.017	134,01%	3.747	
	Linkage	-	9.568	12.245	-	2.678	2.678	-1	2.678	12.245	-	4.785	255,88%	7.460	
	Non-Linkage	28	2.596	2.519	-	-	0	-1.027	-77	2.491	77	6.232	40,43%	(3.712)	
	• Local Champion	28	2.386	2.330	-	-	0	-1.007	-56	2.301	56	2.969	78,46%	(640)	
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)	
2	MBG	7.817	12.945	13.384	380	700	320	870	439	5.567	261	12.716	105,25%	668	
	KUR	7.418	12.544	12.988	380	700	320	876	445	5.570	255	12.079	107,53%	909	
	Non KUR	399	401	396	-	-	0	-6	-6	-3	6	637	62,12%	(241)	
3	PWG	19.390	36.456	39.375	11.201	8.486	-2.715	4.588	2.920	19.985	5.567	33.462	117,67%	5.913	
	Cilem	9.334	18.717	20.406	5.890	3.175	-2.715	3.910	1.689	11.072	1.486	20.079	101,63%	327	
	Gadai	10.057	17.739	18.970	5.311	5.311	-0	678	1.231	8.913	4.080	13.383	141,75%	5.587	
4	CFG	188.225	210.165	212.862	7.418	6.019	-1.399	1.935	2.697	24.637	3.322	203.074	104,82%	9.788	
	CF 1	13.467	13.402	14.385	-	1.298	1.298	-139	983	918	315	15.350	93,71%	(965)	
	Total Griya	8.915	8.509	9.074	-	750	750	0	565	159	185	9.380	96,74%	(306)	
4	• Total Non Program	8.915	8.509	9.074	-	750	750	-264	565	159	185	-	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	5.970	88,96%	(659)	
	Oto	4.551	4.894	5.311	-	548	548	-139	417	760	131	187.724	105,73%	10.754	
	CF 2	174.758	196.763	198.477	7.418	4.721	-2.697	2.074	1.714	23.719	3.007	180.802	106,51%	11.773	
	Mitraguna & Others	169.164	191.102	192.576	7.418	4.445	-2.973	2.115	1.474	23.411	2.971	6.922	85,26%	(1.020)	
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	260.269	107,73%	20.117	
	<b>Total Pembiayaan</b>	<b>215.460</b>	<b>271.730</b>	<b>280.386</b>	<b>18.999</b>	<b>17.883</b>	<b>-1.117</b>	<b>6.365</b>	<b>8.656</b>	<b>64.926</b>	<b>9.227</b>				

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	181	66	66	487	2.32%	0,51%	3.64%	420	306	421							
	KUR	181	-	-	420	2.44%	0,00%	3.24%	420	239	420							
	Non KUR	-	66	66	66	0,00%	16,52%	16,76%	-	66	0							
3	PWG	-	-	-	1.332	0,00%	0,00%	3,38%	1.332	1.332	1.332							
	Cilem	-	-	-	1.158	0,00%	0,00%	5,68%	1.158	1.158	1.158							
	Gadai	-	-	-	174	0,00%	0,00%	0,92%	174	174	174							
4	CFG	461	-	-	498	0,24%	0,00%	0,23%	498	37	498							
	CF 1	356	-	-	327	0,24%	0,00%	2,27%	327	(29)	327							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	356	-	-	327	7,82%	0,00%	6,16%	327	(29)	327							
	CF 2	105	-	-	171	0,06%	0,00%	0,09%	171	66	171							
	Mitraguna & Others	105	-	-	171	0,06%	0,00%	0,09%	171	66	171							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	<b>Total Pembiayaan</b>	<b>112</b>	<b>147</b>	<b>146</b>	<b>146</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>34</b>	<b>(1)</b>	<b>1,18%</b>	<b>#####</b>	<b>1,1%</b>					

## Asset &amp; Contribution Margin

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.582	4.573	(5.987)	(9)	(82)	-1,7%	4.427	3043,71%	5.050	90,54%	(478)
2	Tabungan	93.148	116.881	119.223	119.203	2.876	(21)	2.321	1,99%	26.055	27,97%	107.697	110,68%	11.506
3	Deposito	25.397	122.898	123.065	123.245	849	180	346	0,28%	97.848	385,27%	26.335	467,99%	96.910
	<b>Total</b>	<b>118.690</b>	<b>244.434</b>	<b>246.870</b>	<b>247.020</b>	<b>(2.262)</b>	<b>150</b>	<b>2.586</b>	<b>1,06%</b>	<b>128.330</b>	<b>108,12%</b>	<b>139.082</b>	<b>177,61%</b>	<b>107.938</b>
	CASA	93.293	121.536	123.805	123.775	(3.111)	(30)	2.240	1,84%	30.482	32,67%	112.747	109,78%	11.028
	(%) CASA	78,60%	49,72%	50,15%	50,11%									
	FDR	96,89%	56,70%	56,81%	56,78%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	1.872	1.872		0	(199)	-9,61%	1.055	129,01%	-	0,00%	1.872
2	Giro ISE	33	60	61	61		0	1	2,25%	28	83,21%		0,00%	61
3	Tabungan ISE	784	2.012	1.811	1.811		0	(200)	-9,96%	1.027	130,96%		0,00%	1.811
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.770	35.479	35.554	2.445	1.305	-1.140	855	76	5.784	1.229	33.908	104,86%	1.646
	KUR	28.200	33.600	33.745	2.445	1.305	-1.140	932	145	5.545	1.160	32.137	105,00%	1.608
	Non KUR	1.570	1.879	1.809	-	-	0	-77	-70	240	70	1.771	102,16%	38
3	PWG	4.527	10.075	10.595	885	1.104	220	381	520	6.068	584	11.726	90,35%	(1.132)
	Cilem	4.527	10.075	10.595	885	1.104	220	381	520	6.068	584	11.727	90,35%	(1.132)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	93.041	94.107	1.828	4.077	2.249	-86	1.066	13.406	3.011	93.904	100,22%	203
	CF 1	1.386	8.677	8.737	867	168	-699	787	60	7.351	108	3.013	289,96%	5.724
	Total Griya	404	3.742	3.732	-	-	0	0	-10	3.328	10	820	454,94%	2.912
4	• Total Non Program	404	3.742	3.732	-	-	0	0	-10	3.328	10	820	454,94%	2.912
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	5.005	867	168	-699	787	70	4.023	98	2.193	228,24%	2.812
	CF 2	79.315	84.364	85.370	961	3.909	2.948	-872	1.006	6.055	2.903	90.890	93,93%	(5.521)
	Mitraguna & Others	60.800	65.509	66.414	961	3.709	2.748	-349	905	5.614	2.804	71.191	93,29%	(4.777)
	Pensiun	18.515	18.855	18.956	-	200	200	-524	101	441	99	19.699	96,22%	(744)
	<b>Total Pembiayaan</b>	<b>114.997</b>	<b>138.594</b>	<b>140.256</b>	<b>5.158</b>	<b>6.486</b>	<b>1.328</b>	<b>1.150</b>	<b>1.661</b>	<b>25.258</b>	<b>4.825</b>	<b>139.538</b>	<b>100,51%</b>	<b>718</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	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	214	349	1.169	665		0,72%	3,30%	1,87%	(504)	451	315				
	KUR	129	349	935	554		0,46%	2,78%	1,64%	(381)	425	205				
	Non KUR	85	-	234	111	540	5,40%	12,46%	6,11%	(123)	26	111				
3	PWG	-	-	-	161		0,00%	0,00%	0,00%		161	161	161			
	Cilem	-	-	-	161		0,00%	0,00%	0,00%		161	161	161			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	3	467	1.692	569		0,00%	1,82%	0,60%	(1.124)	565	102				
	CF 1	-	177	-	-		0,00%	0,00%	0,00%		-	-	(177)			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Oto	-	177	-	-		0,00%	0,00%	0,00%		-	-	(177)			
	CF 2	3	289	1.692	569		0,00%	2,01%	0,67%	(1.124)	565	279				
	Mitraguna & Others	3	289	1.527	409		0,01%	2,33%	0,62%	(1.118)	405	119				
	Pensiun	-	-	214	214		0,00%	0,88%	0,84%	(5)	160	160				
	<b>Total Pembiayaan</b>	<b>2.715</b>	<b>2.873</b>	<b>3.005</b>	<b>2.892</b>	<b>2,36%</b>	<b>2,17%</b>	<b>2,06%</b>	<b>1,13%</b>	<b>(113)</b>	<b>177</b>	<b>20</b>	<b>0,09%</b>	<b>95,43%</b>	<b>-2,0%</b>	

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.895	1.668	864	(228)	(1.066)	-38,99%	(1.788)	-51,74%	18.681	8,93%	(17.013)
2	Tabungan	145.385	157.293	158.728	158.960	6.451	232	1.667	1,06%	13.575	9,34%	166.928	95,23%	(7.968)
3	Deposito	14.811	12.473	12.055	12.055	(133)	0	(418)	-3,35%	(2.756)	-18,61%	16.208	74,38%	(4.153)
	<b>Total</b>	<b>163.652</b>	<b>172.500</b>	<b>172.679</b>	<b>172.683</b>	<b>7.182</b>	<b>4</b>	<b>183</b>	<b>0,11%</b>	<b>9.031</b>	<b>5,52%</b>	<b>201.817</b>	<b>85,56%</b>	<b>(29.134)</b>
	CASA	148.841	160.027	160.624	160.628	7.315	4	601	0,38%	11.787	7,92%	185.609	86,54%	(24.981)
	(%) CASA	90,95%	92,77%	93,02%	93,02%									
	FDR	119,93%	124,79%	125,62%	125,62%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.461	2.547	86	333	15,04%	13	0,53%	-	0,00%	2.547	
2	Giro ISE	1.520	841	928	931	2	89	10,61%	(589)	-38,76%	-	0,00%	931	
3	Tabungan ISE	1.014	1.373	1.533	1.617	84	244	17,76%	602	59,40%	-	0,00%	1.617	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	275	295	295	295	0	0	0,00%	20	7,27%	-	0,00%	295	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.223	-	-	0	-17	-0	-345	0	4.568	92,46%	(345)
	Linkage	4.142	4.138	4.138	-	-	-	-	-0	-0	-4	4.142	99,90%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	38.338	2.280	1.982	-298	701	424	2.414	1.558	40.296	95,14%	(1.957)
	KUR	33.748	34.564	34.926	1.960	1.812	-148	468	362	1.178	1.450	37.907	92,14%	(2.980)
	Non KUR	2.176	3.350	3.412	320	170	-150	233	62	1.236	108	2.389	142,83%	1.023
3	PWG	12.551	26.160	27.939	7.008	5.609	-1.398	2.174	1.779	15.389	3.831	26.104	107,03%	1.835
	Cilem	6.245	14.255	15.047	1.689	1.550	-139	854	792	8.801	759	17.229	87,33%	(2.182)
	Gadai	6.305	11.905	12.893	5.318	4.059	-1.259	1.320	987	6.587	3.072	8.875	145,26%	4.017
4	CFG	143.228	146.957	146.426	2.638	1.060	-1.578	636	-531	3.199	1.591	160.820	91,05%	(14.394)
	CF 1	29.589	26.185	25.806	-	-	0	-145	-379	-3.783	379	34.824	74,10%	(9.018)
	Total Griya	26.165	23.465	23.227	-	-	0	0	-238	-2.939	238	30.110	77,14%	(6.884)
1	• Total Non Program	3.355	2.399	2.362	-	-	0	-40	-37	-993	37	4.324	54,62%	(1.962)
	• Program	22.810	21.066	20.865	-	-	0	-169	-202	-1.945	202	25.786	80,91%	(4.922)
	Oto	3.424	2.720	2.579	-	-	0	-145	-140	-844	140	4.714	54,72%	(2.134)
	CF 2	113.639	120.772	120.620	2.638	1.060	-1.578	781	-152	6.981	1.212	125.996	95,73%	(5.376)
	Mitraguna & Others	94.023	97.434	97.454	1.579	1.060	-519	125	21	3.431	1.039	105.113	92,71%	(7.659)
	Pensiun	19.615	23.338	23.166	1.059	-	-1.059	657	-173	3.550	173	20.882	110,93%	2.283
	<b>Total Pembiayaan</b>	<b>196.270</b>	<b>215.255</b>	<b>216.927</b>	<b>11.926</b>	<b>8.651</b>	<b>-3.274</b>	<b>3.495</b>	<b>1.672</b>	<b>20.656</b>	<b>6.979</b>	<b>231.787</b>	<b>93,59%</b>	<b>(14.860)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25		31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	91	422	597	1.776	1,11%	1,11%	1,56%	174	(38)	505			
	KUR	580	91	417	597	1.722	1,21%	1,21%	1,71%	180	17	505			
	Non KUR	55	-	5	-	2.54%	0,15%	0,00%	(5)	(55)	-	-			
3	PWG	-	-	-	-	977	0,00%	0,00%	3,50%	977	977	977			
	Cilem	-	-	-	-	690	0,00%	0,00%	4,59%	690	690	690			
	Gadai	-	-	-	-	287	0,00%	0,00%	2,23%	287	287	287			
4	CFG	3.895	3.612	3.411	4.514	2.722	2,32%	2,32%	3,08%	1.103	619	902			
	CF 1	3.671	2.934	3.216	4.426	12,41%	12,28%	12,28%	17,15%	1.209	755	1.492			
	Total Griya	3.671	2.934	3.216	4.426	14,03%	13,71%	13,71%	19,05%	1.209	755	1.492			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	CF 2	224	678	194	88	0,20%	0,16%	0,07%	(106)	(136)	(590)				
	Mitraguna & Others	224	678	194	88	0,24%	0,20%	0,09%	(106)	(136)	(590)				
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>8.066</b>	<b>7.740</b>	<b>7.833</b>	<b>7.295</b>	<b>4,11%</b>	<b>3,64%</b>	<b>3,36%</b>	<b>(538)</b>	<b>(771)</b>	<b>(444)</b>	<b>3,61%</b>	<b>-7,20%</b>	<b>0,2%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	199.967	206.366	217.689	17.722		
2	Contribution Margin	8.953	11.176	11.127	2.174	-24,3%	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,06	3,08	0,03	0,18
CIF Payroll	1.810	2.281	2.345	64	535

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	748	704	766	(43)	(508)	-41,89%	164	30,37%	16.705	4,22%	(16.001)
2	Tabungan	125.992	136.380	135.670	136.270	2.634	601	(110)	-0,08%	10.279	8,16%	148.828	91,56%	(12.558)
3	Deposito	49.100	43.473	42.512	42.504	(4.993)	(8)	(969)	-2,23%	(6.596)	-13,43%	50.576	84,04%	(8.072)
	<b>Total</b>	<b>175.632</b>	<b>181.065</b>	<b>178.930</b>	<b>179.479</b>	<b>(1.593)</b>	<b>549</b>	<b>(1.586)</b>	<b>-0,88%</b>	<b>3.847</b>	<b>2,19%</b>	<b>216.109</b>	<b>83,05%</b>	<b>(36.631)</b>
	CASA	126.532	137.592	136.417	136.975	3.400	558	(617)	-0,45%	10.443	8,25%	165.533	82,75%	(28.559)
	(%) CASA	72,04%	75,99%	76,24%	76,32%									
	FDR	182,36%	177,72%	180,57%	180,01%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.414	1.409		(5)	(729)	-34,08%	157	12,54%	-	0,00%	1.409
2	Giro ISE	222	228	209	209		0	(20)	-8,59%	(13)	-5,99%	-	0,00%	209
3	Tabungan ISE	1.030	1.910	1.206	1.201		(5)	(709)	-37,13%	170	16,53%	-	0,00%	1.201
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%	-	0,00%	223

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	13.733	-	-	0	-293	-375	-945	375	18.653	73,62%	(4.920)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	13.733	-	-	0	-293	-375	-945	375	16.922	81,15%	(3.189)
	• Local Champion	14.678	14.108	13.733	-	-	0	-293	-375	-945	375	15.742	87,24%	(2.009)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	34.567	1.710	2.335	625	24	819	293	1.516	38.605	89,54%	(4.038)
	KUR	31.590	30.397	31.280	840	2.335	1.495	-618	884	-310	1.451	35.711	87,59%	(4.431)
	Non KUR	2.684	3.351	3.287	870	-	-870	642	-65	603	65	2.894	113,58%	393
3	PWG	22.430	35.595	37.673	7.708	8.068	360	1.123	2.078	15.243	5.990	36.459	103,33%	1.214
	Cilem	9.274	16.096	17.441	2.424	2.511	87	1.481	1.345	8.167	1.167	20.279	86,00%	(2.838)
	Gadai	13.156	19.499	20.232	5.284	5.557	273	-358	733	7.076	4.823	16.180	125,05%	4.052
4	CFG	248.904	238.340	237.114	2.352	1.987	-365	-257	-1.226	-11.790	3.213	273.169	86,80%	(36.056)
	CF 1	66.307	61.181	60.273	-	-	0	-118	-908	-6.035	908	76.049	79,26%	(15.776)
	Total Griya	63.771	57.411	56.913	-	-	0	0	-498	-6.858	498	72.051	78,99%	(15.138)
4	• Total Non Program	13.172	11.476	11.346	-	-	0	-233	-130	-1.825	130	14.850	76,41%	(3.504)
	• Program	50.599	45.935	45.567	-	-	0	-380	-368	-5.032	368	57.201	79,66%	(11.634)
	Oto	2.536	3.769	3.359	-	-	0	-118	-410	823	410	3.998	84,03%	(638)
	CF 2	182.596	177.159	176.841	2.352	1.987	-365	-139	-318	-5.755	2.305	197.121	89,71%	(20.279)
	Mitraguna & Others	145.742	143.496	143.491	2.121	1.658	-463	-245	-5	-2.251	1.663	158.776	90,37%	(15.285)
	Pensiun	36.854	33.663	33.350	231	329	98	106	-313	-3.504	642	38.344	86,98%	(4.994)
	<b>Total Pembiayaan</b>	<b>320.285</b>	<b>321.790</b>	<b>323.087</b>	<b>11.770</b>	<b>12.390</b>	<b>620</b>	<b>597</b>	<b>1.297</b>	<b>2.801</b>	<b>11.093</b>	<b>366.886</b>	<b>88,06%</b>	<b>(43.800)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	29-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25					
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25				MtD	YtD				%	Penc.	Gap			
1	SME	-	-	-	-	0	0,00%	0,00%	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	158	548	559	2.799	0,46%	1,66%	8,10%	2.240	2.641	2.251								
	KUR	138	452	371	2.224	0,44%	1,22%	7,11%	1.853	2.086	1.773								
	Non KUR	20	96	187	575	0,75%	5,59%	17,49%	387	555	479								
3	PWG	-	-	-	-	2.399	0,00%	0,00%	6,37%	2.399	2.399	2.399							
	Cilem	-	-	-	-	1.539	0,00%	0,00%	8,82%	1.539	1.539	1.539							
	Gadai	-	-	-	-	861	0,00%	0,00%	4,25%	861	861	861							
4	CFG	7.829	9.999	9.690	11.067	3,15%	4,07%	4,67%	1.377	3.238	1.068								
	CF 1	6.309	7.665	7.244	7.835	9,51%	12,48%	13,00%	591	1.526	169								
	Total Griya	6.204	7.665	7.165	7.633	9,73%	10,41%	13,41%	468	1.429	(33)								
	Oto	105	-	79	202	4,15%	2,10%	6,02%	123	97	202								
	CF 2	1.520	2.334	2.446	3.232	0,83%	1,38%	1,83%	786	1.712	899								
	Mitraguna & Others	1.215	1.695	2.002	2.353	0,83%	1,39%	1,64%	351	1.137	658								
	Pensiun	477	145	332	145	0,15%	0,10%	0,44%	(187)	(332)	(0)								
	<b>Total Pembiayaan</b>	<b>7.031</b>	<b>6.570</b>	<b>6.915</b>	<b>7.254</b>	<b>2,20%</b>	<b>2,15%</b>	<b>2,25%</b>	<b>339</b>	<b>223</b>	<b>684</b>	<b>0,30%</b>	<b>86,70%</b>	<b>-1,9%</b>	<b></b>	<b></b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	323.033	324.841	328.881	5.848			PHR	2,87	3,06	3,09
2	Contribution Margin	9.852	12.657	14.795	4.943	-50,2%		CIF Payroll	2.206	2.316	2.345