

AREA PEKANBARU

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,111,061	1,511,279	1,411,912	1,414,109	79,856	2,197	(97,170)	-6.43%	303,048	27.28%	1,359,521	104.02%	54,588
2	Tabungan	4,778,169	5,117,615	5,499,253	5,505,119	111,728	5,866	387,504	7.57%	726,949	15.21%	5,138,860	107.13%	366,259
3	Deposito	1,667,902	1,697,645	1,626,337	1,627,216	(31,178)	879	(70,429)	-4.15%	(40,686)	-2.44%	1,690,130	96.28%	(62,914)
Total		7,557,133	8,326,539	8,537,502	8,546,444	160,406	8,942	219,905	2.64%	989,311	13.09%	8,188,511	104.37%	357,933
CASA		5,889,231	6,628,894	6,911,165	6,919,228	191,584	8,063	290,334	4.38%	1,029,997	17.49%	6,498,380	106.48%	420,847
(% CASA		77.93%	79.61%	80.95%	80.96%									
FDR		79.28%	78.62%	79.32%	79.24%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304,377	344,571	367,210	368,999	1,789	24,427	7.09%	64,621	21.23%	392,287	94.06%	(23,288)
2	Giro ISE	93,275	83,083	86,231	87,882	1,652	4,800	5.78%	(5,392)	-5.78%	146,711	59.90%	(58,829)
3	Tabungan ISE	174,173	207,373	226,821	227,007	186	19,634	9.47%	52,834	30.33%	186,170	121.94%	40,833
4	Deposito ISE	36,929	54,116	54,158	54,109	(49)	(7)	-0.01%	17,180	46.52%	59,406	91.08%	(5,297)
5	CIF ISE	3,133	3,630	3,662	3,662	0	32	0.88%	529	16.88%		0.00%	3,662

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824,608	794,625	969,436	8,740	179,502	170,762	(22,040)	174,811	144,828	4,691	886,402	109.37%	83,034
	Linkage	583,855	548,341	720,493	-	177,200	177,200	(4,965)	172,152	136,638	5,048	610,555	118.01%	109,939
	Non-Linkage	240,753	246,284	248,943	8,740	2,302	(6,438)	(17,075)	2,659	8,190	(357)	275,847	90.25%	(26,905)
	• Local Champion	177,655	176,981	182,244	2,390	2,050	(340)	(18,124)	5,262	4,589	(3,212)	188,154	96.86%	(5,911)
	• Value Chain	63,098	69,302	66,699	6,350	252	(6,098)	(2,603)	1,049	3,601	2,855	87,693	76.06%	(20,994)
2	MBG	1,025,144	1,050,210	1,051,886	42,232	40,097	(2,135)	4,277	1,676	26,741	38,421	1,127,564	93.29%	(75,679)
	KUR	965,396	990,622	993,465	40,237	39,137	(1,100)	4,147	2,842	28,068	36,295	1,062,689	93.49%	(69,225)
	Non KUR	59,748	59,587	58,421	1,995	960	(1,035)	130	(1,166)	(1,327)	2,126	64,875	90.05%	(6,454)
3	PWG	255,819	508,340	538,603	122,634	90,693	(31,941)	31,058	30,263	282,784	60,430	563,574	95.57%	(24,971)
	Cilem	149,863	346,578	366,195	39,118	40,820	1,702	16,151	19,617	216,332	21,202	399,246	91.72%	(33,051)
	Gadai	105,956	161,762	172,408	83,516	49,873	(33,643)	14,906	10,646	66,453	39,227	164,327	104.92%	8,081
4	CFG	3,885,901	4,193,178	4,212,089	127,471	116,001	(11,470)	38,816	18,912	326,188	97,089	4,332,277	97.23%	(120,187)
	CF 1	838,535	901,570	900,974	22,328	19,775	(2,552)	2,382	(595)	62,439	20,371	913,053	98.68%	(12,079)
	Total Griya	595,912	605,944	600,751	10,517	6,034	(4,483)	0	(5,193)	4,839	11,228	633,024	94.90%	(32,273)
	• Total Non Program	435,065	456,344	452,273	10,039	5,716	(4,323)	4,223	(4,070)	17,209	9,787	451,458	100.18%	815
	• Program	160,848	149,601	148,478	478	318	(160)	(929)	(1,123)	(12,370)	1,441	181,566	81.78%	(33,088)
	Oto	242,622	295,625	300,223	11,810	13,741	1,931	2,382	4,598	57,601	9,143	280,029	107.21%	20,194
	CF 2	3,047,367	3,291,608	3,311,115	105,143	96,226	(8,918)	36,434	19,507	263,748	76,719	3,419,224	96.84%	(108,109)
	Mitraguna & Others	2,497,673	2,730,485	2,750,557	95,229	85,626	(9,603)	33,809	20,072	252,885	65,554	2,835,118	97.02%	(84,561)
	Pensiun	549,694	561,123	560,558	9,915	10,600	685	2,625	(565)	10,864	11,165	584,105	95.97%	(23,548)
Total Pembiayaan		5,991,472	6,546,353	6,772,014	301,077	426,293	125,216	52,110	225,661	780,542	200,631	6,909,817	98.01%	(137,803)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1,291	250	188	149	0.16%	0.02%	0.02%	(39)	(1,142)	(101)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	1,291	250	188	149	0.54%	0.08%	0.06%	(39)	(1,142)	(101)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	11,476	19,520	19,520	20,480	1.12%	1.86%	1.95%	960	9,004	960			
	KUR	9,838	16,517	16,517	16,686	1.02%	1.67%	1.68%	170	6,849	170			
	Non KUR	1,638	3,003	3,003	3,793	2.74%	5.04%	6.49%	790	2,155	790			
3	PWG	124	-	-	4,016	0.05%	0.00%	0.75%	4,016	3,892	4,016			
	Cilem	118	-	-	4,012	0.08%	0.00%	1.10%	4,012	3,894	4,012			
	Gadai	7	-	-	4	0.01%	0.00%	0.00%	4	(3)	4			
4	CFG	59,411	71,220	72,096	67,862	1.53%	1.72%	1.61%	(4,234)	8,450	(3,358)			
	CF 1	35,165	42,144	39,232	38,659	4.19%	4.35%	4.29%	(573)	3,494	(3,486)			
	Total Griya	29,490	31,633	30,424	29,054	4.95%	5.02%	4.84%	(1,371)	(437)	(2,580)			
	Oto	5,675	10,511	8,808	9,605	2.34%	2.98%	3.20%	797	3,930	(906)			
	CF 2	24,246	29,076	32,864	29,203	0.80%	1.00%	0.88%	(3,661)	4,957	127			
	Mitraguna & Others	22,605	26,760	29,933	27,167	0.91%	1.10%	0.99%	(2,765)	4,563	407			
	Pensiun	1,642	2,316	2,931	2,035	0.30%	0.52%	0.36%	(896)	394	(280)			
Total Pembiayaan		72,302	90,990	91,804	92,506	1.21%	1.40%	1.37%	703	20,204	1,516	1.25%	8.66%	-0.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1,722	1,122	1,177	1,154	0.21%	0.15%	0.12%	(23)	(568)	32			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	1,722	1,122	1,177	1,154	0.72%	0.48%	0.46%	(23)	(568)	32			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	18,877	21,749	22,526	24,063	1.84%	2.14%	2.29%	1,537	5,186	2,315			
	KUR	14,751	16,970	17,487	19,130	1.53%	1.77%	1.93%	1,643	4,379	2,160			
	Non KUR	4,126	4,778	5,039	4,933	6.91%	8.46%	8.44%	(106)	807	155			
3	PWG	-	7	7	7	0.00%	0.00%	0.00%	-	7	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	7	7	7	0.00%	0.00%	0.00%	-	7	-			
4	CFG	50,713	72,384	73,070	64,189	1.31%	1.74%	1.52%	(8,881)	13,476	(8,195)			
	CF 1	15,203	26,269	26,509	22,721	1.81%	2.94%	2.52%	(3,788)	7,518	(3,548)			
	Total Griya	12,941	22,853	22,897	18,973	2.17%	3.78%	3.16%	(3,925)	6,031	(3,880)			
	Oto	2,262	3,416	3,748	3,748	0.93%	1.22%	1.25%	137	1,487	332			
	CF 2	35,510	46,115	46,561	41,468	1.17%	1.41%	1.25%	(5,093)	5,958	(4,647)			
	Mitraguna & Others	25,071	43,079	43,527	40,421	1.00%	1.59%	1.47%	(3,107)	15,350	(2,658)			
	Pensiun	10,439	3,036	3,034	1,047	0.17%	0.05%	0.19%	(1,986)	(9,392)	(1,989)			
Total Pembiayaan		71,311	95,261	96,779	89,412	1.19%	1.48%	1.32%	(7,367)	18,101	(5,849)	1.14%	13.68%	-0.2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7,368,354	7,559,654	8,193,145	824,791	
2	Contribution Margin	241,520	342,067	258,273	16,753	-6.9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.98	3.31	3.33	0.02	0.35
CIF Payroll	34,088	37,485	37,599	114	3,511

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8,977	14,367	13,784	13,785	(1,199)	0	(582)	-4.05%	4,808	53.56%	19,787	69.67%	(6,002)
2	Tabungan	318,561	346,534	344,869	344,246	10,467	(623)	(2,287)	-0.66%	25,685	8.06%	337,516	101.99%	6,731
3	Deposito	104,995	107,552	106,189	106,389	1,995	200	(1,163)	-1.08%	1,395	1.33%	105,614	100.73%	776
	Total	432,533	468,453	464,843	464,421	11,262	(422)	(4,032)	-0.86%	31,888	7.37%	462,917	100.32%	1,504
	CASA	327,538	360,901	358,654	358,031	9,268	(622)	(2,869)	-0.80%	30,493	9.31%	357,303	100.20%	728
	(%) CASA	75.73%	77.04%	77.16%	77.09%									
	FDR	79.97%	80.19%	80.97%	81.05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10,306	13,580	14,444	14,448		867	6.39%	4,142	40.19%	-	0.00%	14,448
2	Giro ISE	2,678	2,101	2,133	2,134		32	1.54%	(544)	-20.33%		0.00%	2,134
3	Tabungan ISE	7,628	8,479	9,311	9,314		835	9.84%	1,686	22.10%		0.00%	9,314
4	Deposito ISE	-	3,000	3,000	3,000		0	0.00%	3,000	#DIV/0!		0.00%	3,000
5	CIF ISE	166	171	172	172		0	0.58%	6	3.61%		0.00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23,176	19,933	19,794	990	-	(990)	877	(139)	(3,382)	139	29,456	67.20%	(9,662)
	Linkage	-	-	-	-	-	-	0	0	0	-	2,796	0.00%	(2,796)
	Non-Linkage	23,176	19,933	19,794	990	-	(990)	877	(139)	(3,382)	139	26,660	74.25%	(6,866)
	• Local Champion	13,476	11,872	11,751	990	-	(990)	894	(121)	(1,725)	121	14,575	80.62%	(2,824)
	• Value Chain	9,700	8,061	8,043	-	-	-	(18)	(18)	(1,657)	18	12,085	66.55%	(4,042)
2	MBG	32,111	33,287	33,285	300	1,110	810	(907)	(2)	1,174	1,112	36,590	90.97%	(3,305)
	KUR	29,277	30,780	30,954	300	1,110	810	(777)	175	1,677	935	33,660	91.96%	(2,706)
	Non KUR	2,834	2,508	2,331	-	-	0	(130)	(177)	(503)	177	2,930	79.54%	(599)
3	PWG	33,786	47,138	48,658	11,257	7,337	(3,920)	1,845	1,520	14,873	5,817	39,995	121.66%	8,663
	Cilem	19,457	28,926	29,183	1,790	2,077	287	(672)	256	9,726	1,820	22,115	131.96%	7,068
	Gadai	14,329	18,212	19,476	9,467	5,261	(4,207)	2,518	1,264	5,147	3,997	17,880	108.92%	1,596
4	CFG	256,811	275,303	274,654	12,936	7,590	(5,346)	5,079	(649)	17,842	8,239	270,459	101.55%	4,194
	CF 1	12,729	15,086	15,397	247	659	412	(469)	311	2,668	348	14,355	107.25%	1,041
	Total Griya	2,031	4,113	4,238	-	158	158	0	125	2,207	33	2,449	173.08%	1,789
	• Total Non Program	2,031	4,113	4,081	-	-	0	(30)	(33)	2,049	33	2,449	166.64%	1,632
	• Program	-	-	158	-	158	158	0	158	158	-	0	0.00%	158
	Oto	10,697	10,973	11,158	247	501	255	(469)	186	461	315	11,907	93.71%	(748)
	CF 2	244,083	260,217	259,257	12,689	6,931	(5,758)	5,548	(960)	15,174	7,891	256,104	101.23%	3,153
	Mitraguna & Others	223,458	237,231	235,949	12,111	6,417	(5,694)	5,341	(1,282)	12,490	7,699	234,367	100.67%	1,582
	Pensiun	20,624	22,986	23,308	578	514	(64)	207	322	2,684	192	21,737	107.23%	1,571
	Total Pembiayaan	345,884	375,661	376,391	25,483	16,037	(9,445)	6,894	730	30,507	15,307	376,500	99.97%	(109)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	20	18	0.00%	0.10%	0.09%	(3)	18	(3)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	20	20	18	0.00%	0.10%	0.09%	(3)	18	(3)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	230	940	887	1,637	0.71%	2.66%	4.92%	750	1,407	697			
	KUR	230	858	808	1,440	0.78%	2.62%	4.65%	632	1,210	582			
	Non KUR	-	82	79	197	0.00%	3.15%	8.46%	118	197	115			
3	PWG	-	-	-	128	0.00%	0.00%	0.26%	128	128	128			
	Cilem	-	-	-	124	0.00%	0.00%	0.43%	124	124	124			
	Gadai	-	-	-	4	0.00%	0.00%	0.02%	4	4	4			
4	CFG	1,832	1,119	1,731	1,013	0.71%	0.63%	0.37%	(718)	(819)	(106)			
	CF 1	169	580	232	59	1.33%	1.54%	0.38%	(173)	(110)	(521)			
	Total Griya	33	19	18	-	1.62%	0.43%	0.00%	(18)	(33)	(19)			
	Oto	136	561	214	59	1.28%	1.95%	0.53%	(155)	(77)	(502)			
	CF 2	1,662	539	1,499	954	0.68%	0.58%	0.37%	(545)	(709)	415			
	Mitraguna & Others	1,662	539	1,274	954	0.74%	0.54%	0.40%	(320)	(709)	415			
	Pensiun	-	-	225	-	0.00%	0.98%	0.00%	(225)	-	-			
	Total Pembiayaan	2,061	2,078	2,637	2,795	0.60%	0.70%	0.74%	158	734	716	0.45%	39.99%	-0.3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	73	98	164	246	0.23%	0.49%	0.74%	82	173	148			
	KUR	73	98	164	246	0.25%	0.53%	0.80%	82	173	148			
	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	868	3,527	3,519	3,664	0.34%	1.28%	1.33%	144	2,796	137			
	CF 1	-	132	132	284	0.00%	0.87%	1.85%	152	284	152			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	132	132	284	0.00%	1.20%	2.55%	152	284	152			
	CF 2	868	3,395	3,387	3,379	0.36%	1.30%	1.30%	(8)	2,511	(16)			
	Mitraguna & Others	868	3,395	3,387	3,379	0.39%	1.43%	1.43%	(8)	2,511	(16)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	941	3,625	3,683	3,910	0.27%	0.98%	1.04%	227	2,969	285	0.41%	60.64%	-0.6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	432,156	432,533	457,190	25,034	
2	Contribution Margin	18,433	25,135	18,156	(277)	1.5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.58	3.82	3.81	(0.00)	0.24
CIF Payroll	1,493	1,658	1,761	103	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,486	2,599	3,465	3,598	194	133	999	38.45%	2,112	142.09%	7,205	49.93%	(3,607)
2	Tabungan	231,208	242,522	251,977	252,124	(1,686)	147	9,602	3.96%	20,916	9.05%	247,199	101.99%	4,925
3	Deposito	90,995	78,066	77,615	77,625	(2,338)	10	(442)	-0.57%	(13,370)	-14.69%	91,717	84.63%	(14,092)
	Total	323,689	323,187	333,057	333,347	(3,830)	290	10,160	3.14%	9,658	2.98%	346,121	96.31%	(12,774)
	CASA	232,695	245,121	255,442	255,722	(1,492)	280	10,602	4.33%	23,028	9.90%	254,404	100.52%	1,318
	(%) CASA	71.89%	75.84%	76.70%	76.71%									
	FDR	38.52%	41.23%	40.70%	40.66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7,762	8,801	8,991	9,027		36	226	2.57%	1,265	16.30%	-	0.00%	9,027
2	Giro ISE	590	627	767	842		75	216	34.37%	252	42.68%		0.00%	842
3	Tabungan ISE	7,171	8,174	8,223	8,184		(39)	10	0.13%	1,013	14.13%		0.00%	8,184
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 (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	36,365	29,456	29,698	450	1,300	850	(684)	242	(6,667)	1,058	42,239	70.31%	(12,541)
	KUR	33,975	26,721	26,736	150	1,000	850	(917)	15	(7,239)	985	39,632	67.46%	(12,896)
	Non KUR	2,390	2,735	2,962	300	300	0	233	227	573	73	2,607	113.63%	355
3	PWG	10,065	19,137	21,247	3,753	4,302	549	319	2,110	11,182	2,192	24,643	86.22%	(3,396)
	Cilem	6,212	12,813	14,126	702	1,945	1,242	45	1,313	7,915	632	15,999	88.30%	(1,872)
	Gadai	3,854	6,324	7,120	3,050	2,357	(693)	273	796	3,267	1,561	8,645	82.37%	(1,524)
4	CFG	78,172	84,669	84,604	3,330	1,408	(1,923)	1,321	(64)	6,432	1,472	93,182	90.80%	(8,577)
	CF 1	15,674	21,094	21,490	1,518	948	(571)	717	396	5,816	552	17,463	123.06%	4,027
	Total Griya	3,604	3,943	3,896	300	-	(300)	0	(47)	292	47	4,063	95.88%	(167)
	• Total Non Program	3,604	3,943	3,896	300	-	(300)	263	(47)	292	47	4,063	95.88%	(167)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	12,071	17,151	17,594	1,218	948	(271)	717	443	5,524	504	13,400	131.30%	4,194
	CF 2	62,498	63,575	63,114	1,812	460	(1,352)	604	(460)	616	920	75,718	83.35%	(12,604)
	Mitraguna & Others	54,964	56,015	55,729	1,540	410	(1,130)	511	(286)	765	696	66,961	83.23%	(11,232)
	Pensiun	7,534	7,559	7,385	272	50	(222)	93	(174)	(149)	224	8,757	84.33%	(1,372)
	Total Pembiayaan	124,679	133,262	135,549	7,533	7,010	(523)	955	2,287	10,870	4,722	160,140	84.64%	(24,591)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	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	2,277	2,283	2,010	2.92%	7.75%	6.77%	(273)	948	(267)			
	KUR	1,062	2,074	2,082	1,531	3.13%	7.79%	5.73%	(551)	469	(543)			
	Non KUR	-	203	201	479	0.00%	7.34%	16.18%	278	479	276			
3	PWG	-	-	-	13	0.00%	0.00%	0.06%	13	13	13			
	Cilem	-	-	-	13	0.00%	0.00%	0.09%	13	13	13			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	113	586	554	498	0.14%	0.65%	0.59%	(56)	386	(88)			
	CF 1	113	304	272	293	0.72%	1.29%	1.37%	21	181	(11)			
	Total Griya	-	50	52	43	0.00%	1.31%	1.11%	(8)	43	(7)			
	Oto	113	254	220	250	0.93%	1.28%	1.42%	30	138	(4)			
	CF 2	-	282	282	205	0.00%	0.44%	0.32%	(77)	205	(77)			
	Mitraguna & Others	-	282	282	205	0.00%	0.50%	0.37%	(77)	205	(77)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,251	2,863	2,837	2,522	1.00%	2.13%	1.86%	(315)	1,271	(341)	2.65%	-42.48%	0.8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	846	886	1,012	1,561	2.33%	3.44%	5.26%	549	715	675			
	KUR	846	886	1,012	1,561	2.49%	3.79%	5.84%	549	715	675			
	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	588	411	408	408	0.75%	0.48%	0.48%	(0)	(180)	(2)			
	CF 1	-	17	15	15	0.00%	0.07%	0.07%	-	15	(2)			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	17	15	15	0.00%	0.09%	0.08%	-	15	(2)			
	CF 2	588	393	393	393	0.94%	0.62%	0.62%	(0)	(195)	0			
	Mitraguna & Others	588	293	293	293	1.07%	0.52%	0.53%	(0)	(295)	0			
	Pensiun	-	101	101	101	0.00%	0.08%	1.36%	-	101	-			
	Total Pembiayaan	1,434	1,297	1,420	1,969	1.15%	1.07%	1.45%	549	535	673	2.83%	-94.75%	1.4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	330,023	323,821	327,151	(2,872)	
2	Contribution Margin	9,143	13,391	10,911	1,768	-19.3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.22	3.63	3.64	0.01	0.41
CIF Payroll	988	1,320	1,395	75	407

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23,891	24,406	25,896	25,896	(604)	0	1,491	6.11%	2,006	8.40%	33,189	78.03%	(7,293)
2	Tabungan	197,564	211,820	215,742	215,010	2,002	(732)	3,190	1.51%	17,445	8.83%	210,576	102.11%	4,434
3	Deposito	16,291	19,000	17,393	17,393	(667)	0	(1,607)	-8.46%	1,101	6.76%	16,991	102.36%	401
	Total	237,746	255,226	259,030	258,299	731	(731)	3,073	1.20%	20,552	8.64%	260,756	99.06%	(2,458)
	CASA	221,455	236,226	241,638	240,906	1,398	(731)	4,680	1.98%	19,451	8.78%	243,765	98.83%	(2,859)
	(%) CASA	93.15%	92.56%	93.29%	93.27%									
	FDR	68.74%	65.90%	65.05%	65.24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30,813	39,757	41,978	43,144		1,166	3,387	8.52%	12,331	40.02%	-	0.00%	43,144
2	Giro ISE	20,367	22,839	24,702	24,973		270	2,134	9.34%	4,606	22.61%		0.00%	24,973
3	Tabungan ISE	10,446	16,918	17,276	18,171		896	1,253	7.41%	7,725	73.95%		0.00%	18,171
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	195	218	218	218		0	0	0.00%	23	11.79%		0.00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	787	-	-	0	(13)	(63)	(188)	63	975	80.72%	(188)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	975	850	787	-	-	0	(13)	(63)	(188)	63	975	80.72%	(188)
	• Local Champion	975	850	787	-	-	0	(13)	(63)	(188)	63	975	80.72%	(188)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	50,182	45,076	44,346	1,000	650	(350)	(473)	(730)	(5,836)	1,380	52,121	85.08%	(7,775)
	KUR	46,016	41,192	40,536	1,000	650	(350)	(393)	(656)	(5,480)	1,306	47,702	84.98%	(7,166)
	Non KUR	4,166	3,884	3,810	-	-	0	(80)	(74)	(356)	74	4,419	86.21%	(609)
3	PWG	5,806	13,609	13,713	3,026	1,809	(1,216)	737	104	7,907	1,705	22,003	62.32%	(8,290)
	Cilem	4,026	10,304	10,294	1,353	662	(691)	473	(11)	6,268	673	15,084	68.24%	(4,790)
	Gadai	1,780	3,305	3,419	1,672	1,147	(525)	265	115	1,639	1,032	6,919	49.42%	(3,500)
4	CFG	106,465	108,663	109,661	3,886	2,937	(949)	116	999	3,196	1,938	117,355	93.44%	(7,694)
	CF 1	51,093	50,248	50,563	1,952	1,164	(788)	310	315	(530)	849	52,422	96.45%	(1,859)
	Total Griya	39,118	38,064	38,090	1,320	550	(770)	0	26	(1,028)	524	39,485	96.47%	(1,396)
	• Total Non Program	38,883	37,836	37,862	1,320	550	(770)	854	26	(1,021)	524	39,220	96.54%	(1,358)
	• Program	235	228	227	-	-	0	(1)	(1)	(7)	1	265	85.79%	(38)
	Oto	11,975	12,184	12,473	632	614	(18)	310	289	499	325	12,937	96.42%	(463)
	CF 2	55,372	58,414	59,098	1,934	1,773	(161)	(194)	684	3,726	1,089	64,933	91.01%	(5,835)
	Mitraguna & Others	53,214	55,280	55,557	1,934	1,340	(594)	(165)	277	2,343	1,063	61,890	89.77%	(6,333)
	Pensiun	2,158	3,134	3,542	-	433	433	(30)	407	1,383	26	3,043	116.37%	498
	Total Pembiayaan	163,429	168,198	168,508	7,911	5,396	(2,515)	368	310	5,079	5,086	192,455	87.56%	(23,947)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	1,207	2,603	2,234	2,997	2.41%	4.96%	6.76%	763	1,790	394			
	KUR	992	1,735	1,476	2,155	2.15%	3.58%	5.32%	679	1,163	420			
	Non KUR	216	868	758	842	5.18%	19.52%	22.10%	84	626	(26)			
3	PWG	-	-	-	416	0.00%	0.00%	3.04%	416	416	416			
	Cilem	-	-	-	416	0.00%	0.00%	4.04%	416	416	416			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,664	4,680	4,473	3,564	1.56%	4.12%	3.25%	(909)	1,900	(1,116)			
	CF 1	1,143	3,118	2,927	3,338	2.24%	5.82%	6.60%	412	2,195	221			
	Total Griya	959	3,039	2,602	2,918	2.45%	6.83%	7.66%	317	1,960	(120)			
	Oto	185	79	325	420	1.54%	2.67%	3.37%	95	236	341			
	CF 2	521	1,562	1,547	225	0.94%	2.65%	0.38%	(1,321)	(295)	(1,337)			
	Mitraguna & Others	521	1,562	1,547	225	0.98%	2.80%	0.41%	(1,321)	(295)	(1,337)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	2,871	7,283	6,708	6,977	1.76%	3.99%	4.14%	269	4,106	(306)	2.21%	46.73%	-1.9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	-	5.14%	5.90%	0.00%	(50)	(50)	(50)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	50	50	50	-	5.14%	5.90%	0.00%	(50)	(50)	(50)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	582	1,491	1,648	1,995	1.16%	3.66%	4.50%	348	1,413	505			
	KUR	582	844	906	1,152	1.27%	2.20%	2.84%	246	569	308			
	Non KUR	-	646	742	843	0.00%	19.11%	22.14%	101	843	197			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,957	1,306	1,354	1,577	2.78%	1.25%	1.44%	223	(1,379)	271			
	CF 1	1,322	836	884	1,107	2.59%	1.76%	2.19%	223	(215)	271			
	Total Griya	1,322	744	792	1,015	3.38%	2.08%	2.67%	223	(306)	271			
	Oto	-	92	92	92	0.00%	0.75%	0.74%	-	92	-			
	CF 2	1,635	470	470	470	2.95%	0.80%	0.80%	-	(1,165)	-			
	Mitraguna & Others	1,635	470	470	470	3.07%	0.85%	0.85%	-	(1,165)	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	3,589	2,847	3,052	3,572	2.20%	1.81%	2.12%	521	(17)	726	2.97%	-40.07%	0.8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	233,412	237,820	254,568	21,156	
2	Contribution Margin	9,408	13,411	9,299	(109)	1.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.37	3.47	3.48	0.01	0.10
CIF Payroll	2,062	2,147	2,166	19	104



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22,127	25,443	36,648	36,633	796	(15)	11,189	43.98%	14,505	65.56%	34,828	105.18%	1,804
2	Tabungan	184,167	200,287	209,300	209,712	7,746	412	9,425	4.71%	25,545	13.87%	204,994	102.30%	4,718
3	Deposito	54,206	49,892	45,591	45,633	(1,040)	42	(4,260)	-8.54%	(8,574)	-15.82%	54,721	83.39%	(9,088)
	Total	260,500	275,622	291,538	291,977	7,503	439	16,355	5.93%	31,477	12.08%	294,543	99.13%	(2,566)
	CASA	206,294	225,730	245,948	246,345	8,542	397	20,615	9.13%	40,051	19.41%	239,823	102.72%	6,522
	(%) CASA	79.19%	81.90%	84.36%	84.37%									
	FDR	138.97%	147.36%	141.48%	141.27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8,500	6,395	8,749	8,520		(229)	2,125	33.24%	20	0.23%	-	0.00%	8,520
2	Giro ISE	2,572	861	2,046	2,031		(15)	1,170	135.81%	(541)	-21.04%		0.00%	2,031
3	Tabungan ISE	5,928	5,534	6,704	6,489		(214)	956	17.27%	561	9.46%		0.00%	6,489
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	132	157	158	158		0	1	0.64%	26	19.70%		0.00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21,688	16,085	15,835	-	-	0	(753)	(250)	(5,852)	250	28,342	55.87%	(12,506)
	Linkage	-	-	-	-	-	-	0	0	0	-	2,950	0.00%	(2,950)
	Non-Linkage	21,688	16,085	15,835	-	-	0	(753)	(250)	(5,852)	250	25,392	62.36%	(9,557)
	• Local Champion	15,491	11,950	11,700	-	-	0	(184)	(250)	(3,791)	250	16,651	70.26%	(4,951)
	• Value Chain	6,197	4,136	4,136	-	-	-	(569)	0	(2,061)	(0)	8,741	47.31%	(4,605)
2	MBG	56,291	51,195	49,976	925	875	(50)	(1,155)	(1,219)	(6,315)	2,094	57,659	86.68%	(7,683)
	KUR	53,330	48,684	47,562	925	875	(50)	(1,075)	(1,123)	(5,768)	1,998	54,496	87.28%	(6,934)
	Non KUR	2,961	2,511	2,414	-	-	0	(80)	(97)	(547)	97	3,163	76.34%	(748)
3	PWG	18,519	31,863	33,535	9,054	6,962	(2,093)	2,832	1,673	15,017	5,289	33,191	101.04%	344
	Cilem	7,342	15,594	16,789	1,889	2,564	675	621	1,195	9,447	1,369	19,269	87.13%	(2,481)
	Gadai	11,177	16,269	16,747	7,166	4,398	(2,767)	2,211	478	5,570	3,920	13,922	120.29%	2,825
4	CFG	265,530	307,027	313,117	10,267	11,336	1,069	5,515	6,091	47,587	5,245	293,965	106.52%	19,152
	CF 1	155,192	153,232	153,597	1,782	2,137	355	291	365	(1,594)	1,772	174,164	88.19%	(20,567)
	Total Griya	146,765	138,976	137,691	1,130	120	(1,010)	0	(1,285)	(9,074)	1,405	164,786	83.56%	(27,095)
	• Total Non Program	29,135	31,228	30,943	1,130	120	(1,010)	450	(285)	1,808	405	32,004	96.68%	(1,062)
	• Program	117,630	107,748	106,749	-	-	0	(1,065)	(1,000)	(10,882)	1,000	132,782	80.39%	(26,033)
	Oto	8,426	14,256	15,906	652	2,017	1,365	291	1,650	7,479	367	9,378	169.60%	6,528
	CF 2	110,338	153,794	159,520	8,485	9,200	715	5,224	5,726	49,182	3,474	119,801	133.15%	39,719
	Mitraguna & Others	99,558	141,966	147,674	8,205	8,970	765	5,057	5,709	48,117	3,261	108,145	136.55%	39,530
	Pensiun	10,780	11,829	11,846	280	230	(50)	168	17	1,065	213	11,656	101.63%	190
	Total Pembiayaan	362,027	406,170	412,464	20,246	19,173	(1,073)	6,439	6,294	50,437	12,879	413,157	99.83%	(693)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	781	1,894	2,060	1,817	1.39%	4.02%	3.64%	(243)	1,036	(77)			
	KUR	645	1,569	1,815	1,476	1.21%	3.73%	3.10%	(339)	831	(93)			
	Non KUR	137	325	245	341	4.62%	9.74%	14.13%	96	204	16			
3	PWG	-	-	-	109	0.00%	0.00%	0.32%	109	109	109			
	Cilem	-	-	-	109	0.00%	0.00%	0.65%	109	109	109			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	18,567	17,925	18,075	17,940	6.99%	5.89%	5.73%	(135)	(628)	15			
	CF 1	18,567	16,344	16,819	16,776	11.96%	10.98%	10.92%	(43)	(1,791)	432			
	Total Griya	18,403	16,099	16,440	16,339	12.54%	11.83%	11.87%	(100)	(2,064)	241			
	Oto	164	246	379	437	1.95%	2.66%	2.75%	57	273	191			
	CF 2	-	1,581	1,256	1,163	0.00%	0.82%	0.73%	(93)	1,163	(417)			
	Mitraguna & Others	-	1,399	1,072	979	0.00%	0.76%	0.66%	(93)	979	(419)			
	Pensiun	-	182	184	184	0.00%	1.56%	1.55%	-	184	2			
	Total Pembiayaan	19,349	19,819	20,135	19,866	5.34%	4.96%	4.82%	(269)	517	46	0.31%	93.47%	-4.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0.83%	1.11%	1.13%	-	0	0			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	179	179	179	179	0.83%	1.11%	1.13%	-	0	0			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	1,562	1,515	1,802	2,038	2.77%	3.52%	4.08%	236	476	522			
	KUR	1,074	1,209	1,400	1,769	2.01%	2.87%	3.72%	369	695	560			
	Non KUR	488	306	402	269	16.47%	16.02%	11.13%	(133)	(219)	(37)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	4,216	11,528	11,334	10,854	1.59%	3.69%	3.47%	(480)	6,638	(674)			
	CF 1	4,193	10,321	10,055	10,031	2.70%	6.56%	6.53%	(25)	5,838	(290)			
	Total Griya	4,144	10,272	10,006	9,982	2.82%	7.20%	7.25%	(25)	5,838	(290)			
	Oto	49	49	49	49	0.58%	0.34%	0.31%	-	-	-			
	CF 2	23	1,207	1,279	824	0.02%	0.83%	0.52%	(455)	800	(383)			
	Mitraguna & Others	23	1,207	1,279	824	0.02%	0.90%	0.56%	(455)	800	(383)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	5,957	13,223	13,315	13,071	1.65%	3.28%	3.17%	(244)	7,114	(151)	0.67%	78.97%	-2.5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	379,510	400,234	436,244	56,734	
2	Contribution Margin	14,324	19,581	14,663	339	-2.4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.76	3.07	3.08	0.01	0.31
CIF Payroll	1,430	1,442	1,472	30	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16,610	45,476	51,435	51,545	(2,132)	110	6,069	13.34%	34,935	210.33%	26,400	195.25%	25,145
2	Tabungan	236,060	259,836	260,885	261,490	997	605	1,654	0.64%	25,430	10.77%	255,646	102.29%	5,844
3	Deposito	132,723	131,768	128,999	128,999	92	0	(2,769)	-2.10%	(3,723)	-2.81%	133,615	96.55%	(4,616)
Total		385,393	437,081	441,319	442,035	(1,042)	715	4,953	1.13%	56,642	14.70%	415,661	106.34%	26,373
CASA		252,670	305,313	312,320	313,035	(1,134)	715	7,723	2.53%	60,365	23.89%	282,046	110.99%	30,989
(% CASA		65.56%	69.85%	70.77%	70.82%									
FDR		115.76%	106.74%	126.02%	125.81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41,542	56,007	56,790	56,982	193	975	1.74%	15,440	37.17%	-	0.00%	56,982
2	Giro ISE	8,627	7,158	7,618	8,053	435	896	12.51%	(574)	-6.65%		0.00%	8,053
3	Tabungan ISE	5,900	12,647	12,927	12,734	(193)	87	0.69%	6,834	115.82%		0.00%	12,734
4	Deposito ISE	27,015	36,202	36,244	36,195	(49)	(7)	-0.02%	9,180	33.98%		0.00%	36,195
5	CIF ISE	181	208	210	210	0	2	0.96%	29	16.02%		0.00%	210

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184,395	173,047	258,181	500	89,000	88,500	(1,833)	85,134	73,786	3,866	189,850	135.99%	68,331
	Linkage	161,832	152,493	240,185	-	89,000	89,000	(1,215)	87,693	78,354	1,307	164,288	146.20%	75,897
	Non-Linkage	22,563	20,554	17,995	500	-	(500)	(618)	(2,559)	(4,567)	2,559	25,562	70.40%	(7,566)
	• Local Champion	13,053	14,147	13,825	500	-	(500)	182	(322)	772	322	14,019	98.62%	(194)
	• Value Chain	9,510	6,407	4,170	-	-	-	(800)	(2,236)	(5,340)	2,236	11,543	36.13%	(7,373)
2	MBG	15,807	19,999	20,455	840	1,100	260	273	456	4,648	644	20,959	97.60%	(504)
	KUR	15,684	19,482	19,744	840	900	60	279	262	4,059	638	20,693	95.41%	(949)
	Non KUR	123	517	712	-	200	200	(6)	195	589	5	266	267.48%	446
3	PWG	19,902	31,366	32,751	10,046	5,267	(4,779)	2,474	1,386	12,849	3,881	34,321	95.43%	(1,570)
	Cilem	10,166	17,192	18,537	2,353	2,755	403	952	1,345	8,371	1,410	20,372	90.99%	(1,835)
	Gadai	9,737	14,174	14,214	7,693	2,511	(5,182)	1,523	40	4,478	2,471	13,949	101.90%	265
4	CFG	226,020	242,142	244,746	6,716	9,346	2,630	(561)	2,605	18,727	6,741	249,319	98.17%	(4,572)
	CF 1	15,856	21,584	23,018	1,448	2,152	704	323	1,433	7,161	718	18,634	123.53%	4,384
	Total Griya	12,125	17,731	18,639	1,000	1,500	500	0	908	6,514	592	12,838	145.19%	5,801
	• Total Non Program	12,125	17,731	18,639	1,000	1,500	500	834	908	6,514	592	12,838	145.19%	5,801
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,731	3,853	4,378	448	652	204	323	525	647	127	5,795	75.55%	(1,417)
	CF 2	210,163	220,557	221,729	5,268	7,194	1,926	(884)	1,171	11,565	6,023	230,685	96.12%	(8,956)
	Mitraguna & Others	179,175	184,198	185,960	4,587	7,181	2,594	(1,298)	1,762	6,785	5,419	197,798	94.02%	(11,837)
	Pensiun	30,988	36,360	35,769	681	13	(668)	413	(591)	4,780	604	32,888	108.76%	2,881
Total Pembiayaan		446,124	466,553	556,134	18,102	104,713	86,611	354	89,581	110,010	15,132	494,449	112.48%	61,685

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	417	262	254	124	2.64%	1.27%	0.61%	(130)	(292)	(138)			
	KUR	294	262	254	124	1.87%	1.31%	0.63%	(130)	(170)	(138)			
	Non KUR	123	-	-	-	100.00%	0.00%	0.00%	-	(123)	-			
3	PWG	-	-	-	63	0.00%	0.00%	0.19%	63	63	63			
	Cilem	-	-	-	63	0.00%	0.00%	0.34%	63	63	63			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	3,141	3,045	2,689	3,982	1.39%	1.11%	1.63%	1,293	841	937			
	CF 1	52	42	41	142	0.33%	0.19%	0.62%	101	90	99			
	Total Griya	52	42	41	40	0.43%	0.23%	0.22%	(1)	(11)	(2)			
	Oto	-	-	-	102	0.00%	0.00%	2.32%	102	102	102			
	CF 2	3,089	3,002	2,648	3,840	1.47%	1.20%	1.73%	1,192	750	838			
	Mitraguna & Others	2,920	3,002	2,648	3,400	1.63%	1.44%	1.83%	752	480	397			
	Pensiun	170	-	-	440	0.55%	0.00%	1.23%	440	271	440			
Total Pembiayaan		3,558	3,307	2,943	4,169	0.80%	0.63%	0.75%	1,225	611	862	0.34%	54.23%	-0.4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1,035	-	-	-	0.56%	0.00%	0.00%	-	(1,035)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	1,035	-	-	-	4.59%	0.00%	0.00%	-	(1,035)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	83	-	-	125	0.52%	0.00%	0.61%	125	42	125			
	KUR	83	-	-	125	0.53%	0.00%	0.63%	125	42	125			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	3,558	4,773	5,136	4,273	1.57%	2.12%	1.75%	(863)	715	(500)			
	CF 1	753	302	301	19	4.75%	1.39%	0.08%	(281)	(734)	(283)			
	Total Griya	312	302	301	19	2.57%	1.70%	0.10%	(281)	(293)	(283)			
	Oto	442	-	-	-	11.84%	0.00%	0.00%	-	(442)	-			
	CF 2	2,805	4,471	4,836	4,254	1.33%	2.19%	1.92%	(582)	1,449	(217)			
	Mitraguna & Others	2,805	4,471	4,836	4,254	1.57%	2.63%	2.29%	(582)	1,449	(217)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
Total Pembiayaan		4,675	4,773	5,136	4,398	1.05%	1.10%	0.79%	(738)	(277)	(375)	1.06%	-34.45%	0.3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434,207	453,809	476,460	42,253	
2	Contribution Margin	15,592	22,485	17,848	2,256	-14.5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.15	3.38	3.38	0.00	0.24
CIF Payroll	2,600	3,500	3,360	(140)	760

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628,971	691,775	502,088	502,282	63,236	194	(189,493)	-27.39%	(126,689)	-20.14%	693,972	72.38%	(191,690)
2	Tabungan	522,123	534,304	612,917	612,606	3,787	(311)	78,303	14.66%	90,483	17.33%	551,051	111.17%	61,555
3	Deposito	264,012	243,573	230,034	230,344	(48,159)	310	(13,229)	-5.43%	(33,669)	-12.75%	264,501	87.09%	(34,157)
	Total	1,415,106	1,469,651	1,345,038	1,345,232	18,864	193	(124,419)	-8.47%	(69,875)	-4.94%	1,509,524	89.12%	(164,292)
	CASA	1,151,094	1,226,078	1,115,005	1,114,888	67,022	(117)	(111,190)	-9.07%	(36,206)	-3.15%	1,245,023	89.55%	(130,135)
	(%) CASA	81.34%	83.43%	82.90%	82.88%									
	FDR	55.59%	56.36%	68.68%	68.67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39,608	43,070	46,802	47,510	708	4,439	10.31%	7,901	19.95%	-	0.00%	47,510
2	Giro ISE	24,819	22,409	24,874	25,186	311	2,776	12.39%	366	1.48%		0.00%	25,186
3	Tabungan ISE	14,728	18,600	19,866	20,263	397	1,663	8.94%	5,535	37.58%		0.00%	20,263
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	170	172	172	0	2	1.18%	17	10.97%		0.00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493,137	495,806	586,653	4,350	89,952	85,602	(21,604)	90,847	93,516	(895)	517,914	113.27%	68,739
	Linkage	388,874	365,922	450,715	-	88,200	88,200	(3,423)	84,793	61,841	3,407	399,283	112.88%	51,432
	Non-Linkage	104,263	129,884	135,939	4,350	1,752	(2,598)	(18,181)	6,054	31,675	(4,302)	118,632	114.59%	17,307
	• Local Champion	71,739	83,729	90,098	-	1,500	1,500	(18,650)	6,368	18,359	(4,868)	75,832	118.81%	14,266
	• Value Chain	32,524	46,155	45,841	4,350	252	(4,098)	470	(314)	13,317	566	42,800	107.11%	3,041
2	MBG	11,179	16,236	17,023	945	1,250	305	411	787	5,844	463	15,280	111.40%	1,743
	KUR	10,795	15,959	16,752	945	1,250	305	418	793	5,958	457	14,788	113.29%	1,965
	Non KUR	384	277	271	-	-	0	(6)	(6)	(114)	6	493	54.92%	(222)
3	PWG	42,303	64,433	69,809	19,036	15,861	(3,175)	1,867	5,376	27,506	10,485	61,895	112.79%	7,913
	Cilem	16,301	29,399	31,200	2,568	3,980	1,412	661	1,801	14,899	2,179	34,450	90.57%	(3,249)
	Gadai	26,001	35,034	38,609	16,469	11,881	(4,588)	1,206	3,575	12,607	8,306	27,446	140.67%	11,163
4	CFG	239,992	251,812	250,321	8,309	5,498	(2,812)	2,678	(1,491)	10,330	6,988	266,504	93.93%	(16,183)
	CF 1	49,326	55,945	55,961	1,517	1,511	(7)	284	16	6,635	1,494	52,487	106.62%	3,474
	Total Griya	38,490	43,371	43,626	758	1,291	533	0	255	5,136	1,036	39,301	111.00%	4,325
	• Total Non Program	38,490	43,371	43,626	758	1,291	533	287	255	5,136	1,036	39,301	111.00%	4,325
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	10,837	12,574	12,335	759	219	(540)	284	(239)	1,499	458	13,186	93.55%	(850)
	CF 2	190,665	195,867	194,360	6,792	3,987	(2,805)	2,394	(1,507)	3,695	5,494	214,018	90.81%	(19,658)
	Mitraguna & Others	156,155	163,708	162,010	6,726	3,474	(3,252)	2,610	(1,697)	5,855	5,171	177,346	91.35%	(15,336)
	Pensiun	34,510	32,159	32,350	66	513	447	(216)	190	(2,161)	323	36,671	88.22%	(4,322)
	Total Pembiayaan	786,611	828,287	923,807	32,640	112,560	79,920	(16,648)	95,519	137,196	17,041	861,595	107.22%	62,212

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	10	-	78	0.00%	0.00%	0.11%	78	78	69			
	Cilem	-	-	-	78	0.00%	0.00%	0.25%	78	78	78			
	Gadai	-	10	-	-	0.00%	0.00%	0.00%	-	-	(10)			
4	CFG	1,445	2,456	2,548	3,846	0.60%	1.01%	1.54%	1,298	2,401	1,389			
	CF 1	161	866	732	2,349	0.33%	1.31%	4.20%	1,617	2,188	1,483			
	Total Griya	152	752	572	2,195	0.39%	1.32%	5.03%	1,623	2,043	1,443			
	Oto	9	114	160	154	0.08%	1.27%	1.25%	(6)	145	40			
	CF 2	1,284	1,591	1,816	1,497	0.67%	0.93%	0.77%	(319)	212	(94)			
	Mitraguna & Others	1,284	1,591	1,448	998	0.82%	0.88%	0.62%	(450)	(286)	(592)			
	Pensiun	-	-	367	498	0.00%	1.14%	1.54%	131	498	498			
	Total Pembiayaan	1,445	2,466	2,548	3,924	0.18%	0.31%	0.42%	1,376	2,479	1,458	0.15%	65.31%	-0.3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	4,879	3,635	4,149	3,339	2.03%	1.65%	1.33%	(809)	(1,540)	(296)			
	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	4,879	3,635	4,149	3,339	2.56%	2.12%	1.72%	(809)	(1,540)	(296)			
	Mitraguna & Others	4,851	3,635	4,149	3,339	3.11%	2.53%	2.06%	(809)	(1,512)	(296)			
	Pensiun	28	-	-	-	0.00%	0.00%	0.00%	-	(28)	-			
	Total Pembiayaan	4,879	3,635	4,149	3,339	0.62%	0.50%	0.36%	(809)	(1,540)	(296)	0.12%	66.86%	-0.2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	1,491,506	1,415,515	1,456,150	(35,356)	
2	Contribution Margin	61,248	81,475	53,696	(7,552)	12.3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.85	3.29	3.29	0.00	0.44
CIF Payroll	2,555	2,385	2,488	103	(67)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28,143	37,911	28,445	28,462	10,992	18	(9,448)	-24.92%	319	1.13%	36,896	77.14%	(8,433)
2	Tabungan	312,220	335,124	336,527	335,697	(188)	(831)	573	0.17%	23,477	7.52%	332,127	101.07%	3,570
3	Deposito	88,440	70,337	68,089	68,089	(3,043)	0	(2,247)	-3.20%	(20,351)	-23.01%	89,197	76.34%	(21,107)
	Total	428,803	443,371	433,061	432,249	7,762	(813)	(11,123)	-2.51%	3,445	0.80%	458,220	94.33%	(25,971)
	CASA	340,363	373,034	364,972	364,159	10,805	(813)	(8,875)	-2.38%	23,796	6.99%	369,023	98.68%	(4,863)
	(%) CASA	79.38%	84.14%	84.28%	84.25%									
	FDR	84.89%	89.24%	91.24%	91.41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40,281	43,138	43,075	43,296		220	157	0.36%	3,014	7.48%	-	0.00%	43,296
2	Giro ISE	7,566	5,315	4,525	4,701		176	(615)	-11.56%	(2,865)	-37.87%		0.00%	4,701
3	Tabungan ISE	32,715	37,823	38,551	38,595		45	772	2.04%	5,880	17.97%		0.00%	38,595
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	182	205	206	206		0	1	0.49%	24	13.19%		0.00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57,968	53,767	52,958	2,000	-	(2,000)	1,203	(808)	(5,010)	808	70,444	75.18%	(17,486)
	Linkage	31,740	28,923	28,629	-	-	-	(287)	(294)	(3,111)	294	37,085	77.20%	(8,456)
	Non-Linkage	26,229	24,844	24,329	2,000	-	(2,000)	1,490	(515)	(1,900)	515	33,359	72.93%	(9,030)
	• Local Champion	25,361	22,121	21,621	-	-	0	(495)	(500)	(3,740)	500	27,464	78.73%	(5,842)
	• Value Chain	867	2,723	2,708	2,000	-	(2,000)	1,985	(15)	1,840	15	5,895	45.93%	(3,188)
2	MBG	34,002	30,679	30,077	810	700	(110)	(278)	(602)	(3,925)	1,302	35,532	84.65%	(5,455)
	KUR	32,921	29,430	28,854	810	700	(110)	(254)	(576)	(4,067)	1,276	34,322	84.07%	(5,467)
	Non KUR	1,081	1,249	1,223	-	-	0	(24)	(26)	142	26	1,210	101.04%	13
3	PWG	9,475	19,384	21,259	3,484	3,944	459	354	1,875	11,784	2,068	27,736	76.65%	(6,478)
	Cilem	5,148	12,299	13,379	788	1,657	869	(31)	1,079	8,231	577	18,193	73.54%	(4,814)
	Gadai	4,327	7,084	7,880	2,696	2,287	(409)	385	796	3,553	1,491	9,544	82.57%	(1,664)
4	CFG	262,577	291,842	290,828	7,247	4,998	(2,249)	1,389	(1,013)	28,251	6,011	285,363	101.92%	5,465
	CF 1	159,367	169,715	166,691	3,284	580	(2,704)	(296)	(3,024)	7,324	3,604	162,083	102.84%	4,608
	Total Griya	139,426	145,942	143,082	2,936	-	(2,936)	0	(2,861)	3,656	2,861	140,123	102.11%	2,958
	• Total Non Program	139,426	145,942	143,082	2,936	-	(2,936)	1,520	(2,861)	3,656	2,861	140,123	102.11%	2,958
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	19,941	23,773	23,610	348	580	232	(296)	(163)	3,669	743	21,960	107.51%	1,650
	CF 2	103,210	122,126	124,137	3,963	4,418	455	1,685	2,011	20,927	2,407	123,280	100.69%	857
	Mitraguna & Others	99,172	116,810	118,846	3,613	4,388	775	1,323	2,036	19,674	2,352	117,385	101.24%	1,461
	Pensiun	4,038	5,316	5,291	350	30	(320)	363	(25)	1,253	55	5,895	89.75%	(604)
	Total Pembiayaan	364,023	395,671	395,123	13,541	9,642	(3,900)	2,669	(548)	31,100	10,190	419,076	94.28%	(23,954)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	-	0.00%	0.06%	0.00%	(30)	-	(30)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	30	30	-	0.00%	0.12%	0.00%	(30)	-	(30)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	872	1,889	1,641	1,451	2.57%	5.35%	4.83%	(190)	579	(437)			
	KUR	703	1,737	1,487	1,297	2.14%	5.05%	4.50%	(190)	594	(440)			
	Non KUR	169	152	154	154	15.61%	12.34%	12.60%	-	(15)	2			
3	PWG	-	-	-	268	0.00%	0.00%	1.26%	268	268	268			
	Cilem	-	-	-	268	0.00%	0.00%	2.00%	268	268	268			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	4,689	3,435	3,445	3,350	1.79%	1.18%	1.15%	(95)	(1,339)	(84)			
	CF 1	4,583	3,018	2,690	2,534	2.88%	1.58%	1.52%	(155)	(2,049)	(484)			
	Total Griya	3,651	1,927	1,566	1,074	2.62%	1.07%	0.75%	(492)	(2,578)	(854)			
	Oto	932	1,091	1,124	1,461	4.67%	4.73%	6.19%	337	529	370			
	CF 2	106	417	755	816	0.10%	0.62%	0.66%	61	710	399			
	Mitraguna & Others	106	417	755	816	0.11%	0.65%	0.69%	61	710	399			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	5,561	5,353	5,116	5,069	1.53%	1.29%	1.28%	(47)	(492)	(284)	0.00%	100.00%	-1.3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	154	0.00%	0.23%	0.29%	30	154	30			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	124	124	154	0.00%	0.50%	0.63%	30	154	30			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	521	1,576	1,688	1,589	1.53%	5.50%	5.28%	(99)	1,068	13			
	KUR	341	1,120	1,235	1,138	1.04%	4.20%	3.94%	(97)	797	18			
	Non KUR	180	456	453	451	16.68%	36.29%	36.84%	(3)	270	(5)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,797	6,822	6,941	5,561	1.07%	2.38%	1.91%	(1,380)	2,764	(1,261)			
	CF 1	2,607	5,540	5,622	4,243	1.64%	3.31%	2.55%	(1,379)	1,635	(1,298)			
	Total Griya	2,357	4,907	4,994	3,641	1.69%	3.42%	2.54%	(1,353)	1,283	(1,266)			
	Oto	250	633	628	602	1.25%	2.64%	2.55%	(26)	352	(32)			
	CF 2	190	1,282	1,319	1,319	0.18%	1.08%	1.06%	(1)	1,129	37			
	Mitraguna & Others	190	1,282	1,319	1,319	0.19%	1.13%	1.11%	(1)	1,129	37			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	3,318	8,522	8,754	7,304	0.91%	2.21%	1.85%	(1,449)	3,986	(1,218)	0.00%	100.00%	-1.8%

Asset & Contribution Margin

No.	Neraca	Posisi		Growth (Yoy)	% Growth
		Sep-24	Dec-24		
1	Asset (Retail) T	434,888	431,152	437,306	2,418
2	Contribution Margin	19,640	28,098	21,216	1,576

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.31	3.45	3.50	0.05	0.19
CIF Payroll	1,298	1,823	1,730	(93)	432



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	69	69	11	(0)	21	44.90%	(149)	-68.48%	4,691	1.46%	(4,622)
2	Tabungan	144,169	162,597	164,047	164,349	5,538	302	1,752	1.08%	20,180	14.00%	154,911	106.09%	9,438
3	Deposito	10,918	20,142	21,051	21,051	(2,548)	0	909	4.51%	10,133	92.82%	11,483	183.33%	9,568
	Total	155,304	182,786	185,167	185,469	3,001	302	2,683	1.47%	30,165	19.42%	171,085	108.41%	14,384
	CASA	144,386	162,644	164,116	164,418	5,549	302	1,774	1.09%	20,031	13.87%	159,602	103.02%	4,816
	(%) CASA	92.97%	88.98%	88.63%	88.65%									
	FDR	134.72%	124.25%	123.29%	123.09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,260	1,235	1,485	1,687		202	452	36.57%	426	33.83%	-	0.00%	1,687
2	Giro ISE	0	0	0	0		0	0	0.00%	(0)	-72.46%		0.00%	0
3	Tabungan ISE	1,260	1,235	1,485	1,686		202	452	36.57%	427	33.86%		0.00%	1,686
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	71	83	85	85		0	2	2.41%	14	19.72%		0.00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2,258	1,872	1,857	-	-	0	(15)	(15)	(401)	15	2,258	82.24%	(401)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	2,258	1,872	1,857	-	-	0	(15)	(15)	(401)	15	2,258	82.24%	(401)
	• Local Champion	2,258	1,872	1,857	-	-	0	(15)	(15)	(401)	15	2,258	82.24%	(401)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	54,913	60,007	59,616	2,850	1,700	(1,150)	955	(391)	4,702	2,091	60,630	98.33%	(1,014)
	KUR	53,824	58,670	58,307	2,850	1,700	(1,150)	988	(363)	4,483	2,063	59,174	98.54%	(867)
	Non KUR	1,089	1,337	1,308	-	-	0	(33)	(28)	219	28	1,456	89.87%	(147)
3	PWG	2,063	7,765	7,846	701	473	(228)	346	81	5,783	392	9,875	79.45%	(2,029)
	Cilem	2,063	7,765	7,846	701	473	(228)	346	81	5,783	392	9,875	79.45%	(2,029)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	149,998	157,466	158,969	2,768	4,663	1,895	340	1,503	8,971	3,159	160,804	98.86%	(1,834)
	CF 1	15,162	17,472	18,412	338	1,358	1,020	(45)	941	3,251	417	16,494	111.63%	1,918
	Total Griya	4,320	3,831	3,789	-	-	0	0	(41)	(531)	41	4,700	80.63%	(910)
	• Total Non Program	3,984	3,516	3,477	-	-	0	(39)	(39)	(507)	39	4,321	80.47%	(844)
	• Program	336	315	312	-	-	0	(2)	(2)	(23)	2	379	82.42%	(67)
	Oto	10,841	13,641	14,623	338	1,358	1,020	(45)	982	3,782	376	11,794	123.98%	2,829
	CF 2	134,836	139,994	140,557	2,430	3,305	875	385	563	5,721	2,742	144,309	97.40%	(3,752)
	Mitraguna & Others	130,780	136,039	136,776	2,430	3,305	875	408	737	5,995	2,568	139,377	98.13%	(2,601)
	Pensiun	4,056	3,955	3,781	-	-	0	(23)	(174)	(275)	174	4,933	76.66%	(1,151)
	Total Pembiayaan	209,233	227,110	228,288	6,319	6,836	517	1,627	1,178	19,055	5,657	233,567	97.74%	(5,279)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	-	57	53	113	0.00%	0.09%	0.19%	60	113	56			
	KUR	-	-	-	113	0.00%	0.00%	0.19%	113	113	113			
	Non KUR	-	57	53	-	0.00%	3.99%	0.00%	(53)	-	(57)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,077	1,464	2,605	2,160	0.72%	1.65%	1.36%	(444)	1,084	697			
	CF 1	278	521	426	375	1.83%	2.44%	2.04%	(51)	97	(146)			
	Total Griya	278	253	253	109	6.43%	6.61%	2.86%	(145)	(169)	(145)			
	Oto	-	268	173	267	0.00%	1.27%	1.82%	94	267	(1)			
	CF 2	799	942	2,179	1,785	0.59%	1.56%	1.27%	(393)	986	843			
	Mitraguna & Others	799	942	2,179	1,785	0.61%	1.60%	1.31%	(393)	986	843			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,077	1,520	2,658	2,273	0.51%	1.17%	1.00%	(385)	1,197	753	0.45%	54.33%	-0.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0.00%	40.07%	40.39%	-	750	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	750	750	750	0.00%	40.07%	40.39%	-	750	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	144	9	8	60	0.26%	0.01%	0.10%	52	(84)	51			
	KUR	103	-	-	-	0.19%	0.00%	0.00%	-	(103)	-			
	Non KUR	40	9	8	60	3.71%	0.58%	4.60%	52	20	51			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	810	1,390	1,064	1,326	0.54%	0.68%	0.83%	262	516	(64)			
	CF 1	140	132	132	275	0.92%	0.75%	1.49%	143	135	143			
	Total Griya	8	-	-	143	0.19%	0.00%	3.78%	143	135	143			
	Oto	132	132	132	132	1.21%	0.96%	0.90%	-	-	-			
	CF 2	670	1,258	933	1,051	0.50%	0.67%	0.75%	119	381	(207)			
	Mitraguna & Others	670	1,190	865	984	0.51%	0.64%	0.72%	119	314	(207)			
	Pensiun	-	68	68	68	0.00%	0.03%	1.80%	-	68	-			
	Total Pembiayaan	954	2,149	1,822	2,137	0.46%	0.80%	0.94%	315	1,183	(13)	0.14%	84.52%	-0.8%

Asset & 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 & 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 (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2,232	2,225	2,223	(61)	(1)	(8)	-0.37%	1,986	835.20%	4,605	48.28%	(2,382)
2	Tabungan	85,480	94,164	97,407	97,428	1,838	21	3,265	3.47%	11,948	13.98%	94,734	102.84%	2,694
3	Deposito	55,765	41,891	41,842	41,842	(347)	0	(49)	-0.12%	(13,923)	-24.97%	56,483	74.08%	(14,641)
	Total	141,483	138,286	141,474	141,493	1,430	20	3,207	2.32%	11	0.01%	155,822	90.80%	(14,329)
	CASA	85,718	96,395	99,632	99,652	1,778	20	3,256	3.38%	13,934	16.26%	99,340	100.31%	312
	(%) CASA	60.59%	69.71%	70.42%	70.43%									
	FDR	57.51%	64.07%	63.38%	63.37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2,361	2,372	2,372		0	12	0.49%	2,035	603.86%	-	0.00%	2,372
2	Giro ISE	44	2,017	2,016	2,016		0	(1)	-0.04%	1,972	4434.23%		0.00%	2,016
3	Tabungan ISE	293	343	356	356		0	12	3.63%	63	21.64%		0.00%	356
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	90	96	98	98		0	2	2.08%	8	8.89%		0.00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	28,590	26,219	26,187	1,400	1,050	(350)	310	(32)	(2,403)	1,082	29,132	89.89%	(2,945)
	KUR	28,019	25,667	25,651	1,400	1,050	(350)	330	(17)	(2,368)	1,067	28,422	90.25%	(2,772)
	Non KUR	572	552	537	-	-	0	(20)	(15)	(35)	15	710	75.61%	(173)
3	PWG	2,056	6,337	6,595	634	534	(100)	268	258	4,538	276	7,548	87.37%	(953)
	Cilem	2,056	6,337	6,595	634	534	(100)	268	258	4,538	276	7,548	87.37%	(953)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	50,725	56,049	56,884	1,211	1,568	357	(7)	835	6,159	733	59,421	95.73%	(2,537)
	CF 1	3,683	6,435	6,279	185	-	(185)	39	(156)	2,596	156	4,720	133.03%	1,559
	Total Griya	695	358	353	-	-	0	0	(5)	(342)	5	961	36.70%	(608)
	• Total Non Program	695	358	353	-	-	0	(5)	(5)	(342)	5	961	36.70%	(608)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	2,988	6,077	5,926	185	-	(185)	39	(151)	2,938	151	3,758	157.67%	2,167
	CF 2	47,042	49,615	50,606	1,026	1,568	542	(47)	991	3,564	577	54,701	92.51%	(4,096)
	Mitraguna & Others	38,019	39,728	40,787	1,026	1,568	542	25	1,059	2,768	509	44,970	90.70%	(4,183)
	Pensiun	9,023	9,887	9,819	-	-	0	(72)	(69)	796	69	9,732	100.89%	87
	Total Pembiayaan	81,372	88,606	89,666	3,245	3,152	(93)	571	1,060	8,294	2,091	96,101	93.30%	(6,435)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	574	689	300	274	2.01%	1.15%	1.05%	(26)	(300)	(414)			
	KUR	574	632	300	274	2.05%	1.17%	1.07%	(26)	(300)	(358)			
	Non KUR	-	57	-	-	0.00%	0.00%	0.00%	-	-	(57)			
3	PWG	-	-	-	16	0.00%	0.00%	0.24%	16	16	16			
	Cilem	-	-	-	16	0.00%	0.00%	0.24%	16	16	16			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	234	2,457	933	1,532	0.46%	1.66%	2.69%	599	1,298	(925)			
	CF 1	134	106	320	301	3.65%	4.97%	4.79%	(19)	167	195			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	134	106	320	301	4.50%	5.27%	5.08%	(19)	167	195			
	CF 2	100	2,351	613	1,231	0.21%	1.24%	2.43%	618	1,132	(1,120)			
	Mitraguna & Others	-	1,360	201	1,152	0.00%	0.51%	2.82%	951	1,152	(208)			
	Pensiun	100	992	412	80	1.10%	4.16%	0.81%	(332)	(20)	(912)			
	Total Pembiayaan	808	3,146	1,233	1,823	0.99%	1.39%	2.03%	589	1,015	(1,323)	1.87%	7.89%	-0.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	315	431	544	574	1.10%	2.07%	2.19%	30	259	143			
	KUR	178	266	329	362	0.63%	1.28%	1.41%	33	184	95			
	Non KUR	138	165	215	212	24.08%	38.92%	39.53%	(3)	74	47			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	198	198	198	0.00%	0.35%	0.35%	-	198	0			
	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	-	198	198	198	0.00%	0.40%	0.39%	-	198	0			
	Mitraguna & Others	-	198	198	198	0.00%	0.50%	0.49%	-	198	0			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	315	629	742	772	0.39%	0.84%	0.86%	30	457	143	0.04%	95.46%	-0.8%

Asset & 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 & 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 (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20,173	45,153	47,236	47,125	7,495	(112)	1,972	4.37%	26,952	133.61%	25,794	182.70%	21,331
2	Tabungan	135,101	145,614	153,440	153,880	1,016	440	8,266	5.68%	18,779	13.90%	145,809	105.54%	8,071
3	Deposito	28,599	26,205	26,589	26,589	229	0	384	1.47%	(2,011)	-7.03%	29,125	91.29%	(2,536)
	Total	183,873	216,972	227,265	227,593	8,741	329	10,622	4.90%	43,720	23.78%	200,728	113.38%	26,865
	CASA	155,274	190,767	200,676	201,005	8,511	329	10,238	5.37%	45,731	29.45%	171,603	117.13%	29,402
	(%) CASA	84.45%	87.92%	88.30%	88.32%									
	FDR	85.47%	90.55%	88.60%	88.47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8,669	12,845	14,139	14,138		(1)	1,293	10.07%	5,470	63.10%	-	0.00%	14,138
2	Giro ISE	6,094	227	165	177		12	(50)	-22.05%	(5,917)	-97.10%		0.00%	177
3	Tabungan ISE	2,575	10,818	12,174	12,162		(12)	1,344	12.42%	9,587	372.30%		0.00%	12,162
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	138	140	140		0	2	1.45%	19	15.70%		0.00%	140

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	29,889	35,950	36,219	1,040	1,450	410	(169)	269	6,330	1,181	34,210	105.88%	2,010
	KUR	29,147	35,000	35,303	880	1,450	570	(304)	303	6,155	1,147	33,229	106.24%	2,074
	Non KUR	742	950	917	160	-	(160)	135	(34)	175	34	981	93.44%	(64)
3	PWG	5,787	17,774	18,978	4,034	3,092	(942)	1,145	1,204	13,191	1,888	20,542	92.38%	(1,564)
	Cilem	4,662	13,788	15,120	1,465	1,968	504	132	1,332	10,458	637	15,567	97.13%	(447)
	Gadai	1,126	3,985	3,858	2,569	1,124	(1,446)	1,013	(127)	2,732	1,251	4,976	77.54%	(1,118)
4	CFG	121,436	142,740	146,151	5,025	5,468	443	3,425	3,411	24,715	2,057	131,655	111.01%	14,496
	CF 1	20,925	20,764	20,503	640	-	(640)	454	(261)	(422)	261	22,143	92.59%	(1,641)
	Total Griya	15,996	15,276	15,202	-	-	0	0	(74)	(793)	74	16,308	93.22%	(1,106)
	• Total Non Program	15,996	15,276	15,202	-	-	0	(73)	(74)	(793)	74	16,308	93.22%	(1,106)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,930	5,487	5,301	640	-	(640)	454	(187)	371	187	5,835	90.84%	(534)
	CF 2	100,511	121,976	125,648	4,385	5,468	1,083	2,970	3,672	25,138	1,796	109,512	114.73%	16,136
	Mitraguna & Others	63,905	80,135	83,488	3,815	4,558	743	2,780	3,353	19,583	1,205	72,073	115.84%	11,415
	Pensiun	36,606	41,841	42,160	570	910	340	190	319	5,555	591	37,439	112.61%	4,722
	Total Pembiayaan	157,150	196,464	201,349	10,099	10,010	(89)	4,400	4,885	44,198	5,125	186,445	107.99%	14,903

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	179	182	179	32	0.60%	0.50%	0.09%	(147)	(147)	(150)			
	KUR	179	128	124	32	0.61%	0.35%	0.09%	(92)	(147)	(96)			
	Non KUR	-	54	55	-	0.00%	5.79%	0.00%	(55)	-	(54)			
3	PWG	74	-	-	-	1.27%	0.00%	0.00%	-	(74)	-			
	Cilem	74	-	-	-	1.58%	0.00%	0.00%	-	(74)	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,115	1,652	2,206	598	0.92%	1.55%	0.41%	(1,608)	(517)	(1,054)			
	CF 1	120	248	73	109	0.57%	0.35%	0.53%	35	(11)	(139)			
	Total Griya	-	170	-	-	0.00%	0.00%	0.00%	-	-	(170)			
	Oto	120	78	73	109	2.43%	1.33%	2.05%	35	(11)	30			
	CF 2	995	1,404	2,132	489	0.99%	1.75%	0.39%	(1,643)	(505)	(915)			
	Mitraguna & Others	254	1,081	1,562	489	0.40%	1.95%	0.59%	(1,073)	235	(591)			
	Pensiun	740	324	570	-	2.02%	1.36%	0.00%	(570)	(740)	(324)			
	Total Pembiayaan	1,367	1,834	2,384	630	0.87%	1.21%	0.31%	(1,755)	(737)	(1,205)	0.15%	51.15%	-0.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	35	144	143	286	0.12%	0.40%	0.79%	143	251	142			
	KUR	-	144	143	231	0.00%	0.41%	0.65%	88	231	87			
	Non KUR	35	-	-	55	4.67%	0.00%	6.00%	55	20	55			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	1,102	1,333	1,554	0.00%	0.93%	1.06%	221	1,554	452			
	CF 1	-	-	170	170	0.00%	0.82%	0.83%	-	170	170			
	Total Griya	-	-	170	170	0.00%	1.11%	1.12%	-	170	170			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	1,102	1,163	1,384	0.00%	0.95%	1.10%	221	1,384	283			
	Mitraguna & Others	-	826	888	1,110	0.00%	1.11%	1.33%	222	1,110	284			
	Pensiun	-	275	275	274	0.00%	0.14%	0.65%	(1)	274	(1)			
	Total Pembiayaan	35	1,245	1,476	1,840	0.02%	0.75%	0.91%	364	1,805	595	0.06%	93.55%	-0.9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167,599	185,470	211,409	43,810	
2	Contribution Margin	6,897	9,852	7,291	394	-5.7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.80	3.04	3.04	(0.01)	0.24
CIF Payroll	1,532	1,444	1,536	92	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	145	137	(243)	(8)	8	5.98%	(323)	-70.22%	4,702	2.92%	(4,565)
2	Tabungan	104,069	105,674	104,343	106,823	97	2,480	1,148	1.09%	2,754	2.65%	113,215	94.35%	(6,392)
3	Deposito	24,703	24,658	24,802	24,802	(322)	0	145	0.59%	99	0.40%	25,371	97.76%	(569)
	Total	129,233	130,461	129,290	131,762	(467)	2,472	1,301	1.00%	2,529	1.96%	143,287	91.96%	(11,525)
	CASA	104,530	105,804	104,488	106,960	(145)	2,472	1,156	1.09%	2,430	2.32%	117,917	90.71%	(10,957)
	(%) CASA	80.88%	81.10%	80.82%	81.18%									
	FDR	125.49%	144.15%	147.04%	144.28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4,034	2,267	2,305	2,316		11	48	2.14%	(1,718)	-42.59%	-	0.00%	2,316
2	Giro ISE	415	60	133	136		2	76	126.85%	(280)	-67.34%		0.00%	136
3	Tabungan ISE	3,618	2,207	2,172	2,180		8	(27)	-1.24%	(1,438)	-39.75%		0.00%	2,180
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	119	142	144	144		0	2	1.41%	25	21.01%		0.00%	144

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	22,894	22,522	22,331	1,075	765	(310)	145	(191)	(564)	956	24,787	90.09%	(2,456)
	KUR	22,067	21,522	21,189	880	585	(295)	(16)	(333)	(878)	918	23,833	88.91%	(2,644)
	Non KUR	827	999	1,141	195	180	(15)	161	142	314	38	954	119.61%	187
3	PWG	1,733	7,288	7,308	1,484	482	(1,003)	930	20	5,575	461	10,247	71.32%	(2,939)
	Cilem	1,733	7,288	7,308	1,484	482	(1,003)	930	20	5,575	461	10,247	71.32%	(2,939)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	137,551	158,244	160,466	5,023	6,327	1,304	470	2,222	22,915	4,105	158,700	101.11%	1,766
	CF 1	5,904	8,009	8,367	254	559	305	75	358	2,462	201	8,425	99.30%	(59)
	Total Griya	1,926	1,748	1,730	-	-	0	0	(18)	(195)	18	2,573	67.25%	(843)
	• Total Non Program	1,926	1,748	1,730	-	-	0	(18)	(18)	(195)	18	2,573	67.25%	(843)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,978	6,261	6,636	254	559	305	75	375	2,658	184	5,852	113.40%	784
	CF 2	131,647	150,235	152,100	4,769	5,768	999	395	1,864	20,453	3,904	150,275	101.21%	1,825
	Mitraguna & Others	65,693	81,700	84,994	3,036	5,613	2,577	31	3,294	19,301	2,319	82,597	102.90%	2,397
	Pensiun	65,954	68,535	67,106	1,733	155	(1,578)	364	(1,429)	1,152	1,584	67,677	99.16%	(572)
	Total Pembiayaan	162,178	188,054	190,105	7,583	7,574	(9)	1,545	2,051	27,927	5,523	193,734	98.13%	(3,629)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	640	560	514	717	2.80%	2.28%	3.21%	203	77	157			
	KUR	508	507	460	717	2.30%	2.14%	3.38%	257	208	210			
	Non KUR	132	53	54	-	15.90%	5.37%	0.00%	(54)	(132)	(53)			
3	PWG	-	-	-	339	0.00%	0.00%	4.64%	339	339	339			
	Cilem	-	-	-	339	0.00%	0.00%	4.64%	339	339	339			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,035	709	272	-	0.75%	0.17%	0.00%	(272)	(1,035)	(709)			
	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	1,035	709	272	-	0.79%	0.18%	0.00%	(272)	(1,035)	(709)			
	Mitraguna & Others	403	63	-	-	0.61%	0.00%	0.00%	-	(403)	(63)			
	Pensiun	632	646	272	-	0.96%	0.40%	0.00%	(272)	(632)	(646)			
	Total Pembiayaan	1,675	1,269	786	1,056	1.03%	0.42%	0.56%	270	(619)	(214)	1.19%	-113.50%	0.6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	306	257	276	445	1.34%	1.23%	1.99%	169	140	188			
	KUR	52	153	180	296	0.23%	0.84%	1.39%	115	244	142			
	Non KUR	254	104	96	150	30.69%	9.60%	13.11%	54	(104)	46			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	38	38	38	0.00%	0.02%	0.02%	(0)	38	(0)			
	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	38	0.00%	0.03%	0.02%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0.00%	0.05%	0.04%	(0)	38	(0)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	306	295	314	483	0.19%	0.17%	0.25%	169	177	188	0.87%	-240.66%	0.6%

Asset & 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 & 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 (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161,481	517,787	598,703	600,371	197	1,668	82,583	15.95%	438,890	271.79%	168,496	356.31%	431,875
2	Tabungan	199,929	216,938	220,327	219,924	(488)	(402)	2,987	1.38%	19,995	10.00%	215,790	101.92%	4,135
3	Deposito	133,285	90,671	88,302	88,384	(964)	82	(2,287)	-2.52%	(44,902)	-33.69%	135,065	65.44%	(46,682)
	Total	494,695	825,396	907,331	908,679	(1,255)	1,347	83,283	10.09%	413,983	83.68%	519,351	174.96%	389,328
	CASA	361,410	734,725	819,029	820,295	(291)	1,266	85,570	11.65%	458,885	126.97%	384,286	213.46%	436,009
	(%) CASA	73.06%	89.01%	90.27%	90.27%									
	FDR	29.29%	21.46%	19.88%	19.85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,866	10,479	20,972	20,738		(234)	10,259	97.90%	18,873	1011.51%	-	0.00%	20,738
2	Giro ISE	28	25	21	30		9	5	18.32%	2	5.65%		0.00%	30
3	Tabungan ISE	1,837	8,854	19,352	19,108		(243)	10,254	115.81%	17,271	939.97%		0.00%	19,108
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	76	77	77		0	1	1.32%	37	92.50%		0.00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1,656	1,210	1,169	-	-	0	(41)	(41)	(486)	41	1,656	70.61%	(486)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	1,656	1,210	1,169	-	-	0	(41)	(41)	(486)	41	1,656	70.61%	(486)
	• Local Champion	1,656	1,210	1,169	-	-	0	(41)	(41)	(486)	41	1,656	70.61%	(486)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	57,809	59,982	60,193	1,100	2,890	1,790	(1,439)	211	2,384	2,679	63,575	94.68%	(3,382)
	KUR	55,256	56,602	56,934	1,000	2,890	1,890	(1,419)	332	1,678	2,558	60,661	93.85%	(3,728)
	Non KUR	2,553	3,380	3,259	100	-	(100)	(20)	(121)	707	121	2,914	111.86%	346
3	PWG	4,560	19,634	21,204	1,889	2,441	551	1,055	1,570	16,644	871	16,305	130.04%	4,898
	Cilem	4,560	19,634	21,204	1,889	2,441	551	1,055	1,570	16,644	871	16,305	130.04%	4,898
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	80,862	96,309	97,845	4,065	3,079	(987)	290	1,536	16,983	1,542	92,602	105.66%	5,243
	CF 1	35,630	44,820	44,251	2,330	394	(1,937)	558	(569)	8,621	963	37,699	117.38%	6,551
	Total Griya	16,876	22,526	22,073	1,200	-	(1,200)	0	(452)	5,198	452	17,973	122.82%	4,101
	• Total Non Program	11,817	17,790	17,377	1,200	-	(1,200)	1,032	(413)	5,560	413	12,262	141.71%	5,115
	• Program	5,059	4,736	4,696	-	-	0	(38)	(39)	(362)	39	5,710	82.25%	(1,014)
	Oto	18,754	22,294	22,177	1,130	394	(737)	558	(117)	3,423	511	19,727	112.42%	2,450
	CF 2	45,232	51,489	53,594	1,735	2,685	950	(268)	2,106	8,362	579	54,903	97.62%	(1,308)
	Mitraguna & Others	44,353	50,559	52,409	1,735	2,409	674	(172)	1,850	8,057	559	53,128	98.65%	(719)
	Pensiun	880	930	1,185	-	276	276	(96)	256	306	20	1,774	66.80%	(589)
	Total Pembiayaan	144,886	177,135	180,411	7,055	8,409	1,355	(134)	3,276	35,525	5,133	174,138	103.60%	6,273

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1,132	-	-	-	68.36%	0.00%	0.00%	-	(1,132)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	1,132	-	-	-	68.36%	0.00%	0.00%	-	(1,132)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	16	1,016	876	857	0.03%	1.46%	1.42%	(18)	842	(158)			
	KUR	16	857	781	763	0.03%	1.38%	1.34%	(18)	747	(94)			
	Non KUR	-	159	94	94	0.00%	2.79%	2.89%	-	94	(65)			
3	PWG	36	-	-	289	0.78%	0.00%	1.36%	289	254	289			
	Cilem	36	-	-	289	0.78%	0.00%	1.36%	289	254	289			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,001	1,350	1,606	1,451	1.24%	1.67%	1.48%	(155)	450	102			
	CF 1	1,001	1,350	1,606	1,451	2.81%	3.58%	3.28%	(155)	450	102			
	Total Griya	582	659	882	697	3.45%	3.92%	3.16%	(186)	114	38			
	Oto	419	691	724	755	2.23%	3.25%	3.40%	31	336	64			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	2,184	2,365	2,481	2,597	1.51%	1.40%	1.44%	116	413	232	0.56%	60.99%	-0.9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	278	12	-	75	0.48%	0.00%	0.13%	75	(203)	63			
	KUR	271	12	-	75	0.49%	0.00%	0.13%	75	(195)	63			
	Non KUR	8	-	-	-	0.30%	0.00%	0.00%	-	(8)	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,388	1,754	1,745	2,002	1.72%	1.81%	2.05%	257	614	248			
	CF 1	693	743	742	1,007	1.94%	1.66%	2.28%	265	314	264			
	Total Griya	592	631	631	622	3.51%	2.80%	2.82%	(8)	30	(9)			
	Oto	101	112	112	385	0.54%	0.50%	1.74%	273	284	273			
	CF 2	696	1,011	1,003	995	1.54%	1.95%	1.86%	(8)	300	(16)			
	Mitraguna & Others	696	1,011	1,003	995	1.57%	1.98%	1.90%	(8)	300	(16)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,666	1,766	1,745	2,078	1.15%	0.99%	1.15%	332	411	312	0.04%	96.51%	-1.1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	139,452	145,538	145,805	6,353	
2	Contribution Margin	5,812	8,104	6,963	1,151	-19.8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.14	3.88	3.86	(0.02)	0.73
CIF Payroll	376	624	659	35	283

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	334	335	68	2	64	23.76%	303	922.23%	6,167	5.44%	(5,832)
2	Tabungan	95,230	98,857	94,262	94,353	5,380	91	(4,503)	-4.56%	(877)	-0.92%	104,027	90.70%	(9,674)
3	Deposito	25,200	24,733	24,085	24,085	561	0	(648)	-2.62%	(1,115)	-4.43%	25,946	92.83%	(1,861)
	Total	120,463	123,860	118,680	118,773	6,009	93	(5,087)	-4.11%	(1,689)	-1.40%	136,140	87.24%	(17,367)
	CASA	95,263	99,128	94,596	94,689	5,448	93	(4,439)	-4.48%	(574)	-0.60%	110,195	85.93%	(15,506)
	(%) CASA	79.08%	80.03%	79.71%	79.72%									
	FDR	167.21%	170.63%	175.39%	175.25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,016	1,585	1,531	1,523		(8)	(62)	-3.90%	507	49.85%	-	0.00%	1,523
2	Giro ISE	1	12	43	34		(9)	21	173.81%	33	6501.18%		0.00%	34
3	Tabungan ISE	1,016	1,572	1,488	1,489		1	(83)	-5.29%	473	46.61%		0.00%	1,489
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	59	70	71	71		0	1	1.43%	12	20.34%		0.00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	58,418	61,137	60,924	2,500	1,821	(679)	53	(213)	2,506	2,034	59,037	103.20%	1,887
	KUR	53,406	57,301	57,175	2,500	1,821	(679)	177	(126)	3,769	1,947	53,872	106.13%	3,303
	Non KUR	5,013	3,836	3,749	-	-	0	(124)	(87)	(1,263)	87	5,166	72.58%	(1,416)
3	PWG	7,973	12,362	12,469	1,238	961	(277)	572	107	4,496	855	15,411	80.91%	(2,942)
	Cilem	7,973	12,362	12,469	1,238	961	(277)	572	107	4,496	855	15,411	80.91%	(2,942)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	135,040	137,846	134,759	3,548	850	(2,698)	977	(3,087)	(282)	3,937	161,244	83.57%	(26,485)
	CF 1	25,995	30,473	30,353	402	385	(17)	(139)	(120)	4,358	505	29,119	104.24%	1,235
	Total Griya	13,277	16,154	16,008	125	-	(125)	0	(147)	2,730	147	14,079	113.70%	1,928
	• Total Non Program	13,277	16,154	16,008	125	-	(125)	(18)	(147)	2,730	147	14,079	113.70%	1,928
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	12,718	14,319	14,346	277	385	108	(139)	27	1,628	359	15,039	95.39%	(693)
	CF 2	109,045	107,372	104,405	3,146	465	(2,681)	1,116	(2,967)	(4,640)	3,432	132,125	79.02%	(27,720)
	Mitraguna & Others	98,253	97,006	93,903	2,920	265	(2,655)	964	(3,104)	(4,350)	3,369	119,197	78.78%	(25,294)
	Pensiun	10,792	10,366	10,502	226	200	(26)	153	136	(290)	64	12,928	81.24%	(2,425)
	Total Pembiayaan	201,431	211,344	208,151	7,286	3,632	(3,654)	1,602	(3,193)	6,720	6,826	235,692	88.32%	(27,541)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	1,180	1,895	1,618	1,622	2.02%	2.65%	2.66%	5	442	(273)			
	KUR	896	1,456	1,153	1,192	1.68%	2.01%	2.09%	39	297	(264)			
	Non KUR	284	439	465	430	5.67%	12.11%	11.47%	(35)	146	(9)			
3	PWG	-	-	-	177	0.00%	0.00%	1.42%	177	177	177			
	Cilem	-	-	-	177	0.00%	0.00%	1.42%	177	177	177			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	795	2,089	1,639	2,257	0.59%	1.19%	1.67%	618	1,462	168			
	CF 1	92	281	107	223	0.35%	0.74%	0.74%	117	132	(57)			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	92	281	107	223	0.72%	0.75%	1.56%	117	132	(57)			
	CF 2	704	1,808	1,532	2,034	0.65%	1.43%	1.95%	502	1,330	226			
	Mitraguna & Others	704	1,808	1,532	2,034	0.72%	1.58%	2.17%	502	1,330	226			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,975	3,984	3,256	4,056	0.98%	1.54%	1.95%	799	2,081	72	0.88%	54.65%	-1.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	695	785	764	687	1.19%	1.25%	1.13%	(77)	(8)	(98)			
	KUR	639	624	605	529	1.20%	1.06%	0.93%	(76)	(110)	(94)			
	Non KUR	56	161	159	158	1.12%	4.13%	4.21%	(1)	102	(4)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,105	1,129	1,241	1,241	0.82%	0.90%	0.92%	-	136	112			
	CF 1	-	136	227	227	0.00%	0.75%	0.75%	-	227	91			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	136	227	227	0.00%	1.59%	1.58%	-	227	91			
	CF 2	1,105	992	1,014	1,014	1.01%	0.94%	0.97%	-	(91)	21			
	Mitraguna & Others	899	992	1,014	1,014	0.92%	1.04%	1.08%	-	114	21			
	Pensiun	205	-	-	-	0.10%	0.00%	0.00%	-	(205)	-			
	Total Pembiayaan	1,800	1,914	2,004	1,928	0.89%	0.95%	0.93%	(77)	128	14	0.14%	85.01%	-0.8%

Asset & 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 & 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 (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,175	255	518	528	105	10	272	106.72%	(647)	-55.09%	4,251	12.42%	(3,723)
2	Tabungan	91,378	105,830	108,019	107,649	2,521	(370)	1,819	1.72%	16,271	17.81%	98,420	109.38%	9,229
3	Deposito	20,885	17,098	16,970	16,970	127	0	(128)	-0.75%	(3,915)	-18.75%	21,483	78.99%	(4,514)
	Total	113,438	123,183	125,507	125,146	2,753	(361)	1,964	1.59%	11,708	10.32%	124,155	100.80%	991
	CASA	92,553	106,085	108,537	108,176	2,626	(361)	2,092	1.97%	15,624	16.88%	102,671	105.36%	5,505
	(%) CASA	81.59%	86.12%	86.48%	86.44%									
	FDR	111.58%	120.59%	121.05%	121.40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,413	1,353	1,535	1,545		9	192	14.15%	131	9.28%	-	0.00%	1,545
2	Giro ISE	4	52	118	132		14	80	152.53%	127	2936.63%		0.00%	132
3	Tabungan ISE	1,409	1,301	1,417	1,413		(4)	112	8.60%	4	0.26%		0.00%	1,413
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 (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	58,188	60,441	61,201	3,150	2,875	(275)	948	760	3,012	2,115	66,098	92.59%	(4,897)
	KUR	54,166	55,978	56,864	3,150	2,875	(275)	1,078	885	2,697	1,990	61,794	92.02%	(4,930)
	Non KUR	4,022	4,462	4,337	-	-	0	(131)	(125)	315	125	4,304	100.77%	33
3	PWG	2,382	9,408	10,308	1,863	1,330	(533)	1,362	900	7,925	431	9,949	103.60%	358
	Cilem	2,382	9,408	10,308	1,863	1,330	(533)	1,362	900	7,925	431	9,949	103.60%	358
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	65,943	78,700	80,413	3,155	2,755	(400)	2,504	1,713	14,470	1,042	73,797	108.97%	6,616
	CF 1	8,522	7,920	7,999	100	185	85	36	79	(523)	106	9,459	84.57%	(1,459)
	Total Griya	5,933	5,560	5,707	-	185	185	0	147	(226)	38	6,174	92.45%	(466)
	• Total Non Program	5,933	5,560	5,707	-	185	185	(34)	147	(226)	38	6,174	92.45%	(466)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	2,589	2,360	2,292	100	-	(100)	36	(68)	(297)	68	3,285	69.77%	(993)
	CF 2	57,421	70,780	72,414	3,055	2,570	(485)	2,469	1,634	14,993	936	64,338	112.55%	8,076
	Mitraguna & Others	56,582	69,407	71,048	3,020	2,570	(450)	2,440	1,641	14,466	929	62,860	113.03%	8,188
	Pensiun	838	1,373	1,366	35	-	(35)	28	(7)	527	7	1,479	92.37%	(113)
	Total Pembiayaan	126,569	148,548	151,922	8,169	6,960	(1,208)	4,814	3,373	25,353	3,587	149,899	101.35%	2,022

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	576	560	1,001	0.22%	0.93%	1.64%	441	872	426			
	KUR	123	204	305	626	0.23%	0.54%	1.10%	321	502	422			
	Non KUR	6	372	255	376	0.16%	5.72%	8.67%	121	370	4			
3	PWG	-	-	-	12	0.00%	0.00%	0.12%	12	12	12			
	Cilem	-	-	-	12	0.00%	0.00%	0.12%	12	12	12			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	447	597	635	185	0.68%	0.81%	0.23%	(450)	(263)	(412)			
	CF 1	217	497	533	-	2.55%	6.73%	0.00%	(533)	(217)	(497)			
	Total Griya	-	497	533	-	0.00%	9.59%	0.00%	(533)	-	(497)			
	Oto	217	-	-	-	8.39%	0.00%	0.00%	-	(217)	-			
	CF 2	230	100	101	185	0.40%	0.14%	0.26%	83	(45)	84			
	Mitraguna & Others	230	100	101	185	0.41%	0.15%	0.26%	83	(45)	84			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	577	1,173	1,195	1,198	0.46%	0.80%	0.79%	4	621	26	1.32%	-67.36%	0.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	47	116	114	114	0.08%	0.19%	0.19%	-	67	(1)			
	KUR	-	38	36	36	0.00%	0.06%	0.06%	-	36	(1)			
	Non KUR	47	78	78	78	1.16%	1.74%	1.79%	-	31	(0)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	87	87	513	0.00%	0.11%	0.64%	426	513	426			
	CF 1	-	-	-	426	0.00%	0.00%	5.33%	426	426	426			
	Total Griya	-	-	-	426	0.00%	0.00%	7.47%	426	426	426			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	87	87	87	0.00%	0.12%	0.12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0.00%	0.12%	0.12%	-	87	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	47	202	201	627	0.04%	0.14%	0.41%	426	580	425	0.47%	-13.32%	0.1%

Asset & 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 & 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 (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,878	3,276	3,533	3,539	206	7	263	8.03%	1,662	88.50%	4,014	88.18%	(475)
2	Tabungan	48,550	58,732	61,830	62,403	591	573	3,671	6.25%	13,853	28.53%	55,473	112.49%	6,930
3	Deposito	7,602	13,550	13,430	13,430	2,432	0	(120)	-0.89%	5,828	76.67%	8,347	160.89%	5,083
	Total	58,030	75,559	78,793	79,373	3,229	580	3,814	5.05%	21,343	36.78%	67,834	117.01%	11,539
	CASA	50,428	62,009	65,363	65,943	797	580	3,934	6.34%	15,515	30.77%	59,487	110.85%	6,456
	(%) CASA	86.90%	82.07%	82.96%	83.08%									
	FDR	148.42%	129.65%	126.80%	125.87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	509	489		(20)	(369)	-43.04%	31	6.66%	-	0.00%	489
2	Giro ISE	360	412	394	361		(33)	(51)	-12.26%	2	0.48%		0.00%	361
3	Tabungan ISE	99	446	115	127		12	(319)	-71.45%	29	29.21%		0.00%	127
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 (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	45,037	49,029	49,652	1,700	2,330	630	214	622	4,614	1,708	52,201	95.12%	(2,550)
	KUR	43,986	47,512	48,077	1,500	2,230	730	47	566	4,092	1,664	50,816	94.61%	(2,739)
	Non KUR	1,052	1,518	1,574	200	100	(100)	167	57	522	43	1,385	113.65%	189
3	PWG	3,221	8,523	9,212	587	1,024	437	148	689	5,991	335	8,452	109.00%	760
	Cilem	3,221	8,523	9,212	587	1,024	437	148	689	5,991	335	8,452	109.00%	760
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	37,871	40,407	41,044	1,263	1,502	239	411	637	3,173	865	44,221	92.81%	(3,177)
	CF 1	26,387	25,292	25,223	143	652	509	(326)	(69)	(1,164)	721	27,144	92.92%	(1,921)
	Total Griya	5,331	5,308	5,250	-	-	0	0	(59)	(81)	59	5,525	95.02%	(275)
	• Total Non Program	5,331	4,976	4,919	-	-	0	(57)	(57)	(412)	57	5,525	89.03%	(606)
	• Program	-	332	331	-	-	0	(2)	(2)	331	2	0	0.00%	331
	Oto	21,057	19,984	19,974	143	652	509	(326)	(10)	(1,083)	662	21,619	92.39%	(1,646)
	CF 2	11,484	15,115	15,821	1,120	850	(270)	737	706	4,337	144	17,077	92.64%	(1,256)
	Mitraguna & Others	8,469	10,554	10,932	850	500	(350)	574	378	2,463	122	13,545	80.71%	(2,612)
	Pensiun	3,015	4,560	4,889	270	350	80	164	328	1,874	22	3,532	138.39%	1,356
	Total Pembiayaan	86,130	97,959	99,908	3,550	4,856	1,306	774	1,948	13,778	2,907	104,874	95.26%	(4,967)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	409	352	293	286	0.91%	0.60%	0.58%	(8)	(123)	(66)			
	KUR	384	352	293	286	0.87%	0.62%	0.59%	(8)	(99)	(66)			
	Non KUR	25	-	-	-	2.33%	0.00%	0.00%	-	(25)	-			
3	PWG	6	-	-	22	0.18%	0.00%	0.24%	22	16	22			
	Cilem	6	-	-	22	0.18%	0.00%	0.24%	22	16	22			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,220	1,865	2,133	2,563	3.22%	5.28%	6.24%	430	1,343	698			
	CF 1	985	1,084	1,070	1,025	3.73%	4.23%	4.06%	(46)	40	(59)			
	Total Griya	-	64	63	62	0.00%	1.19%	1.19%	(1)	62	(2)			
	Oto	985	1,020	1,007	962	4.68%	5.04%	4.82%	(45)	(22)	(57)			
	CF 2	235	781	1,063	1,538	2.05%	7.03%	9.72%	476	1,303	757			
	Mitraguna & Others	235	781	799	1,178	2.78%	7.57%	10.77%	379	942	397			
	Pensiun	-	-	264	361	0.00%	5.78%	7.38%	97	361	361			
	Total Pembiayaan	1,635	2,217	2,426	2,871	1.90%	2.48%	2.87%	445	1,237	655	3.35%	-16.51%	0.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	324	275	291	253	0.72%	0.59%	0.51%	(38)	(71)	(22)			
	KUR	102	192	208	170	0.23%	0.44%	0.35%	(38)	68	(22)			
	Non KUR	222	83	83	83	21.14%	5.44%	5.24%	-	(140)	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	338	648	647	647	0.89%	1.60%	1.58%	-	309	(1)			
	CF 1	338	648	647	647	1.28%	2.56%	2.57%	-	309	(1)			
	Total Griya	-	131	130	130	0.00%	2.46%	2.49%	-	130	(1)			
	Oto	338	517	517	517	1.61%	2.59%	2.59%	-	179	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	662	923	938	900	0.77%	0.96%	0.90%	(38)	238	(22)	3.56%	-294.67%	2.7%

Asset & 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 & 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 (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28,187	21,511	22,207	22,217	170	9	706	3.28%	(5,970)	-21.18%	34,516	64.37%	(12,299)
2	Tabungan	231,223	240,889	248,593	248,416	14,289	(177)	7,527	3.12%	17,192	7.44%	244,274	101.70%	4,142
3	Deposito	34,752	39,554	33,262	33,262	241	0	(6,292)	-15.91%	(1,490)	-4.29%	34,797	95.59%	(1,535)
	Total	294,162	301,953	304,062	303,894	14,700	(167)	1,941	0.64%	9,732	3.31%	313,587	96.91%	(9,692)
	CASA	259,410	262,400	270,800	270,633	14,459	(167)	8,233	3.14%	11,222	4.33%	278,789	97.07%	(8,157)
	(%) CASA	88.19%	86.90%	89.06%	89.05%									
	FDR	81.90%	86.52%	86.09%	86.14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4,487	5,185	4,759	4,769		10	(416)	-8.02%	282	6.28%	-	0.00%	4,769
2	Giro ISE	733	668	657	656		(1)	(12)	-1.74%	(77)	-10.55%		0.00%	656
3	Tabungan ISE	3,754	4,517	4,102	4,113		11	(404)	-8.95%	359	9.56%		0.00%	4,113
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 (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3,242	1,700	1,645	-	-	0	(54)	(56)	(1,597)	56	3,242	50.74%	(1,597)
	Linkage	1,406	1,004	964	-	-	-	(40)	(41)	(442)	41	1,406	68.54%	(442)
	Non-Linkage	1,836	696	681	-	-	0	(13)	(15)	(1,155)	15	1,836	37.10%	(1,155)
	• Local Champion	1,836	696	681	-	-	0	(13)	(15)	(1,155)	15	1,836	37.10%	(1,155)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	72,473	72,161	72,230	3,110	2,601	(509)	907	69	(243)	2,532	73,798	97.88%	(1,568)
	KUR	67,505	67,768	67,959	3,110	2,601	(509)	1,053	191	455	2,410	68,672	98.96%	(713)
	Non KUR	4,969	4,393	4,271	-	-	0	(146)	(122)	(698)	122	5,125	83.32%	(855)
3	PWG	12,827	24,750	25,791	6,966	5,163	(1,803)	2,521	1,041	12,965	4,121	28,848	89.40%	(3,057)
	Cilem	7,700	16,834	17,572	3,436	1,935	(1,501)	2,212	737	9,872	1,198	19,756	88.95%	(2,184)
	Gadai	5,127	7,915	8,219	3,529	3,227	(302)	310	304	3,092	2,923	9,092	90.40%	(873)
4	CFG	152,377	162,630	162,105	5,061	5,175	114	1,569	(525)	9,728	5,699	174,288	93.01%	(12,183)
	CF 1	49,433	46,521	44,325	743	102	(641)	329	(2,195)	(5,107)	2,297	55,198	80.30%	(10,873)
	Total Griya	45,444	40,929	38,777	210	-	(210)	0	(2,151)	(6,667)	2,151	49,586	78.20%	(10,808)
	• Total Non Program	21,636	18,086	16,202	50	-	(50)	(385)	(1,884)	(5,434)	1,884	22,711	71.34%	(6,509)
	• Program	23,808	22,843	22,575	160	-	(160)	3	(268)	(1,233)	268	26,875	84.00%	(4,299)
	Oto	3,989	5,592	5,548	533	102	(431)	329	(44)	1,560	146	5,613	98.85%	(65)
	CF 2	102,945	116,109	117,780	4,318	5,073	755	1,240	1,671	14,835	3,402	119,090	98.90%	(1,310)
	Mitraguna & Others	90,697	101,889	103,643	3,956	5,073	1,117	1,240	1,754	12,946	3,319	105,348	98.38%	(1,705)
	Pensiun	12,248	14,220	14,137	362	-	(362)	1	(83)	1,889	83	13,742	102.87%	395
	Total Pembiayaan	240,919	261,240	261,771	15,137	12,938	(2,198)	4,944	531	20,852	12,408	280,176	93.43%	(18,405)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	57	-	-	0.00%	0.00%	0.00%	-	-	(57)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	57	-	-	0.00%	0.00%	0.00%	-	-	(57)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	190	908	935	1,496	0.26%	1.30%	2.07%	560	1,306	587			
	KUR	190	310	589	890	0.28%	0.87%	1.31%	301	700	580			
	Non KUR	-	598	346	606	0.00%	7.88%	14.18%	259	606	8			
3	PWG	-	-	-	92	0.00%	0.00%	0.36%	92	92	92			
	Cilem	-	-	-	92	0.00%	0.00%	0.52%	92	92	92			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	3,319	4,884	4,033	5,114	2.18%	2.48%	3.15%	1,081	1,795	230			
	CF 1	1,762	3,615	3,096	3,814	3.57%	6.66%	8.60%	718	2,052	199			
	Total Griya	1,762	3,343	2,831	3,556	3.88%	6.92%	9.17%	725	1,794	213			
	Oto	-	272	265	258	0.00%	4.74%	4.65%	(7)	258	(14)			
	CF 2	1,556	1,269	937	1,300	1.51%	0.81%	1.10%	363	(257)	31			
	Mitraguna & Others	1,556	1,269	937	1,300	1.72%	0.92%	1.25%	363	(257)	31			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	3,509	5,849	4,968	6,701	1.46%	1.90%	2.56%	1,733	3,192	853	8.37%	-226.98%	5.8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	55	52	11.36%	3.23%	3.16%	(3)	(316)	52			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	368	-	55	52	20.07%	7.90%	7.63%	(3)	(316)	52			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	194	292	314	363	0.27%	0.44%	0.50%	49	169	71			
	KUR	3	193	222	275	0.00%	0.33%	0.41%	54	272	82			
	Non KUR	191	98	92	87	3.84%	2.10%	2.05%	(5)	(103)	(11)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	4,795	4,790	5,057	3,063	3.15%	3.11%	1.89%	(1,994)	(1,731)	(1,726)			
	CF 1	2,642	3,176	3,279	1,535	5.34%	7.05%	3.46%	(1,744)	(1,107)	(1,641)			
	Total Griya	2,642	3,176	3,279	1,535	5.81%	8.01%	3.96%	(1,744)	(1,107)	(1,641)			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	2,153	1,613	1,778	1,528	2.09%	1.53%	1.30%	(250)	(625)	(85)			
	Mitraguna & Others	2,153	1,319	1,484	1,234	2.37%	1.46%	1.19%	(250)	(919)	(85)			
	Pensiun	-	294	294	294	0.00%	0.11%	2.08%	-	294	-			
	Total Pembiayaan	5,357	5,081	5,426	3,478	2.22%	2.08%	1.33%	(1,948)	(1,879)	(1,603)	2.32%	-74.48%	1.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	288,130	292,870	287,254	(876)	
2	Contribution Margin	11,615	17,537	12,417	802	-6.9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.18	3.50	3.51	0.01	0.33
CIF Payroll	1,070	1,198	1,228	30	158

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14,345	9,986	8,440	8,443	(376)	3	(1,543)	-15.45%	(5,902)	-41.14%	21,691	38.93%	(13,248)
2	Tabungan	145,625	195,327	420,151	420,167	52,003	16	224,839	115.11%	274,541	188.53%	159,881	262.80%	260,286
3	Deposito	70,189	86,483	66,097	66,097	(2,627)	0	(20,386)	-23.57%	(4,092)	-5.83%	70,942	93.17%	(4,845)
	Total	230,159	291,796	494,688	494,707	49,000	19	202,911	69.54%	264,548	114.94%	252,514	195.91%	242,193
	CASA	159,970	205,313	428,591	428,610	51,627	19	223,297	108.76%	268,640	167.93%	181,572	236.06%	247,038
	(%) CASA	69.50%	70.36%	86.64%	86.64%									
	FDR	49.05%	42.16%	25.46%	25.46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12,643	15,535	14,312	13,732		(580)	(1,803)	-11.60%	1,088	8.61%	-	0.00%	13,732
2	Giro ISE	2,499	3,292	1,706	1,706		0	(1,586)	-48.17%	(792)	-31.71%		0.00%	1,706
3	Tabungan ISE	9,095	11,192	11,556	10,976		(580)	(217)	-1.94%	1,881	20.68%		0.00%	10,976
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	112	113	113		0	1	0.89%	24	26.97%		0.00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	(37)	-	37	0.00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	(37)	-	37	0.00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	(37)	-	37	0.00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	19,248	14,960	14,536	-	-	0	(539)	(425)	(4,713)	425	21,048	69.06%	(6,512)
	KUR	17,796	13,578	13,158	-	-	0	(533)	(419)	(4,638)	419	19,513	67.43%	(6,355)
	Non KUR	1,452	1,383	1,378	-	-	0	(6)	(5)	(74)	5	1,535	89.77%	(157)
3	PWG	5,178	11,964	13,671	2,489	3,101	611	325	1,707	8,492	1,394	20,379	67.08%	(6,709)
	Cilem	3,578	8,774	9,897	982	1,564	582	436	1,123	6,319	442	13,704	72.22%	(3,807)
	Gadai	1,600	3,189	3,774	1,508	1,537	29	(111)	584	2,173	953	6,675	56.53%	(2,902)
4	CFG	88,436	96,089	97,738	1,054	2,780	1,727	(1,046)	1,650	9,302	1,131	111,775	87.44%	(14,036)
	CF 1	19,579	25,210	25,689	774	1,032	259	524	479	6,110	553	22,421	114.57%	3,268
	Total Griya	14,822	14,728	14,967	-	370	370	0	239	144	131	15,602	95.93%	(636)
	• Total Non Program	14,371	14,302	14,544	-	370	370	(133)	242	173	128	15,093	96.36%	(549)
	• Program	451	425	423	-	-	0	(3)	(2)	(29)	2	510	82.96%	(87)
	Oto	4,757	10,482	10,722	774	662	(111)	524	240	5,965	422	6,819	157.25%	3,903
	CF 2	68,857	70,879	72,050	280	1,748	1,468	(1,570)	1,170	3,193	578	89,354	80.63%	(17,304)
	Mitraguna & Others	68,359	70,001	70,945	280	1,515	1,235	(1,564)	943	2,586	572	86,959	81.58%	(16,014)
	Pensiun	498	878	1,105	-	233	233	(6)	227	607	6	2,394	46.14%	(1,290)
	Total Pembiayaan	112,901	123,013	125,945	3,543	5,881	2,338	(1,261)	2,932	13,044	2,950	153,239	82.19%	(27,294)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	772	789	557	6.58%	5.27%	3.84%	(231)	(709)	(214)			
	KUR	1,267	772	789	557	7.12%	5.81%	4.24%	(231)	(709)	(214)			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	524	0.00%	0.00%	3.83%	524	524	524			
	Cilem	-	-	-	524	0.00%	0.00%	5.29%	524	524	524			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,470	1,479	1,419	1,438	1.66%	1.48%	1.47%	19	(32)	(41)			
	CF 1	117	973	626	646	0.60%	2.48%	2.51%	20	529	(327)			
	Total Griya	-	469	232	457	0.00%	1.58%	3.06%	225	457	(12)			
	Oto	117	504	393	189	2.46%	3.75%	1.76%	(205)	72	(315)			
	CF 2	1,353	506	794	792	1.96%	1.12%	1.10%	(2)	(561)	286			
	Mitraguna & Others	1,353	506	794	792	1.98%	1.13%	1.12%	(2)	(561)	286			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	2,737	2,251	2,208	2,519	2.42%	1.80%	2.00%	311	(217)	269	2.44%	-22.19%	0.4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	10,113	9,991	9,870	52.35%	66.78%	67.90%	(121)	(206)	(243)			
	KUR	8,740	8,795	8,674	8,553	49.11%	63.89%	65.00%	(121)	(187)	(242)			
	Non KUR	1,336	1,318	1,317	1,317	92.03%	95.22%	95.59%	-	(19)	(1)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	989	1,216	1,391	1,389	1.12%	1.45%	1.42%	(2)	400	173			
	CF 1	244	233	232	231	1.24%	0.92%	0.90%	(1)	(13)	(2)			
	Total Griya	244	118	117	116	1.64%	0.79%	0.78%	(1)	(128)	(2)			
	Oto	-	115	115	115	0.00%	1.09%	1.07%	-	115	-			
	CF 2	745	984	1,159	1,159	1.08%	1.64%	1.61%	(1)	413	175			
	Mitraguna & Others	745	984	1,159	1,159	1.09%	1.66%	1.63%	(1)	413	175			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	11,065	11,329	11,382	11,259	9.80%	9.25%	8.94%	(123)	194	(69)	1.44%	83.90%	-7.5%

Asset & Contribution Margin

No.	Neraca	Posisi		Growth (Yoy)	% Growth
		Sep-24	Dec-24		
1	Asset (Retail) T	229,090	230,159	13,706	
2	Contribution Margin	3,533	4,982	(701)	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 (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15,552	6,460	7,213	7,239	714	26	779	12.06%	(8,313)	-53.45%	25,477	28.41%	(18,238)
2	Tabungan	146,646	145,002	155,840	155,279	(1,597)	(560)	10,278	7.09%	8,633	5.89%	158,899	97.72%	(3,619)
3	Deposito	29,176	27,609	27,403	27,653	495	250	43	0.16%	(1,523)	-5.22%	30,121	91.81%	(2,468)
	Total	191,374	179,071	190,455	190,171	(388)	(284)	11,100	6.20%	(1,203)	-0.63%	214,497	88.66%	(24,326)
	CASA	162,198	151,462	163,053	162,518	(883)	(534)	11,057	7.30%	320	0.20%	184,376	88.15%	(21,858)
	(%) CASA	84.75%	84.58%	85.61%	85.46%									
	FDR	87.12%	107.77%	105.29%	105.44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14,103	8,994	9,315	9,818		503	824	9.16%	(4,285)	-30.38%	-	0.00%	9,818
2	Giro ISE	4,458	4,210	4,109	4,214		105	4	0.10%	(244)	-5.48%		0.00%	4,214
3	Tabungan ISE	9,645	4,784	5,206	5,604		398	820	17.13%	(4,041)	-41.90%		0.00%	5,604
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	100	104	105	105		0	1	0.96%	5	5.00%		0.00%	105

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	16,150	18,771	19,275	2,110	1,000	(1,110)	1,590	505	3,126	495	21,415	90.01%	(2,139)
	KUR	14,812	17,642	18,178	2,110	1,000	(1,110)	1,629	536	3,366	464	19,912	91.29%	(1,734)
	Non KUR	1,337	1,128	1,097	-	-	0	(39)	(32)	(241)	32	1,502	73.00%	(406)
3	PWG	15,238	29,524	31,852	16,523	7,193	(9,330)	3,614	2,328	16,614	4,865	30,096	105.83%	1,755
	Cilem	3,814	12,037	13,153	2,081	2,126	46	1,174	1,117	9,339	1,009	15,630	84.15%	(2,477)
	Gadai	11,423	17,487	18,698	14,442	5,067	(9,375)	2,440	1,211	7,275	3,856	14,466	129.26%	4,232
4	CFG	135,343	144,690	149,399	2,388	6,794	4,406	(1,102)	4,709	14,056	2,086	159,190	93.85%	(9,791)
	CF 1	16,023	18,100	19,533	767	1,831	1,064	(25)	1,433	3,510	398	18,866	103.54%	668
	Total Griya	9,034	10,590	11,740	510	1,258	748	0	1,149	2,706	109	9,764	120.24%	1,976
	• Total Non Program	9,034	10,590	11,740	510	1,258	748	396	1,149	2,706	109	9,764	120.24%	1,976
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	6,989	7,510	7,794	257	573	316	(25)	284	805	290	9,102	85.63%	(1,308)
	CF 2	119,320	126,590	129,865	1,621	4,963	3,342	(1,077)	3,276	10,545	1,687	140,324	92.55%	(10,459)
	Mitraguna & Others	104,787	113,008	116,475	1,551	4,763	3,212	(919)	3,467	11,689	1,296	123,847	94.05%	(7,372)
	Pensiun	14,533	13,582	13,390	70	200	130	(158)	(192)	(1,143)	392	16,477	81.27%	(3,087)
	Total Pembiayaan	166,730	192,985	200,526	21,021	14,988	(6,033)	4,102	7,541	33,795	7,447	210,701	95.17%	(10,175)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	46	543	460	374	0.29%	2.45%	1.94%	(85)	328	(168)			
	KUR	-	459	460	374	0.00%	2.61%	2.06%	(85)	374	(85)			
	Non KUR	46	83	-	-	3.44%	0.00%	0.00%	-	(46)	(83)			
3	PWG	-	146	-	471	0.00%	0.00%	1.48%	471	471	325			
	Cilem	-	-	-	471	0.00%	0.00%	3.58%	471	471	471			
	Gadai	-	146	-	-	0.00%	0.00%	0.00%	-	-	(146)			
4	CFG	993	410	406	619	0.73%	0.28%	0.41%	213	(374)	209			
	CF 1	153	410	406	404	0.95%	2.24%	2.07%	(2)	252	(6)			
	Total Griya	15	341	339	339	0.16%	3.20%	2.89%	-	324	(2)			
	Oto	138	69	67	66	1.98%	0.90%	0.84%	(2)	(73)	(4)			
	CF 2	840	-	-	215	0.70%	0.00%	0.17%	215	(625)	215			
	Mitraguna & Others	840	-	-	215	0.80%	0.00%	0.18%	215	(625)	215			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,039	1,099	866	1,464	0.62%	0.45%	0.73%	598	426	366	2.88%	-293.75%	2.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	261	402	481	550	1.61%	2.56%	2.85%	69	289	148			
	KUR	204	183	182	252	1.38%	1.03%	1.38%	69	47	69			
	Non KUR	57	219	298	298	4.24%	26.44%	27.21%	-	242	79			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,157	3,271	2,483	2,151	1.59%	1.72%	1.44%	(332)	(6)	(1,120)			
	CF 1	22	11	1	-	0.14%	0.01%	0.00%	(1)	(22)	(11)			
	Total Griya	22	11	1	-	0.25%	0.01%	0.00%	(1)	(22)	(11)			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	2,134	3,260	2,482	2,151	1.79%	1.96%	1.66%	(331)	17	(1,109)			
	Mitraguna & Others	1,368	3,260	2,482	2,151	1.31%	2.20%	1.85%	(331)	783	(1,109)			
	Pensiun	766	-	-	-	0.46%	0.00%	0.00%	-	(766)	-			
	Total Pembiayaan	2,417	3,673	2,964	2,701	1.45%	1.54%	1.35%	(263)	284	(972)	1.46%	-8.44%	0.1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	168,249	191,374	193,609	25,360	
2	Contribution Margin	6,577	9,292	6,852	275	-4.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.14	3.35	3.37	0.02	0.23
CIF Payroll	1,094	1,140	1,192	52	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8,687	8,643	9,264	9,285	253	21	642	7.43%	598	6.89%	19,049	48.75%	(9,763)
2	Tabungan	252,421	261,827	256,526	256,666	3,583	141	(5,161)	-1.97%	4,245	1.68%	268,613	95.55%	(11,947)
3	Deposito	76,726	72,505	62,406	62,391	(1,073)	(15)	(10,114)	-13.95%	(14,335)	-18.68%	77,795	80.20%	(15,405)
	Total	337,834	342,975	328,195	328,342	2,763	147	(14,632)	-4.27%	(9,491)	-2.81%	365,457	89.84%	(37,115)
	CASA	261,108	270,470	265,790	265,952	3,836	162	(4,518)	-1.67%	4,844	1.86%	287,662	92.45%	(21,710)
	(%) CASA	77.29%	78.86%	80.99%	81.00%									
	FDR	106.55%	109.87%	114.84%	114.79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8,448	11,910	12,501	12,531		31	622	5.22%	4,083	48.33%	-	0.00%	12,531
2	Giro ISE	1,077	1,065	1,152	1,156		4	91	8.58%	79	7.34%		0.00%	1,156
3	Tabungan ISE	7,371	10,845	11,349	11,375		26	530	4.89%	4,004	54.32%		0.00%	11,375
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	163	187	188	188		0	1	0.53%	25	15.34%		0.00%	188

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33,407	26,331	26,600	500	450	(50)	(82)	269	(6,807)	181	39,559	67.24%	(12,959)
	Linkage	4	-	-	-	-	-	0	0	(4)	-	2,747	0.00%	(2,747)
	Non-Linkage	33,404	26,331	26,600	500	450	(50)	(82)	269	(6,803)	181	36,812	72.26%	(10,212)
	• Local Champion	29,104	25,433	25,702	500	450	(50)	(82)	269	(3,402)	181	30,183	85.16%	(4,481)
	• Value Chain	4,299	898	898	-	-	-	0	0	(3,401)	-	6,629	13.55%	(5,731)
2	MBG	23,844	26,425	26,834	1,850	1,450	(400)	1,120	410	2,990	1,040	27,707	96.85%	(872)
	KUR	21,881	24,372	24,913	1,850	1,450	(400)	1,186	541	3,032	909	25,636	97.18%	(724)
	Non KUR	1,963	2,053	1,922	-	-	0	(65)	(131)	(41)	131	2,070	92.82%	(149)
3	PWG	18,313	34,800	36,509	8,788	7,648	(1,141)	1,901	1,709	18,196	5,939	32,103	113.73%	4,406
	Cilem	9,363	18,475	19,246	2,059	2,145	86	454	772	9,884	1,373	19,896	96.74%	(649)
	Gadai	8,950	16,326	17,263	6,730	5,503	(1,227)	1,447	937	8,312	4,566	12,207	141.41%	5,056
4	CFG	284,398	289,261	286,958	9,143	5,150	(3,993)	3,514	(2,303)	2,560	7,453	293,503	97.77%	(6,545)
	CF 1	38,670	35,743	35,236	429	752	323	215	(507)	(3,434)	1,259	39,755	88.63%	(4,519)
	Total Griya	32,928	30,140	29,491	-	442	442	0	(649)	(3,437)	1,091	33,207	88.81%	(3,715)
	• Total Non Program	32,928	30,140	29,491	-	442	442	(623)	(649)	(3,437)	1,091	33,207	88.81%	(3,715)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	5,742	5,602	5,745	429	310	(119)	215	142	3	168	6,549	87.72%	(804)
	CF 2	245,728	253,518	251,722	8,714	4,398	(4,316)	3,299	(1,796)	5,994	6,194	253,748	99.20%	(2,025)
	Mitraguna & Others	226,104	235,833	233,192	8,639	3,402	(5,237)	3,374	(2,642)	7,087	6,044	233,381	99.92%	(190)
	Pensiun	19,624	17,685	18,531	75	996	921	(74)	846	(1,093)	150	20,366	90.99%	(1,835)
	Total Pembiayaan	359,963	376,817	376,902	20,282	14,698	(5,584)	6,454	85	16,939	14,613	392,871	95.94%	(15,969)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	85	0.00%	0.34%	0.32%	(5)	85	(10)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	95	90	85	0.00%	0.34%	0.32%	(5)	85	(10)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	314	238	167	217	1.32%	0.63%	0.81%	50	(97)	(21)			
	KUR	205	191	122	137	0.94%	0.50%	0.55%	15	(69)	(55)			
	Non KUR	109	47	45	81	5.56%	2.19%	4.19%	36	(29)	33			
3	PWG	-	-	-	180	0.00%	0.00%	0.49%	180	180	180			
	Cilem	-	-	-	180	0.00%	0.00%	0.93%	180	180	180			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	4,834	7,506	8,636	3,351	1.70%	2.99%	1.17%	(5,285)	(1,483)	(4,155)			
	CF 1	1,936	3,401	3,537	299	5.01%	9.89%	0.85%	(3,238)	(1,637)	(3,102)			
	Total Griya	1,859	3,002	3,167	91	5.65%	10.51%	0.31%	(3,076)	(1,768)	(2,911)			
	Oto	77	399	370	208	1.35%	6.61%	3.62%	(162)	131	(191)			
	CF 2	2,897	4,105	5,099	3,052	1.18%	2.01%	1.21%	(2,047)	154	(1,054)			
	Mitraguna & Others	2,897	4,105	5,099	3,052	1.28%	2.16%	1.31%	(2,047)	154	(1,054)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	5,148	7,840	8,892	3,832	1.43%	2.36%	1.02%	(5,060)	(1,316)	(4,007)	0.89%	12.34%	-0.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	582	635	594	0.47%	2.40%	2.21%	(40)	483	12			
	KUR	77	342	397	398	0.35%	1.63%	1.60%	0	320	56			
	Non KUR	34	240	237	197	1.74%	11.56%	10.23%	(41)	162	(44)			
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	12,109	12,197	9,981	0.97%	4.22%	3.48%	(2,216)	7,213	(2,127)			
	CF 1	991	1,508	1,503	205	2.56%	4.20%	0.58%	(1,298)	(786)	(1,304)			
	Total Griya	627	1,304	1,298	-	1.90%	4.31%	0.00%	(1,298)	(627)	(1,304)			
	Oto	363	205	205	205	6.33%	3.65%	3.56%	-	(159)	-			
	CF 2	1,777	10,600	10,694	9,776	0.72%	4.22%	3.88%	(918)	7,999	(824)			
	Mitraguna & Others	1,468	10,600	10,694	9,776	0.65%	4.53%	4.19%	(918)	8,308	(824)			
	Pensiun	309	-	-	-	0.09%	0.00%	0.00%	-	(309)	-			
	Total Pembiayaan	2,880	12,691	12,832	10,575	0.80%	3.41%	2.81%	(2,256)	7,696	(2,116)	3.06%	-9.10%	0.3%

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 (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7,604	6,029	6,566	6,701	(487)	134	672	11.14%	(903)	-11.87%	17,630	38.01%	(10,929)
2	Tabungan	169,083	168,290	166,001	165,994	2,671	(7)	(2,296)	-1.36%	(3,089)	-1.83%	182,857	90.78%	(16,863)
3	Deposito	159,534	168,281	163,489	163,489	2,495	0	(4,793)	-2.85%	3,955	2.48%	160,953	101.58%	2,536
	Total	336,221	342,600	336,056	336,184	4,679	127	(6,417)	-1.87%	(37)	-0.01%	361,440	93.01%	(25,256)
	CASA	176,687	174,319	172,567	172,695	2,184	127	(1,624)	-0.93%	(3,992)	-2.26%	200,487	86.14%	(27,792)
	(%) CASA	52.55%	50.88%	51.35%	51.37%									
	FDR	59.93%	62.03%	63.68%	63.65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11,173	7,839	8,244	8,372		128	533	6.80%	(2,801)	-25.07%	-	0.00%	8,372
2	Giro ISE	2,226	2,414	2,475	2,541		66	126	5.24%	314	14.12%		0.00%	2,541
3	Tabungan ISE	8,944	5,421	5,766	5,828		62	407	7.51%	(3,116)	-34.84%		0.00%	5,828
4	Deposito ISE	3	3	3	3		0	0	0.00%	0	0.00%		0.00%	3
5	CIF ISE	82	90	92	92		0	2	2.22%	10	12.20%		0.00%	92

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	40,703	41,198	42,143	1,280	2,380	1,100	(539)	946	1,440	1,434	47,062	89.55%	(4,919)
	KUR	38,741	39,533	40,530	1,280	2,380	1,100	(486)	997	1,790	1,383	44,874	90.32%	(4,343)
	Non KUR	1,963	1,665	1,613	-	-	0	(54)	(51)	(349)	51	2,189	73.71%	(575)
3	PWG	8,703	16,596	17,233	3,402	2,116	(1,286)	645	638	8,530	1,479	26,230	65.70%	(8,996)
	Cilem	6,698	12,513	12,816	1,111	1,125	14	333	303	6,118	822	17,952	71.39%	(5,136)
	Gadai	2,005	4,083	4,417	2,291	991	(1,300)	312	334	2,412	657	8,277	53.37%	(3,860)
4	CFG	152,101	154,707	154,608	3,583	3,338	(245)	141	(99)	2,507	3,437	177,569	87.07%	(22,961)
	CF 1	24,823	21,116	20,460	-	-	0	(326)	(656)	(4,363)	656	27,859	73.44%	(7,399)
	Total Griya	16,607	12,664	12,540	-	-	0	0	(124)	(4,067)	124	17,386	72.12%	(4,847)
	• Total Non Program	16,607	12,664	12,540	-	-	0	(124)	(124)	(4,067)	124	17,386	72.12%	(4,847)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	8,216	8,452	7,920	-	-	0	(326)	(532)	(296)	532	10,472	75.63%	(2,552)
	CF 2	127,278	133,591	134,148	3,583	3,338	(245)	467	557	6,870	2,781	149,711	89.60%	(15,562)
	Mitraguna & Others	115,000	120,148	120,124	3,319	2,386	(933)	283	(23)	5,125	2,409	135,356	88.75%	(15,232)
	Pensiun	12,278	13,443	14,024	264	952	688	184	581	1,745	371	14,354	97.70%	(330)
	Total Pembiayaan	201,507	212,500	213,985	8,265	7,834	(431)	246	1,485	12,478	6,350	250,861	85.30%	(36,876)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	377	817	866	712	0.93%	2.10%	1.69%	(155)	335	(105)			
	KUR	327	781	833	680	0.84%	2.11%	1.68%	(153)	352	(101)			
	Non KUR	50	36	34	32	2.53%	2.02%	1.98%	(2)	(18)	(4)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,744	3,370	3,268	2,596	1.80%	2.11%	1.68%	(672)	(148)	(775)			
	CF 1	932	1,034	577	547	3.75%	2.73%	2.67%	(30)	(385)	(487)			
	Total Griya	594	-	-	-	3.58%	0.00%	0.00%	-	(594)	-			
	Oto	337	1,034	577	547	4.11%	6.82%	6.91%	(30)	209	(487)			
	CF 2	1,812	2,336	2,691	2,049	1.42%	2.01%	1.53%	(643)	236	(287)			
	Mitraguna & Others	1,812	2,336	2,691	2,049	1.58%	2.24%	1.71%	(643)	236	(287)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	3,121	4,187	4,134	3,307	1.55%	1.95%	1.55%	(827)	186	(880)	2.66%	-71.91%	1.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	499	294	395	503	1.23%	0.96%	1.19%	107	3	208			
	KUR	125	164	265	372	0.32%	0.67%	0.92%	107	247	208			
	Non KUR	374	130	130	130	19.05%	7.81%	8.06%	-	(244)	(0)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,545	2,949	3,350	3,049	1.02%	2.17%	1.97%	(301)	1,504	100			
	CF 1	114	623	909	717	0.46%	4.30%	3.50%	(192)	603	94			
	Total Griya	114	623	620	616	0.69%	4.89%	4.91%	(4)	502	(7)			
	Oto	-	-	289	101	0.00%	3.42%	1.27%	(188)	101	101			
	CF 2	1,431	2,326	2,441	2,332	1.12%	1.83%	1.74%	(109)	901	7			
	Mitraguna & Others	1,388	2,326	2,441	2,332	1.21%	2.03%	1.94%	(109)	944	7			
	Pensiun	43	-	-	-	0.02%	0.00%	0.00%	-	(43)	-			
	Total Pembiayaan	2,045	3,243	3,745	3,552	1.01%	1.76%	1.66%	(194)	1,507	309	1.42%	14.67%	-0.2%

Asset & 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 & 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 (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13,185	2,291	2,558	2,563	299	4	272	11.86%	(10,623)	-80.57%	18,701	13.70%	(16,138)
2	Tabungan	147,923	138,652	148,392	149,529	(21,267)	1,136	10,877	7.84%	1,606	1.09%	158,452	94.37%	(8,924)
3	Deposito	54,920	82,610	80,181	80,181	23,934	0	(2,429)	-2.94%	25,261	46.00%	55,870	143.51%	24,311
	Total	216,028	223,553	231,132	232,273	2,966	1,141	8,720	3.90%	16,245	7.52%	233,023	99.68%	(750)
	CASA	161,108	140,943	150,950	152,091	(20,968)	1,141	11,149	7.91%	(9,017)	-5.60%	177,153	85.85%	(25,062)
	(%) CASA	74.58%	63.05%	65.31%	65.48%									
	FDR	99.10%	101.37%	97.73%	97.25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,590	2,393	2,799	2,508		(291)	115	4.82%	(82)	-3.16%	-	0.00%	2,508
2	Giro ISE	59	60	32	33		1	(27)	-44.95%	(26)	-43.46%		0.00%	33
3	Tabungan ISE	2,531	2,332	2,767	2,475		(292)	142	6.11%	(56)	-2.22%		0.00%	2,475
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	90	114	115	115		0	1	0.88%	25	27.78%		0.00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	45,734	49,169	49,767	2,770	2,250	(520)	1,099	598	4,033	1,652	50,486	98.58%	(718)
	KUR	43,301	47,233	47,891	2,670	2,250	(420)	1,146	658	4,590	1,592	47,872	100.04%	18
	Non KUR	2,433	1,937	1,877	100	-	(100)	(47)	(60)	(557)	60	2,613	71.81%	(737)
3	PWG	2,160	6,868	7,109	803	624	(180)	532	240	4,949	383	8,667	82.02%	(1,558)
	Cilem	2,160	6,868	7,109	803	624	(180)	532	240	4,949	383	8,667	82.02%	(1,558)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	166,191	170,589	169,000	3,106	4,341	1,236	566	(1,589)	2,809	5,930	173,274	97.53%	(4,273)
	CF 1	15,140	17,519	17,633	580	848	269	18	114	2,493	734	15,984	110.32%	1,649
	Total Griya	1,118	1,004	992	-	-	0	0	(12)	(126)	12	1,335	74.33%	(343)
	• Total Non Program	1,118	1,004	992	-	-	0	(12)	(12)	(126)	12	1,335	74.33%	(343)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	14,021	16,515	16,641	580	848	269	18	126	2,620	722	14,649	113.60%	1,992
	CF 2	151,051	153,070	151,367	2,526	3,493	967	548	(1,703)	315	5,196	157,289	96.23%	(5,923)
	Mitraguna & Others	120,364	121,985	119,920	2,130	2,480	350	624	(2,065)	(444)	4,545	126,025	95.16%	(6,105)
	Pensiun	30,687	31,084	31,447	396	1,013	617	(75)	363	760	650	31,265	100.58%	182
	Total Pembiayaan	214,086	226,626	225,876	6,679	7,215	536	2,197	(750)	11,791	7,965	232,426	97.18%	(6,549)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	820	635	534	0.72%	1.29%	1.07%	(101)	205	(285)			
	KUR	190	795	611	510	0.44%	1.29%	1.06%	(101)	320	(285)			
	Non KUR	139	25	24	24	5.72%	1.25%	1.29%	-	(115)	(1)			
3	PWG	3	-	-	284	0.14%	0.00%	3.99%	284	281	284			
	Cilem	3	-	-	284	0.14%	0.00%	3.99%	284	281	284			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,389	1,645	1,421	1,959	0.84%	0.83%	1.16%	538	570	314			
	CF 1	197	1,365	679	953	1.30%	3.88%	5.41%	274	756	(412)			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	197	1,365	679	953	1.41%	4.11%	5.73%	274	756	(412)			
	CF 2	1,192	280	742	1,006	0.79%	0.48%	0.66%	263	(186)	726			
	Mitraguna & Others	1,192	280	354	613	0.99%	0.29%	0.51%	259	(579)	333			
	Pensiun	-	-	388	393	0.00%	1.25%	1.25%	4	393	393			
	Total Pembiayaan	1,722	2,465	2,057	2,777	0.80%	0.91%	1.23%	720	1,055	312	0.00%	100.00%	-1.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	508	224	185	191	1.11%	0.38%	0.38%	7	(317)	(33)			
	KUR	409	99	147	154	0.94%	0.31%	0.32%	8	(255)	55			
	Non KUR	100	125	38	37	4.09%	1.96%	1.98%	(1)	(62)	(88)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,360	2,030	2,166	2,029	0.82%	1.27%	1.20%	(137)	669	(1)			
	CF 1	113	113	249	113	0.75%	1.42%	0.64%	(136)	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	113	113	249	113	0.81%	1.51%	0.68%	(136)	-	-			
	CF 2	1,246	1,917	1,917	1,916	0.83%	1.25%	1.27%	(1)	669	(1)			
	Mitraguna & Others	1,125	1,917	1,917	1,916	0.93%	1.57%	1.60%	(1)	790	(1)			
	Pensiun	121	-	-	-	0.06%	0.00%	0.00%	-	(121)	-			
	Total Pembiayaan	1,868	2,254	2,351	2,220	0.87%	1.04%	0.98%	(131)	352	(34)	0.00%	100.00%	-1.0%

Asset & 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 & 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 (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	30	30	(4)	(0)	(7)	-19.76%	(36)	-54.97%	2,150	1.39%	(2,120)
2	Tabungan	73,366	68,177	67,240	68,269	(6,024)	1,029	92	0.13%	(5,097)	-6.95%	79,265	86.13%	(10,995)
3	Deposito	13,172	13,658	14,189	14,189	95	0	531	3.89%	1,017	7.72%	14,143	100.33%	46
Total		86,605	81,873	81,459	82,488	(5,933)	1,029	615	0.75%	(4,117)	-4.75%	95,557	86.32%	(13,069)
CASA		73,432	68,215	67,270	68,299	(6,028)	1,029	84	0.12%	(5,134)	-6.99%	81,415	83.89%	(13,116)
(% CASA		84.79%	83.32%	82.58%	82.80%									
FDR		98.27%	111.67%	112.41%	111.01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	362	376		13	55	17.00%	26	7.52%	-	0.00%	376
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
3	Tabungan ISE	349	321	362	376		13	55	17.00%	26	7.52%		0.00%	376
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	164	172	172	172		0	0	0.00%	8	4.88%		0.00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	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	6,408	6,778	812	717	(95)	540	369	5,067	348	4,640	146.08%	2,138
	Cilem	1,711	6,408	6,778	812	717	(95)	540	369	5,067	348	4,640	146.08%	2,138
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	83,367	84,998	84,775	2,213	1,720	(493)	649	(223)	1,408	1,943	91,314	92.84%	(6,539)
	CF 1	269	452	448	-	-	0	(3)	(4)	179	4	1,216	36.84%	(768)
	Total Griya	269	253	251	-	-	0	0	(2)	(18)	2	512	49.01%	(261)
	• Total Non Program	269	253	251	-	-	0	(2)	(2)	(18)	2	512	49.01%	(261)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	200	197	-	-	0	(3)	(3)	197	3	704	27.98%	(507)
	CF 2	83,098	84,545	84,327	2,213	1,720	(493)	652	(219)	1,229	1,939	90,098	93.59%	(5,771)
	Mitraguna & Others	38,271	38,877	38,208	620	890	270	(155)	(669)	(63)	1,559	44,624	85.62%	(6,415)
	Pensiun	44,827	45,668	46,119	1,593	830	(763)	807	450	1,292	380	45,475	101.42%	644
Total Pembiayaan		85,106	91,424	91,571	3,025	2,437	(588)	1,189	146	6,464	2,291	95,983	95.40%	(4,412)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	77	0.00%	0.00%	1.14%	77	77	77			
	Cilem	-	-	-	77	0.00%	0.00%	1.14%	77	77	77			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	368	389	386	0.00%	0.46%	0.46%	(3)	386	18			
	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	-	368	389	386	0.00%	0.46%	0.46%	(3)	386	18			
	Mitraguna & Others	-	368	389	386	0.00%	1.00%	1.01%	(3)	386	18			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
Total Pembiayaan		-	368	389	463	0.00%	0.43%	0.51%	74	463	95	0.81%	-60.59%	0.3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100.00%	100.00%	100.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	18	18	18	18	100.00%	100.00%	100.00%	-	-	-			
	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	-	220	229	224	0.00%	0.27%	0.26%	(5)	224	5			
	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	-	220	229	224	0.00%	0.27%	0.27%	(5)	224	5			
	Mitraguna & Others	-	220	229	224	0.00%	0.59%	0.59%	(5)	224	5			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
Total Pembiayaan		18	238	247	242	0.02%	0.27%	0.26%	(5)	224	5	0.60%	-128.21%	0.3%

Asset & 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 & 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 (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11,015	22,598	22,589	22,624	(633)	35	26	0.12%	11,609	105.39%	15,889	142.38%	6,735
2	Tabungan	115,074	107,804	111,702	111,762	419	60	3,958	3.67%	(3,312)	-2.88%	123,561	90.45%	(11,799)
3	Deposito	23,779	24,716	24,785	24,785	1,009	0	69	0.28%	1,006	4.23%	24,502	101.16%	284
	Total	149,869	155,118	159,076	159,171	794	95	4,053	2.61%	9,303	6.21%	163,952	97.08%	(4,781)
	CASA	126,089	130,402	134,291	134,386	(214)	95	3,984	3.05%	8,296	6.58%	139,451	96.37%	(5,065)
	(%) CASA	84.13%	84.07%	84.42%	84.43%									
	FDR	105.52%	116.25%	113.36%	113.29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7,372	6,372	6,679	6,647		(32)	275	4.32%	(724)	-9.83%	-	0.00%	6,647
2	Giro ISE	1,170	339	512	689		178	351	103.46%	(481)	-41.08%		0.00%	689
3	Tabungan ISE	2,302	1,933	2,067	1,858		(209)	(75)	-3.90%	(444)	-19.28%		0.00%	1,858
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	77	79	79		0	2	2.60%	10	14.49%		0.00%	79

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1,407	1,458	-	100	100	(45)	51	727	49	731	199.50%	727
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	731	1,407	1,458	-	100	100	(45)	51	727	49	731	199.50%	727
	• Local Champion	731	484	555	-	100	100	(25)	71	(176)	29	731	75.88%	(176)
	• Value Chain	-	923	904	-	-	-	(19)	(19)	904	19	0	0.00%	904
2	MBG	14,454	20,637	21,053	1,360	980	(380)	770	416	6,598	564	18,537	113.57%	2,516
	KUR	11,979	18,507	18,991	1,360	980	(380)	918	484	7,011	496	15,960	118.99%	3,031
	Non KUR	2,475	2,130	2,062	-	-	0	(148)	(68)	(413)	68	2,577	80.01%	(515)
3	PWG	2,088	8,454	8,580	1,818	566	(1,252)	1,315	126	6,492	440	9,019	95.13%	(440)
	Cilem	1,902	8,217	8,367	1,638	490	(1,148)	1,265	150	6,465	340	8,833	94.72%	(467)
	Gadai	186	237	213	180	76	(103)	50	(24)	27	100	186	114.54%	27
4	CFG	140,874	149,821	149,234	4,231	3,410	(821)	1,766	(587)	8,360	3,997	153,271	97.37%	(4,037)
	CF 1	3,720	5,476	5,449	215	97	(118)	(68)	(27)	1,729	124	5,198	104.83%	251
	Total Griya	422	1,169	1,164	-	-	0	0	(5)	741	5	802	145.11%	362
	• Total Non Program	422	1,169	1,164	-	-	0	(8)	(5)	741	5	802	145.11%	362
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,298	4,307	4,285	215	97	(118)	(68)	(22)	988	119	4,396	97.48%	(111)
	CF 2	137,153	144,345	143,785	4,016	3,313	(703)	1,834	(560)	6,631	3,873	148,073	97.10%	(4,288)
	Mitraguna & Others	95,850	101,262	99,953	3,459	1,660	(1,799)	1,604	(1,309)	4,103	2,969	105,758	94.51%	(5,806)
	Pensiun	41,304	43,083	43,832	557	1,653	1,096	231	749	2,528	904	42,314	103.59%	1,518
	Total Pembiayaan	158,147	180,319	180,324	7,409	5,056	(2,353)	3,807	6	22,178	5,050	181,558	99.32%	(1,233)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	49	48	47	0.00%	3.41%	3.20%	(1)	47	(3)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	49	48	47	0.00%	3.41%	3.20%	(1)	47	(3)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	24	-	-	-	0.16%	0.00%	0.00%	-	(24)	-			
	KUR	24	-	-	-	0.20%	0.00%	0.00%	-	(24)	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	67	0.00%	0.00%	0.78%	67	67	67			
	Cilem	-	-	-	67	0.00%	0.00%	0.80%	67	67	67			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	636	1,014	1,462	1,672	0.45%	0.98%	1.12%	210	1,036	658			
	CF 1	195	355	110	334	5.25%	2.02%	6.12%	223	138	(22)			
	Total Griya	-	2	-	-	0.00%	0.00%	0.00%	-	-	(2)			
	Oto	195	353	110	334	5.92%	2.56%	7.78%	223	138	(20)			
	CF 2	441	658	1,352	1,338	0.32%	0.94%	0.93%	(14)	897	680			
	Mitraguna & Others	441	486	1,183	1,338	0.46%	1.17%	1.34%	155	897	852			
	Pensiun	-	172	169	-	0.00%	0.39%	0.00%	(169)	-	(172)			
	Total Pembiayaan	660	1,063	1,510	1,785	0.42%	0.84%	0.99%	275	1,126	722	1.37%	-38.84%	0.4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	224	221	220	219	1.55%	1.07%	1.04%	(1)	(5)	(2)			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	224	221	220	219	9.04%	10.33%	10.63%	(1)	(5)	(2)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	313	274	38	38	0.22%	0.03%	0.03%	-	(275)	(236)			
	CF 1	-	173	-	-	0.00%	0.00%	0.00%	-	-	(173)			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	173	-	-	0.00%	0.00%	0.00%	-	-	(173)			
	CF 2	313	101	38	38	0.23%	0.03%	0.03%	-	(275)	(63)			
	Mitraguna & Others	313	101	38	38	0.33%	0.04%	0.04%	-	(275)	(63)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	537	495	258	257	0.34%	0.14%	0.14%	(1)	(280)	(238)	1.13%	-690.66%	1.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	192,100	162,108	181,740	(10,360)	
2	Contribution Margin	7,193	10,133	7,051	(142)	2.0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.69	3.37	3.39	0.02	0.70
CIF Payroll	2,203	1,014	1,039	25	(1,164)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6,790	8,413	6,549	6,505	851	(45)	(1,908)	-22.68%	(285)	-4.20%	12,850	50.62%	(6,345)
2	Tabungan	175,767	193,661	197,052	198,253	9,382	1,201	4,592	2.37%	22,486	12.79%	189,520	104.61%	8,733
3	Deposito	41,842	51,659	50,886	50,886	(1,726)	0	(773)	-1.50%	9,044	21.62%	42,338	120.19%	8,549
	Total	224,399	253,733	254,488	255,644	8,507	1,157	1,911	0.75%	31,245	13.92%	244,707	104.47%	10,937
	CASA	182,557	202,074	203,601	204,758	10,233	1,157	2,684	1.33%	22,201	12.16%	202,369	101.18%	2,388
	(%) CASA	81.35%	79.64%	80.00%	80.09%									
	FDR	108.91%	102.73%	102.99%	102.53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4,083	6,247	6,236	6,145		(91)	(102)	-1.63%	2,062	50.51%	-	0.00%	6,145
2	Giro ISE	1,486	3,408	3,219	3,226		7	(182)	-5.35%	1,740	117.07%		0.00%	3,226
3	Tabungan ISE	2,597	2,839	3,017	2,919		(98)	80	2.83%	322	12.42%		0.00%	2,919
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	138	154	157	157		0	3	1.95%	19	13.77%		0.00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1,595	2,529	2,417	400	-	(400)	326	(111)	823	111	1,595	151.58%	823
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	1,595	2,529	2,417	400	-	(400)	326	(111)	823	111	1,595	151.58%	823
	• Local Champion	1,595	2,529	2,417	400	-	(400)	326	(111)	823	111	1,595	151.58%	823
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	97,733	97,843	96,712	4,890	2,670	(2,220)	1,094	(1,131)	(1,021)	3,801	102,758	94.12%	(6,046)
	KUR	92,544	91,691	90,786	4,290	2,670	(1,620)	612	(905)	(1,758)	3,575	97,133	93.47%	(6,347)
	Non KUR	5,189	6,151	5,926	600	-	(600)	482	(225)	737	225	5,625	105.35%	301
3	PWG	10,721	20,877	22,182	5,283	4,161	(1,122)	1,393	1,305	11,461	2,855	29,922	74.13%	(7,740)
	Cilem	6,388	12,738	13,682	1,229	1,655	427	328	943	7,294	712	19,779	69.17%	(6,097)
	Gadai	4,333	8,138	8,500	4,054	2,505	(1,549)	1,065	362	4,167	2,143	10,144	83.80%	(1,643)
4	CFG	134,342	139,416	140,793	4,191	5,054	863	1,661	1,377	6,451	3,677	155,663	90.45%	(14,870)
	CF 1	27,563	25,516	25,068	329	-	(329)	(74)	(448)	(2,495)	448	31,828	78.76%	(6,761)
	Total Griya	18,820	16,634	16,454	-	-	0	0	(181)	(2,367)	181	21,370	76.99%	(4,916)
	• Total Non Program	5,808	4,957	4,899	-	-	0	(58)	(58)	(910)	58	6,682	73.31%	(1,783)
	• Program	13,012	11,677	11,555	-	-	0	(70)	(122)	(1,457)	122	14,688	78.67%	(3,133)
	Oto	8,743	8,882	8,614	329	-	(329)	(74)	(268)	(129)	268	10,458	82.37%	(1,844)
	CF 2	106,779	113,900	115,726	3,863	5,054	1,192	1,735	1,825	8,946	3,229	123,835	93.45%	(8,109)
	Mitraguna & Others	66,464	72,581	74,477	3,338	4,386	1,049	1,546	1,896	8,013	2,490	81,941	90.89%	(7,464)
	Pensiun	40,315	41,320	41,248	525	668	143	189	(71)	933	739	41,894	98.46%	(645)
	Total Pembiayaan	244,391	260,664	262,105	14,764	11,885	(2,879)	4,474	1,440	17,714	10,444	289,938	90.40%	(27,833)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	1,108	946	780	0.95%	0.97%	0.81%	(166)	(151)	(328)			
	KUR	830	948	846	682	0.90%	0.92%	0.75%	(163)	(147)	(265)			
	Non KUR	101	160	100	97	1.95%	1.62%	1.64%	(3)	(4)	(63)			
3	PWG	7	-	-	-	0.06%	0.00%	0.00%	-	(7)	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	7	-	-	-	0.15%	0.00%	0.00%	-	(7)	-			
4	CFG	949	1,528	1,067	1,429	0.71%	0.77%	1.02%	363	480	(99)			
	CF 1	949	1,114	1,067	983	3.44%	4.18%	3.92%	(84)	34	(131)			
	Total Griya	745	905	834	757	3.96%	5.02%	4.60%	(77)	12	(148)			
	Oto	204	209	232	226	2.34%	2.62%	2.62%	(6)	22	17			
	CF 2	-	414	-	446	0.00%	0.00%	0.39%	446	446	33			
	Mitraguna & Others	-	414	-	446	0.00%	0.00%	0.60%	446	446	33			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,969	2,636	2,012	2,209	0.81%	0.77%	0.84%	197	240	(427)	0.17%	79.90%	-0.7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	1,129	1,006	836	1.10%	1.03%	0.86%	(169)	(241)	(292)			
	KUR	744	807	631	547	0.80%	0.69%	0.60%	(84)	(197)	(260)			
	Non KUR	334	322	375	290	6.43%	6.10%	4.89%	(85)	(44)	(32)			
3	PWG	-	7	7	7	0.00%	0.00%	0.03%	-	7	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	7	7	7	0.00%	0.08%	0.08%	-	7	-			
4	CFG	793	1,956	1,876	1,861	0.59%	1.35%	1.32%	(14)	1,069	(95)			
	CF 1	666	782	701	687	2.42%	2.75%	2.74%	(14)	20	(95)			
	Total Griya	558	634	559	557	2.96%	3.36%	3.38%	(3)	(1)	(77)			
	Oto	108	148	142	130	1.24%	1.60%	1.51%	(12)	22	(18)			
	CF 2	126	1,175	1,175	1,175	0.12%	1.03%	1.01%	-	1,048	-			
	Mitraguna & Others	126	1,175	1,175	1,175	0.19%	1.62%	1.58%	-	1,048	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,942	3,092	2,888	2,704	0.79%	1.11%	1.03%	(184)	763	(387)	3.71%	-259.75%	2.7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238,797	251,305	262,140	23,343	
2	Contribution Margin	8,675	12,827	11,488	2,813	-32.4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.75	2.95	3.00	0.05	0.25
CIF Payroll	1,255	1,469	1,587	118	332

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3,637	2,572	2,875	2,833	546	(43)	261	10.15%	(805)	-22.12%	8,432	33.59%	(5,600)
2	Tabungan	133,319	152,840	153,115	154,882	2,858	1,767	2,042	1.34%	21,563	16.17%	143,354	108.04%	11,528
3	Deposito	34,970	32,772	33,332	33,332	(564)	0	560	1.71%	(1,638)	-4.68%	35,987	92.62%	(2,655)
	Total	171,926	188,184	189,322	191,046	2,840	1,725	2,862	1.52%	19,120	11.12%	187,773	101.74%	3,273
	CASA	136,957	155,412	155,990	157,715	3,404	1,725	2,302	1.48%	20,758	15.16%	151,786	103.91%	5,928
	(%) CASA	79.66%	82.59%	82.39%	82.55%									
	FDR	77.08%	70.23%	67.78%	67.16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,034	2,779	2,514	2,525		11	(254)	-9.15%	491	24.11%	-	0.00%	2,525
2	Giro ISE	95	736	516	516		0	(220)	-29.94%	421	443.77%		0.00%	516
3	Tabungan ISE	1,439	1,543	1,498	1,509		11	(34)	-2.20%	70	4.84%		0.00%	1,509
4	Deposito ISE	500	500	500	500		0	0	0.00%	0	0.00%		0.00%	500
5	CIF ISE	176	227	228	228		0	1	0.44%	52	29.55%		0.00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	18,945	19,854	18,597	1,080	100	(980)	15	(1,257)	(348)	1,357	21,313	87.26%	(2,716)
	KUR	17,446	18,508	17,552	1,040	100	(940)	32	(956)	107	1,056	19,713	89.04%	(2,161)
	Non KUR	1,500	1,346	1,045	40	-	(40)	(17)	(301)	(455)	301	1,599	65.33%	(555)
3	PWG	1,695	7,053	7,408	988	732	(256)	544	355	5,714	377	5,843	126.79%	1,566
	Cilem	1,695	7,053	7,408	988	732	(256)	544	355	5,714	377	5,843	126.79%	1,566
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	111,874	105,257	102,309	1,965	386	(1,579)	128	(2,948)	(9,565)	3,334	115,242	88.78%	(12,933)
	CF 1	3,054	2,857	2,796	96	-	(96)	(85)	(61)	(258)	61	3,455	80.92%	(659)
	Total Griya	942	882	876	-	-	0	0	(6)	(66)	6	1,045	83.80%	(169)
	• Total Non Program	942	882	876	-	-	0	(6)	(6)	(66)	6	1,045	83.80%	(169)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	2,112	1,975	1,921	96	-	(96)	(85)	(55)	(192)	55	2,411	79.67%	(490)
	CF 2	108,821	102,400	99,513	1,869	386	(1,483)	214	(2,887)	(9,308)	3,273	111,787	89.02%	(12,274)
	Mitraguna & Others	34,866	41,533	41,421	1,615	300	(1,315)	984	(112)	6,555	412	37,557	110.29%	3,864
	Pensiun	73,955	60,867	58,092	254	86	(168)	(770)	(2,775)	(15,863)	2,861	74,229	78.26%	(16,137)
	Total Pembiayaan	132,514	132,164	128,314	4,033	1,218	(2,815)	688	(3,850)	(4,200)	5,068	142,397	90.11%	(14,083)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	302	527	530	94	1.59%	2.67%	0.51%	(436)	(208)	(433)			
	KUR	199	527	530	94	1.14%	2.87%	0.54%	(436)	(105)	(433)			
	Non KUR	102	-	-	-	6.82%	0.00%	0.00%	-	(102)	-			
3	PWG	-	-	-	73	0.00%	0.00%	0.98%	73	73	73			
	Cilem	-	-	-	73	0.00%	0.00%	0.98%	73	73	73			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	58	1,199	1,868	1,299	0.05%	1.78%	1.27%	(569)	1,241	100			
	CF 1	54	34	31	28	1.76%	1.08%	1.01%	(3)	(26)	(5)			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	54	34	31	28	2.55%	1.56%	1.47%	(3)	(26)	(5)			
	CF 2	5	1,165	1,838	1,271	0.00%	1.79%	1.28%	(567)	1,266	106			
	Mitraguna & Others	5	1,165	1,758	1,191	0.01%	4.23%	2.88%	(567)	1,187	26			
	Pensiun	-	-	80	80	0.00%	0.13%	0.14%	-	80	80			
	Total Pembiayaan	360	1,726	2,399	1,466	0.27%	1.81%	1.14%	(933)	1,106	(260)	3.78%	-230.77%	2.6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	69	375	328	369	0.37%	1.65%	1.98%	41	300	(6)			
	KUR	60	279	232	369	0.34%	1.25%	2.10%	137	309	90			
	Non KUR	9	96	96	-	0.62%	7.16%	0.00%	(96)	(9)	(96)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	9,789	2,621	2,619	633	8.75%	2.49%	0.62%	(1,986)	(9,156)	(1,988)			
	CF 1	3	-	-	-	0.10%	0.00%	0.00%	-	(3)	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	3	-	-	-	0.14%	0.00%	0.00%	-	(3)	-			
	CF 2	9,786	2,621	2,619	633	8.99%	2.56%	0.64%	(1,986)	(9,153)	(1,988)			
	Mitraguna & Others	915	323	322	322	2.62%	0.78%	0.78%	-	(592)	(0)			
	Pensiun	8,871	2,298	2,296	311	6.69%	1.74%	0.53%	(1,986)	(8,561)	(1,988)			
	Total Pembiayaan	9,858	2,997	2,947	1,002	7.44%	2.23%	0.78%	(1,945)	(8,856)	(1,995)	2.09%	-167.39%	1.3%

Asset & 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 & 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 (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2,839	2,519	2,302	2,314	455	13	(204)	-8.12%	(525)	-18.48%	6,559	35.28%	(4,245)
2	Tabungan	118,896	124,754	130,096	130,042	7,185	(54)	5,288	4.24%	11,146	9.37%	130,899	99.35%	(857)
3	Deposito	12,522	15,691	15,544	15,544	(1,098)	0	(147)	-0.93%	3,022	24.14%	13,179	117.95%	2,366
	Total	134,257	142,963	147,942	147,901	6,542	(41)	4,937	3.45%	13,644	10.16%	150,636	98.18%	(2,735)
	CASA	121,735	127,272	132,398	132,356	7,640	(41)	5,084	3.99%	10,621	8.72%	137,458	96.29%	(5,101)
	(%) CASA	90.67%	89.02%	89.49%	89.49%									
	FDR	193.63%	190.58%	185.58%	185.63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,925	3,274	3,888	3,865		(23)	591	18.05%	(60)	-1.52%	-	0.00%	3,865
2	Giro ISE	2,210	1,598	1,054	1,059		4	(540)	-33.77%	(1,152)	-52.11%		0.00%	1,059
3	Tabungan ISE	1,714	1,676	2,834	2,807		(27)	1,131	67.47%	1,092	63.71%		0.00%	2,807
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	108	142	143	143		0	1	0.70%	35	32.41%		0.00%	143

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	70	61	-	-	0	(9)	(9)	(93)	9	155	39.61%	(93)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	155	70	61	-	-	0	(9)	(9)	(93)	9	155	39.61%	(93)
	• Local Champion	155	70	61	-	-	0	(9)	(9)	(93)	9	155	39.61%	(93)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	76,261	70,663	71,456	2,447	3,580	1,133	(324)	793	(4,805)	2,787	76,793	93.05%	(5,336)
	KUR	69,790	65,006	65,960	2,247	3,580	1,333	(368)	954	(3,829)	2,626	70,193	93.97%	(4,233)
	Non KUR	6,471	5,657	5,496	200	-	(200)	44	(161)	(975)	161	6,599	83.29%	(1,103)
3	PWG	2,698	8,440	8,743	1,121	734	(387)	773	303	6,045	431	10,039	87.09%	(1,296)
	Cilem	2,698	8,440	8,743	1,121	734	(387)	773	303	6,045	431	10,039	87.09%	(1,296)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	180,846	193,286	194,294	6,645	4,189	(2,457)	3,896	1,008	13,448	3,180	198,675	97.79%	(4,381)
	CF 1	24,361	31,788	31,793	1,035	764	(271)	222	5	7,432	760	26,529	119.84%	5,264
	Total Griya	4,158	5,341	5,302	-	-	0	0	(39)	1,144	39	4,750	111.63%	553
	• Total Non Program	3,841	5,047	5,010	-	-	0	(460)	(37)	1,169	37	4,392	114.06%	618
	• Program	317	294	292	-	-	0	(2)	(2)	(24)	2	357	81.75%	(65)
	Oto	20,203	26,447	26,491	1,035	764	(271)	222	44	6,287	720	21,779	121.63%	4,712
	CF 2	156,485	161,498	162,501	5,610	3,424	(2,186)	3,674	1,004	6,017	2,421	172,147	94.40%	(9,645)
	Mitraguna & Others	140,742	147,326	148,610	5,610	3,424	(2,186)	3,827	1,283	7,868	2,141	154,954	95.91%	(6,345)
	Pensiun	15,743	14,171	13,892	-	-	0	(153)	(280)	(1,851)	280	17,192	80.80%	(3,301)
	Total Pembiayaan	259,960	272,459	274,555	10,214	8,503	(1,711)	4,337	2,096	14,595	6,407	285,662	96.11%	(11,106)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	-	523	439	776	0.00%	0.62%	1.09%	337	776	253			
	KUR	-	523	398	736	0.00%	0.61%	1.12%	338	736	213			
	Non KUR	-	-	41	40	0.00%	0.73%	0.73%	(1)	40	40			
3	PWG	-	-	-	297	0.00%	0.00%	3.40%	297	297	297			
	Cilem	-	-	-	297	0.00%	0.00%	3.40%	297	297	297			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	4,563	1,313	2,138	2,634	2.52%	1.11%	1.36%	495	(1,929)	1,320			
	CF 1	1,171	1,115	1,100	1,505	4.81%	3.46%	4.73%	405	334	390			
	Total Griya	405	-	-	376	9.74%	0.00%	7.10%	376	(29)	376			
	Oto	766	1,115	1,100	1,129	3.79%	4.16%	4.26%	29	363	14			
	CF 2	3,391	198	1,038	1,128	2.17%	0.64%	0.69%	90	(2,263)	930			
	Mitraguna & Others	3,391	198	1,038	1,128	2.41%	0.70%	0.76%	90	(2,263)	930			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	4,563	1,836	2,577	3,706	1.76%	0.95%	1.35%	1,129	(856)	1,871	0.32%	76.50%	-1.0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-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	46	522	519	519	0.06%	0.73%	0.73%	-	473	(3)			
	KUR	46	522	519	519	0.07%	0.80%	0.79%	-	473	(3)			
	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	2,701	2,588	2,455	2,529	1.49%	1.27%	1.30%	74	(173)	(60)			
	CF 1	362	843	709	783	1.49%	2.23%	2.46%	74	420	(60)			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	362	843	709	783	1.79%	2.68%	2.95%	74	420	(60)			
	CF 2	2,339	1,746	1,746	1,746	1.49%	1.08%	1.07%	-	(593)	0			
	Mitraguna & Others	2,244	1,746	1,746	1,746	1.59%	1.19%	1.17%	-	(498)	0			
	Pensiun	95	-	-	-	0.04%	0.00%	0.00%	-	(95)	-			
	Total Pembiayaan	2,747	3,110	2,973	3,047	1.06%	1.09%	1.11%	74	300	(63)	1.20%	-8.11%	0.1%

Asset & 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 & 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 (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-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 (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0.00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	5.31%	#DIV/0!	5.3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	4.02%	#DIV/0!	4.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	202,766	349,157	680,846	478,080	
2	Contribution Margin	3,215	4,424	3,608	393	-12.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.18	3.46	3.64	0.18	0.46
CIF Payroll	208	943	668	(275)	460



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,507	369	1,008	1,026	(1,185)	18	657	177.87%	(482)	-31.96%	3,501	29.30%	(2,475)
2	Tabungan	77,097	93,391	96,085	95,902	4,507	(183)	2,511	2.69%	18,805	24.39%	81,858	117.16%	14,044
3	Deposito	8,333	13,479	13,467	13,467	826	0	(12)	-0.09%	5,134	61.61%	8,893	151.43%	4,574
	Total	86,937	107,239	110,560	110,395	4,148	(165)	3,155	2.94%	23,457	26.98%	94,253	117.13%	16,142
	CASA	78,604	93,760	97,093	96,928	3,322	(165)	3,167	3.38%	18,323	23.31%	85,359	113.55%	11,568
	(%) CASA	90.42%	87.43%	87.82%	87.80%									
	FDR	27.35%	45.52%	46.71%	46.78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24,432	27,597	27,840	27,888		48	291	1.05%	3,456	14.15%	-	0.00%	27,888
2	Giro ISE	1,505	366	882	921		39	555	151.58%	(584)	-38.82%		0.00%	921
3	Tabungan ISE	19,127	23,431	23,158	23,167		9	(264)	-1.13%	4,040	21.12%		0.00%	23,167
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	106	107	107		0	1	0.94%	61	132.61%		0.00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	0
2	MBG	7,909	17,315	18,098	1,250	1,220	(30)	881	783	10,189	437	16,589	109.10%	1,509
	KUR	7,722	16,284	16,908	1,150	1,040	(110)	797	623	9,186	417	16,106	104.98%	802
	Non KUR	188	1,031	1,190	100	180	80	84	160	1,003	20	483	246.56%	708
3	PWG	1,199	6,189	7,127	805	1,180	375	522	937	5,928	243	6,922	102.96%	205
	Cilem	1,199	6,189	7,127	805	1,180	375	522	937	5,928	243	6,922	102.96%	205
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	14,673	25,311	26,423	945	1,477	532	469	1,112	11,750	366	24,159	109.37%	2,264
	CF 1	4,501	7,972	8,857	192	1,077	885	3	885	4,355	193	5,632	157.25%	3,224
	Total Griya	108	79	76	-	-	0	0	(3)	(32)	3	398	19.06%	(322)
	• Total Non Program	108	79	76	-	-	0	(3)	(3)	(32)	3	398	19.06%	(322)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,393	7,893	8,781	192	1,077	885	3	888	4,387	190	5,234	167.77%	3,547
	CF 2	10,171	17,339	17,566	753	400	(353)	466	227	7,395	173	18,527	94.81%	(961)
	Mitraguna & Others	10,171	15,341	15,575	40	400	360	(246)	234	5,404	166	17,754	87.73%	(2,179)
	Pensiun	-	1,998	1,991	713	-	(713)	712	(7)	1,991	7	773	257.54%	1,218
	Total Pembiayaan	23,780	48,815	51,648	3,000	3,878	877	1,872	2,832	27,867	1,045	47,670	108.34%	3,978

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	17	0.00%	0.00%	0.23%	17	17	17			
	Cilem	-	-	-	17	0.00%	0.00%	0.23%	17	17	17			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	785	156	90	0.00%	0.62%	0.34%	(66)	90	(695)			
	CF 1	-	370	156	90	0.00%	1.95%	1.01%	(66)	90	(281)			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	370	156	90	0.00%	1.97%	1.02%	(66)	90	(281)			
	CF 2	-	414	-	-	0.00%	0.00%	0.00%	-	-	(414)			
	Mitraguna & Others	-	414	-	-	0.00%	0.00%	0.00%	-	-	(414)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	785	156	106	0.00%	0.32%	0.21%	(49)	106	(678)	0.00%	100.00%	-0.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	0.02%	#DIV/0!	0.0%

Asset & 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 & 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 (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80,039	5,640	5,421	5,430	2,054	9	(210)	-3.73%	(74,609)	-93.22%	90,770	5.98%	(85,341)
2	Tabungan	33,280	43,627	44,830	44,566	3,551	(263)	939	2.15%	11,286	33.91%	37,508	118.82%	7,058
3	Deposito	18,866	76,625	77,656	77,656	304	0	1,032	1.35%	58,790	311.61%	19,646	395.28%	58,010
	Total	132,186	125,892	127,907	127,652	5,908	(255)	1,760	1.40%	(4,534)	-3.43%	147,924	86.30%	(20,272)
	CASA	113,319	49,267	50,251	49,996	5,605	(255)	729	1.48%	(63,323)	-55.88%	128,278	38.97%	(78,282)
	(%) CASA	85.73%	39.13%	39.29%	39.17%									
	FDR	12.66%	24.03%	24.69%	24.74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	873	878		5	75	9.27%	294	50.29%	-	0.00%	878
2	Giro ISE	18	33	47	47		0	14	43.15%	30	169.39%		0.00%	47
3	Tabungan ISE	567	771	826	831		5	60	7.82%	264	46.60%		0.00%	831
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	30	35	36	36		0	1	2.86%	6	20.00%		0.00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	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	2,951	3,112	271	349	78	139	162	2,384	188	3,418	91.07%	(305)
	Cilem	728	2,951	3,112	271	349	78	139	162	2,384	188	3,418	91.07%	(305)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	16,008	27,302	28,468	3,172	1,437	(1,735)	2,588	1,166	12,460	271	27,252	104.46%	1,216
	CF 1	6,128	8,796	9,039	318	342	24	(59)	243	2,911	98	7,469	121.03%	1,571
	Total Griya	4,538	7,153	7,275	318	160	(158)	0	122	2,737	39	4,882	149.02%	2,393
	• Total Non Program	4,538	6,150	6,115	-	-	0	(35)	(35)	1,577	35	4,882	125.27%	1,233
	• Program	-	1,003	1,159	318	160	(158)	350	157	1,159	4	0	0.00%	1,159
	Oto	1,591	1,643	1,765	-	181	181	(59)	122	174	60	2,587	68.22%	(822)
	CF 2	9,879	18,505	19,428	2,854	1,095	(1,759)	2,647	923	9,549	172	19,783	98.21%	(355)
	Mitraguna & Others	9,209	17,588	18,516	2,854	1,095	(1,759)	2,652	928	9,307	167	18,196	101.76%	320
	Pensiun	671	918	912	-	-	0	(5)	(5)	242	5	1,587	57.48%	(675)
	Total Pembiayaan	16,736	30,252	31,580	3,443	1,786	(1,657)	2,727	1,328	14,845	458	30,669	102.97%	911

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	7	0.00%	0.00%	0.22%	7	7	7			
	Cilem	-	-	-	7	0.00%	0.00%	0.22%	7	7	7			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	260	258	257	0.00%	0.95%	0.90%	(1)	257	(3)			
	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	-	260	258	257	0.00%	1.40%	1.32%	(1)	257	(3)			
	Mitraguna & Others	-	260	258	257	0.00%	1.47%	1.39%	(1)	257	(3)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	260	258	264	0.00%	0.85%	0.84%	5	264	4	0.30%	63.73%	-0.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	0.00%	#DIV/0!	0.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	169,744	132,186	119,984	(49,760)	
2	Contribution Margin	2,612	3,601	1,417	(1,195)	45.8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.05	3.45	3.52	0.07	0.47
CIF Payroll	315	705	731	26	416

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,748	3,085	367	372	(1,862)	6	(2,713)	-87.93%	(1,375)	-78.70%	7,308	5.09%	(6,936)
2	Tabungan	52,637	64,541	67,740	67,696	549	(44)	3,154	4.89%	15,059	28.61%	58,431	115.86%	9,264
3	Deposito	30,502	32,868	32,660	32,660	504	0	(207)	-0.63%	2,158	7.08%	31,306	104.33%	1,354
	Total	84,886	100,494	100,767	100,728	(809)	(39)	234	0.23%	15,842	18.66%	97,046	103.79%	3,683
	CASA	54,385	67,626	68,107	68,068	(1,313)	(39)	442	0.65%	13,684	25.16%	65,740	103.54%	2,328
	(%) CASA	64.07%	67.29%	67.59%	67.58%									
	FDR	15.32%	27.91%	28.92%	28.93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,979	1,591	1,210	1,211		1	(380)	-23.89%	(768)	-38.83%	-	0.00%	1,211
2	Giro ISE	1,572	777	312	313		1	(464)	-59.69%	(1,259)	-80.08%		0.00%	313
3	Tabungan ISE	407	814	898	897		(0)	84	10.28%	490	120.42%		0.00%	897
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 (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-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	0.00%	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	7,447	7,617	476	590	114	38	170	4,689	419	5,333	142.84%	2,284
	Cilem	2,928	7,447	7,617	476	590	114	38	170	4,689	419	5,333	142.84%	2,284
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	10,078	20,605	21,520	1,025	1,426	402	69	916	11,442	511	18,511	116.26%	3,010
	CF 1	3,825	6,414	6,544	710	247	(463)	(100)	130	2,719	118	4,830	135.49%	1,714
	Total Griya	789	1,478	1,473	710	-	(710)	0	(5)	684	5	1,047	140.71%	426
	• Total Non Program	789	1,478	1,473	710	-	(710)	708	(5)	684	5	1,047	140.71%	426
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,036	4,937	5,071	-	247	247	(100)	134	2,035	113	3,783	134.04%	1,288
	CF 2	6,254	14,190	14,976	315	1,179	864	169	786	8,723	393	13,681	109.47%	1,296
	Mitraguna & Others	5,039	12,776	13,436	270	884	614	131	660	8,397	224	11,779	114.07%	1,657
	Pensiun	1,215	1,414	1,541	45	295	250	38	126	326	169	1,902	81.00%	(361)
	Total Pembiayaan	13,007	28,051	29,137	1,501	2,016	515	107	1,086	16,131	930	23,843	122.20%	5,294

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	83	31	31	79	0.82%	0.15%	0.36%	48	(4)	47			
	CF 1	83	-	-	79	2.17%	0.00%	1.20%	79	(4)	79			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	83	-	-	79	2.73%	0.00%	1.55%	79	(4)	79			
	CF 2	-	31	31	-	0.00%	0.22%	0.00%	(31)	-	(31)			
	Mitraguna & Others	-	31	31	-	0.00%	0.24%	0.00%	(31)	-	(31)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	83	31	31	79	0.64%	0.11%	0.27%	48	(4)	47	8.45%	#####	8.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	14	14	45	0.00%	0.07%	0.21%	31	45	31			
	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	-	14	14	45	0.00%	0.10%	0.30%	31	45	31			
	Mitraguna & Others	-	14	14	45	0.00%	0.11%	0.34%	31	45	31			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	14	14	45	0.00%	0.05%	0.16%	31	45	31	8.12%	#####	8.0%

Asset & 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 & 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