

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	155,866	132,926	128,401	128,866	(20,234)	465	(4,060)	-3.05%	(27,001)	-17.32%	307,972	41.84%	(179,106)
2	Tabungan	1,803,617	1,929,405	1,978,678	1,980,739	8,980	2,061	51,335	2.66%	177,123	9.82%	2,053,217	96.47%	(72,478)
3	Deposito	681,198	794,773	762,501	762,342	13,126	(159)	(32,431)	-4.08%	81,145	11.91%	695,719	109.58%	66,623
	Total	2,640,681	2,857,104	2,869,580	2,871,948	1,872	2,368	14,844	0.52%	231,267	8.76%	3,056,908	93.95%	(184,961)
	CASA	1,959,483	2,062,331	2,107,079	2,109,605	(11,254)	2,527	47,274	2.29%	150,122	7.66%	2,361,189	89.35%	(251,584)
	(%) CASA	74.20%	72.18%	73.43%	73.46%									
	FDR	99.99%	103.86%	104.62%	104.53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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.
1	DPK ISE	65,610	78,195	81,926	80,682	(1,244)	2,487	3.18%	15,072	22.97%	93,649	86.15%	(12,968)
2	Giro ISE	23,758	19,240	20,840	20,062	(779)	822	4.27%	(3,696)	-15.56%	40,752	49.23%	(20,691)
3	Tabungan ISE	30,646	49,287	51,418	50,952	(465)	1,665	3.38%	20,306	66.26%	34,543	147.50%	16,409
4	Deposito ISE	11,205	9,667	9,667	9,667	0	0	0.00%	(1,538)	-13.73%	18,354	52.67%	(8,686)
5	CIF ISE	1,945	2,780	2,803	2,803	0	23	0.83%	858	44.11%		0.00%	2,803

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	80,398	96,289	99,909	3,115	5,900	2,785	1,646	3,620	19,511	2,280	108,670	91.94%	(8,760)
	Linkage	14,865	24,410	24,410	-	-	-	54	(0)	9,545	0	27,177	89.82%	(2,767)
	Non-Linkage	65,533	71,879	75,499	3,115	5,900	2,785	1,592	3,621	9,966	2,279	81,493	92.65%	(5,994)
	• Local Champion	62,373	68,775	72,427	3,115	5,900	2,785	1,923	3,652	10,054	2,248	69,939	103.56%	2,488
	• Value Chain	3,160	3,104	3,072	-	-	-	(330)	(32)	(88)	32	11,554	26.59%	(8,481)
2	MBG	368,059	386,301	388,768	17,901	17,020	(881)	2,427	2,467	20,710	14,553	416,638	93.31%	(27,870)
	KUR	343,457	360,866	362,243	16,601	15,160	(1,441)	2,172	1,377	18,786	13,783	389,607	92.98%	(27,363)
	Non KUR	24,602	25,435	26,525	1,300	1,860	560	255	1,090	1,923	770	27,031	98.13%	(506)
3	PWG	200,888	337,104	356,918	88,186	80,571	(7,615)	15,679	19,813	156,029	60,758	352,958	101.12%	3,960
	Cilem	92,590	179,567	195,252	18,937	28,093	9,156	5,131	15,685	102,662	12,408	214,664	90.96%	(19,412)
	Gadai	108,298	157,537	161,666	69,250	52,479	(16,771)	10,549	4,129	53,368	48,350	138,294	116.90%	23,372
4	CFG	1,991,066	2,147,657	2,156,508	62,808	49,085	(13,723)	24,686	8,852	165,443	40,233	2,201,267	97.97%	(44,759)
	CF 1	271,158	283,456	283,074	5,065	4,117	(948)	1,344	(382)	11,916	4,499	306,261	92.43%	(23,187)
	Total Griya	236,939	234,916	232,593	2,024	821	(1,203)	0	(2,323)	(4,346)	3,144	254,302	91.46%	(21,709)
	• Total Non Program	155,508	157,635	155,627	2,024	500	(1,524)	(522)	(2,008)	119	163,178	95.37%	(7,551)	
	• Program	81,431	77,281	76,966	-	321	321	(763)	(315)	(4,465)	636	91,124	84.46%	(14,158)
	CF 2	1,719,908	1,864,201	1,873,434	57,743	44,968	(12,775)	23,342	9,233	153,527	35,735	1,895,007	98.86%	(21,572)
	Mitraguna & Others	1,474,657	1,597,603	1,605,674	48,547	40,015	(8,532)	17,258	8,071	131,016	31,944	1,633,534	98.29%	(27,860)
	Pensiun	245,250	266,598	267,761	9,197	4,953	(4,244)	6,084	1,163	22,510	3,790	261,473	102.40%	6,288
	Total Pembiayaan	2,640,411	2,967,351	3,002,103	172,010	152,576	(19,434)	44,438	34,753	361,693	117,824	3,079,533	97.49%	(77,429)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-30 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25		0.00%	0.00%	1.82%				%	Penc.	Gap
1	SME	-	602	-	1,819	0.00%	0.00%	1.82%	1,819	1,819	1,217			
	Linkage	-	-	-	1,819	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	
	Local Champion	-	602	-	-	0.00%	0.00%	0.00%	-	-	-	(602)		
2	MBG	2,275	5,444	5,444	12,104	0.62%	1.41%	3.11%	6,660	9,829	6,660			
	KUR	1,785	4,476	4,476	10,242	0.52%	1.24%	2.83%	5,766	8,456	5,766			
	Non KUR	489	968	968	1,862	1.99%	3.81%	7.02%	894	1,372	894			
3	PWG	10	-	-	1,014	0.00%	0.00%	0.28%	1,014	1,004	1,014			
	Cilem	10	-	-	1,014	0.01%	0.00%	0.52%	1,014	1,004	1,014			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	19,717	27,801	28,500	31,111	0.99%	1.33%	1.44%	2,612	11,394	3,310			
	CF 1	13,249	15,216	16,070	17,574	4.89%	5.67%	6.21%	1,503	4,325	2,357			
	Total Griya	12,780	14,475	15,301	16,296	5.39%	6.51%	7.01%	994	3,516	1,821			
	Oto	469	742	769	1,278	1.37%	1.58%	2.53%	509	809	537			
	CF 2	6,468	12,585	12,430	13,538	0.38%	0.67%	0.72%	1,108	7,069	953			
	Mitraguna & Others	5,999	11,277	11,068	11,928	0.41%	0.69%	0.74%	859	5,929	650			
	Pensiun	934	1,308	1,361	1,610	0.19%	0.51%	0.60%	249	1,140	302			
	Total Pembiayaan	46,399	49,332	50,747	49,671	1.76%	1.71%	1.65%	(1,076)	3,272	339	1.79%	-8.00%	0.1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2,501,032	2,588,183	3,007,016	505,984	
2	Contribution Margin	70,252	103,725	107,274	37,022	-52.7%

Kinerja	Posisi		
---------	--------	--	--

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	26,005	21,963	24,111	24,180	(1,762)	69	2,218	10.10%	(1,825)	-7.02%	39,337	61.47%	(15,156)
2	Tabungan	211,719	206,878	210,693	211,403	(13,599)	709	4,525	2.19%	(316)	-0.15%	232,866	90.78%	(21,464)
3	Deposito	98,613	105,058	78,216	78,216	29,502	0	(26,842)	-25.55%	(20,397)	-20.68%	99,856	78.33%	(21,640)
	Total	336,337	333,899	313,020	313,799	14,141	779	(20,100)	-6.02%	(22,538)	-6.70%	372,059	84.34%	(58,260)
	CASA	237,724	228,840	234,804	235,583	(15,361)	779	6,742	2.95%	(2,141)	-0.90%	272,203	86.55%	(36,620)
	(%) CASA	70.68%	68.54%	75.01%	75.07%									
	FDR	113.34%	123.52%	134.00%	133.67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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	15,474	15,561	19,214	17,666	(1,548)	2,105	13.53%	2,191	14.16%	-	0.00%	17,666		
2	Giro ISE	9,559	8,666	9,310	8,660	(650)	(6)	-0.07%	(899)	-9.41%	-	0.00%	8,660		
3	Tabungan ISE	5,622	6,895	9,904	9,006	(898)	2,111	30.62%	3,384	60.19%	-	0.00%	9,006		
4	Deposito ISE	293	-	-	-	0	0	#DIV/0!	(293)	-100.00%	-	0.00%	0		
5	CIF ISE	427	445	448	448	0	3	0.67%	21	4.92%	-	0.00%	448		

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	17,555	13,598	18,480	3,115	5,000	1,885	2,782	4,882	925	118	24,634	75.02%	(6,154)
	Linkage	-	-	-	-	-	-	0	0	0	-	3,083	0.00%	(3,083)
	Non-Linkage	17,555	13,598	18,480	3,115	5,000	1,885	2,782	4,882	925	118	21,551	85.75%	(3,071)
	• Local Champion	16,779	12,893	17,783	3,115	5,000	1,885	2,789	4,890	1,004	110	18,673	95.23%	(890)
	• Value Chain	777	705	697	-	-	-	(7)	(8)	(79)	8	2,878	24.23%	(2,181)
2	MBG	48,456	41,201	40,592	800	1,050	250	(1,272)	(609)	(7,865)	1,659	53,016	76.56%	(12,425)
	KUR	46,158	38,350	37,792	800	1,050	250	(1,221)	(558)	(8,367)	1,608	50,496	74.84%	(12,705)
	Non KUR	2,298	2,851	2,800	-	-	0	(51)	(51)	502	51	2,520	111.11%	280
3	PWG	20,904	26,807	27,651	8,391	5,525	(2,866)	1,575	844	6,746	4,681	34,588	79.94%	(6,937)
	Cilem	9,146	13,780	13,557	983	619	(363)	(575)	(224)	4,411	843	20,186	67.16%	(6,629)
	Gadai	11,759	13,027	14,094	7,408	4,905	(2,503)	2,150	1,067	2,335	3,838	14,402	97.86%	(308)
4	CFG	294,292	330,838	332,732	10,841	7,365	(3,476)	2,642	1,894	38,440	5,471	309,858	107.38%	22,874
	CF 1	11,437	13,928	13,679	-	150	150	(86)	(250)	2,242	399	13,294	102.90%	385
	Total Griya	7,624	10,098	9,815	-	-	0	0	(283)	2,191	283	8,092	121.29%	1,723
	• Total Non Program	7,624	10,098	9,815	-	-	0	(93)	(283)	2,191	283	5,202	74.28%	(1,338)
	• Program	-	-	-	-	-	0	0	0	0	0	0	0.00%	0
	Oto	3,813	3,830	3,864	-	150	150	(86)	34	51	116			
	CF 2	282,855	316,910	319,053	10,841	7,215	(3,626)	2,729	2,143	36,199	5,072	296,564	107.58%	22,489
	Mitraguna & Others	252,904	277,936	279,775	8,635	6,628	(2,007)	833	1,839	26,871	4,789	265,342	105.44%	14,433
	Pensiun	29,951	38,974	39,278	2,206	587	(1,619)	1,895	304	9,327	283	31,222	125.80%	8,056
	Total Pembiayaan	381,208	412,444	419,455	23,147	18,939	(4,207)	5,727	7,010	38,246	11,929	422,096	99.37%	(2,641)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	% 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		%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	(18)	2,879	(45)	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	(18)	2,879	(45)	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
2	MBG	66	2,049	1,481	2,056	0	0.14%	3.59%	5.06%	184	1,989	7	
	KUR	66	1,886	1,317	1,957	0	0.14%	3.44%	5.18%	639	1,890	71	
	Non KUR	-	163	163	99	0	0.00%	5.73%	3.54%	(64)	99	(64)	
3	PWG	-	-	-	15	0	0.00%	0.00%	0.05%	15	15	15	
	Cilem	-	-	-	15	0	0.00%	0.00%	0.11%	15	15	15	
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
4	CFG	-	2,198	2,414	1,774	0	0.00%	0.73%	0.53%	(640)	1,774	(424)	
	CF 1	-	91	92	361	0	0.00%	0.66%	2.64%	269	361	270	
	Total Griya	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	Oto	-	91	92	361	0	0.00%	2.40%	9.35%	269	361	270	
	CF 2	-	2,107	2,322	1,413	0	0.00%	0.73%	0.44%	(909)	1,413	(694)	
	Mitraguna & Others	-	1,795	1,933	806	0	0.00%	0.70%	0.29%	(1,128)	806	(990)	
	Pensiun	-	312	389	607	0	0.00%	1.00%	1.55%	218	607	295	
	Total Pembiayaan	66	4,247	3,895	3,845	0	0.02%	0.94%	0.92%	(50)	3,778	(403)	0.70% 52.61% -0.8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	% 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		%	Penc.	Gap
1	SME	674	3,598	3,571	3,553	0	3.84%	26.26%	19.23%	(18)	2,879	(45)	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	Non-Linkage	674	3,598	3,571	3,553	0	3.84%	26.26%	19.23%	(18)	2,879	(45)	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
2	MBG	175	275	274	458	0	0.36%	0.66%	1.13%	184	283	183	
	KUR	175	56	56	176	0	0.38%	0.14%	0.47%	121	1	120	
	Non KUR	-	218	218	282	0	0.00%	7.65%	10.06%	64	282	63	
3	PWG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	Cilem	-	-	-	-	0	0.						

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	4,287	9,216	9,549	9,557	332	8	341	3.71%	5,270	122.91%	16,989	56.26%	(7,432)
2	Tabungan	160,765	165,443	164,563	165,013	7,432	450	(430)	-0.26%	4,248	2.64%	180,916	91.21%	(15,903)
3	Deposito	65,984	41,550	39,292	39,292	276	0	(2,258)	-5.43%	(26,693)	-40.45%	67,122	58.54%	(27,831)
	Total	231,036	216,208	213,403	213,861	8,040	458	(2,347)	-1.09%	(17,175)	-7.43%	265,027	80.69%	(51,166)
	CASA	165,052	174,658	174,111	174,570	7,763	458	(89)	-0.05%	9,518	5.77%	197,905	88.21%	(23,335)
	(%) CASA	71.44%	80.78%	81.59%	81.63%									
	FDR	120.56%	144.20%	147.34%	147.02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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	1,555	2,609	2,075	2,179	103	(431)	-16.50%	624	40.11%	-	0.00%	2,179		
2	Giro ISE	-	443	1	1	0	(442)	-99.68%	1	#DIV/0!	-	0.00%	1		
3	Tabungan ISE	1,555	2,166	2,074	2,177	103	11	0.52%	622	40.02%	-	0.00%	2,177		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0		
5	CIF ISE	150	163	164	164	0	1	0.61%	14	9.33%	-	0.00%	164		

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	71	4,245	4,174	-	-	0	(73)	(71)	4,102	71	3,456	120.75%	717
	Linkage	20	-	-	-	-	-	(2)	0	(20)	-	1,494	0.00%	(1,494)
	Non-Linkage	51	4,245	4,174	-	-	0	(71)	(71)	4,122	71	1,962	212.69%	2,211
	• Local Champion	51	4,245	4,174	-	-	0	(71)	(71)	4,122	71	957	435.95%	3,216
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1,005	0.00%	(1,005)
2	MBG	14,646	19,565	19,846	815	815	0	263	280	5,200	535	17,686	112.21%	2,159
	KUR	12,693	16,663	16,606	815	415	(400)	324	(58)	3,912	473	15,586	106.54%	1,019
	Non KUR	1,952	2,902	3,240	-	400	400	(60)	338	1,287	62	2,100	154.28%	1,140
3	PWG	16,365	26,307	27,521	6,522	5,085	(1,437)	1,083	1,214	11,156	3,871	29,274	94.01%	(1,753)
	Cilem	8,190	15,249	16,326	1,416	1,881	466	459	1,077	8,136	804	18,454	88.47%	(2,128)
	Gadai	8,175	11,058	11,195	5,107	3,204	(1,902)	624	137	3,019	3,067	10,820	103.46%	375
4	CFG	247,446	261,646	262,878	7,095	6,789	(306)	3,839	1,231	15,432	5,558	263,405	99.80%	(528)
	CF 1	12,247	10,586	10,156	17	-	(17)	(60)	(430)	(2,091)	430	14,104	72.01%	(3,948)
	Total Griya	9,062	7,852	7,493	-	-	0	0	(359)	(1,569)	359	9,491	78.95%	(1,997)
	• Total Non Program	9,062	7,852	7,493	-	-	0	(87)	(359)	(1,569)	359	9,491	78.95%	(1,997)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,185	2,734	2,663	17	-	(17)	(60)	(71)	(522)	71	4,613	57.72%	(1,950)
	CF 2	235,199	251,061	252,722	7,078	6,789	(289)	3,899	1,661	17,523	5,128	249,302	101.37%	3,420
	Mitraguna & Others	206,067	221,171	222,694	6,978	5,979	(999)	4,041	1,522	16,627	4,457	218,862	101.75%	3,831
	Pensiun	29,132	29,890	30,028	100	810	710	(141)	139	896	671	30,439	98.65%	(411)
	Total Pembiayaan	278,528	311,763	314,418	14,433	12,689	(1,743)	5,112	2,654	35,890	10,035	313,822	100.19%	596

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	31-Sep-25	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	-	82	79	79	0	0.00%	0.41%	0.40%	-	79	(3)		
	KUR	-	82	79	79	0	0.00%	0.48%	0.48%	-	79	(3)		
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
3	PWG	-	-	-	-	42	0.00%	0.00%	0.15%	42	42	42		
	Cilem	-	-	-	-	42	0.00%	0.00%	0.26%	42	42	42		
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
4	CFG	713	671	728	668	0	0.29%	0.28%	0.25%	(60)	(45)	(3)		
	CF 1	8	337	466	461	0	0.06%	4.40%	4.54%	(5)	454	124		
	Total Griya	-	261	257	254	0	0.00%	3.27%	3.39%	(3)	254	(7)		
	Oto	8	76	210	208	0	0.24%	7.67%	7.79%	(2)	200	132		
	CF 2	705	334	262	207	0	0.30%	0.10%	0.08%	(55)	(499)	(127)		
	Mitraguna & Others	705	334	262	207	0	0.34%	0.12%	0.09%	(55)	(499)	(127)		
	Pensiun	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
	Total Pembiayaan	713	753	807	790	0	0.26%	0.26%	0.25%	(17)	77	37	1.19%	-374.04%
													0.9%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% 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		%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Non-Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
3	PWG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Cilem	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
4	CFG	2,309	1,752	2,059	1,761	0	0.93%	0.79%	0.67%	(298)	(549)	8	5.79%

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	27,417	29,828	28,677	28,877	1,239	200	(952)	-3.19%	1,460	5.32%	35,521	81.29%	(6,645)
2	Tabungan	55,536	68,233	65,654	64,217	9,942	(1,437)	(4,016)	-5.89%	8,681	15.63%	68,601	93.61%	(4,384)
3	Deposito	6,088	6,809	6,210	6,210	(335)	0	(599)	-8.80%	122	2.00%	6,873	90.35%	(663)
	Total	89,042	104,870	100,541	99,304	10,846	(1,237)	(5,566)	-5.31%	10,262	11.52%	110,995	89.47%	(11,692)
	CASA	82,953	98,061	94,331	93,094	11,181	(1,237)	(4,967)	-5.07%	10,140	12.22%	104,122	89.41%	(11,028)
	(%) CASA	93.16%	93.51%	93.82%	93.75%									
	FDR	82.33%	92.06%	97.34%	98.55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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	3,118	970	1,037	1,055	18	85	8.72%	(2,063)	-66.17%	-	-	0.00%	1,055
2	Giro ISE	560	442	497	497	0	56	12.57%	(63)	-11.29%	-	-	0.00%	497
3	Tabungan ISE	2,557	528	540	558	18	29	5.50%	(2,000)	-78.20%	-	-	0.00%	558
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	45	52	53	53	0	1	1.92%	8	17.78%	-	-	0.00%	53

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	3,229	2,604	2,133	-	-	0	(55)	(471)	(1,096)	471	3,229	66.06%	(1,096)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	3,229	2,604	2,133	-	-	0	(55)	(471)	(1,096)	471	3,229	66.06%	(1,096)
	• Local Champion	3,229	2,604	2,133	-	-	0	(55)	(471)	(1,096)	471	3,229	66.06%	(1,096)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	17,821	17,786	17,733	625	560	(65)	(215)	(53)	(88)	613	21,896	80.99%	(4,163)
	KUR	16,625	17,098	17,058	625	560	(65)	(190)	(40)	(433)	600	20,501	83.20%	(3,443)
	Non KUR	1,196	688	675	-	-	0	(24)	(13)	(521)	13	1,394	48.42%	(719)
3	PWG	2,171	6,495	7,817	1,485	1,594	110	1,023	1,322	5,646	272	8,105	96.44%	(288)
	Cilem	2,171	6,495	7,817	1,485	1,594	110	1,023	1,322	5,646	272	8,105	96.44%	(288)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	50,087	69,662	70,179	3,025	1,821	(1,204)	2,040	518	20,093	1,303	63,498	110.52%	6,681
	CF 1	13,142	15,797	15,771	-	201	201	(77)	(26)	2,630	226	15,400	102.41%	371
	Total Griya	12,152	13,526	13,372	-	-	0	0	(154)	1,219	154	13,221	101.14%	151
	• Total Non Program	7,615	9,363	9,250	-	-	0	(108)	(113)	1,635	113	8,143	113.59%	1,106
	• Program	4,537	4,163	4,122	-	-	0	(32)	(40)	(415)	40	5,078	81.18%	(956)
	Oto	989	2,271	2,399	-	201	201	(77)	128	1,410	72	2,179	110.10%	220
	CF 2	36,945	53,865	54,408	3,025	1,620	(1,405)	2,117	544	17,463	1,076	48,098	113.12%	6,310
	Mitraguna & Others	31,987	48,880	49,473	2,895	1,620	(1,275)	2,146	593	17,486	1,027	42,107	117.49%	7,366
	Pensiun	4,958	4,985	4,935	130	-	(130)	(29)	(50)	(23)	50	5,991	82.38%	(1,056)
	Total Pembiayaan	73,308	96,546	97,862	5,134	3,975	(1,160)	2,793	1,316	24,554	2,659	96,728	101.17%	1,134

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-24		31-Dec-24	31-Oct-25	30-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
	Linkage	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
	Local Champion	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
	Value Chain	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	249	983	1,229	1,461	1,40%	6.91%	8.24%	232	1,212	478	-	-	
	KUR	249	917	1,229	1,384	1,50%	7.19%	8.11%	154	1,134	467	-	-	
	Non KUR	-	66	-	78	0.00%	0.00%	0.00%	78	78	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	1,001	586	789	861	2.00%	1.13%	1.23%	72	(140)	275	-	-	
	CF 1	727	586	789	861	5.53%	4.99%	5.46%	72	134	275	-	-	
	Total Griya	727	581	789	861	5.98%	5.83%	6.44%	72	134	280	-	-	
	Oto	-	5	-	-	0.00%	0.00%	0.00%	-	-	(5)	-	-	
	CF 2	274	-	-	-	0.74%	0.00%	0.00%	-	(274)	-	-	-	
	Mitraguna & Others	274	-	-	-	0.86%	0.00%	0.00%	-	(274)	-	-	-	
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	
	Total Pembiayaan	1,814	940	929	583	2.47%	0.96%	0.60%	(347)	(1,231)	(358)	0.76%	-26.88%	0.2%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25
1	Asset (Retail) T	73,551	89,045	97,362	23,811				2.76	3.00
2	Contribution Margin	1,397	2,395	3,842	2,445	-175.0%			472	488

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	25,718	15,043	17,215	17,228	(23,428)	13	2,186	14.53%	(8,490)	-33.01%	34,063	50.58%	(16,834)
2	Tabungan	122,400	138,299	140,797	140,636	2,513	(161)	2,338	1.69%	18,236	14.90%	135,814	103.55%	4,822
3	Deposito	49,497	52,299	49,561	49,561	(1,625)	0	(2,738)	-5.24%	63	0.13%	50,279	98.57%	(718)
	Total	197,616	205,640	207,573	207,425	(22,540)	(148)	1,785	0.87%	9,810	4.96%	220,156	94.22%	(12,730)
	CASA	148,118	153,341	158,012	157,864	(20,916)	(148)	4,523	2.95%	9,746	6.58%	169,877	92.93%	(12,013)
	(%) CASA	74.95%	74.57%	76.12%	76.11%									
	FDR	74.94%	87.49%	87.65%	87.71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	9,383	15,459	13,030	13,093	63	(2,367)	-15.31%	3,710	39.54%	-	0.00%	13,093	
2	Giro ISE	3,509	1,815	1,961	2,035	73	220	12.10%	(1,475)	-42.02%	-	0.00%	2,035	
3	Tabungan ISE	5,874	13,644	11,069	11,058	(11)	(2,586)	-18.95%	5,184	88.26%	-	0.00%	11,058	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0	
5	CIF ISE	100	119	121	121	0	2	1.68%	21	21.00%	-	0.00%	121	

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	215	2,167	2,851	-	700	700	(15)	684	2,636	16	215	1324.31%	2,636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	215	2,167	2,851	-	700	700	(15)	684	2,636	16	215	1324.31%	2,636
	• Local Champion	215	2,167	2,851	-	700	700	(15)	684	2,636	16	215	1324.31%	2,636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	34,901	40,887	40,575	3,080	930	(2,150)	1,749	(312)	5,674	1,242	38,663	104.94%	1,912
	KUR	33,390	38,479	38,142	2,780	860	(1,920)	1,494	(337)	4,752	1,197	36,969	103.17%	1,173
	Non KUR	1,512	2,409	2,434	300	70	(230)	256	25	922	45	1,694	143.62%	739
3	PWG	20,337	35,928	37,095	11,019	7,241	(3,777)	2,559	1,167	16,758	6,075	31,928	116.18%	5,167
	Cilem	6,847	17,748	17,994	2,283	1,333	(950)	1,290	245	11,147	1,088	15,562	115.63%	2,432
	Gadai	13,490	18,180	19,101	8,735	5,908	(2,827)	1,269	921	5,611	4,987	16,366	116.71%	2,735
4	CFG	92,645	100,930	101,406	4,577	2,207	(2,371)	3,814	476	8,761	1,730	103,398	98.07%	(1,992)
	CF 1	21,426	20,334	20,084	357	109	(249)	245	(251)	(1,343)	359	22,707	88.45%	(2,623)
	Total Griya	17,556	15,516	15,277	-	-	0	0	(239)	(2,280)	239	17,879	85.44%	(2,602)
4	• Total Non Program	17,556	15,516	15,277	-	-	0	0	(167)	(2,280)	239	17,879	85.44%	(2,602)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,870	4,818	4,807	357	109	(249)	245	(11)	937	120	4,828	99.57%	(21)
	CF 2	71,219	80,596	81,323	4,220	2,098	(2,122)	3,569	727	10,104	1,371	80,691	100.78%	631
	Mitraguna & Others	67,517	76,973	77,735	4,220	2,098	(2,122)	3,605	762	10,217	1,336	76,113	102.13%	1,622
	Pensiun	3,701	3,623	3,588	-	-	0	(37)	(35)	(113)	35	4,579	78.36%	(991)
	Total Pembiayaan	148,099	179,913	181,928	18,676	11,078	(7,598)	8,106	2,015	33,829	9,063	174,205	104.43%	7,723

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				DtD	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	31-Sep-25	31-Oct-25	30-Nov-25				%	Penc.	Gap			
1	SME	-	-	-	-	0	0.00%	0	0.00%	0	-			
	Linkage	-	-	-	-	0	0.00%	0	0.00%	0	-			
	Local Champion	-	-	-	-	0	0.00%	0	0.00%	0	-			
	Value Chain	-	-	-	-	0	0.00%	0	0.00%	0	-			
2	MBG	131	334	106	946	0.38%	0.26%	2.33%	840	815	612			
	KUR	131	170	106	819	0.39%	0.28%	2.15%	713	688	650			
	Non KUR	-	165	-	127	0.00%	0.00%	5.22%	127	127	(38)			
3	PWG	-	-	-	11	0.00%	0.00%	0.03%	11	11	11			
	Cilem	-	-	-	11	0.00%	0.00%	0.06%	11	11	11			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	616	1,647	1,495	1,976	0.67%	1.48%	1.95%	481	1,360	329			
	CF 1	588	544	325	890	2.74%	1.60%	4.43%	565	302	345			
	Total Griya	588	420	202	767	3.35%	1.30%	5.02%	565	179	348			
	Oto	-	125	122	122	0.00%	2.54%	2.55%	-	122	(2)			
	CF 2	28	1,102	1,170	1,086	0.04%	1.45%	1.34%	(83)	1,058	(16)			
	Mitraguna & Others	28	1,102	1,170	1,086	0.04%	1.52%	1.40%	(83)	1,058	(16)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	780	1,220	1,275	916	0.53%	0.71%	0.50%	(359)	135	(304)	1.62%	-222.03%	1.1%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25
1	Asset (Retail) T	179,071	197,616	228,180	49,109			Kinerja	2.80	3.24
2	Contribution Margin	7,331	11,720	9,072	1,741	-23.7%		PHR	2.97	(0.26)
								CIF Payroll	1,572	721

Kinerja Pendanaan

Kineria 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	907	1,171	1,868	1,949	81	779	66.50%	1,042	114.82%	-	0.00%	1,949
2	Giro ISE	390	210	229	230	1	20	9.68%	(160)	-41.00%		0.00%	230
3	Tabungan ISE	518	961	1,639	1,719	81	758	78.88%	1,202	232.06%		0.00%	1,719
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	140	152	152	152	0	0	0.00%	12	8.57%		0.00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	-	739	734	-	-	0	(5)	(5)	734	5	0	0.00%	734
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	739	734	-	-	0	(5)	(5)	734	5	0	0.00%	734
	• Local Champion	-	739	734	-	-	0	(5)	(5)	734	5	0	0.00%	734
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	19,772	19,596	19,243	500	500	0	(449)	(353)	(529)	853	22,803	84.39%	(3,560)
	KUR	19,175	18,883	18,348	400	300	(100)	(532)	(535)	(827)	835	22,059	83.18%	(3,711)
	Non KUR	597	713	895	100	200	100	83	182	298	18	745	120.26%	151
3	PWG	2,596	7,836	8,107	1,243	949	(294)	735	271	5,510	678	8,830	91.81%	(723)
	Cilem	2,069	5,965	5,807	564	174	(390)	287	(159)	3,738	333	6,810	85.26%	(1,004)
	Gadai	527	1,871	2,300	678	774	96	448	429	1,773	345	2,019	113.90%	281
4	CFG	73,258	82,031	83,100	3,600	2,086	(1,514)	2,392	1,069	9,843	1,017	83,932	99.01%	(832)
	CF 1	2,294	3,647	4,228	328	660	332	276	582	1,934	79	3,570	118.45%	655
	Total Griya	712	1,611	1,589	-	-	0	0	(22)	877	22	1,034	153.63%	555
1	• Total Non Program	712	1,611	1,589	-	-	0	(22)	(22)	877	22	1,034	153.63%	555
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,583	2,036	2,640	328	660	332	276	604	1,057	56	2,536	104.10%	104
	CF 2	70,963	78,385	78,872	3,272	1,426	(1,846)	2,117	487	7,909	939	80,362	98.15%	(1,490)
	Mitraguna & Others	52,047	60,807	61,435	2,930	1,264	(1,666)	2,208	627	9,387	637	60,577	101.42%	855
	Pensiun	18,916	17,577	17,437	342	162	(180)	(91)	(140)	(1,479)	302	19,785	88.13%	(2,348)
	Total Pembiayaan	95,626	110,202	111,184	5,343	3,535	(1,808)	2,673	981	15,558	2,553	115,565	96.21%	(4,381)

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	67	493	314	567	● 0.34%	● 1.60%	● 2.95%	253	501	74			
	KUR	67	397	286	541	● 0.35%	● 1.52%	● 2.95%	255	474	144			
	Non KUR	-	96	28	26	● 0.00%	● 3.93%	● 2.94%	(2)	26	(70)			
3	PWG	-	-	-	9	● 0.00%	● 0.00%	● 0.11%	9	9	9			
	Cilem	-	-	-	9	● 0.00%	● 0.00%	● 0.16%	9	9	9			
	Gadai	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
4	CFG	1	2,095	2,308	1,640	● 0.00%	● 2.81%	● 1.97%	(668)	1,639	(455)			
	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	2,095	2,308	1,640	● 0.00%	● 2.94%	● 2.08%	(668)	1,639	(455)			
	Mitraguna & Others	1	2,095	2,308	1,370	● 0.00%	● 3.80%	● 2.23%	(938)	1,369	(725)			
	Pensiun	-	-	-	270	● 0.00%	● 1.55%	● 270	270	270				
	Total Pembiayaan	68	2,589	2,623	2,217	● 0.07%	● 2.38%	● 1.99%	(406)	2,149	(372)	4.14%	-107.81%	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	181	116	120	136	● 0.91%	● 0.61%	● 0.71%	16	(44)	20			
	KUR	181	116	120	136	● 0.94%	● 0.64%	● 0.74%	16	(44)	20			
	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	-	363	352	352	● 0.00%	● 0.43%	● 0.42%	-	352	(11)			
	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	-	363	352	352	● 0.00%	● 0.45%	● 0.45%	-	352	(11)			
	Mitraguna & Others	-	207	207	207	● 0.00%	● 0.34%	● 0.34%	-	207	0			
	Pensiun	-	156	145	145	● 0.00%	● 0.13%	● 0.83%	-	145	(11)			
	Total Pembiayaan	181	479	473	489	● 0.19%	● 0.43%	● 0.44%	16	308	9	8.57% #####	8.1%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25				Sep-24	Aug-25	Sep-25		
1	Asset (Retail) T	93,994	96,931	109,099	15,105		PHR	2.69	2.93	2.96	0.03	0.27
2	Contribution Margin	2,948	4,400	3,519	571	-19.4%	CIF Payroll	483	469	508	39	25

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	38,579	21,981	20,954	21,023	(662)	69	(958)	-4.36%	(17,556)	-45.51%	50,912	41.29%	(29,889)
2	Tabungan	168,056	173,709	194,042	194,347	(401)	305	20,638	11.88%	26,292	15.64%	188,094	103.32%	6,253
3	Deposito	55,027	67,591	66,644	66,644	(3,993)	0	(946)	-1.40%	11,617	21.11%	56,195	118.59%	10,449
	Total	261,662	263,281	281,640	282,015	(5,056)	375	18,734	7.12%	20,353	7.78%	295,201	95.53%	(13,186)
	CASA	206,634	195,690	214,996	215,370	(1,063)	375	19,680	10.06%	8,736	4.23%	239,006	90.11%	(23,635)
	(%) CASA	78.97%	74.33%	76.34%	76.37%									
	FDR	64.72%	74.36%	70.75%	70.65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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	3,039	4,018	3,963	3,491	(471)	(527)	-13.11%	452	14.87%	-	-	0.00%	3,491
2	Giro ISE	335	326	360	360	0	34	10.35%	25	7.42%	-	-	0.00%	360
3	Tabungan ISE	2,705	3,692	3,603	3,132	(471)	(561)	-15.18%	427	15.79%	-	-	0.00%	3,132
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	146	162	163	163	0	1	0.62%	17	11.64%	-	-	0.00%	163

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	24,774	25,227	24,985	-	-	0	(291)	(242)	211	242	30,626	81.58%	(5,641)
	Linkage	-	-	-	-	-	-	0	0	0	-	2,548	0.00%	(2,548)
	Non-Linkage	24,774	25,227	24,985	-	-	0	(291)	(242)	211	242	28,077	88.99%	(3,093)
	• Local Champion	24,387	24,877	24,639	-	-	0	(288)	(238)	252	238	25,953	94.94%	(1,314)
	• Value Chain	387	350	346	-	-	-	(4)	(4)	41	4	2,124	16.29%	(1,778)
2	MBG	21,941	24,298	25,020	1,150	1,510	360	240	722	3,080	788	24,965	100.22%	56
	KUR	20,349	22,920	23,671	1,150	1,510	360	272	752	3,322	758	23,226	101.92%	445
	Non KUR	1,592	1,379	1,349	-	-	0	(32)	(29)	(243)	29	1,739	77.58%	(390)
3	PWG	23,945	36,403	38,096	10,066	9,436	(630)	2,540	1,693	14,152	7,743	36,734	103.71%	1,362
	Cilem	8,631	15,736	16,928	1,970	2,202	232	745	1,192	8,297	1,010	18,820	89.95%	(1,892)
	Gadai	15,314	20,667	21,168	8,096	7,234	(862)	1,795	501	5,854	6,733	17,914	118.16%	3,254
4	CFG	98,692	109,855	111,155	2,570	2,649	79	956	1,300	12,463	1,348	114,514	97.07%	(3,359)
	CF 1	13,574	19,937	20,548	778	857	79	121	611	6,974	246	15,455	132.96%	5,093
	Total Griya	9,477	14,029	14,187	350	250	(100)	128	158	4,710	92	9,952	142.56%	4,236
	• Total Non Program	9,477	14,029	14,187	350	250	(100)	0	0	4,710	92	9,952	142.56%	4,236
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,097	5,908	6,361	428	607	178	121	453	2,264	154	5,503	115.59%	858
	CF 2	85,118	89,918	90,607	1,792	1,792	0	835	690	5,490	1,102	99,060	91.47%	(8,452)
	Mitraguna & Others	51,909	55,390	56,146	980	1,492	512	194	756	4,237	736	64,565	86.96%	(8,418)
	Pensiun	33,208	34,527	34,461	812	300	(512)	641	(67)	1,252	367	34,495	99.90%	(34)
	Total Pembiayaan	169,351	195,783	199,257	13,786	13,595	(192)	3,445	3,474	29,906	10,121	206,839	96.33%	(7,582)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% 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		%	Penc.	Gap	
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	113	99	71	434	0.51%	0.29%	0.17%	0.13%	363	321	335	-	-
	KUR	113	35	11	212	0.55%	0.05%	0.90%	0.20%	202	100	177	-	-
	Non KUR	-	64	60	222	0.00%	0.43%	0.16%	0.16%	162	222	158	-	-
3	PWG	-	-	-	167	0.00%	0.00%	0.00%	0.00%	167	167	167	-	-
	Cilem	-	-	-	167	0.00%	0.00%	0.00%	0.00%	167	167	167	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
4	CFG	211	347	851	487	0.21%	0.78%	0.44%	(364)	276	140	-	-	-
	CF 1	-	132	505	348	0.00%	2.53%	1.69%	(156)	348	217	-	-	-
	Total Griya	-	132	349	348	0.00%	2.49%	2.45%	(0)	348	217	-	-	-
	Oto	-	-	156	-	0.00%	2.64%	0.00%	(156)	-	-	-	-	-
	CF 2	211	215	347	139	0.25%	0.39%	0.15%	(208)	(72)	(76)	-	-	-
	Mitraguna & Others	211	9	13	13	0.41%	0.02%	0.02%	1	(198)	4	-	-	-
	Pensiun	-	206	334	126	0.00%	0.97%	0.36%	(208)	114	208	(80)	-	-
	Total Pembiayaan	2,169	4,471	4,466	4,659	1.28%	2.28%	2.34%	193	2,490	188	1.30%	44.51%	-1.0%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25	Growth (YoY)			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	241,297	261,587	268,263	26,966	-	-	PHR	2,46	2,67
2	Contribution Margin	7,706	12,167	8,223	517	-6.7%	-	CIF Payroll	1,460	1,621

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	4,607	703	821	823	(31)	2	120	17.13%	(3,784)	-82.14%	12,486	6.59%	(11,663)
2	Tabungan	52,069	51,523	52,788	52,710	1,708	(78)	1,187	2.30%	641	1.23%	64,775	81.37%	(12,065)
3	Deposito	11,396	8,222	8,232	8,232	(495)	0	10	0.12%	(3,164)	-27.77%	12,114	67.96%	(3,882)
	Total	68,072	60,448	61,840	61,765	1,182	(75)	1,317	2.18%	(6,307)	-9.27%	89,374	69.11%	(27,609)
	CASA	56,676	52,226	53,608	53,533	1,677	(75)	1,307	2.50%	(3,143)	-5.55%	77,261	69.29%	(23,728)
	(%) CASA	83.26%	86.40%	86.69%	86.67%									
	FDR	200.44%	262.77%	258.50%	258.82%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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	1,583	1,304	1,396	1,381	(15)	77	5.94%	(202)	-12.74%	-	0.00%	1,381		
2	Giro ISE	116	4	4	4	0	0	0.00%	(111)	-96.15%	-	0.00%	4		
3	Tabungan ISE	1,468	1,300	1,392	1,377	(15)	77	5.96%	(91)	-6.18%	-	0.00%	1,377		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0		
5	CIF ISE	122	133	133	133	0	0	0.00%	11	9.02%	-	0.00%	133		

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	0.00%	0
2	MBG	39,654	41,111	40,682	1,950	960	(990)	465	(429)	1,029	1,389	42,501	95.72%	(1,819)
	KUR	35,878	38,336	37,960	1,950	960	(990)	572	(377)	2,082	1,337	38,587	98.37%	(627)
	Non KUR	3,776	2,775	2,723	-	-	0	(107)	(52)	(1,053)	52	3,914	69.56%	(1,191)
3	PWG	12,336	26,611	26,899	8,696	7,518	(1,178)	2,289	287	14,562	7,230	21,563	124.74%	5,335
	Cilem	3,767	8,461	9,203	873	1,277	405	418	741	5,435	536	8,648	106.41%	554
	Gadai	8,569	18,150	17,696	7,823	6,240	(1,583)	1,871	(454)	9,127	6,694	12,915	137.02%	4,781
4	CFG	84,451	91,118	92,277	2,208	3,036	828	1,254	1,159	7,826	1,877	95,541	96.58%	(3,264)
	CF 1	4,785	7,248	7,188	158	-	(158)	144	(60)	2,403	60	6,077	118.28%	1,111
	Total Griya	4,537	6,373	6,324	-	-	0	0	(49)	1,787	49	4,894	129.23%	1,430
	• Total Non Program	4,383	5,720	5,674	-	-	0	0	(45)	(46)	46	4,721	120.18%	953
	• Program	154	653	650	-	-	0	0	(3)	(3)	3	172	376.98%	477
	Oto	248	875	864	158	-	(158)	144	(11)	616	11	1,183	73.01%	(319)
	CF 2	79,665	83,870	85,088	2,051	3,036	986	1,110	1,219	5,423	1,817	89,464	95.11%	(4,375)
	Mitraguna & Others	63,755	65,327	66,326	1,438	2,536	1,098	936	998	2,570	1,538	72,645	91.30%	(6,319)
	Pensiun	15,910	18,542	18,763	613	500	(113)	174	221	2,853	279	16,818	111.56%	1,944
	Total Pembiayaan	136,441	158,840	159,858	12,854	11,514	(1,340)	4,007	1,017	23,417	10,497	159,605	100.16%	252

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	31-Sep-25	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	187	588	302	804	0.47%	0.73%	1.98%	502	617	217			
	KUR	48	449	302	678	0.13%	0.79%	1.79%	376	630	229			
	Non KUR	140	138	-	126	3.70%	0.00%	4.64%	126	(13)	(12)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,300	448	445	810	1.54%	0.49%	0.88%	365	(490)	362			
	CF 1	-	-	-	368	0.00%	0.00%	5.13%	368	368	368			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	368	0.00%	0.00%	42.64%	368	368	368			
	CF 2	1,300	448	445	442	1.63%	0.53%	0.52%	(3)	(859)	(6)			
	Mitraguna & Others	1,135	448	445	442	1.78%	0.68%	0.67%	(3)	(694)	(6)			
	Pensiun	165	-	-	-	1.04%	0.00%	0.00%	-	(165)	-			
	Total Pembiayaan	643	520	887	514	0.47%	0.56%	0.32%	(373)	(129)	(6)	0.59%	-84.74%	0.3%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		31-Dec-24	31-Oct-25	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25
1	Asset (Retail) T	129,714	140,227	159,236	29,522			Kinerja	2.90	3.25
2	Contribution Margin	4,510	6,037	5,712	1,202	-26.7%		PHR	3.22	(0.03)

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	4,381	5,890	4,016	4,017	(495)	1	(1,873)	-31.80%	(363)	-8.29%	12,255	32.78%	(8,237)
2	Tabungan	121,239	126,909	137,984	138,582	(1,862)	598	11,673	9.20%	17,344	14.31%	133,893	103.50%	4,690
3	Deposito	26,839	21,290	21,177	21,172	(120)	(5)	(118)	-0.55%	(5,667)	-21.11%	27,590	76.74%	(6,418)
	Total	152,459	154,089	163,178	163,772	(2,477)	594	9,683	6.28%	11,313	7.42%	173,738	94.26%	(9,965)
	CASA	125,619	132,799	142,001	142,600	(2,357)	599	9,801	7.38%	16,980	13.52%	146,148	97.57%	(3,548)
	(%) CASA	82.40%	86.18%	87.02%	87.07%									
	FDR	80.08%	82.67%	78.83%	78.54%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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	3,251	3,346	3,518	3,316	(202)	(30)	-0.89%	66	2.02%	-	-	0.00%	3,316
2	Giro ISE	1,707	1,958	2,006	1,780	(225)	(178)	-9.09%	74	4.31%	-	-	0.00%	1,780
3	Tabungan ISE	1,544	1,388	1,512	1,536	24	148	10.70%	(8)	-0.51%	-	-	0.00%	1,536
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	155	164	166	166	0	2	1.22%	11	7.10%	-	-	0.00%	166

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	14,885	14,604	14,601	-	-	0	(46)	(3)	(284)	3	14,885	98.09%	(284)
	Linkage	10,703	10,703	10,703	-	-	-	0	0	0	-	10,703	100.00%	0
	Non-Linkage	4,183	3,901	3,898	-	-	0	(46)	(3)	(284)	3	4,183	93.20%	(284)
	• Local Champion	2,186	2,083	2,080	-	-	0	(28)	(3)	(106)	3	2,186	95.14%	(106)
	• Value Chain	1,997	1,819	1,819	-	-	(19)	0	(178)	-	-	1,997	91.08%	(178)
2	MBG	31,186	27,744	29,126	1,310	2,350	1,040	247	1,382	(2,060)	968	34,233	85.08%	(5,106)
	KUR	27,378	24,973	26,416	1,310	2,350	1,040	362	1,443	(961)	907	30,277	87.25%	(3,861)
	Non KUR	3,809	2,771	2,710	-	-	0	(115)	(62)	(1,099)	62	3,955	68.51%	(1,246)
3	PWG	1,449	4,989	5,297	692	690	(2)	228	308	3,848	381	6,624	79.97%	(1,327)
	Cilem	1,449	4,989	5,297	692	690	(2)	228	308	3,848	381	6,624	79.97%	(1,327)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	74,563	80,047	79,609	2,783	1,128	(1,655)	1,047	(437)	5,047	1,565	87,647	90.83%	(8,038)
	CF 1	26,770	24,847	24,462	650	-	(650)	(83)	(386)	(2,309)	386	28,738	85.12%	(4,277)
	Total Griya	26,477	21,706	21,405	650	-	(650)	0	(301)	(5,073)	301	27,317	78.36%	(5,913)
	• Total Non Program	23,147	18,793	18,531	650	-	(650)	389	(261)	(4,616)	261	23,590	78.55%	(5,059)
	• Program	3,330	2,913	2,873	-	-	0	(38)	(40)	(457)	40	3,727	77.10%	(853)
	Oto	293	3,141	3,057	-	-	0	(83)	(84)	2,764	84	1,421	215.11%	1,636
	CF 2	47,792	55,199	55,148	2,133	1,128	(1,005)	1,130	(52)	7,355	1,180	58,909	93.62%	(3,761)
	Mitraguna & Others	41,537	46,694	46,600	963	1,033	70	12	(94)	5,063	1,127	51,622	90.27%	(5,022)
	Pensiun	6,255	8,506	8,548	1,170	95	(1,075)	1,119	42	2,293	53	7,286	117.31%	1,262
	Total Pembiayaan	122,084	127,384	128,634	4,785	4,168	(617)	1,476	1,250	6,550	2,918	143,389	89.71%	(14,755)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	31-Sep-25	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25		%	Penc.	Gap
1	SME	-	602	-	1,819	0	0.00%	0	0.00%	12,46%	1,819	1,819	1,217
	Linkage	-	-	-	-	0	0.00%	0	0.00%	0	-	-	-
	Local Champion	-	602	-	-	0	0.00%	0	0.00%	0	-	-	(602)
	Value Chain	-	-	-	1,819	0	0.00%	0	0.00%	87.44%	1,819	1,819	1,819
2	MBG	83	1,083	713	1,942	1,102	0.27%	2.57%	6.67%	1,229	1,859	860	
	KUR	83	412	159	1,360	1,360	0.30%	0.64%	5.15%	1,201	1,277	948	
	Non KUR	-	670	554	582	582	0.00%	20.01%	21.49%	28	582	(88)	
3	PWG	10	-	-	138	138	0.69%	0.00%	2.61%	138	128	138	
	Cilem	10	-	-	138	138	0.69%	0.00%	2.61%	138	128	138	
	Gadai	-	-	-	-	0	0.00%	0	0.00%	-	-	-	
4	CFG	1,636	2,166	3,103	3,037	1,102	2.19%	3.88%	3.81%	(66)	1,401	871	
	CF 1	1,522	1,690	2,499	2,779	256	5.68%	10.06%	11.36%	279	1,257	1,088	
	Total Griya	1,522	1,690	2,499	2,779	256	5.75%	11.51%	12.98%	279	1,257	1,088	
	Oto	-	-	-	-	0	0.00%	0	0.00%	-	-	-	
	CF 2	114	476	603	258	258	0.24%	1.09%	0.47%	(345)	144	(218)	
	Mitraguna & Others	114	476	603	258	258	0.27%	1.29%	0.55%	(345)	144	(218)	
	Pensiun	-	-	-	-	0	0.00%	0	0.00%	-	-	-	
	Total Pembiayaan	13,825	14,469	14,880	15,242	11,32%	11.68%	11.85%	11.85%	362	1,417	773	
											1.28%	89.19%	-10.6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Posisi	Sep-24	Aug-25
1	Asset (Retail) T	147,627	152,359	156,566	8,939			2.80	3.04
2	Contribution Margin	8,227	12,583	5,539	(2,688)	32.7%		3.06	0.02

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	5,919	3,421	2,745	2,826	(1,283)	80	(595)	-17.40%	(3,094)	-52.27%	14,361	19.67%	(11,536)
2	Tabungan	49,567	53,824	51,957	51,826	(527)	(132)	(1,999)	-3.71%	2,259	4.56%	63,134	82.09%	(11,308)
3	Deposito	19,983	50,227	50,082	50,082	(658)	0	(145)	-0.29%	30,099	150.62%	20,773	241.09%	29,309
	Total	75,469	107,472	104,785	104,733	(2,469)	(51)	(2,739)	-2.55%	29,264	38.78%	98,268	106.58%	6,465
	CASA	55,486	57,245	54,703	54,651	(1,811)	(51)	(2,594)	-4.53%	(835)	-1.50%	77,495	70.52%	(22,844)
	(%) CASA	73.52%	53.26%	52.20%	52.18%									
	FDR	164.25%	127.15%	131.10%	131.16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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	1,169	1,016	848	849	0	(168)	-16.52%	(321)	-27.43%	-	-	0.00%	849
2	Giro ISE	176	1	1	1	0	0	0.00%	(175)	-99.41%	-	-	0.00%	1
3	Tabungan ISE	994	865	697	697	0	(168)	-19.40%	(296)	-29.80%	-	-	0.00%	697
4	Deposito ISE	-	150	150	150	0	0	0.00%	150	#DIV/0!	-	-	0.00%	150
5	CIF ISE	25	30	30	30	0	0	0.00%	5	20.00%	-	-	0.00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	0.00%	0
2	MBG	14	-	-	-	-	0	0	0	(14)	-	88	0.00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	14	-	-	-	-	0	0	0	(14)	-	88	0.00%	(88)
3	PWG	2,503	4,324	4,909	338	930	593	(38)	585	2,407	345	8,497	57.77%	(3,588)
	Cilem	2,503	4,324	4,909	338	930	593	(38)	585	2,407	345	8,497	57.77%	(3,588)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	121,441	132,330	132,461	3,728	2,076	(1,652)	2,692	130	11,020	1,946	133,806	98.99%	(1,345)
	CF 1	4,796	5,901	5,941	177	111	(66)	151	40	1,146	71	6,269	94.77%	(328)
	Total Griya	4,549	4,764	4,722	-	-	0	0	(42)	173	42	4,920	95.97%	(198)
	• Total Non Program	4,549	4,764	4,722	-	-	0	(45)	(42)	173	42	4,920	95.97%	(198)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	246	1,137	1,219	177	111	(66)	151	82	973	29	1,349	90.39%	(130)
	CF 2	116,645	126,430	126,519	3,551	1,965	(1,586)	2,541	90	9,875	1,875	127,537	99.20%	(1,017)
	Mitraguna & Others	110,497	118,744	118,904	2,710	1,965	(745)	1,766	159	8,407	1,806	120,379	98.77%	(1,476)
	Pensiun	6,148	7,685	7,616	841	-	(841)	775	(69)	1,467	69	7,157	106.40%	458
	Total Pembiayaan	123,957	136,654	137,370	4,066	3,007	(1,060)	2,653	716	13,413	2,291	142,391	96.47%	(5,021)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-24		31-Oct-25	30-Nov-25	%				%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0	0.00%	0	-	-	-	-	-
	Linkage	-	-	-	-	0	0.00%	0	0.00%	0	-	-	-	-	-
	Local Champion	-	-	-	-	0	0.00%	0	0.00%	0	-	-	-	-	-
	Value Chain	-	-	-	-	0	0.00%	0	0.00%	0	-	-	-	-	-
2	MBG	14	-	-	-	100.00%	0.00%	0.00%	0.00%	(14)	-	-	-	-	-
	KUR	-	-	-	-	0	0.00%	0	0.00%	0	-	-	-	-	-
	Non KUR	14	-	-	-	100.00%	0.00%	0.00%	0.00%	(14)	-	-	-	-	-
3	PWG	-	-	-	-	0	0.00%	0	0.00%	-	-	-	-	-	-
	Cilem	-	-	-	-	0	0.00%	0	0.00%	-	-	-	-	-	-
	Gadai	-	-	-	-	0	0.00%	0	0.00%	-	-	-	-	-	-
4	CFG	2,522	69	69	69	2,08%	0.05%	0.05%	0.05%	(2,453)	(1)	-	-	-	-
	CF 1	65	55	54	54	1.36%	0.91%	0.91%	0.91%	(12)	(1)	-	-	-	-
	Total Griya	65	55	54	54	1.44%	1.13%	1.14%	1.14%	(12)	(1)	-	-	-	-
	Oto	-	-	-	-	0	0.00%	0	0.00%	-	-	-	-	-	-
	CF 2	2,456	15	15	15	2.11%	0.01%	0.01%	0.01%	(2,442)	-	-	-	-	-
	Mitraguna & Others	2,456	15	15	15	2.22%	0.01%	0.01%	0.01%	(2,442)	-	-	-	-	-
	Pensiun	-	-	-	-	0	0.00%	0	0.00%	-	-	-	-	-	-
	Total Pembiayaan	2,536	69	69	69	2.05%	0.05%	0.05%	0.05%	(2,467)	(1)	0.53%	-959.87%	0.5%	-

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	123,358	127,118	137,675	14,317	-	-	PHR	3.28	3.45	3.45
2	Contribution Margin	3,119	3,873	4,104	985	-31.6%	-	CIF Payroll	708	800	858

Kinerja Pendanaan

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	3,067	2,847	3,700	4,057	357	1,210	42.50%	990	32.29%	-	0.00%	4,057
2	Giro ISE	515	1,030	1,469	1,629	160	599	58.19%	1,114	216.43%		0.00%	1,629
3	Tabungan ISE	2,552	1,818	2,232	2,429	197	611	33.62%	(124)	-4.84%		0.00%	2,429
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	109	117	121	121	0	4	3.42%	12	11.01%		0.00%	121

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	-	-	-	-	0	0	0	(21)	-	21	0.00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	0	0	0.00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	(21)	-	21	0.00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	(21)	-	21	0.00%	(21)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	23,548	26,904	26,624	1,475	740	(735)	297	(280)	3,076	1,020	26,408	100.82%	21,660
	KUR	22,685	26,325	26,066	1,475	740	(735)	507	(259)	3,381	999	25,406	102.60%	660
	Non KUR	863	579	558	-	-	0	(210)	(21)	(306)	21	1,002	55.64%	(445)
3	PWG	16,913	28,940	31,728	6,401	7,529	1,129	1,211	2,789	14,815	4,741	29,768	106.59%	1,960
	Cilem	9,701	18,563	21,302	2,332	4,416	2,084	807	2,739	11,600	1,677	19,909	106.99%	1,392
	Gadai	7,212	10,377	10,427	4,069	3,113	(955)	404	50	3,215	3,063	9,859	105.76%	568
4	CFG	101,109	96,418	95,198	927	1,431	504	(1,473)	(1,220)	(5,910)	2,651	114,649	83.03%	(19,451)
	CF 1	13,632	14,256	14,370	17	368	351	(42)	114	738	254	15,245	94.26%	(875)
	Total Griya	12,067	12,042	11,850	-	-	0	0	(193)	(217)	193	12,473	95.00%	(623)
1	• Total Non Program	12,067	12,042	11,850	-	-	0	(108)	(193)	(217)	193	12,473	95.00%	(623)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,565	2,214	2,520	17	368	351	(42)	307	955	61	2,772	90.91%	(252)
	CF 2	87,476	82,163	80,828	910	1,063	153	(1,430)	(1,334)	(6,648)	2,397	99,404	81.31%	(18,576)
	Mitraguna & Others	79,108	74,436	72,827	860	650	(210)	(1,400)	(1,609)	(6,281)	2,259	89,931	80.98%	(17,104)
	Pensiun	8,368	7,726	8,001	50	413	363	(30)	275	(367)	138	9,473	84.46%	(1,472)
	Total Pembiayaan	141,591	152,262	153,550	8,802	9,700	898	35	1,289	11,960	8,411	170,846	89.88%	(17,296)

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	190	-	-	720	● 0.81%	● 0.00%	● 2.70%	720	530	720			
	KUR	-	-	-	720	● 0.00%	● 0.00%	● 2.76%	720	720	720			
	Non KUR	190	-	-	-	● 21.98%	● 0.00%	● 0.00%	-	(190)	-			
3	PWG	-	-	-	5	● 0.00%	● 0.00%	● 0.02%	5	5	5			
	Cilem	-	-	-	5	● 0.00%	● 0.00%	● 0.02%	5	5	5			
	Gadai	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
4	CFG	854	607	82	877	● 0.84%	● 0.08%	● 0.92%	796	23	271			
	CF 1	-	84	82	225	● 0.00%	● 0.57%	● 1.56%	143	225	140			
	Total Griya	-	72	70	214	● 0.00%	● 0.58%	● 1.81%	144	214	142			
	Oto	-	12	11	11	● 0.00%	● 0.52%	● 0.42%	(1)	11	(2)			
	CF 2	854	522	-	653	● 0.98%	● 0.00%	● 0.81%	653	(202)	130			
	Mitraguna & Others	854	522	-	653	● 1.08%	● 0.00%	● 0.90%	653	(202)	130			
	Pensiun	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Total Pembiayaan	1,044	607	82	1,602	● 0.74%	● 0.05%	● 1.04%	1,521	558	996	0.72%	30.83%	-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	74	189	-	-	● 0.32%	● 0.00%	● 0.00%	-	(74)	(189)			
	KUR	33	-	-	-	● 0.15%	● 0.00%	● 0.00%	-	(33)	-			
	Non KUR	41	189	-	-	● 4.73%	● 0.00%	● 0.00%	-	(41)	(189)			
3	PWG	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Cilem	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Gadai	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
4	CFG	597	1,073	1,073	177	● 0.59%	● 1.11%	● 0.19%	(896)	(420)	(896)			
	CF 1	91	239	239	151	● 0.67%	● 1.67%	● 1.05%	(88)	60	(88)			
	Total Griya	91	88	88	-	● 0.75%	● 0.73%	● 0.00%	(88)	(91)	(88)			
	Oto	-	151	151	151	● 0.00%	● 6.81%	● 5.98%	-	151	-			
	CF 2	506	835	835	26	● 0.58%	● 1.02%	● 0.03%	(809)	(480)	(809)			
	Mitraguna & Others	506	835	835	26	● 0.64%	● 1.12%	● 0.04%	(809)	(480)	(809)			
	Pensiun	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Total Pembiayaan	671	1,262	1,073	177	● 0.47%	● 0.70%	● 0.12%	(896)	(494)	(1,086)	0.85%	-634.40%	0.7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25				Sep-24	Aug-25	Sep-25		
1	Asset (Retail) T	164,736	165,991	176,048	11,312		PHR	2.86	2.99	2.99	(0.00)	0.13
2	Contribution Margin	5,710	8,178	6,671	961	-16.8%	CIF Payroll	974	923	1,012	89	38

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25	(0.00)	0.13
PHR	2.86	2.99	2.99	(0.00)	0.13
CIF Payroll	974	923	1,012	89	38

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	6,062	4,272	4,043	3,954	26	(89)	(318)	-7.44%	(2,108)	-34.77%	17,587	22.48%	(13,633)
2	Tabungan	115,416	127,376	131,624	132,994	2,673	1,370	5,618	4.41%	17,577	15.23%	133,777	99.41%	(784)
3	Deposito	39,351	36,505	38,412	38,307	486	(105)	1,801	4.93%	(1,044)	-2.65%	40,431	94.74%	(2,125)
	Total	160,829	168,153	174,079	175,254	3,185	1,175	7,101	4.22%	14,425	8.97%	191,795	91.38%	(16,541)
	CASA	121,478	131,648	135,667	136,948	2,699	1,280	5,300	4.03%	15,469	12.73%	151,364	90.48%	(14,416)
	(%) CASA	75.53%	78.29%	77.93%	78.14%									
	FDR	76.61%	88.43%	86.87%	86.29%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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	1,481	2,174	2,970	3,072	102	898	41.31%	1,591	107.42%	-	-	0.00%	3,072
2	Giro ISE	43	10	228	228	0	218	2190.34%	185	434.70%	-	-	0.00%	228
3	Tabungan ISE	1,438	2,164	2,742	2,844	102	680	31.43%	1,406	97.72%	-	-	0.00%	2,844
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	458	472	473	473	0	1	0.21%	15	3.28%	-	-	0.00%	473

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	373	1,272	1,456	-	200	200	(16)	184	1,083	16	373	390.05%	1,083
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	373	1,272	1,456	-	200	200	(16)	184	1,083	16	373	390.05%	1,083
	• Local Champion	373	1,272	1,456	-	200	200	(16)	184	1,083	16	373	390.05%	1,083
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	8,334	9,573	9,325	-	-	0	(303)	(248)	990	248	10,704	87.11%	(1,379)
	KUR	8,171	9,393	9,149	-	-	0	(298)	(243)	979	243	10,425	87.76%	(1,276)
	Non KUR	163	180	175	-	-	0	(5)	(5)	12	5	279	62.84%	(104)
3	PWG	22,470	32,445	33,518	7,847	7,272	(575)	246	1,073	11,047	6,199	34,600	96.87%	(1,083)
	Cilem	8,736	15,740	16,975	1,715	2,086	371	671	1,236	8,239	850	18,452	92.00%	(1,476)
	Gadai	13,734	16,705	16,542	6,132	5,186	(946)	(426)	(163)	2,808	5,349	16,149	102.44%	394
4	CFG	92,027	105,411	106,932	4,204	3,976	(228)	1,720	1,521	14,905	2,455	103,661	103.16%	3,271
	CF 1	36,305	36,820	37,183	675	795	120	156	363	878	432	37,690	98.65%	(507)
	Total Griya	33,468	33,176	33,416	424	571	147	0	240	(52)	331	33,817	98.82%	(400)
4	• Total Non Program	33,468	31,174	31,102	424	250	(174)	(651)	(72)	(2,366)	322	33,817	91.97%	(2,715)
	• Program	-	2,002	2,314	-	321	321	(10)	312	2,314	9	0	0.00%	2,314
	Oto	2,837	3,643	3,767	251	224	(27)	156	123	930	101	3,873	97.25%	(107)
	CF 2	55,722	68,591	69,749	3,529	3,181	(348)	1,564	1,158	14,027	2,023	65,971	105.73%	3,778
	Mitraguna & Others	47,599	55,350	56,200	970	2,671	1,701	1,281	851	8,602	1,820	56,899	98.77%	(699)
	Pensiun	8,123	13,242	13,549	2,559	510	(2,049)	2,131	307	5,426	203	9,072	149.34%	4,476
	Total Pembiayaan	123,205	148,701	151,230	12,052	11,448	(604)	1,647	2,529	28,026	8,919	149,339	101.27%	1,891

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25						
		31-Dec-24	31-Sep-25	31-Oct-25	30-Nov-25				MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0.00%	0	0	0	-				
	Linkage	-	-	-	-	0	0.00%	0	0	0	-				
	Local Champion	-	-	-	-	0	0.00%	0	0	0	-				
	Value Chain	-	-	-	-	0	0.00%	0	0	0	-				
2	MBG	-	-	94	94	94	0.00%	0.98%	2.62%	150	244	244			
	KUR	-	-	94	94	94	0.00%	1.00%	2.67%	150	244	244			
	Non KUR	-	-	-	-	0	0.00%	0	0	-	-				
3	PWG	-	-	-	-	8	0.00%	0.00%	0.02%	8	8	8			
	Cilem	-	-	-	-	8	0.00%	0.00%	0.05%	8	8	8			
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,195	325	701	288	94	1.30%	0.67%	0.27%	(413)	(907)	(37)			
	CF 1	69	154	536	95	95	0.19%	1.46%	0.25%	(441)	26	(59)			
	Total Griya	69	154	536	95	95	0.21%	1.62%	0.28%	(441)	26	(59)			
	Oto	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	CF 2	1,127	171	165	194	194	2.02%	0.24%	0.28%	28	(933)	23			
	Mitraguna & Others	1,127	171	165	194	194	2.37%	0.30%	0.34%	28	(933)	23			
	Pensiun	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,175	1,288	1,286	1,321	1,321	0.95%	0.86%	0.87%	35	145	33	0.08%	91.00%	-0.8%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll					
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	160,176	160,829	164,968	4,792			Kinerja	3.13	3.37	3.35	(0.02)	0.22
2	Contribution Margin	4,673	6,838	8,092	3,419	-73.2%		PHR	888	1,027	1,066	39	178

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	6,729	5,547	4,837	4,938	617	101	(610)	-10.99%	(1,792)	-26.62%	19,651	25.13%	(14,713)
2	Tabungan	220,302	236,315	240,955	240,640	(5,076)	(314)	4,326	1.83%	20,338	9.23%	240,832	99.92%	(192)
3	Deposito	143,210	171,686	175,577	175,577	(10,775)	0	3,891	2.27%	32,367	22.60%	144,430	121.57%	31,147
	Total	370,242	413,548	421,369	421,155	(15,234)	(213)	7,607	1.84%	50,913	13.75%	404,913	104.01%	16,242
	CASA	227,032	241,862	245,792	245,578	(4,459)	(213)	3,716	1.54%	18,547	8.17%	260,483	94.28%	(14,905)
	(%) CASA	61.32%	58.48%	58.33%	58.31%									
	FDR	58.19%	64.23%	64.49%	64.52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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	20,511	21,097	22,180	22,374	194	1,277	6.05%	1,862	9.08%	-	-	0.00%	22,374
2	Giro ISE	3,669	3,228	3,644	3,547	(97)	318	9.87%	(123)	-3.35%	-	-	0.00%	3,547
3	Tabungan ISE	6,637	8,351	9,018	9,310	291	958	11.47%	2,673	40.27%	-	-	0.00%	9,310
4	Deposito ISE	10,205	9,517	9,517	9,517	0	0	0.00%	(688)	-6.74%	-	-	0.00%	9,517
5	CIF ISE	142	172	174	174	0	2	1.16%	32	22.54%	-	-	0.00%	174

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	28	13,192	12,166	-	-	0	(300)	(1,027)	12,137	1,027	8,808	138.11%	3,357
	Linkage	-	9,569	9,569	-	-	-	56	0	9,569	-	3,824	250.26%	5,745
	Non-Linkage	28	3,623	2,597	-	-	0	(356)	(1,027)	2,568	1,027	4,985	52.09%	(2,388)
	• Local Champion	28	3,393	2,386	-	-	0	(55)	(1,006)	2,358	1,006	2,378	100.34%	8
	• Value Chain	-	231	210	-	-	-	(301)	(20)	210	20	2,607	8.07%	(2,396)
2	MBG	7,817	12,075	12,924	500	1,170	670	126	849	5,107	321	12,205	105.89%	719
	KUR	7,418	11,668	12,523	500	1,170	670	134	855	5,105	315	11,593	108.02%	930
	Non KUR	399	407	401	-	-	0	(8)	(6)	3	6	612	65.56%	(211)
3	PWG	19,390	31,868	36,453	8,862	11,201	2,340	51	4,585	17,063	6,616	31,974	114.01%	4,480
	Cilem	9,334	14,807	18,714	496	5,890	5,395	(1,168)	3,907	9,381	1,983	18,810	99.49%	(95)
	Gadai	10,057	17,061	17,739	8,366	5,311	(3,055)	1,219	678	7,682	4,633	13,164	134.75%	4,575
4	CFG	188,225	208,494	210,196	7,392	7,418	26	3,008	1,702	21,971	5,716	202,408	103.85%	7,788
	CF 1	13,467	13,805	13,408	1,020	-	(1,020)	37	(397)	(59)	397	15,211	88.15%	(1,803)
	Total Griya	8,915	8,773	8,513	600	-	(600)	0	(260)	(403)	260	9,339	91.15%	(826)
	• Total Non Program	8,915	8,773	8,513	600	-	(600)	495	(260)	(403)	260	0	0.00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	5,871	83.37%	(976)
	Oto	4,551	5,032	4,895	420	-	(420)	37	(137)	344	137	-	-	-
	CF 2	174,758	194,689	196,788	6,371	7,418	1,047	2,971	2,099	22,030	5,319	187,198	105.12%	9,591
	Mitraguna & Others	169,164	188,986	191,121	6,371	7,418	1,047	3,012	2,134	21,956	5,284	180,451	105.91%	10,670
	Pensiun	5,594	5,703	5,668	-	-	0	(41)	(35)	74	35	6,747	84.01%	(1,079)
	Total Pembiayaan	215,460	265,630	271,739	16,754	19,789	3,036	2,886	6,110	56,279	13,680	255,396	106.40%	16,344

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	MtD (1-30 Nov'25)	MtD (1-30 Nov'25)	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	0.00%	-	-	-	-
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	0.00%	-	-	-	-
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	0.00%	-	-	-	-
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	181	-	66	66	232	0.55%	0.51%	-	(115)	66	-	-	-
	KUR	181	-	-	-	244	0.00%	0.00%	0.00%	-	(181)	-	-	-
	Non KUR	-	-	66	66	0.00%	16.19%	16.42%	-	66	66	-	-	-
3	PWG	-	-	-	-	37	0.00%	0.00%	0.10%	37	37	37	37	37
	Cilem	-	-	-	-	37	0.00%	0.00%	0.20%	37	37	37	37	37
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
4	CFG	461	366	-	-	0.24%	0.00%	0.00%	-	(461)	(366)	-	-	-
	CF 1	356	255	-	-	2.64%	0.00%	0.00%	-	(356)	(255)	-	-	-
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Oto	356	255	-	-	7.82%	0.00%	0.00%	-	(356)	(255)	-	-	-
	CF 2	105	110	-	-	0.06%	0.00%	0.00%	-	(105)	(110)	-	-	-
	Mitraguna & Others	105	110	-	-	0.06%	0.00%	0.00%	-	(105)	(110)	-	-	-
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Total Pembiayaan	642	366	66	103	0.30%	0.02%	0.04%	37	(540)	(263)	0.11%	-198.86%	0.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	MtD (1-30 Nov'25)	MtD (1-30 Nov'25)	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0.00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0	0.00%	0.00%	-	-	-	-	-	-
	Non-Linkage	-	-	-	-	0	0.00%	0.00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0	0.00%	0.00%	-	-	-	-	-	-
2	MBG	35	-	-	-	0.45%	0.00%	0.00%	-	(35)	-	-	-	-
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Non KUR	35	-	-	-	8.74%	0.00%	0.00%	-	(35)	-	-	-	-
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-				

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	145	10,641	4,654	4,654	5,080	0	(5,987)	-56.26%	4,509	3099.80%	4,064	114.51%	590
2	Tabungan	93,148	114,005	116,568	116,881	2,110	314	2,876	2.52%	23,734	25.48%	106,141	110.12%	10,741
3	Deposito	25,397	122,050	122,898	122,898	(192)	0	849	0.70%	97,501	383.91%	26,151	469.95%	96,747
	Total	118,690	246,696	244,120	244,434	6,998	314	(2,262)	-0.92%	125,744	105.94%	136,357	179.26%	108,077
	CASA	93,293	124,646	121,222	121,536	7,190	314	(3,111)	-2.50%	28,243	30.27%	110,205	110.28%	11,330
	(%) CASA	78.60%	50.53%	49.66%	49.72%									
	FDR	96.89%	55.72%	56.76%	56.69%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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	817	1,776	1,825	1,811	(14)	35	1.97%	994	121.58%	-	0	0.00%	1,811
2	Giro ISE	33	60	60	60	0	0	0.00%	27	79.95%	-	0	0.00%	60
3	Tabungan ISE	784	1,717	1,766	1,752	(14)	35	2.04%	967	123.34%	-	0	0.00%	1,752
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0	0.00%	0
5	CIF ISE	70	82	82	82	0	0	0.00%	12	17.14%	-	0	0.00%	82

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	0.00%	0
2	MBG	29,770	34,624	35,438	1,235	2,445	1,210	(37)	814	5,668	1,631	33,477	105.86%	1,961
	KUR	28,200	32,668	33,558	1,135	2,445	1,310	(59)	890	5,358	1,555	31,727	105.77%	1,832
	Non KUR	1,570	1,956	1,880	100	-	(100)	23	(76)	310	76	1,750	107.42%	130
3	PWG	4,527	9,694	10,073	442	885	443	(227)	379	5,546	506	10,876	92.62%	(803)
	Cilem	4,527	9,694	10,073	442	885	443	(227)	379	5,546	506	10,876	92.61%	(803)
	Gadai	-	-	-	-	-	0	0	0	0	-	(0)	0.00%	0
4	CFG	80,701	93,137	93,049	3,528	1,828	(1,699)	933	(87)	12,349	1,916	93,313	99.72%	(264)
	CF 1	1,386	7,900	8,676	608	867	260	535	776	7,290	91	2,892	299.98%	5,784
	Total Griya	404	3,752	3,742	-	-	0	0	(10)	3,338	10	784	477.39%	2,958
	• Total Non Program	404	3,752	3,742	-	-	0	(9)	(10)	3,338	10	784	477.39%	2,958
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	982	4,148	4,934	608	867	260	535	786	3,952	82	2,108	234.02%	2,826
	CF 2	79,315	85,237	84,373	2,920	961	(1,959)	398	(864)	5,058	1,825	90,421	93.31%	(6,048)
	Mitraguna & Others	60,800	65,858	65,511	2,850	961	(1,889)	437	(347)	4,711	1,308	70,877	92.43%	(5,366)
	Pensiun	18,515	19,378	18,862	70	-	(70)	(39)	(516)	347	516	19,543	96.51%	(682)
	Total Pembiayaan	114,997	137,454	138,560	5,205	5,158	(47)	670	1,106	23,563	4,053	137,665	100.65%	894

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	31-Sep-25	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	214	103	349	1,798	0.72%	1.01%	5.07%	1,449	1,585	1,696	-	-	-
	KUR	129	103	349	1,454	0.46%	1.07%	4.33%	1,104	1,325	1,351	-	-	-
	Non KUR	85	-	-	345	5.40%	0.00%	18.33%	345	260	345	-	-	-
3	PWG	-	-	-	407	0.00%	0.00%	0.04%	407	407	407	-	-	-
	Cilem	-	-	-	407	0.00%	0.00%	0.04%	407	407	407	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
4	CFG	3	1,139	467	1,691	0.00%	0.50%	1.82%	1,225	1,688	552	-	-	-
	CF 1	-	177	177	-	0.00%	2.24%	0.00%	(177)	-	(177)	-	-	-
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Oto	-	177	177	-	0.00%	4.27%	0.00%	(177)	-	(177)	-	-	-
	CF 2	3	962	289	1,691	0.00%	0.34%	2.00%	1,402	1,688	729	-	-	-
	Mitraguna & Others	3	962	289	1,527	0.01%	0.44%	2.33%	1,238	1,524	565	-	-	-
	Pensiun	-	-	-	164	0.00%	0.00%	0.87%	164	164	164	-	-	-
	Total Pembiayaan	2,715	2,878	2,873	2,897	2.36%	2.09%	2.09%	25	182	20	0.10%	95.34%	-2.0%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		31-Dec-24	31-Oct-25	Sep-25	Growth (YoY)			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	117,980	122,107	239,698	121,718			PHR	2.82	3.04
2	Contribution Margin	4,200	6,210	4,042	(158)	3.8%		CIF Payroll	978	830

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	3,456	1,870	2,729	2,734	386	5	864	46.21%	(722)	-20.89%	15,621	17.50%	(12,887)
2	Tabungan	145,385	150,842	157,557	157,293	1,827	(263)	6,451	4.28%	11,908	8.19%	164,624	95.55%	(7,331)
3	Deposito	14,811	12,606	12,472	12,473	(141)	1	(133)	-1.05%	(2,338)	-15.79%	15,935	78.27%	(3,462)
	Total	163,652	165,317	172,758	172,500	2,072	(258)	7,182	4.34%	8,847	5.41%	196,180	87.93%	(23,680)
	CASA	148,841	152,712	160,285	160,027	2,214	(258)	7,315	4.79%	11,186	7.52%	180,244	88.78%	(20,218)
	(%) CASA	90.95%	92.37%	92.78%	92.77%									
	FDR	119.93%	128.22%	124.59%	124.78%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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	2,534	2,992	2,161	2,135	(26)	(857)	-28.63%	(398)	-15.73%	-	0.00%	2,135	
2	Giro ISE	1,520	903	865	822	(43)	(82)	-9.03%	(698)	-45.92%	-	0.00%	822	
3	Tabungan ISE	1,014	2,088	1,296	1,313	17	(775)	-37.11%	299	29.51%	-	0.00%	1,313	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0	
5	CIF ISE	275	291	294	294	0	3	1.03%	19	6.91%	-	0.00%	294	

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	4,568	4,240	4,223	-	-	0	(17)	(17)	(344)	17	4,568	92.46%	(344)
	Linkage	4,142	4,139	4,138	-	-	-	(0)	(0)	(4)	0	4,142	99.91%	(4)
	Non-Linkage	426	102	85	-	-	0	(16)	(16)	(340)	16	426	20.00%	(340)
	• Local Champion	426	102	85	-	-	0	(16)	(16)	(340)	16	426	20.00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	35,924	37,212	37,889	2,841	2,280	(561)	1,224	676	1,965	1,604	39,840	95.10%	(1,951)
	KUR	33,748	34,096	34,540	2,241	1,960	(281)	770	444	792	1,516	37,473	92.17%	(2,933)
	Non KUR	2,176	3,116	3,349	600	320	(280)	454	233	1,173	87	2,367	141.51%	982
3	PWG	12,551	23,986	26,159	5,413	7,008	1,595	978	2,173	13,609	4,835	24,637	106.18%	1,522
	Cilem	6,245	13,402	14,254	1,937	1,689	(248)	994	853	8,009	837	15,931	89.47%	(1,677)
	Gadai	6,305	10,585	11,905	3,476	5,318	1,843	(16)	1,320	5,600	3,998	8,706	136.74%	3,199
4	CFG	143,228	146,529	146,975	3,775	2,638	(1,137)	61	446	3,748	2,192	159,883	91.93%	(12,907)
	CF 1	29,589	26,539	26,191	129	-	(129)	(13)	(347)	(3,398)	347	34,388	76.16%	(8,197)
	Total Griya	26,165	23,673	23,471	-	-	0	0	(202)	(2,694)	202	29,764	78.86%	(6,293)
4	• Total Non Program	3,355	2,439	2,399	-	-	0	(56)	(39)	(956)	39	4,239	56.59%	(1,840)
	• Program	22,810	21,235	21,072	-	-	0	(156)	(163)	(1,738)	163	25,525	82.55%	(4,453)
	Oto	3,424	2,865	2,720	129	-	(129)	(13)	(145)	(703)	145	4,624	58.84%	(1,903)
	CF 2	113,639	119,991	120,784	3,646	2,638	(1,008)	73	793	7,145	1,845	125,494	96.25%	(4,710)
	Mitraguna & Others	94,023	97,309	97,431	3,548	1,579	(1,969)	156	123	3,408	1,456	104,779	92.99%	(7,348)
	Pensiun	19,615	22,682	23,353	98	1,059	961	(83)	671	3,737	388	20,716	112.73%	2,637
	Total Pembiayaan	196,270	211,968	215,247	12,028	11,926	(103)	2,246	3,279	18,977	8,647	228,928	94.02%	(13,681)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% 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		%	Penc.	Gap	
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	635	96	91	422	1,77	0.24%	1.11%	331	(213)	326	-	-	
	KUR	580	96	91	417	1,72	0.27%	1.21%	326	(163)	321	-	-	
	Non KUR	55	-	-	5	2.54	0.00%	0.15%	5	(50)	5	-	-	
3	PWG	-	-	-	3	0.00%	0.00%	0.01%	3	3	3	-	-	
	Cilem	-	-	-	3	0.00%	0.00%	0.02%	3	3	3	-	-	
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	
4	CFG	3,895	4,268	3,612	3,364	2.72	2.46%	2.29%	(248)	(531)	(904)	-	-	
	CF 1	3,671	3,535	2,934	3,216	12.41	11.06%	12.28%	282	(455)	(319)	-	-	
	Total Griya	3,671	3,535	2,934	3,216	14.03	12.39%	13.70%	282	(455)	(319)	-	-	
	Oto	-	-	-	-	0.00	0.00%	0.00%	-	-	-	-	-	
	CF 2	224	733	678	148	0.20	0.56%	0.12%	(530)	(76)	(585)	-	-	
	Mitraguna & Others	224	733	678	148	0.24	0.70%	0.15%	(530)	(76)	(585)	-	-	
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	
	Total Pembiayaan	4,530	4,364	3,703	3,789	2.31	1.75%	1.76%	86	(740)	(575)	3.66%	-107.88%	1.9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% 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		%	Penc.	Gap
1	SME	4,142	4,139	4,139	4,138	90.68	97.61%	97.98%	(0)	(4)	(1)	-	-
	Linkage	4,142	4,139	4,139	4,138	100.00	100.00%	100.00%	(0)	(4)	(1)	-	-
	Non-Linkage	-	-	-	-	0.00	0.00%	0.00%	-	-	-	-	-
	Value Chain	-	-	-	-	0.00	0.00%	0.00%	-	-	-	-	-
2	MBG	334	204	199	195	0.93	0.54%	0.51%	(5)	(139)	(9)	-	-
	KUR	146	148	145	143	0.43	0.43%	0.41%	(2)	(3)	(4)	-	-
	Non KUR	188	56	54	51	8.65	1.74%	1.54%	(3)	(137)	(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	3,590	3,419	3,402	3,448</								

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	540	446	1,214	1,212	(431)	(2)	766	171.52%	672	124.35%	13,456	9.01%	(12,244)
2	Tabungan	125,992	133,746	136,621	136,380	3	(241)	2,634	1.97%	10,389	8.25%	146,385	93.17%	(10,005)
3	Deposito	49,100	48,466	43,473	43,473	1,128	1	(4,993)	-10.30%	(5,627)	-11.46%	50,288	86.45%	(6,814)
	Total	175,632	182,658	181,307	181,065	701	(242)	(1,593)	-0.87%	5,434	3.09%	210,129	86.17%	(29,064)
	CASA	126,532	134,192	137,834	137,592	(428)	(242)	3,400	2.53%	11,060	8.74%	159,842	86.08%	(22,249)
	(%) CASA	72.04%	73.47%	76.02%	75.99%									
	FDR	182.36%	176.18%	177.50%	177.73%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	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	1,252	1,695	2,001	2,114	113	419	24.70%	861	68.79%	-	0.00%	2,114	
2	Giro ISE	222	144	206	209	3	65	44.94%	(13)	-5.90%	-	0.00%	209	
3	Tabungan ISE	1,030	1,551	1,796	1,905	110	354	22.83%	875	84.87%	-	0.00%	1,905	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0	
5	CIF ISE	195	221	222	222	0	1	0.45%	27	13.85%	-	0.00%	222	

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	14,678	14,401	14,107	-	-	0	(316)	(294)	(571)	294	17,854	79.01%	(3,748)
	Linkage	-	-	-	-	-	-	0	0	0	-	1,383	0.00%	(1,383)
	Non-Linkage	14,678	14,401	14,107	-	-	0	(316)	(294)	(571)	294	16,471	85.65%	(2,364)
	• Local Champion	14,678	14,401	14,107	-	-	0	(316)	(294)	(571)	294	15,528	90.85%	(1,421)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0.00%	(943)
2	MBG	34,274	33,724	33,752	1,620	1,710	90	90	28	(522)	1,682	38,153	88.46%	(4,402)
	KUR	31,590	31,015	30,415	1,420	840	(580)	38	(599)	(1,175)	1,439	35,282	86.21%	(4,866)
	Non KUR	2,684	2,709	3,336	200	870	670	52	627	653	243	2,872	116.18%	465
3	PWG	22,430	34,472	35,595	10,772	7,708	(3,064)	1,427	1,123	13,165	6,585	34,960	101.82%	635
	Cilem	9,274	14,615	16,096	1,412	2,424	1,012	216	1,481	6,822	943	18,979	84.81%	(2,883)
	Gadai	13,156	19,856	19,499	9,360	5,284	(4,076)	1,211	(358)	6,342	5,642	15,981	122.01%	3,518
4	CFG	248,904	239,210	238,359	2,554	2,638	84	(240)	(851)	(10,544)	3,489	271,752	87.71%	(33,393)
	CF 1	66,307	61,912	61,189	149	-	(149)	40	(723)	(5,118)	723	75,221	81.35%	(14,032)
	Total Griya	63,771	58,025	57,418	-	-	0	0	(607)	(6,353)	607	71,325	80.50%	(13,907)
4	• Total Non Program	13,172	11,709	11,483	-	-	0	(143)	(226)	(1,689)	226	14,703	78.10%	(3,220)
	• Program	50,599	46,315	45,935	-	-	0	(522)	(381)	(4,664)	381	56,622	81.13%	(10,687)
	Oto	2,536	3,887	3,771	149	-	(149)	40	(116)	1,235	116	3,896	96.80%	(125)
	CF 2	182,596	177,298	177,171	2,404	2,638	234	(280)	(128)	(5,426)	2,766	196,531	90.15%	(19,361)
	Mitraguna & Others	145,742	143,741	143,496	-	2,198	2,121	(77)	(121)	(2,245)	2,366	158,383	90.60%	(14,887)
	Pensiun	36,854	33,557	33,674	206	517	311	(159)	117	(3,180)	400	38,148	88.27%	(4,474)
	Total Pembiayaan	320,285	321,806	321,813	14,946	12,056	(2,890)	961	6	1,527	12,050	362,719	88.72%	(40,907)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% 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		%	Penc.	Gap	
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	158	531	548	563	0.46%	1.62%	1.67%	16	405	32			
	KUR	138	436	452	377	0.44%	1.46%	1.24%	(75)	238	(59)			
	Non KUR	20	95	96	186	0.75%	3.55%	5.59%	90	166	92			
3	PWG	-	-	-	171	0.00%	0.00%	0.48%	171	171	171			
	Cilem	-	-	-	171	0.00%	0.00%	1.06%	171	171	171			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	7,829	9,486	9,999	10,194	3.15%	4.18%	4.28%	195	2,365	708			
	CF 1	6,309	7,631	7,665	7,841	9.51%	12.38%	12.81%	175	1,532	210			
	Total Griya	6,204	7,631	7,665	7,762	9.73%	13.21%	13.52%	97	1,558	131			
	Oto	105	-	-	79	4.15%	0.00%	2.09%	79	(27)	79			
	CF 2	1,520	1,854	2,334	2,353	0.83%	1.32%	1.33%	20	833	499			
	Mitraguna & Others	1,215	1,065	1,695	1,910	0.83%	1.18%	1.33%	215	694	845			
	Pensiun	305	790	638	443	0.83%	1.90%	1.32%	(195)	139	(347)			
	Total Pembiayaan	7,031	6,611	6,570	6,930	2.20%	2.04%	2.15%	361	(101)	319	0.30%	86.06%	-1.9%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (YoY)			Kinerja	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	314,605	324,841	329,291	14,686			PHR	2.87	3.10	3.06
2	Contribution Margin	8,505	12,657	13,658	5,153	-60.6%		CIF Payroll	2,199	2,333	2,316