

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	700.503	429.525	245.075	(270.978)	(170.034)	-28,36%	114.554	36,37%	475.089	90,41%	(45.564)
2	Tabungan	2.242.130	2.422.180	2.387.571	2.405.306	40.155	17.735	(16.874)	-0,70%	163.175	7,28%	2.502.873	96,10%	(97.567)
3	Deposito	2.798.677	2.790.913	3.294.316	3.310.892	460.105	16.576	519.979	18,63%	512.215	18,30%	2.813.322	117,69%	497.570
Total		5.355.779	5.812.652	6.382.390	6.145.723	745.335	(236.668)	333.071	5,73%	789.944	14,75%	5.791.284	106,12%	354.439
CASA		2.557.102	3.021.739	3.088.074	2.834.831	285.230	(253.243)	(186.908)	-6,19%	277.729	10,86%	2.977.962	95,19%	(143.131)
(% CASA)		47,74%	51,99%	48,38%	46,13%									
FDR		47,52%	50,76%	46,74%	48,54%									

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	113.657	100.407	102.362	101.975		(388)	1.568	1,56%	(11.682)	-10,28%	148.814	68,53%	(46.839)
2	Giro ISE	31.184	14.307	17.146	17.197		51	2.891	20,20%	(13.987)	-44,85%	52.489	32,76%	(35.292)
3	Tabungan ISE	59.057	66.768	65.884	65.445		(438)	(1.323)	-1,98%	6.388	10,82%	63.948	102,34%	1.497
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	208.079	4.250	5.680	1.430	3.840	1.210	19.869	4.470	233.500	89,11%	(25.421)
	Linkage	19.369	18.145	18.018	-	-	-	-124	-128	-1.351	128	39.092	46,09%	(21.074)
	Non-Linkage	168.841	188.723	190.061	4.250	5.680	1.430	3.964	1.338	21.220	4.342	194.408	97,76%	(4.347)
	• Local Champion	162.434	179.355	180.812	4.250	5.680	1.430	4.242	1.457	18.379	4.223	174.555	103,58%	6.257
	• Value Chain	6.407	9.368	9.248	-	-	-	-277	-119	2.842	119	19.853	46,59%	(10.604)
2	MBG	159.435	191.840	193.750	4.115	7.625	3.510	1.349	1.910	34.316	5.715	205.492	94,29%	(11.742)
	KUR	151.599	182.202	183.979	4.040	7.075	3.035	1.585	1.777	32.380	5.298	195.351	94,18%	(11.372)
	Non KUR	7.836	9.637	9.771	75	550	475	-236	134	1.935	416	10.141	96,35%	(370)
3	PWG	252.400	412.261	434.855	94.515	85.073	-9.442	23.624	22.594	182.454	62.479	431.397	100,80%	3.458
	Cilem	111.797	223.573	234.845	26.663	27.287	624	8.750	11.272	123.048	16.015	256.762	91,46%	(21.916)
	Gadai	140.603	188.688	200.009	67.852	57.786	-10.066	14.874	11.322	59.406	46.464	174.635	114,53%	25.374
4	CFG	1.944.791	2.139.295	2.146.480	49.063	57.544	8.481	19.378	7.185	201.689	50.359	2.194.090	97,83%	(47.610)
	CF 1	376.842	385.958	381.349	2.437	3.700	1.263	235	-4.609	4.507	8.309	418.880	91,04%	(37.531)
	Total Griya	311.852	314.123	312.112	1.108	3.420	2.312	0	-2.012	260	5.432	332.926	93,75%	(20.814)
	• Total Non Program	308.347	309.901	307.919	1.108	3.420	2.312	-3.862	-1.982	-428	5.402	317.656	96,93%	(9.737)
	• Program	3.505	4.223	-	-	-	0	133	-30	688	30	15.270	27,46%	(11.077)
	Oto	64.990	71.834	69.237	1.329	280	-1.049	235	-2.597	4.247	2.877	85.954	80,55%	(16.717)
	CF 2	1.567.950	1.753.337	1.765.131	46.626	53.844	7.218	19.143	11.794	197.182	42.050	1.775.210	99,43%	(10.079)
	Mitraguna & Others	1.383.782	1.559.560	1.568.828	43.596	48.920	5.324	18.462	9.269	185.047	39.651	1.571.846	99,81%	(3.017)
	Pensiun	184.168	193.778	196.303	3.030	4.924	1.894	681	2.525	12.135	2.399	203.365	96,53%	(7.062)
Total Pembiayaan		2.544.835	2.950.264	2.983.163	151.942	155.922	3.980	48.191	32.900	438.328	123.022	3.064.479	97,35%	(81.316)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	8.611	0,67%	1,55%	4,14%	5.407	7.343	8.611			
	Linkage	-	-	-	152	0,00%	0,00%	0,84%	152	152	152			
	Local Champion	1.267	-	3.204	8.399	0,75%	1,70%	4,42%	5.195	7.132	8.399			
	Value Chain	-	-	-	60	0,00%	0,00%	0,03%	60	60	60			
2	MBG	3.453	4.655	4.655	24.917	2,17%	2,43%	12,86%	20.262	21.464	20.262			
	KUR	2.876	4.305	4.305	23.216	1,90%	2,36%	12,62%	18.911	20.339	18.911			
	Non KUR	577	350	350	1.702	7,36%	3,63%	17,41%	1.351	1.125	1.351			
3	PWG	-	26	26	15.430	0,00%	0,01%	3,55%	15.404	15.430	15.404			
	Cilem	-	-	-	13.407	0,00%	0,00%	5,71%	13.407	13.407	13.407			
	Gadai	-	26	26	2.023	0,00%	0,01%	1,01%	1.997	2.023	1.997			
4	CFG	19.268	23.212	25.105	39.922	0,99%	1,17%	1,86%	14.817	20.654	16.710			
	CF 1	8.041	9.455	13.170	21.986	2,13%	3,41%	5,77%	8.815	13.945	12.531			
	Total Griya	6.972	7.025	10.986	18.768	2,24%	3,50%	6,01%	7.782	11.797	11.743			
	Oto	1.069	2.430	2.184	3.217	1,64%	3,04%	4,65%	1.033	2.148	788			
	CF 2	11.227	13.575	11.934	17.936	0,72%	0,68%	1,02%	6.002	6.709	4.179			
	Mitraguna & Others	11.107	13.302	11.331	16.407	0,80%	0,73%	1,05%	5.076	5.301	3.105			
	Pensiun	120	455	603	1.529	0,07%	0,31%	0,78%	926	1.408	1.074			
Total Pembiayaan		23.988	27.892	32.989	88.880	0,94%	1,12%	2,98%	55.891	64.892	60.987	0,93%	68,75%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	7.817	4,79%	3,78%	3,76%	(0)	(1.204)	0			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.815	7.815	5,33%	4,14%	4,11%	(0)	(1.182)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	2.053	1,80%	0,79%	1,06%	528	(811)	357			
	KUR	1.760	1.181	1.021	1.448	1,16%	0,56%	0,79%	428	(311)	267			
	Non KUR	1.104	515	504	604	14,08%	5,23%	6,19%	100	(499)	90			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	21.182	23.971	25.584	0,93%	1,12%	1,19%	1.613	7.461	4.402			
	CF 1	5.476	6.060	6.167	7.125	1,45%	1,60%	1,87%	957	1.649	1.065			
	Total Griya	4.795	5.611	5.656	6.614	1,54%	1,80%	2,12%	957	1.819	1.003			
	Oto	681	449	511	511	1,05%	0,71%	0,74%	-	(170)	62			
	CF 2	12.648	15.122	17.804	18.459	0,81%	1,02%	1,05%	656	5.812	3.337			
	Mitraguna & Others	12.330	14.664	17.209	17.865	0,89%	1,10%	1,14%	656	5.535	3.201			
	Pensiun	318	458	595	595	0,01%	0,02%	0,30%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	35.454	1,18%	1,13%	1,19%	2.141	5.446	4.759	0,94%	20,96%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	
2	Contribution Margin	108.606	158.691	102.148	(6.458)	5,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,04	3,23	3,24	0,01	0,20
CIF Payroll	17.616	18.726	19.207	481	1.591

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	84.177	75.022	21.784	(9.155)	(4.744)	-5,95%	(5.142)	-6,41%	99.791	75,18%	(24.769)
2	Tabungan	392.786	392.341	395.769	402.409	(277)	6.640	10.069	2,57%	9.623	2,45%	424.694	94,75%	(22.284)
3	Deposito	233.260	195.103	200.117	200.125	(41.404)	8	5.022	2,57%	(33.135)	-14,21%	235.055	85,14%	(34.931)
	Total	706.209	667.209	680.063	677.556	(19.897)	(2.507)	10.346	1,55%	(28.654)	-4,06%	759.540	89,21%	(81.984)
	CASA	472.950	472.106	479.946	477.431	21.506	(2.515)	5.325	1,13%	4.481	0,95%	524.484	91,03%	(47.053)
	(%) CASA	66,97%	70,76%	70,57%	70,46%									
	FDR	69,41%	78,81%	77,41%	77,69%									

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.
1	DPK ISE	26.326	20.922	22.606	22.263	(343)	1.341	6,41%	(4.062)	-15,43%	-	0,00%	22.263
2	Giro ISE	3.901	3.080	3.441	3.323	(117)	244	7,92%	(577)	-14,80%		0,00%	3.323
3	Tabungan ISE	13.925	12.342	13.665	13.440	(226)	1.097	8,89%	(485)	-3,48%		0,00%	13.440
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	136	137	137	0	1	0,74%	9	7,03%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	89.596	87.663	3.000	190	-2.810	-818	-1.933	-6.061	2.123	106.513	82,30%	(18.850)
	Linkage	4.522	3.361	3.238	-	-	-	-122	-123	-1.284	123	10.091	32,08%	(6.853)
	Non-Linkage	89.203	86.235	84.426	3.000	190	-2.810	-696	-1.810	-4.777	2.000	96.422	87,56%	(11.996)
	• Local Champion	87.849	85.239	83.465	3.000	190	-2.810	-661	-1.774	-4.384	1.964	91.272	91,45%	(7.806)
	• Value Chain	1.354	996	960	-	-	-	-36	-36	-393	36	5.150	18,65%	(4.190)
2	MBG	44.762	41.512	41.283	350	1.055	705	-765	-229	-3.479	1.284	46.400	88,97%	(5.117)
	KUR	42.954	39.297	38.760	350	705	355	-699	-537	-4.194	1.242	44.605	86,90%	(5.844)
	Non KUR	1.808	2.214	2.522	-	350	350	-66	308	714	42	1.795	140,48%	727
3	PWG	25.216	36.316	37.804	8.311	8.118	-193	1.748	1.488	12.588	6.629	43.943	86,03%	(6.139)
	Cilem	10.119	17.246	17.832	1.743	1.852	109	338	586	7.714	1.266	25.949	68,72%	(8.117)
	Gadai	15.098	19.070	19.972	6.568	6.266	-302	1.410	902	4.875	5.364	17.994	111,00%	1.978
4	CFG	326.493	358.409	359.661	8.835	11.711	2.876	2.388	1.253	33.169	10.458	347.257	103,57%	12.405
	CF 1	44.529	52.963	52.313	16	500	484	1.197	-649	7.784	1.149	46.935	111,46%	5.379
	Total Griya	33.717	42.230	41.998	-	500	500	0	-232	8.281	732	34.266	122,56%	7.732
	• Total Non Program	33.717	42.230	41.998	-	500	500	-645	-232	8.281	732	34.266	122,56%	7.732
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.733	10.315	16	-	-16	1.197	-418	-497	418	12.669	81,42%	(2.353)
	CF 2	281.964	305.446	307.348	8.819	11.211	2.392	1.191	1.902	25.385	9.309	300.322	102,34%	7.026
	Mitraguna & Others	268.245	288.489	289.738	8.819	10.205	1.386	1.718	1.248	21.492	8.957	285.267	101,57%	4.470
	Pensiun	13.719	16.957	17.611	-	1.006	1.006	-527	654	3.892	352	15.055	116,98%	2.556
	Total Pembiayaan	490.195	525.832	526.412	20.496	21.074	578	2.553	579	36.216	20.494	544.113	96,75%	(17.701)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	-	3.204	5.991	0,31%	3,58%	6,83%	2.787	5.698	5.991			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	-	3.204	5.991	0,33%	3,71%	7,10%	2.787	5.698	5.991			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.094	1.021	5.704	1,23%	2,46%	13,82%	4.683	5.154	4.610			
	KUR	550	1.094	1.021	5.342	1,28%	2,60%	13,78%	4.320	4.791	4.248			
	Non KUR	-	-	-	363	0,00%	0,00%	14,37%	363	363	363			
3	PWG	-	-	-	430	0,00%	0,00%	1,14%	430	430	430			
	Cilem	-	-	-	389	0,00%	0,00%	2,18%	389	389	389			
	Gadai	-	-	-	42	0,00%	0,00%	0,21%	42	42	42			
4	CFG	5.180	4.311	4.286	3.470	1,59%	1,20%	0,96%	(816)	(1.711)	(842)			
	CF 1	174	45	42	664	0,39%	0,08%	1,27%	622	490	619			
	Total Griya	174	45	42	640	0,52%	0,10%	1,52%	597	466	595			
	Oto	-	-	-	24	0,00%	0,00%	0,24%	24	24	24			
	CF 2	5.006	4.266	4.244	2.806	1,78%	1,39%	0,91%	(1.438)	(2.201)	(1.460)			
	Mitraguna & Others	5.006	4.266	4.244	2.806	1,87%	1,47%	0,97%	(1.438)	(2.201)	(1.460)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	5.406	8.511	15.595	1,23%	1,62%	2,96%	7.084	9.571	10.189	0,49%	83,50%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	1.066	0,87%	1,19%	1,22%	-	247	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	1.066	1.066	1.066	0,92%	1,24%	1,26%	-	247	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	175	170	398	1,56%	0,41%	0,96%	228	(301)	223			
	KUR	609	175	170	398	1,42%	0,43%	1,03%	228	(211)	223			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.224	4.220	5.319	1,35%	1,18%	1,48%	1.099	900	1.095			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.224	4.220	5.319	1,42%	1,38%	1,73%	1.099	1.312	1.095			
	Mitraguna & Others	4.007	4.224	4.220	5.319	1,49%	1,46%	1,84%	1.099	1.312	1.095			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.465	5.456	6.783	1,21%	1,04%	1,29%	1.327	846	1.318	0,64%	50,03%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	630.795	853.881	687.989	57.194	
2	Contribution Margin	21.469	30.075	21.993	524	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,32	3,34	0,02	0,10
CIF Payroll	2.195	2.310	2.317	7	122

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	6.195	5.925	(3.555)	(270)	(4.560)	-43,49%	(12.201)	-67,31%	33.616	17,63%	(27.691)
2	Tabungan	237.991	243.202	246.898	245.880	(1.888)	(1.017)	2.678	1,10%	7.889	3,31%	263.026	93,48%	(17.146)
3	Deposito	192.383	156.159	164.571	164.509	(51.287)	(62)	8.350	5,35%	(27.875)	-14,49%	193.802	84,88%	(29.293)
	Total	448.500	409.846	417.663	416.314	(56.729)	(1.349)	6.468	1,58%	(32.186)	-7,18%	490.444	84,89%	(74.130)
	CASA	256.117	253.687	253.092	251.805	(5.442)	(1.287)	(1.882)	-0,74%	(4.312)	-1,68%	296.642	84,89%	(44.837)
	(%) CASA	57,11%	61,90%	60,60%	60,48%									
	FDR	54,70%	64,09%	62,55%	62,75%									

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.
1	DPK ISE	11.639	9.906	10.565	10.462	(104)	556	5,61%	(1.177)	-10,11%	-	0,00%	10.462
2	Giro ISE	2.314	454	755	599	(156)	145	31,86%	(1.715)	-74,12%		0,00%	599
3	Tabungan ISE	1.452	1.580	1.938	1.991	53	411	26,02%	538	37,05%		0,00%	1.991
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	17.762	100	2.850	2.750	-2.842	1.875	183	975	26.993	65,80%	(9.231)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	17.762	100	2.850	2.750	-2.842	1.875	183	975	22.893	77,59%	(5.131)
	• Local Champion	16.492	15.487	17.362	100	2.850	2.750	-2.842	1.875	869	975	19.012	91,32%	(1.650)
	• Value Chain	1.087	401	401	-	-	-	0	-0	-686	0	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.243	620	700	80	-254	-880	-27	1.580	48.666	78,58%	(10.424)
	KUR	37.787	38.582	37.718	620	700	80	-195	-864	-69	1.564	47.501	79,41%	(9.782)
	Non KUR	483	540	524	-	-	0	-59	-16	42	16	1.166	44,98%	(641)
3	PWG	15.859	33.260	36.601	8.519	7.871	-647	3.002	3.341	20.742	4.530	33.597	108,94%	3.004
	Cilem	7.657	18.706	20.113	3.842	2.379	-1.463	2.015	1.407	12.456	971	21.318	94,35%	(1.205)
	Gadai	8.201	14.554	16.488	4.677	5.492	816	987	1.934	8.286	3.559	12.279	134,28%	4.209
4	CFG	173.601	174.409	168.632	1.838	2.150	312	-424	-5.777	-4.970	7.927	191.714	87,96%	(23.082)
	CF 1	81.382	70.149	67.514	-	-	0	-252	-2.635	-13.868	2.635	83.440	80,91%	(15.926)
	Total Griya	77.096	66.200	63.817	-	-	0	0	-2.383	-13.279	2.383	77.675	82,16%	(13.858)
	• Total Non Program	77.096	66.200	63.817	-	-	0	-1.037	-2.383	-13.279	2.383	77.675	82,16%	(13.858)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.697	-	-	0	-252	-252	-589	252	5.765	64,14%	(2.067)
	CF 2	92.219	104.260	101.118	1.838	2.150	312	-172	-3.142	8.898	5.292	108.274	93,39%	(7.157)
	Mitraguna & Others	90.304	99.165	95.799	1.705	1.900	195	-180	-3.366	5.495	5.266	104.949	91,28%	(9.150)
	Pensiun	1.915	5.095	5.318	133	250	117	8	224	3.403	26	3.326	159,92%	1.993
	Total Pembiayaan	245.309	262.678	261.238	11.077	13.571	2.495	-517	-1.441	15.929	15.012	300.970	86,80%	(39.733)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	605	1,20%	0,00%	3,41%	605	395	605			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	605	1,20%	0,00%	3,41%	605	395	605			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	4.871	3,78%	5,55%	12,74%	2.699	3.425	2.623			
	KUR	1.433	2.078	2.047	4.747	3,79%	5,31%	12,59%	2.700	3.314	2.669			
	Non KUR	12	170	125	124	2,54%	23,17%	23,62%	(1)	112	(46)			
3	PWG	-	-	-	1.457	0,00%	0,00%	3,98%	1.457	1.457	1.457			
	Cilem	-	-	-	1.421	0,00%	0,00%	7,06%	1.421	1.421	1.421			
	Gadai	-	-	-	36	0,00%	0,00%	0,22%	36	36	36			
4	CFG	3.497	2.932	3.360	8.797	2,01%	1,93%	5,22%	5.438	5.300	5.866			
	CF 1	3.310	2.801	3.079	7.338	4,07%	4,39%	10,87%	4.260	4.028	4.537			
	Total Griya	3.310	2.698	2.976	7.236	4,29%	4,50%	11,34%	4.260	3.926	4.538			
	Oto	-	103	102	102	0,00%	2,59%	2,77%	-	102	(1)			
	CF 2	187	130	281	1.459	0,20%	0,27%	1,44%	1.178	1.272	1.329			
	Mitraguna & Others	187	130	88	1.266	0,21%	0,09%	1,32%	1.178	1.079	1.136			
	Pensiun	-	-	193	193	0,00%	3,78%	3,62%	(0)	193	193			
	Total Pembiayaan	5.153	5.179	5.532	15.730	2,10%	2,11%	6,02%	10.198	10.577	10.550	0,40%	93,28%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	345	322	0,18%	0,88%	0,84%	(22)	252	(23)			
	KUR	-	275	275	252	0,00%	0,71%	0,67%	(22)	252	(23)			
	Non KUR	70	70	70	70	14,55%	12,99%	13,39%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	4.928	5.084	2.195	1,44%	2,91%	1,30%	(2.889)	(301)	(2.733)			
	CF 1	2.172	2.812	2.968	2.027	2,67%	4,23%	3,00%	(941)	(146)	(786)			
	Total Griya	2.172	2.812	2.968	2.027	2,82%	4,48%	3,18%	(941)	(146)	(786)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	2.116	168	0,35%	2,03%	0,17%	(1.948)	(155)	(1.947)			
	Mitraguna & Others	323	2.116	2.116	168	0,36%	2,13%	0,18%	(1.948)	(155)	(1.947)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	5.273	5.429	2.517	1,45%	2,07%	0,96%	(2.911)	(1.039)	(2.756)	0,46%	52,47%	-0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	408.149	448.564	466.664	58.515	
2	Contribution Margin	11.524	17.543	14.308	2.784	-24,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,94	3,23	3,22	(0,01)	0,28
CIF Payroll	1.775	1.745	1.883	138	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	1.211	1.346	(310)	135	136	11,25%	(13)	-0,94%	9.983	13,48%	(8.637)
2	Tabungan	139.020	139.895	143.595	144.689	(343)	1.094	4.795	3,43%	5.669	4,08%	153.063	94,53%	(8.374)
3	Deposito	91.332	76.670	76.945	76.945	(2.687)	0	275	0,36%	(14.387)	-15,75%	92.121	83,53%	(15.176)
	Total	231.711	217.775	221.751	222.980	(3.339)	1.229	5.206	2,39%	(8.731)	-3,77%	255.167	87,39%	(32.187)
	CASA	140.379	141.104	144.807	146.035	(653)	1.229	4.931	3,49%	5.657	4,03%	163.046	89,57%	(17.011)
	(%) CASA	60,58%	64,79%	65,30%	65,49%									
	FDR	52,09%	65,09%	65,16%	64,80%									

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	2.773	2.354	6.223	6.223		(1)	3.868	164,33%	3.450	124,42%	-	0,00%	6.223
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,65%		0,00%	103
3	Tabungan ISE	2.669	2.251	6.120	6.119		(1)	3.869	171,88%	3.451	129,30%		0,00%	6.119
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	88	90	90		0	2	2,27%	6	7,14%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	306	303	-	-	0	-13	-4	-1.112	4	1.415	21,39%	(1.112)
	Linkage	189	155	152	-	-	-	-4	-4	-37	4	189	80,21%	(37)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Local Champion	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	5.247	650	350	-300	571	254	5.247	96	3.617	145,08%	1.631
	KUR	-	4.454	4.716	650	350	-300	579	263	4.716	87	3.445	136,89%	1.271
	Non KUR	-	539	531	-	-	0	-8	-8	531	8	172	309,53%	360
3	PWG	10.318	19.674	21.781	5.397	4.720	-677	632	2.107	11.464	2.613	21.891	99,50%	(110)
	Cilem	4.275	11.824	13.054	1.502	1.879	377	619	1.230	8.779	649	15.011	86,96%	(1.957)
	Gadai	6.043	7.850	8.728	3.895	2.842	-1.054	13	877	2.685	1.964	6.881	126,84%	1.847
4	CFG	108.966	116.775	117.165	2.686	2.415	-271	3.254	390	8.199	2.025	126.793	92,41%	(9.628)
	CF 1	22.575	21.821	21.274	181	-	-181	-98	-548	-1.301	548	25.867	82,24%	(4.593)
	Total Griya	18.510	17.085	16.659	-	-	0	0	-426	-1.851	426	20.337	81,91%	(3.678)
	• Total Non Program	18.168	16.590	16.166	-	-	0	-1.368	-424	-2.003	424	18.849	85,77%	(2.683)
	• Program	342	495	493	-	-	0	-2	-2	152	2	1.489	33,14%	(995)
	Oto	4.065	4.736	4.615	181	-	-181	-98	-121	550	121	5.530	83,45%	(915)
	CF 2	86.390	94.953	95.891	2.505	2.415	-90	3.352	937	9.501	1.478	100.926	95,01%	(5.035)
	Mitraguna & Others	53.276	64.119	65.263	2.505	2.415	-90	3.603	1.143	11.987	1.272	66.415	98,26%	(1.153)
	Pensiun	33.115	30.834	30.628	-	-	0	-251	-206	-2.486	206	34.511	88,75%	(3.883)
	Total Pembiayaan	120.698	141.748	144.496	8.733	7.485	-1.248	4.444	2.748	23.798	4.738	153.716	94,00%	(9.220)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	303	0,00%	0,00%	100,00%	303	303	303			
	Linkage	-	-	-	152	0,00%	0,00%	100,00%	152	152	152			
	Local Champion	-	-	-	151	0,00%	0,00%	100,00%	151	151	151			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	359	0,00%	0,00%	6,85%	359	359	359			
	KUR	-	-	-	359	0,00%	0,00%	7,62%	359	359	359			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	643	0,00%	0,00%	2,95%	643	643	643			
	Cilem	-	-	-	638	0,00%	0,00%	4,89%	638	638	638			
	Gadai	-	-	-	5	0,00%	0,00%	0,06%	5	5	5			
4	CFG	438	2.664	2.333	4.225	0,40%	2,00%	3,61%	1.892	3.787	1.561			
	CF 1	438	1.437	1.265	987	1,94%	5,80%	4,64%	(278)	549	(450)			
	Total Griya	438	1.286	1.265	987	2,37%	7,40%	5,93%	(278)	549	(299)			
	Oto	-	151	-	-	0,00%	0,00%	0,00%	-	-	(151)			
	CF 2	-	1.227	1.068	3.238	0,00%	1,12%	3,38%	2.170	3.238	2.011			
	Mitraguna & Others	-	1.227	1.068	2.753	0,00%	1,67%	4,22%	1.685	2.753	1.526			
	Pensiun	-	-	-	485	0,00%	0,00%	1,58%	485	485	485			
	Total Pembiayaan	438	2.664	2.333	5.530	0,36%	1,65%	3,83%	3.197	5.092	2.866	1,46%	61,77%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	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	525	784	980	1.554	0,48%	0,84%	1,33%	574	1.029	770			
	CF 1	397	542	541	1.115	1,76%	2,48%	5,24%	574	718	573			
	Total Griya	397	542	541	1.115	2,14%	3,17%	6,69%	574	718	573			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	439	439	0,15%	0,46%	0,46%	-	312	198			
	Mitraguna & Others	20	241	439	439	0,04%	0,69%	0,67%	-	419	198			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	980	1.554	1,19%	0,69%	1,08%	574	116	770	0,24%	77,55%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	228.311	232.327	221.354	(6.957)	
2	Contribution Margin	6.387	9.061	6.182	(205)	3,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,72	2,91	2,89	(0,01)	0,17
CIF Payroll	836	895	908	13	72

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	314.688	434.812	185.851	237.766	(248.961)	(128.837)	-40,94%	112.870	154,66%	88.241	210,62%	97.610
2	Tabungan	196.862	210.855	198.241	203.910	(607)	5.670	(6.944)	-3,29%	7.048	3,58%	221.903	91,89%	(17.993)
3	Deposito	1.160.939	1.291.617	1.779.729	1.779.383	570.316	(345)	487.766	37,76%	618.444	53,27%	1.162.357	153,08%	617.026
	Total	1.430.782	1.817.160	2.412.781	2.169.144	807.475	(243.636)	351.985	19,37%	738.362	51,61%	1.472.501	147,31%	696.643
	CASA	269.843	525.542	633.052	389.761	237.159	(243.291)	(135.781)	-25,84%	119.918	44,44%	310.144	125,67%	79.617
	(%) CASA	18,86%	28,92%	26,24%	17,97%									
	FDR	15,38%	14,45%	11,08%	12,33%									

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	9.078	10.320	10.485	10.502		17	183	1,77%	1.424	15,69%	-	0,00%	10.502
2	Giro ISE	2.308	2.000	2.024	2.025		1	24	1,22%	(283)	-12,26%		0,00%	2.025
3	Tabungan ISE	1.370	4.019	4.161	4.178		16	158	3,94%	2.807	204,83%		0,00%	4.178
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	67	68	68		0	1	1,49%	10	17,24%		0,00%	68

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	20.838	-	-	0	-361	-657	708	657	30.920	67,39%	(10.082)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	20.838	-	-	0	-361	-657	708	657	26.221	79,47%	(5.383)
	• Local Champion	18.621	20.216	19.598	-	-	0	-323	-618	976	618	21.509	91,11%	(1.911)
	• Value Chain	1.509	1.280	1.241	-	-	-	-38	-39	-268	39	4.712	26,33%	(3.472)
2	MBG	53.102	56.338	55.635	1.010	700	-310	940	-703	2.534	1.403	64.025	86,90%	(8.390)
	KUR	50.813	54.812	54.196	1.010	700	-310	1.010	-616	3.383	1.316	61.091	88,71%	(6.895)
	Non KUR	2.289	1.525	1.439	-	-	0	-70	-86	-850	86	2.934	49,05%	(1.495)
3	PWG	17.782	25.816	27.389	6.703	5.685	-1.018	1.961	1.573	9.607	4.112	33.143	82,64%	(5.754)
	Cilem	6.518	15.281	15.827	1.534	1.993	459	24	546	9.309	1.448	20.343	77,80%	(4.516)
	Gadai	11.264	10.534	11.562	5.169	3.692	-1.477	1.937	1.028	298	2.664	12.800	90,33%	(1.238)
4	CFG	129.053	158.843	163.552	6.547	7.703	1.156	3.390	4.708	34.499	2.995	158.758	103,02%	4.794
	CF 1	19.758	17.484	18.026	-	868	-264	542	-1.732	327	327	33.408	53,96%	(15.382)
	Total Griya	14.572	12.909	13.511	-	775	775	0	602	-1.060	173	26.744	50,52%	(13.233)
	• Total Non Program	11.408	10.033	10.659	-	775	775	-173	626	-750	149	12.963	82,23%	(2.304)
	• Program	3.163	2.877	2.852	-	-	0	-31	-24	-311	24	13.781	20,70%	(10.929)
	Oto	5.186	4.575	4.515	-	93	93	-264	-60	-671	153	6.665	67,75%	(2.149)
	CF 2	109.295	141.359	145.525	6.547	6.835	288	3.654	4.166	36.231	2.669	125.350	116,10%	20.176
	Mitraguna & Others	90.925	122.975	127.092	6.427	6.678	251	3.912	4.117	36.167	2.561	105.569	120,39%	21.522
	Pensiun	18.370	18.384	18.434	120	157	37	-257	49	63	108	19.780	93,19%	(1.347)
	Total Pembiayaan	220.067	262.492	267.414	14.260	14.088	-171	5.930	4.922	47.348	9.166	286.846	93,23%	(19.432)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	451	1.624	1.104	8.222	0,85%	1,96%	14,78%	7.119	7.771	6.598			
	KUR	163	1.506	1.023	8.069	0,32%	1,87%	14,89%	7.046	7.907	6.563			
	Non KUR	289	118	80	153	12,61%	5,27%	10,63%	72	(136)	35			
3	PWG	-	-	-	553	0,00%	0,00%	2,02%	553	553	553			
	Cilem	-	-	-	553	0,00%	0,00%	3,49%	553	553	553			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.759	541	1.049	842	1,36%	0,66%	0,51%	(207)	(917)	301			
	CF 1	1.212	541	1.049	811	6,14%	6,00%	4,50%	(238)	(401)	270			
	Total Griya	1.052	541	586	688	7,22%	4,54%	5,09%	102	(363)	147			
	Oto	161	-	463	123	3,10%	10,12%	2,72%	(340)	(38)	123			
	CF 2	547	-	-	31	0,50%	0,00%	0,02%	31	(516)	31			
	Mitraguna & Others	547	-	-	31	0,60%	0,00%	0,02%	31	(516)	31			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	2.165	2.153	9.617	1,00%	0,82%	3,60%	7.464	7.406	7.451	2,24%	37,82%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	904	812	992	2,88%	1,44%	1,78%	180	(539)	88			
	KUR	855	460	378	600	1,68%	0,69%	1,11%	222	(255)	140			
	Non KUR	677	444	434	392	29,56%	28,44%	27,25%	(42)	(284)	(52)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	499	439	642	0,59%	0,28%	0,39%	203	(119)	143			
	CF 1	321	480	419	623	1,63%	2,40%	3,45%	203	301	143			
	Total Griya	321	480	419	623	2,20%	3,25%	4,61%	203	301	143			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.403	1.251	1.634	1,11%	0,48%	0,61%	383	(814)	231	1,58%	-159,14%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174	
2	Contribution Margin	13.432	18.467	17.172	3.740	-27,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,02	3,25	3,30	0,05	0,28
CIF Payroll	1.901	2.145	2.009	(136)	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	8.593	7.777	(884)	(816)	914	13,33%	(1.718)	-18,09%	15.938	48,80%	(8.161)
2	Tabungan	99.410	121.220	127.229	126.335	4.389	(894)	5.116	4,22%	26.925	27,08%	109.902	114,95%	16.433
3	Deposito	64.192	61.782	41.869	41.870	415	0	(19.913)	-32,23%	(22.322)	-34,77%	64.781	64,63%	(22.911)
	Total	173.097	189.865	177.692	175.983	3.920	(1.709)	(13.882)	-7,31%	2.885	1,67%	190.622	92,32%	(14.639)
	CASA	108.906	128.083	135.823	134.113	3.505	(1.710)	6.030	4,71%	25.207	23,15%	125.841	106,57%	8.272
	(%) CASA	62,92%	67,46%	76,44%	76,21%									
	FDR	57,60%	62,38%	65,50%	66,13%									

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	13.303	11.447	13.115	13.326		210	1.878	16,41%	22	0,17%	-	0,00%	13.326
2	Giro ISE	6.014	2.591	3.439	3.550		111	959	37,00%	(2.464)	-40,97%		0,00%	3.550
3	Tabungan ISE	6.490	8.056	8.877	8.976		99	919	11,41%	2.486	38,30%		0,00%	8.976
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.842	5.711	-	-	0	-131	-131	5.711	131	0	0,00%	5.711
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.842	5.711	-	-	0	-131	-131	5.711	131	0	0,00%	5.711
	• Local Champion	-	1.986	1.884	-	-	0	-102	-102	1.884	102	0	0,00%	1.884
	• Value Chain	-	3.856	3.827	-	-	-	-29	-29	3.827	29	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.658	35.017	8.973	6.130	-2.843	915	-641	11.288	6.771	31.275	111,97%	3.742
	Cilem	8.075	16.250	16.055	2.181	1.319	-863	562	-194	7.980	1.513	13.319	120,55%	2.737
	Gadai	15.654	19.408	18.962	6.792	4.812	-1.981	353	-447	3.307	5.258	17.956	105,60%	1.005
4	CFG	75.933	76.937	75.656	1.251	325	-926	746	-1.281	-277	1.606	85.579	88,41%	(9.923)
	CF 1	16.979	16.082	15.787	-	-	0	-84	-295	-1.192	295	18.301	86,26%	(2.514)
	Total Griya	15.306	13.981	13.771	-	-	0	0	-210	-1.535	210	15.789	87,22%	(2.018)
	• Total Non Program	15.306	13.981	13.771	-	-	0	-208	-210	-1.535	210	15.789	87,22%	(2.018)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.101	2.016	-	-	0	-84	-85	343	85	2.512	80,26%	(496)
	CF 2	58.954	60.855	59.869	1.251	325	-926	830	-986	915	1.311	67.278	88,99%	(7.409)
	Mitraguna & Others	51.295	53.770	52.839	1.251	325	-926	630	-931	1.544	1.256	58.819	89,83%	(5.980)
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)
	Total Pembiayaan	99.702	118.437	116.384	10.224	6.455	-3.769	1.530	-2.053	16.682	8.508	116.894	99,56%	(510)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	-	-	1.697	0,00%	0,00%	4,85%	1.697	1.697	1.697			
	Cilem	-	-	-	1.201	0,00%	0,00%	7,48%	1.201	1.201	1.201			
	Gadai	-	-	-	496	0,00%	0,00%	2,61%	496	496	496			
4	CFG	315	443	466	463	0,41%	0,61%	0,61%	(3)	149	20			
	CF 1	-	260	258	257	0,00%	1,61%	1,63%	(1)	257	(2)			
	Total Griya	-	238	237	237	0,00%	1,70%	1,72%	(0)	237	(1)			
	Oto	-	22	21	20	0,00%	1,00%	1,01%	(1)	20	(1)			
	CF 2	315	184	208	206	0,53%	0,34%	0,34%	(2)	(109)	22			
	Mitraguna & Others	315	184	208	206	0,61%	0,39%	0,39%	(2)	(109)	22			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	443	466	2.160	0,32%	0,39%	1,86%	1.694	1.845	1.717	1,92%	-3,53%	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	28-Nov-25	31-Dec-24	31-Oct-25	28-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	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	620	645	498	0,90%	0,84%	0,66%	(146)	(183)	(122)			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	620	645	498	1,07%	1,06%	0,83%	(146)	(131)	(122)			
	Mitraguna & Others	630	620	645	498	1,23%	1,20%	0,94%	(146)	(131)	(122)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	620	645	498	0,72%	0,54%	0,43%	(146)	(223)	(122)	0,26%	39,73%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,09	3,09	0,00	0,10
CIF Payroll	836	793	798	5	(38)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	2.384	2.346	(3.083)	(37)	(124)	-5,04%	(1.162)	-33,12%	8.802	26,66%	(6.455)
2	Tabungan	88.498	84.131	78.900	79.284	103	384	(4.847)	-5,76%	(9.214)	-10,41%	97.117	81,64%	(17.833)
3	Deposito	50.176	25.230	22.786	22.786	(1.116)	0	(2.444)	-9,69%	(27.389)	-54,59%	50.660	44,98%	(27.873)
	Total	142.182	111.831	104.069	104.416	(4.096)	347	(7.415)	-6,63%	(37.765)	-26,56%	156.578	66,69%	(52.161)
	CASA	92.006	86.602	81.284	81.630	(2.980)	347	(4.972)	-5,74%	(10.376)	-11,28%	105.918	77,07%	(24.288)
	(%) CASA	64,71%	77,44%	78,11%	78,18%									
	FDR	46,30%	76,68%	83,16%	82,88%									

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	3.257	656	765	773	8	116	17,74%	(2.484)	-76,27%	-	0,00%	773	
2	Giro ISE	705	158	179	186	7	28	17,59%	(519)	-73,65%		0,00%	186	
3	Tabungan ISE	2.552	498	586	587	1	89	17,79%	(1.965)	-77,00%		0,00%	587	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	147	154	154	154	0	0	0,00%	7	4,76%		0,00%	154	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-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	-	4.142	4.563	-	500	500	-91	420	4.563	80	3.633	125,59%	930
	KUR	-	4.055	4.478	-	500	500	-89	423	4.478	77	3.445	129,98%	1.033
	Non KUR	-	87	85	-	-	0	-2	-2	85	2	188	45,19%	(103)
3	PWG	2.349	5.988	6.409	520	785	265	144	421	4.060	363	6.181	103,70%	229
	Cilem	2.349	5.988	6.409	520	785	265	144	421	4.060	363	6.181	103,70%	229
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.570	1.261	714	-547	307	-50	12.084	764	74.615	101,28%	955
	CF 1	26.468	28.175	27.914	411	49	-362	-88	-262	1.445	311	27.892	100,08%	22
	Total Griya	25.069	24.440	24.237	390	-	-390	0	-203	-832	203	25.514	95,00%	(1.277)
1	• Total Non Program	25.069	24.440	24.237	390	-	-390	326	-203	-832	203	25.514	95,00%	(1.277)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.676	21	49	28	-88	-59	2.277	108	2.377	154,65%	1.299
	CF 2	37.018	47.444	47.656	850	665	-185	394	212	10.638	453	46.723	102,00%	933
	Mitraguna & Others	36.826	47.238	47.455	850	665	-185	399	217	10.629	448	45.599	104,07%	1.856
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	86.542	1.781	1.999	218	360	792	20.707	1.207	84.429	102,50%	2.113

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	-	-	662	0,00%	0,00%	14,51%	662	662	662			
	KUR	-	-	-	662	0,00%	0,00%	14,78%	662	662	662			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	324	0,00%	0,00%	5,06%	324	324	324			
	Cilem	-	-	-	324	0,00%	0,00%	5,06%	324	324	324			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.553	1.482	1.782	1,73%	1,96%	2,36%	300	685	229			
	CF 1	1.097	1.183	1.182	1.652	4,15%	4,20%	5,92%	470	555	469			
	Total Griya	1.097	1.040	1.038	1.265	4,38%	4,25%	5,22%	227	168	225			
	Oto	-	143	144	387	0,00%	3,85%	10,53%	243	387	244			
	CF 2	-	370	300	130	0,00%	0,63%	0,27%	(170)	130	(240)			
	Mitraguna & Others	-	370	300	130	0,00%	0,64%	0,27%	(170)	130	(240)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.553	1.482	2.769	1,67%	1,73%	3,20%	1.286	1.671	1.215	0,42%	87,02%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	120	840	840	2.161	0,19%	1,11%	2,86%	1.321	2.041	1.321			
	CF 1	-	821	821	1.844	0,00%	2,91%	6,61%	1.023	1.844	1.023			
	Total Griya	-	821	821	1.844	0,00%	3,36%	7,61%	1.023	1.844	1.023			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	317	0,32%	0,04%	0,67%	299	197	299			
	Mitraguna & Others	120	19	19	317	0,33%	0,04%	0,67%	299	197	299			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	840	840	2.161	0,18%	0,98%	2,50%	1.321	2.041	1.321	0,94%	62,30%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	140.794	142.182	115.928	(24.866)	
2	Contribution Margin	2.365	3.810	2.748	383	-16,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,71	2,94	2,90	(0,04)	0,19
CIF Payroll	1.129	930	1.282	352	153

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	4.258	4.826	(1.376)	568	1.473	43,94%	550	12,87%	13.937	34,63%	(9.111)
2	Tabungan	143.334	173.220	168.576	169.251	6.171	675	(3.969)	-2,29%	25.916	18,08%	159.063	106,41%	10.188
3	Deposito	111.952	109.799	108.727	108.727	(15.522)	0	(1.071)	-0,98%	(3.225)	-2,88%	112.836	96,36%	(4.109)
	Total	259.563	286.371	281.561	282.804	(10.728)	1.244	(3.567)	-1,25%	23.241	8,95%	285.836	98,94%	(3.032)
	CASA	147.610	176.573	172.833	174.077	4.794	1.244	(2.496)	-1,41%	26.467	17,93%	173.000	100,62%	1.077
	(%) CASA	56,87%	61,66%	61,38%	61,55%									
	FDR	26,72%	30,26%	31,36%	31,23%									

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	2.337	2.255	2.310	2.362		52	107	4,73%	25	1,05%	-	0,00%	2.362
2	Giro ISE	22	24	24	24		0	(0)	-0,02%	3	11,65%		0,00%	24
3	Tabungan ISE	2.316	2.231	2.285	2.338		52	107	4,78%	22	0,95%		0,00%	2.338
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	113	116	116		0	3	2,65%	9	8,41%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.342	9.415	200	1.250	1.050	116	1.073	9.222	177	3.788	248,57%	5.628
	KUR	194	7.561	8.459	200	1.050	850	140	897	8.265	153	3.600	234,98%	4.859
	Non KUR	-	780	956	-	200	200	-24	176	956	24	188	509,00%	768
3	PWG	3.438	5.534	5.376	183	206	23	-581	-158	1.938	364	9.388	57,27%	(4.011)
	Cilem	3.438	5.534	5.376	183	206	23	-581	-158	1.938	364	9.388	57,27%	(4.011)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	72.182	72.925	730	2.505	1.775	1.336	743	7.962	1.762	77.036	94,66%	(4.111)
	CF 1	19.068	19.140	19.183	-	250	250	-69	43	115	207	20.608	93,09%	(1.424)
	Total Griya	17.646	16.678	16.791	-	250	250	0	113	-855	137	18.124	92,64%	(1.333)
	• Total Non Program	17.646	16.678	16.791	-	250	250	-106	113	-855	137	18.124	92,64%	(1.333)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.462	2.393	-	-	0	-69	-70	971	70	2.483	96,34%	(91)
	CF 2	45.895	53.042	53.742	730	2.255	1.525	1.405	700	7.847	1.555	56.429	95,24%	(2.687)
	Mitraguna & Others	40.397	47.281	47.662	730	1.913	1.183	1.432	381	7.265	1.532	49.918	95,48%	(2.257)
	Pensiun	5.498	5.761	6.080	-	342	342	-27	320	582	22	6.510	93,39%	(430)
	Total Pembiayaan	69.359	86.651	88.310	1.113	3.961	2.848	871	1.659	18.951	2.303	90.976	97,07%	(2.666)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	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	-	-	-	379	0,00%	0,00%	7,05%	379	379	379			
	Cilem	-	-	-	379	0,00%	0,00%	7,05%	379	379	379			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	1.293	4.096	4.215	1,63%	5,68%	5,78%	118	3.155	2.922			
	CF 1	648	-	3.784	3.665	3,40%	19,77%	19,10%	(119)	3.016	3.665			
	Total Griya	648	-	3.784	3.665	3,67%	22,69%	21,83%	(119)	3.016	3.665			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	412	1.293	313	550	0,90%	0,59%	1,02%	237	138	(743)			
	Mitraguna & Others	412	978	-	237	1,02%	0,00%	0,50%	237	(175)	(741)			
	Pensiun	-	315	313	313	0,00%	5,43%	5,15%	-	313	(2)			
	Total Pembiayaan	1.824	1.293	4.096	4.593	2,63%	4,73%	5,20%	497	2.769	3.301	0,54%	89,58%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)			
	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	267	1.234	2.067	2.173	0,41%	2,86%	2,98%	105	1.905	938			
	CF 1	267	869	749	855	1,40%	3,91%	4,45%	105	587	(15)			
	Total Griya	132	734	614	719	0,75%	3,68%	4,28%	105	587	(15)			
	Oto	135	135	135	135	9,51%	5,49%	5,65%	-	-	-			
	CF 2	-	365	1.318	1.318	0,00%	2,49%	2,45%	-	1.318	953			
	Mitraguna & Others	-	365	1.318	1.318	0,00%	2,79%	2,77%	-	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.828	2.661	2.766	0,39%	3,07%	3,13%	105	2.499	938	2,15%	31,47%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	217.623	259.564	297.099	79.476	
2	Contribution Margin	3.691	5.407	4.409	718	-19,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,24	3,21	(0,03)	0,26
CIF Payroll	949	934	971	37	22

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	16.040	15.116	(964)	(924)	1.037	7,37%	11.298	295,97%	10.173	148,58%	4.942
2	Tabungan	117.085	115.849	114.459	114.273	3.632	(186)	(1.577)	-1,36%	(2.812)	-2,40%	127.435	89,67%	(13.162)
3	Deposito	49.844	47.990	47.415	46.365	(547)	(1.050)	(1.625)	-3,39%	(3.478)	-6,98%	50.425	91,95%	(4.060)
	Total	170.746	177.918	177.914	175.754	2.121	(2.160)	(2.164)	-1,22%	5.007	2,93%	188.033	93,47%	(12.279)
	CASA	120.903	129.928	130.499	129.389	2.668	(1.110)	(539)	-0,42%	8.486	7,02%	137.608	94,03%	(8.220)
	(%) CASA	70,81%	73,03%	73,35%	73,62%									
	FDR	80,42%	77,98%	78,37%	79,33%									

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	1.691	785	775	792		17	7	0,89%	(899)	-53,16%	-	0,00%	792
2	Giro ISE	436	84	72	72		0	(12)	-13,83%	(364)	-83,39%		0,00%	72
3	Tabungan ISE	1.254	701	702	720		17	19	2,66%	(535)	-42,64%		0,00%	720
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	68	75	75	75		0	0	0,00%	7	10,29%		0,00%	75

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• 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	13.550	21.994	23.365	5.391	4.500	-891	1.462	1.372	9.816	3.128	21.977	106,32%	1.388
	Cilem	7.456	11.398	12.158	1.479	1.593	114	655	759	4.702	833	12.976	93,70%	(818)
	Gadai	6.094	10.595	11.208	3.912	2.908	-1.004	806	613	5.114	2.295	9.002	124,51%	2.206
4	CFG	119.321	116.751	116.062	1.374	2.033	659	-599	-689	-3.259	2.722	131.690	88,13%	(15.627)
	CF 1	15.625	17.890	17.735	461	-	-461	-70	-155	2.110	155	17.374	102,08%	361
	Total Griya	13.902	15.769	15.669	461	-	-461	0	-100	1.766	100	14.395	108,84%	1.273
	• Total Non Program	13.902	15.769	15.669	461	-	-461	355	-100	1.766	100	14.395	108,84%	1.273
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.121	2.066	-	-	0	-70	-55	344	55	2.979	69,36%	(913)
	CF 2	103.696	98.862	98.327	913	2.033	1.120	-529	-534	-5.369	2.567	114.315	86,01%	(15.988)
	Mitraguna & Others	94.197	89.050	88.252	433	1.455	1.022	-803	-798	-5.945	2.253	103.618	85,17%	(15.366)
	Pensiun	9.499	9.812	10.075	480	578	98	275	264	576	314	10.697	94,19%	(622)
	Total Pembiayaan	137.307	138.745	139.428	6.765	6.533	-232	863	683	2.121	5.850	158.103	88,19%	(18.675)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	-	-	1.053	0,00%	0,00%	4,51%	1.053	1.053	1.053			
	Cilem	-	-	-	849	0,00%	0,00%	6,99%	849	849	849			
	Gadai	-	-	-	204	0,00%	0,00%	1,82%	204	204	204			
4	CFG	1.942	2.012	506	3.267	1,63%	0,43%	2,82%	2.761	1.326	1.255			
	CF 1	86	209	-	2.048	0,55%	0,00%	11,55%	2.048	1.962	1.839			
	Total Griya	-	-	-	1.798	0,00%	0,00%	11,47%	1.798	1.798	1.798			
	Oto	86	209	-	250	4,99%	0,00%	12,12%	250	164	42			
	CF 2	1.856	1.803	506	1.219	1,79%	0,51%	1,24%	713	(636)	(584)			
	Mitraguna & Others	1.856	1.803	506	1.219	1,97%	0,57%	1,38%	713	(636)	(584)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.012	506	4.321	1,41%	0,36%	3,10%	3.814	2.379	2.308	0,37%	87,99%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	331	479	602	617	0,28%	0,52%	0,53%	15	286	138			
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	-	(300)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-			
	CF 2	31	479	602	617	0,03%	0,61%	0,63%	15	586	138			
	Mitraguna & Others	31	479	602	617	0,03%	0,68%	0,70%	15	586	138			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	479	602	617	0,24%	0,43%	0,44%	15	286	138	0,63%	-43,49%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	172.182	170.746	175.797	3.615	
2	Contribution Margin	5.707	7.910	7.278	1.571	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,33	3,32	(0,01)	0,30
CIF Payroll	665	542	545	3	(120)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	8.108	2.802	(7.910)	(5.305)	(9.668)	-77,53%	(11.128)	-79,88%	22.731	12,33%	(19.928)
2	Tabungan	118.671	158.029	155.357	156.634	8.241	1.277	(1.395)	-0,88%	37.963	31,99%	133.410	117,41%	23.224
3	Deposito	125.329	134.600	111.758	129.810	10.955	18.052	(4.790)	-3,56%	4.481	3,58%	126.098	102,94%	3.712
	Total	257.931	305.100	275.223	289.247	11.286	14.024	(15.853)	-5,20%	31.316	12,14%	282.239	102,48%	7.008
	CASA	132.602	170.500	163.465	159.437	331	(4.028)	(11.063)	-6,49%	26.835	20,24%	156.141	102,11%	3.296
	(%) CASA	51,41%	55,88%	59,39%	55,12%									
	FDR	59,82%	60,13%	67,89%	64,60%									

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	3.538	4.148	4.682	4.524		(158)	377	9,09%	986	27,88%	-	0,00%	4.524
2	Giro ISE	1	1	1	1		0	(0)	-2,12%	(0)	-35,06%		0,00%	1
3	Tabungan ISE	3.537	4.147	4.681	4.524		(158)	377	9,09%	987	27,90%		0,00%	4.524
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	• Local Champion	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	74	72	-	-	0	24	-2	-245	2	317	22,61%	(245)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	74	72	-	-	0	24	-2	-245	2	317	22,61%	(245)
3	PWG	17.010	25.951	27.770	6.065	4.961	-1.104	2.838	1.819	10.760	3.142	22.618	122,77%	5.151
	Cilem	7.758	11.911	12.770	792	1.514	722	343	859	5.011	655	12.110	105,45%	660
	Gadai	9.252	14.040	15.000	5.273	3.447	-1.826	2.495	960	5.749	2.487	10.508	142,74%	4.492
4	CFG	136.962	149.035	150.639	3.092	4.111	1.019	859	1.604	13.677	2.507	151.758	99,26%	(1.118)
	CF 1	16.548	16.454	16.271	257	-	-257	158	-182	-277	182	18.143	89,69%	(1.871)
	Total Griya	15.017	13.737	13.626	-	-	0	0	-110	-1.391	110	15.466	88,10%	(1.840)
	• Total Non Program	15.017	13.737	13.626	-	-	0	-118	-110	-1.391	110	15.466	88,10%	(1.840)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.717	2.645	257	-	-257	158	-72	1.114	72	2.676	98,83%	(31)
	CF 2	120.414	132.581	134.368	2.835	4.111	1.276	701	1.786	13.954	2.325	133.615	100,56%	753
	Mitraguna & Others	110.777	121.822	123.454	2.370	3.631	1.261	317	1.632	12.677	1.999	122.887	100,46%	567
	Pensiun	9.636	10.759	10.913	465	480	15	384	154	1.277	326	10.728	101,73%	185
	Total Pembiayaan	154.289	183.469	186.839	10.157	9.072	-1.085	12.130	3.370	32.550	5.702	174.693	106,95%	12.146

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)			
3	PWG	-	-	-	894	0,00%	0,00%	0,00%	894	894	894			
	Cilem	-	-	-	894	0,00%	0,00%	7,00%	894	894	894			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	334	1.041	415	1.698	0,24%	0,28%	1,13%	1.284	1.364	658			
	CF 1	-	569	195	1.510	0,00%	1,18%	9,28%	1.315	1.510	941			
	Total Griya	-	569	44	898	0,00%	0,32%	6,59%	854	898	329			
	Oto	-	-	151	612	0,00%	5,54%	23,14%	461	612	612			
	CF 2	334	472	220	189	0,28%	0,17%	0,14%	(32)	(145)	(283)			
	Mitraguna & Others	334	472	220	189	0,30%	0,18%	0,15%	(32)	(145)	(283)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	1.090	489	2.593	0,31%	0,27%	1,39%	2.104	2.111	1.502	0,15%	89,27%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-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	76	-	-	72	24,03%	0,00%	100,00%	72	(4)	72			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	-	72	24,03%	0,00%	100,00%	72	(4)	72			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	1.203	1.276	1.400	0,57%	0,86%	0,93%	124	613	197			
	CF 1	645	-	74	73	3,90%	0,45%	0,45%	(0)	(571)	73			
	Total Griya	645	-	74	73	4,29%	0,54%	0,54%	(0)	(571)	73			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	1.203	1.203	1.326	0,12%	0,91%	0,99%	124	1.184	123			
	Mitraguna & Others	142	1.203	1.203	1.326	0,13%	0,99%	1,07%	124	1.184	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.203	1.276	1.471	0,56%	0,70%	0,79%	195	609	268	0,00%	100,00%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	216.304	258.971	294.424	78.120	
2	Contribution Margin	7.083	10.698	8.086	1.003	-14,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,35	3,43	0,07	0,20
CIF Payroll	1.941	2.473	2.451	(22)	510

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	9.860	5.235	(7.020)	(4.625)	(1.309)	-20,01%	(3.345)	-38,99%	19.111	27,39%	(13.876)
2	Tabungan	115.717	139.694	135.939	137.605	10.026	1.667	(2.088)	-1,50%	21.889	18,92%	130.187	105,70%	7.418
3	Deposito	158.683	172.137	167.447	167.447	(5.821)	0	(4.690)	-2,72%	8.764	5,52%	159.611	104,91%	7.836
	Total	282.980	318.375	313.245	310.287	(2.815)	(2.959)	(8.088)	-2,54%	27.307	9,65%	308.909	100,45%	1.377
	CASA	124.297	146.238	145.799	142.840	3.006	(2.959)	(3.398)	-2,32%	18.543	14,92%	149.298	95,67%	(6.458)
	(%) CASA	43,92%	45,93%	46,54%	46,03%									
	FDR	77,18%	77,84%	80,32%	81,09%									

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	3.319	8.818	6.508	6.073		(435)	(2.745)	-31,13%	2.754	82,97%	-	0,00%	6.073
2	Giro ISE	510	227	515	526		11	299	131,56%	16	3,19%		0,00%	526
3	Tabungan ISE	2.559	8.341	5.744	5.297		(447)	(3.043)	-36,49%	2.738	106,96%		0,00%	5.297
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	7.994	50,11%	(3.988)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)
	Non-Linkage	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	6.476	61,85%	(2.470)
	• Local Champion	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	5.442	73,61%	(1.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)
2	MBG	9.912	12.255	11.989	275	280	5	251	-266	2.077	546	12.148	98,69%	(159)
	KUR	9.027	10.798	10.741	200	280	80	222	-57	1.714	337	11.171	96,15%	(430)
	Non KUR	885	1.456	1.248	75	-	-	-75	-208	363	208	977	127,77%	271
3	PWG	13.890	23.684	24.364	3.423	3.535	112	490	680	10.474	2.855	26.829	90,81%	(2.465)
	Cilem	5.699	14.241	14.716	671	1.687	1.016	-430	474	9.017	1.212	15.972	92,13%	(1.256)
	Gadai	8.191	9.442	9.648	2.752	1.848	-	919	206	1.457	1.642	10.857	88,87%	(1.209)
4	CFG	190.097	207.781	211.240	4.624	8.364	3.740	-303	3.459	21.143	4.905	205.092	103,00%	6.148
	CF 1	25.896	28.102	27.379	-	-	0	-122	-722	1.484	722	27.742	98,70%	(362)
	Total Griya	21.834	24.165	23.965	-	-	0	0	-201	2.131	201	22.354	107,21%	1.611
	• Total Non Program	21.834	24.165	23.965	-	-	0	-202	-201	2.131	201	22.354	107,21%	1.611
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.936	3.415	-	-	0	-122	-522	-647	522	5.388	63,38%	(1.973)
	CF 2	164.201	179.679	183.861	4.624	8.364	3.740	-181	4.181	19.659	4.183	177.351	103,67%	6.510
	Mitraguna & Others	145.925	160.670	164.972	4.338	8.322	3.984	-189	4.302	19.046	4.020	157.811	104,54%	7.161
	Pensiun	18.276	19.010	18.889	286	42	-	-244	7	613	163	19.540	96,67%	(651)
	Total Pembiayaan	218.409	247.836	251.599	8.322	12.179	3.857	314	3.763	33.190	8.416	252.063	99,82%	(464)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	284	-	100	998	2,87%	0,82%	8,33%	898	714	998			
	KUR	284	-	100	998	3,15%	0,93%	9,29%	898	714	998			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	26	1.231	0,00%	0,11%	5,05%	1.205	1.231	1.231			
	Cilem	-	-	-	1.076	0,00%	0,00%	7,31%	1.076	1.076	1.076			
	Gadai	-	-	26	155	0,00%	0,28%	1,60%	129	155	155			
4	CFG	85	484	467	473	0,04%	0,04%	0,22%	6	388	(12)			
	CF 1	52	484	467	104	0,20%	1,66%	0,38%	(363)	52	(380)			
	Total Griya	52	48	48	87	0,24%	0,20%	0,36%	39	34	38			
	Oto	-	436	419	18	0,00%	10,65%	0,52%	(402)	18	(418)			
	CF 2	33	-	-	369	0,02%	0,00%	0,20%	369	336	369			
	Mitraguna & Others	33	-	-	369	0,02%	0,00%	0,22%	369	336	369			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	369	484	593	2.702	0,17%	0,24%	1,07%	2.109	2.333	2.218	0,18%	83,61%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-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	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(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	1.205	515	514	512	0,63%	0,25%	0,24%	(2)	(693)	(3)			
	CF 1	485	-	-	-	1,87%	0,00%	0,00%	-	(485)	-			
	Total Griya	485	-	-	-	2,22%	0,00%	0,00%	-	(485)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	515	514	512	0,44%	0,29%	0,28%	(2)	(207)	(3)			
	Mitraguna & Others	719	274	273	271	0,49%	0,17%	0,16%	(2)	(449)	(3)			
	Pensiun	-	241	241	241	0,00%	0,10%	1,28%	-	241	(0)			
	Total Pembiayaan	1.209	515	514	512	0,55%	0,21%	0,20%	(2)	(697)	(3)	0,00%	98,98%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	318.479	282.980	321.190	2.711	
2	Contribution Margin	7.721	11.567	8.757	1.036	-13,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,11	3,13	0,02	0,17
CIF Payroll	1.488	1.563	1.593	30	105

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	4.597	4.452	(4.792)	(145)	1.054	31,02%	(4.102)	-47,96%	15.576	28,58%	(11.125)
2	Tabungan	104.558	103.775	98.891	99.255	4.473	364	(4.520)	-4,36%	(5.303)	-5,07%	116.810	84,97%	(17.555)
3	Deposito	118.514	111.806	111.694	111.714	(5.325)	20	(92)	-0,08%	(6.800)	-5,74%	119.096	93,80%	(7.382)
	Total	231.625	218.978	215.182	215.420	(5.644)	239	(3.558)	-1,62%	(16.205)	-7,00%	251.482	85,66%	(36.062)
	CASA	113.112	107.173	103.488	103.706	(319)	219	(3.466)	-3,23%	(9.405)	-8,32%	132.386	78,34%	(28.680)
	(%) CASA	48,83%	48,94%	48,09%	48,14%									
	FDR	61,23%	68,43%	70,60%	70,52%									

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	2.660	4.420	4.362	4.383		21	(37)	-0,84%	1.723	64,77%	-	0,00%	4.383
2	Giro ISE	666	1.060	992	1.014		23	(46)	-4,30%	348	52,25%		0,00%	1.014
3	Tabungan ISE	1.893	3.259	3.270	3.268		(2)	9	0,27%	1.375	72,60%		0,00%	3.268
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.724	1.683	-	-	0	-40	-41	1.683	41	0	0,00%	1.683
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.683	-	-	0	-40	-41	1.683	41	0	0,00%	1.683
	• Local Champion	-	1.724	1.683	-	-	0	-40	-41	1.683	41	0	0,00%	1.683
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
3	PWG	18.643	25.017	26.659	4.092	4.757	665	1.304	1.643	8.016	3.114	28.064	94,99%	(1.405)
	Cilem	13.169	14.403	15.306	919	1.753	834	-208	903	2.137	850	18.830	81,28%	(3.524)
	Gadai	5.474	10.614	11.354	3.173	3.004	-169	1.513	740	5.879	2.264	9.234	122,95%	2.119
4	CFG	123.108	123.055	123.514	1.620	1.704	84	84	459	406	1.245	137.225	90,01%	(13.711)
	CF 1	17.304	13.823	13.563	-	-	0	-191	-260	-3.740	260	19.095	71,03%	(5.531)
	Total Griya	13.206	10.394	10.235	-	-	0	0	-159	-2.971	159	13.694	74,74%	(3.459)
	• Total Non Program	13.206	10.394	10.235	-	-	0	-787	-159	-2.971	159	13.694	74,74%	(3.459)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.329	-	-	0	-191	-101	-769	101	5.401	61,63%	(2.073)
	CF 2	105.804	109.232	109.951	1.620	1.704	84	274	718	4.146	986	118.130	93,08%	(8.179)
	Mitraguna & Others	72.025	76.346	77.431	1.620	1.704	84	707	1.085	5.406	619	83.166	93,10%	(5.735)
	Pensiun	33.780	32.886	32.520	-	-	0	-433	-367	-1.260	367	34.964	93,01%	(2.444)
	Total Pembiayaan	141.827	149.855	151.916	5.712	6.461	749	1.346	2.061	10.089	4.400	165.365	91,87%	(13.449)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	-	-	59	0,00%	0,00%	100,00%	59	59	59			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	59	0,00%	0,00%	100,00%	59	59	59			
3	PWG	-	-	-	771	0,00%	0,00%	2,89%	771	771	771			
	Cilem	-	-	-	771	0,00%	0,00%	5,04%	771	771	771			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	370	965	1.341	1.658	0,30%	1,09%	1,34%	317	1.288	693			
	CF 1	206	654	891	968	1,19%	6,45%	7,14%	77	762	315			
	Total Griya	92	559	798	791	0,69%	7,68%	7,73%	(8)	699	232			
	Oto	114	95	93	178	2,79%	2,70%	5,34%	85	63	83			
	CF 2	164	311	450	690	0,15%	0,41%	0,63%	240	526	379			
	Mitraguna & Others	164	311	352	322	0,23%	0,46%	0,42%	(30)	159	11			
	Pensiun	-	-	98	367	0,00%	0,30%	1,13%	270	367	367			
	Total Pembiayaan	370	965	1.341	2.488	0,26%	0,89%	1,64%	1.147	2.118	1.523	1,35%	17,58%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-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	5	325	625	619	0,00%	0,51%	0,50%	(6)	615	295			
	CF 1	5	108	106	100	0,03%	0,77%	0,74%	(6)	95	(8)			
	Total Griya	5	108	106	100	0,04%	1,02%	0,98%	(6)	95	(8)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	217	519	519	0,00%	0,48%	0,47%	-	519	302			
	Mitraguna & Others	-	-	303	303	0,00%	0,40%	0,39%	-	303	303			
	Pensiun	-	217	217	217	0,00%	0,14%	0,67%	-	217	(0)			
	Total Pembiayaan	5	325	625	619	0,00%	0,42%	0,41%	(6)	615	295	2,10%	-414,48%	1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	222.570	231.625	224.623	2.053	
2	Contribution Margin	5.016	7.365	6.362	1.346	-26,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,06	3,22	3,21	(0,02)	0,15
CIF Payroll	1.010	1.088	1.108	20	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	3.425	3.424	(1.230)	(1)	12	0,36%	1.809	111,97%	6.881	49,76%	(3.457)
2	Tabungan	101.049	104.238	104.498	104.425	(1.606)	(74)	187	0,18%	3.375	3,34%	109.623	95,26%	(5.198)
3	Deposito	38.774	45.450	46.765	46.765	(520)	0	1.315	2,89%	7.991	20,61%	39.255	119,13%	7.510
	Total	141.438	153.100	154.688	154.613	(3.355)	(75)	1.514	0,99%	13.175	9,32%	155.759	99,26%	(1.146)
	CASA	102.664	107.650	107.924	107.849	(2.836)	(75)	199	0,18%	5.184	5,05%	116.504	92,57%	(8.655)
	(%) CASA	72,59%	70,31%	69,77%	69,75%									
	FDR	91,03%	105,36%	105,57%	105,62%									

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	3.298	2.949	2.924	2.876		(48)	(73)	-2,47%	(422)	-12,80%	-	0,00%	2.876
2	Giro ISE	186	257	153	153		0	(104)	-40,35%	(32)	-17,45%		0,00%	153
3	Tabungan ISE	2.913	2.682	2.761	2.713		(48)	31	1,15%	(200)	-6,85%		0,00%	2.713
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	102	103	103		0	1	0,98%	9	9,57%		0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.120	20.118	150	-	-150	148	-2	19.703	2	415	4847,96%	19.703
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.120	20.118	150	-	-150	148	-2	19.703	2	415	4847,96%	19.703
	• Local Champion	415	20.120	20.118	150	-	-150	148	-2	19.703	2	415	4847,96%	19.703
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.899	7.361	450	590	140	331	462	7.120	128	3.851	191,17%	3.510
	KUR	103	6.283	6.759	450	590	140	349	476	6.656	114	3.549	190,44%	3.210
	Non KUR	139	616	602	-	-	0	-17	-14	464	14	302	199,67%	301
3	PWG	20.398	30.373	32.670	8.413	8.280	-133	2.240	2.297	12.272	5.983	31.029	105,29%	1.641
	Cilem	7.170	12.746	13.637	1.998	1.958	-41	809	891	6.467	1.067	15.989	85,29%	(2.352)
	Gadai	13.229	17.627	19.033	6.415	6.322	-93	1.431	1.407	5.805	4.916	15.040	126,55%	3.993
4	CFG	107.701	103.913	103.160	2.304	1.074	-1.230	580	-753	-4.540	1.826	119.299	86,47%	(16.138)
	CF 1	13.161	13.563	13.481	-	119	119	-83	-82	320	200	14.643	92,07%	(1.161)
	Total Griya	10.223	10.121	9.997	-	-	0	0	-124	-226	124	10.685	93,57%	(688)
	• Total Non Program	10.223	9.949	9.826	-	-	0	-122	-123	-397	123	10.685	91,96%	(859)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.484	-	119	119	-83	42	546	76	3.958	88,02%	(474)
	CF 2	94.540	90.350	89.679	2.304	955	-1.349	664	-671	-4.860	1.626	104.656	85,69%	(14.977)
	Mitraguna & Others	89.171	84.140	83.241	1.530	521	-1.009	-55	-899	-5.930	1.420	98.315	84,67%	(15.074)
	Pensiun	5.368	6.211	6.438	774	434	-340	719	228	1.070	206	6.341	101,54%	98
	Total Pembiayaan	128.755	161.305	163.310	11.317	9.943	-1.374	3.300	2.005	34.555	7.938	154.593	105,64%	8.716

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	-	-	757	0,00%	0,00%	10,28%	757	757	757			
	KUR	-	-	-	676	0,00%	0,00%	10,00%	676	676	676			
	Non KUR	-	-	-	81	0,00%	0,00%	13,38%	81	81	81			
3	PWG	-	-	-	824	0,00%	0,00%	2,52%	824	824	824			
	Cilem	-	-	-	824	0,00%	0,00%	6,04%	824	824	824			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.919	960	1.884	1.493	1,78%	1,81%	1,45%	(391)	(426)	533			
	CF 1	107	77	167	88	0,81%	1,23%	0,65%	(79)	(19)	11			
	Total Griya	107	-	167	88	1,04%	1,65%	0,88%	(79)	(19)	88			
	Oto	-	77	-	-	0,00%	0,00%	0,00%	-	-	(77)			
	CF 2	1.812	883	1.717	1.405	1,92%	1,90%	1,57%	(312)	(407)	522			
	Mitraguna & Others	1.812	883	1.717	1.405	2,03%	2,04%	1,69%	(312)	(407)	522			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	960	1.884	3.073	1,49%	1,17%	1,88%	1.189	1.154	2.114	0,00%	100,00%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	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	2.505	2.121	2.530	2.284	2,33%	2,43%	2,21%	(245)	(221)	164			
	CF 1	23	78	78	78	0,18%	0,58%	0,58%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,77%	0,78%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.042	2.451	2.206	2,63%	2,71%	2,46%	(245)	(276)	164			
	Mitraguna & Others	2.482	2.042	2.451	2.206	2,78%	2,91%	2,65%	(245)	(276)	164			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.121	2.530	2.284	2,27%	1,57%	1,40%	(245)	(636)	164	0,00%	100,00%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	125.537	141.438	161.771	36.234	
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,17	3,18	0,02	0,23
CIF Payroll	762	785	788	3	26

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-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	35	110	127	128	(16)	1	19	16,97%	93	266,05%	40	323,92%	89
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	127	128	(16)	1	19	16,97%	93	266,05%	40	323,92%	89
	CASA	35	110	127	128	(16)	1	19	16,97%	93	266,05%	40	323,92%	89
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

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	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-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	28-Nov-25	31-Dec-24	31-Oct-25	28-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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	20	35	125	105	
2	Contribution Margin	(210)	(277)	(173)	37	17,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	2,00	2,00	-	(1,00)
CIF Payroll	1	1	1	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-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	438	693	562	564	75	2	(128)	-18,54%	126	28,76%	495	113,94%	69
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.112	1.114	75	2	(128)	-10,33%	676	154,25%	495	224,99%	619
	CASA	438	693	562	564	75	2	(128)	-18,54%	126	28,76%	495	113,94%	69
	(%) CASA	100,00%	55,74%	50,54%	50,64%									
	FDR	0,00%	0,00%	0,00%	0,00%									

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	0	195	0	0	0	(195)	-99,95%	0	0,00%	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	0	195	0	0	0	(195)	-99,95%	0	0,00%		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-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	28-Nov-25	31-Dec-24	31-Oct-25	28-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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	258	438	1.168	910	
2	Contribution Margin	(227)	(280)	(138)	89	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,75	4,25	4,25	-	0,50
CIF Payroll	4	8	8	-	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	37.863	37.998	5.703	135	(6.417)	-14,45%	16.546	77,13%	31.025	122,47%	6.973
2	Tabungan	103.481	122.013	116.729	114.601	7.231	(2.127)	(7.412)	-6,07%	11.121	10,75%	119.071	96,25%	(4.469)
3	Deposito	132.303	85.939	108.795	108.795	(6.648)	1	22.857	26,60%	(23.507)	-17,77%	133.190	81,68%	(24.395)
	Total	257.235	252.367	263.386	261.395	6.286	(1.992)	9.028	3,58%	4.159	1,62%	283.286	92,27%	(21.891)
	CASA	124.933	166.428	154.592	152.599	12.934	(1.993)	(13.829)	-8,31%	27.666	22,15%	150.096	101,67%	2.503
	(%) CASA	48,57%	65,95%	58,69%	58,38%									
	FDR	70,83%	83,50%	82,37%	83,00%									

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	7.936	8.471	7.149	7.389		240	(1.083)	-12,78%	(547)	-6,89%	-	0,00%	7.389
2	Giro ISE	4.026	3.734	3.655	3.681		25	(53)	-1,43%	(345)	-8,58%		0,00%	3.681
3	Tabungan ISE	2.910	4.737	3.494	3.708		214	(1.029)	-21,73%	798	27,43%		0,00%	3.708
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	65	65		0	1	1,56%	3	4,84%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	38.775	39.040	-	640	640	-388	265	-6.195	375	54.048	72,23%	(15.008)
	Linkage	14.656	14.627	14.627	-	-	-	1	-1	-29	1	18.494	79,09%	(3.868)
	Non-Linkage	30.579	24.148	24.414	-	640	640	-390	265	-6.165	375	35.554	68,67%	(11.140)
	• Local Champion	28.121	21.313	21.594	-	640	640	-215	281	-6.527	359	30.480	70,85%	(8.886)
	• Value Chain	2.457	2.835	2.820	-	-	-	-174	-15	362	15	5.074	55,57%	(2.254)
2	MBG	4.919	2.874	2.813	-	-	0	-219	-60	-2.105	60	4.919	57,20%	(2.105)
	KUR	4.804	2.874	2.813	-	-	0	-219	-60	-1.991	60	4.804	58,56%	(1.991)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	39.533	42.778	12.308	9.480	-2.829	3.166	3.245	19.441	6.235	39.389	108,60%	3.389
	Cilem	6.677	17.447	18.928	3.377	2.482	-894	1.920	1.482	12.251	1.001	19.951	94,88%	(1.022)
	Gadai	16.660	22.086	23.849	8.932	6.997	-1.934	1.246	1.763	7.189	5.234	19.438	122,69%	4.411
4	CFG	108.703	129.533	132.329	3.657	5.145	1.488	2.647	2.796	23.626	2.349	121.184	109,20%	11.145
	CF 1	24.869	27.555	27.147	27	19	-8	-108	-409	2.277	428	26.405	102,81%	742
	Total Griya	19.873	21.431	21.239	-	-	0	0	-192	1.366	192	20.306	104,60%	933
	• Total Non Program	19.873	21.431	21.239	-	-	0	-424	-192	1.366	192	20.306	104,60%	933
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	5.908	27	19	-8	-108	-216	911	235	6.099	96,86%	(191)
	CF 2	83.833	101.978	105.182	3.630	5.126	1.496	2.755	3.205	21.349	1.921	94.779	110,98%	10.403
	Mitraguna & Others	62.328	78.196	80.374	3.230	3.906	676	2.567	2.178	18.046	1.728	72.223	111,29%	8.152
	Pensiun	21.505	23.782	24.808	400	1.220	820	189	1.026	3.303	194	22.557	109,98%	2.251
	Total Pembiayaan	182.193	210.715	216.960	15.965	15.265	-700	5.206	6.245	34.767	9.020	219.540	98,82%	(2.580)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.712	0,00%	0,00%	4,39%	1.712	1.712	1.712			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.652	0,00%	0,00%	6,77%	1.652	1.652	1.652			
	Value Chain	-	-	-	60	0,00%	0,00%	0,28%	60	60	60			
2	MBG	121	20	32	86	2,46%	1,11%	3,07%	54	(35)	66			
	KUR	83	20	32	86	1,72%	1,11%	3,07%	54	4	66			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	2.157	0,00%	0,00%	5,04%	2.157	2.157	2.157			
	Cilem	-	-	-	1.291	0,00%	0,00%	6,82%	1.291	1.291	1.291			
	Gadai	-	-	-	866	0,00%	0,00%	3,63%	866	866	866			
4	CFG	330	1.698	1.506	1.414	0,30%	1,16%	1,07%	(92)	1.085	(284)			
	CF 1	209	63	-	322	0,84%	0,00%	1,19%	322	113	259			
	Total Griya	-	-	-	164	0,00%	0,00%	0,77%	164	164	164			
	Oto	209	63	-	158	4,19%	0,00%	2,68%	158	(51)	95			
	CF 2	120	1.635	1.506	1.093	0,14%	1,48%	1,04%	(414)	972	(542)			
	Mitraguna & Others	-	1.495	1.506	961	0,00%	1,93%	1,20%	(545)	961	(534)			
	Pensiun	120	140	-	132	0,56%	0,00%	0,53%	132	11	(8)			
	Total Pembiayaan	451	1.718	1.538	5.370	0,25%	0,73%	2,48%	3.832	4.919	3.652	3,29%	-32,83%	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	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,88%	15,77%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,49%	25,22%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	73	-	-	7,57%	0,00%	0,00%	-	(372)	(73)			
	KUR	296	73	-	-	6,16%	0,00%	0,00%	-	(296)	(73)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	199	397	1.897	2,47%	0,31%	1,43%	1.500	(788)	1.698			
	CF 1	107	199	261	261	0,43%	0,95%	0,96%	-	153	62			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	199	261	261	2,15%	4,25%	4,41%	-	153	62			
	CF 2	2.577	-	137	1.636	3,07%	0,13%	1,56%	1.500	(941)	1.636			
	Mitraguna & Others	2.422	-	-	1.500	3,89%	0,00%	1,87%	1.500	(922)	1.500			
	Pensiun	155	-	137	137	0,09%	0,06%	0,55%	-	(19)	137			
	Total Pembiayaan	8.782	6.428	6.553	8.053	4,82%	3,11%	3,71%	1.500	(729)	1.625	3,38%	9,02%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	247.014	257.235	246.081	(933)	
2	Contribution Margin	8.048	11.577	5.603	(2.445)	30,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,88	3,01	3,01	(0,00)	0,13
CIF Payroll	650	671	674	3	24

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	18.802	20.915	16.346	2.113	(19.161)	-47,81%	3.211	18,14%	27.730	75,42%	(6.815)
2	Tabungan	74.047	76.608	79.606	79.353	1.205	(253)	2.745	3,58%	5.306	7,17%	90.374	87,81%	(11.021)
3	Deposito	177.676	159.231	188.557	188.557	(2.193)	0	29.326	18,42%	10.881	6,12%	178.593	105,58%	9.964
	Total	269.427	275.916	286.965	288.825	15.359	1.860	12.910	4,68%	19.398	7,20%	296.698	97,35%	(7.872)
	CASA	91.751	116.684	98.408	100.268	17.551	1.860	(16.416)	-14,07%	8.517	9,28%	118.105	84,90%	(17.836)
	(%) CASA	34,05%	42,29%	34,29%	34,72%									
	FDR	66,93%	75,15%	73,15%	72,68%									

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	3.699	1.827	2.054	2.146	92	319	17,44%	(1.553)	-41,98%	-	0,00%	2.146	
2	Giro ISE	1.245	198	405	480	75	282	142,53%	(765)	-61,44%		0,00%	480	
3	Tabungan ISE	2.454	1.630	1.649	1.666	17	37	2,24%	(788)	-32,11%		0,00%	1.666	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	78	83	84	84	0	1	1,20%	6	7,69%		0,00%	84	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-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	7.500	10.464	11.377	560	1.200	640	214	913	3.876	287	10.279	110,67%	1.097
	KUR	5.814	8.922	9.848	560	1.200	640	252	926	4.034	274	8.593	114,60%	1.255
	Non KUR	1.686	1.542	1.528	-	-	0	-38	-13	-158	13	1.686	90,65%	(158)
3	PWG	25.637	37.586	39.534	8.500	9.086	586	2.015	1.948	13.897	7.138	37.092	106,59%	2.443
	Cilem	7.478	16.013	17.025	2.794	2.018	-776	1.735	1.012	9.548	1.006	17.536	97,09%	(511)
	Gadai	18.160	21.573	22.509	5.705	7.067	1.362	280	936	4.350	6.131	19.556	115,10%	2.953
4	CFG	147.202	159.308	158.996	3.279	3.557	278	1.851	-312	11.794	3.869	161.418	98,50%	(2.422)
	CF 1	16.107	19.021	20.568	278	1.895	1.617	-201	1.547	4.462	348	18.142	113,37%	2.426
	Total Griya	8.451	13.214	15.039	257	1.895	1.638	0	1.825	6.588	70	8.981	167,45%	6.058
	• Total Non Program	8.451	13.214	15.039	257	1.895	1.638	189	1.825	6.588	70	8.981	167,45%	6.058
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.807	5.529	21	-	-21	-201	-278	-2.126	278	9.161	60,36%	(3.632)
	CF 2	131.096	140.287	138.428	3.001	1.662	-1.339	2.052	-1.859	7.332	3.521	143.276	96,62%	(4.848)
	Mitraguna & Others	128.138	136.656	134.610	2.766	1.447	-1.319	1.845	-2.046	6.471	3.493	138.882	96,92%	(4.272)
	Pensiun	2.957	3.631	3.818	235	215	-20	208	188	861	27	4.394	86,89%	(576)
	Total Pembiayaan	180.340	207.358	209.907	12.339	13.843	1.504	4.080	2.549	29.568	11.294	208.789	100,54%	1.118

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	453	156	151	1.957	6,04%	1,44%	17,20%	1.806	1.504	1.800			
	KUR	363	83	80	1.238	6,24%	0,90%	12,57%	1.157	875	1.155			
	Non KUR	90	73	70	719	5,33%	4,57%	47,03%	648	629	646			
3	PWG	-	-	-	1.722	0,00%	0,00%	4,36%	1.722	1.722	1.722			
	Cilem	-	-	-	1.579	0,00%	0,00%	9,28%	1.579	1.579	1.579			
	Gadai	-	-	-	143	0,00%	0,00%	0,63%	143	143	143			
4	CFG	537	1.372	1.213	5.137	0,36%	0,76%	3,23%	3.925	4.600	3.766			
	CF 1	200	783	336	1.051	1,24%	1,77%	5,11%	714	851	268			
	Total Griya	-	-	-	226	0,00%	0,00%	1,50%	226	226	226			
	Oto	200	783	336	825	2,61%	5,79%	14,92%	488	625	42			
	CF 2	337	589	876	4.087	0,26%	0,62%	2,95%	3.210	3.750	3.498			
	Mitraguna & Others	337	589	876	4.047	0,26%	0,64%	3,01%	3.171	3.710	3.459			
	Pensiun	-	-	-	40	0,00%	0,00%	1,04%	40	40	40			
	Total Pembiayaan	990	1.528	1.364	8.816	0,55%	0,66%	4,20%	7.453	7.827	7.288	0,61%	85,50%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	70	199	198	269	0,93%	1,90%	2,36%	70	199	70			
	KUR	-	199	198	198	0,00%	2,22%	2,01%	(0)	198	(0)			
	Non KUR	70	-	-	70	4,15%	0,00%	4,61%	70	0	70			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.625	2.669	2.801	0,78%	1,68%	1,76%	132	1.651	176			
	CF 1	107	35	35	35	0,67%	0,18%	0,17%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,26%	0,23%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.590	2.634	2.766	0,80%	1,88%	2,00%	132	1.724	176			
	Mitraguna & Others	1.042	2.590	2.634	2.766	0,81%	1,93%	2,05%	132	1.724	176			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.824	2.867	3.069	0,68%	1,38%	1,46%	202	1.850	246	0,06%	95,60%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.535	269.409	260.557	(1.978)	
2	Contribution Margin	5.976	8.606	5.452	(524)	8,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,66	3,78	3,81	0,03	0,15
CIF Payroll	609	697	732	35	123

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	14.866	14.284	(614)	(582)	(262)	-1,80%	1.334	10,30%	17.890	79,84%	(3.607)
2	Tabungan	76.505	85.359	81.493	82.217	6.313	724	(3.142)	-3,68%	5.713	7,47%	85.927	95,68%	(3.710)
3	Deposito	21.770	21.261	21.060	21.010	72	(50)	(250)	-1,18%	(760)	-3,49%	22.258	94,39%	(1.248)
	Total	111.225	121.166	117.419	117.511	5.771	93	(3.654)	-3,02%	6.287	5,65%	126.075	93,21%	(8.564)
	CASA	89.454	99.905	96.358	96.501	5.700	143	(3.404)	-3,41%	7.047	7,88%	103.817	92,95%	(7.316)
	(%) CASA	80,43%	82,45%	82,06%	82,12%									
	FDR	45,34%	58,33%	61,37%	61,32%									

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	1.158	1.451	1.451	1.371		(79)	(80)	-5,52%	213	18,40%	-	0,00%	1.371
2	Giro ISE	199	118	138	90		(48)	(28)	-23,73%	(109)	-54,89%		0,00%	90
3	Tabungan ISE	959	1.334	1.312	1.281		(31)	(52)	-3,92%	322	33,63%		0,00%	1.281
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	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	103	4.767	5.694	-	1.000	1.000	232	927	5.591	73	3.735	152,46%	1.959
	KUR	103	4.563	5.490	-	1.000	1.000	234	927	5.387	73	3.547	154,79%	1.943
	Non KUR	-	204	204	-	-	0	-2	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	19.489	3.913	4.053	140	1.055	1.159	7.262	2.894	27.410	71,10%	(7.921)
	Cilem	5.118	10.278	11.054	695	1.521	826	284	776	5.936	745	17.009	64,99%	(5.955)
	Gadai	7.109	8.052	8.435	3.218	2.533	-686	771	383	1.326	2.149	10.400	81,10%	(1.965)
4	CFG	38.093	47.576	46.872	1.873	980	-893	614	-705	8.779	1.685	46.389	101,04%	483
	CF 1	11.280	11.393	11.062	15	-	-15	-341	-331	-218	331	12.354	89,54%	(1.292)
	Total Griya	5.847	6.704	6.545	-	-	0	0	-160	698	160	6.132	106,72%	412
	• Total Non Program	5.847	6.026	5.869	-	-	0	-84	-157	22	157	6.132	95,71%	(263)
	• Program	-	678	676	-	-	0	166	-3	676	3	0	0,00%	676
	Oto	5.433	4.688	4.517	15	-	-15	-341	-171	-916	171	6.221	72,61%	(1.704)
	CF 2	26.814	36.184	35.810	1.858	980	-878	955	-374	8.996	1.354	34.035	105,21%	1.775
	Mitraguna & Others	24.934	33.989	33.435	1.858	780	-1.078	910	-553	8.502	1.333	31.461	106,28%	1.974
	Pensiun	1.880	2.195	2.375	-	200	200	45	179	495	21	2.574	92,25%	(199)
	Total Pembiayaan	50.425	70.675	72.056	5.786	6.033	247	1.900	1.381	21.632	4.652	77.535	92,93%	(5.478)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	-	-	1.241	0,00%	0,00%	21,80%	1.241	1.241	1.241			
	KUR	-	-	-	1.037	0,00%	0,00%	18,90%	1.037	1.037	1.037			
	Non KUR	-	-	-	204	0,00%	0,00%	100,00%	204	204	204			
3	PWG	-	-	-	578	0,00%	0,00%	2,97%	578	578	578			
	Cilem	-	-	-	500	0,00%	0,00%	4,52%	500	500	500			
	Gadai	-	-	-	78	0,00%	0,00%	0,92%	78	78	78			
4	CFG	182	943	361	399	0,48%	0,76%	0,85%	38	217	(544)			
	CF 1	77	348	272	184	0,68%	2,39%	1,66%	(88)	107	(164)			
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	(1)	-			
	Oto	76	348	272	184	1,39%	5,80%	4,07%	(88)	108	(164)			
	CF 2	105	595	89	215	0,39%	0,25%	0,60%	126	110	(380)			
	Mitraguna & Others	105	595	89	215	0,42%	0,26%	0,64%	126	110	(380)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	943	361	2.218	0,36%	0,51%	3,08%	1.858	2.037	1.275	0,00%	100,00%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	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	188	511	1.007	683	0,49%	2,12%	1,46%	(324)	494	172			
	CF 1	182	115	115	115	1,61%	1,01%	1,04%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,46%	2,55%	-	-	-			
	CF 2	7	396	891	568	0,03%	2,46%	1,59%	(324)	561	172			
	Mitraguna & Others	7	396	891	568	0,03%	2,62%	1,70%	(324)	561	172			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	1.008	685	0,38%	1,43%	0,95%	(324)	494	172	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	99.167	111.225	115.395	16.228	
2	Contribution Margin	2.958	4.726	3.088	130	-4,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,28	3,26	(0,02)	0,09
CIF Payroll	375	432	452	20	77

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	8.567	5.458	199	(3.109)	92	1,71%	(11.976)	-68,69%	22.385	24,38%	(16.927)
2	Tabungan	88.077	86.195	77.493	81.092	(7.659)	3.600	(5.103)	-5,92%	(6.985)	-7,93%	97.031	83,57%	(15.939)
3	Deposito	27.462	48.947	49.623	49.623	9.993	0	677	1,38%	22.161	80,70%	27.903	177,84%	21.720
	Total	132.974	140.508	135.682	136.174	2.533	491	(4.334)	-3,08%	3.200	2,41%	147.320	92,43%	(11.146)
	CASA	105.512	91.561	86.059	86.550	(7.460)	491	(5.011)	-5,47%	(18.961)	-17,97%	119.416	72,48%	(32.866)
	(%) CASA	79,35%	65,16%	63,43%	63,56%									
	FDR	8,88%	16,51%	18,14%	18,08%									

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.
1	DPK ISE	12.730	7.799	4.449	4.566	117	(3.232)	-41,44%	(8.163)	-64,13%	-	0,00%	4.566
2	Giro ISE	9.787	158	1.196	1.315	119	1.157	731,09%	(8.472)	-86,56%		0,00%	1.315
3	Tabungan ISE	2.943	7.140	2.753	2.751	(2)	(4.389)	-61,47%	(192)	-6,51%		0,00%	2.751
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-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	3.072	5.385	5.376	305	318	13	-32	-8	2.304	326	3.201	167,95%	2.175
	Cilem	3.072	5.385	5.376	305	318	13	-32	-8	2.304	326	3.201	167,95%	2.175
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	19.239	875	1.575	700	973	1.420	10.497	155	17.590	109,37%	1.649
	CF 1	1.694	1.865	1.838	-	-	0	-24	-27	144	27	2.718	67,63%	(880)
	Total Griya	398	867	863	-	-	0	0	-3	465	3	696	124,03%	167
	• Total Non Program	398	867	863	-	-	0	-3	-3	465	3	696	124,03%	167
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	975	-	-	0	-24	-23	-321	23	2.022	48,21%	(1.047)
	CF 2	7.049	15.955	17.401	875	1.575	700	997	1.446	10.353	129	14.872	117,00%	2.529
	Mitraguna & Others	6.955	15.863	17.310	875	1.575	700	997	1.447	10.355	128	14.204	121,87%	3.106
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	24.616	1.180	1.893	713	941	1.411	12.801	481	20.791	118,39%	3.824

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	-	-	280	0,00%	0,00%	5,21%	280	280	280			
	Cilem	-	-	-	280	0,00%	0,00%	5,21%	280	280	280			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	-	339	585	2,55%	1,90%	3,04%	246	362	585			
	CF 1	223	-	184	333	13,18%	9,86%	18,14%	150	110	333			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	-	184	333	17,22%	18,42%	34,20%	150	110	333			
	CF 2	-	-	155	252	0,00%	0,97%	1,45%	97	252	252			
	Mitraguna & Others	-	-	155	252	0,00%	0,98%	1,45%	97	252	252			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	-	339	865	1,89%	1,46%	3,51%	526	642	865	2,14%	39,25%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	76	76	230	0,00%	0,42%	1,19%	154	230	154			
	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	-	76	76	230	0,00%	0,47%	1,32%	154	230	154			
	Mitraguna & Others	-	76	76	230	0,00%	0,48%	1,33%	154	230	154			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	76	76	230	0,00%	0,33%	0,93%	154	230	154	5,99%	-542,74%	5,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137.177	132.974	137.975	798	
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,15	3,16	0,01	0,26
CIF Payroll	250	268	278	10	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	36.747	36.749	(4.985)	1	329	0,90%	17.723	93,16%	24.527	149,83%	12.222
2	Tabungan	42.453	54.176	51.494	51.720	2.399	227	(2.455)	-4,53%	9.267	21,83%	50.594	102,23%	1.126
3	Deposito	43.338	45.527	45.108	45.108	1.425	0	(418)	-0,92%	1.770	4,08%	43.913	102,72%	1.195
	Total	104.817	136.122	133.349	133.577	(1.161)	228	(2.545)	-1,87%	28.760	27,44%	119.034	112,22%	14.543
	CASA	61.479	90.595	88.241	88.469	(2.586)	228	(2.126)	-2,35%	26.990	43,90%	75.121	117,77%	13.348
	(%) CASA	58,65%	66,55%	66,17%	66,23%									
	FDR	25,79%	41,74%	43,70%	43,63%									

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	1.382	1.683	1.938	1.943		5	260	15,44%	561	40,63%	-	0,00%	1.943
2	Giro ISE	167	58	53	54		1	(5)	-7,99%	(114)	-67,87%		0,00%	54
3	Tabungan ISE	1.214	1.625	1.885	1.889		5	265	16,29%	675	55,58%		0,00%	1.889
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	36	36		0	3	9,09%	10	38,46%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Local Champion	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• 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	4.744	10.868	10.339	1.270	416	-854	358	-529	5.595	945	5.399	191,50%	4.940
	Cilem	4.744	10.868	10.339	1.270	416	-854	358	-529	5.595	945	5.399	191,50%	4.940
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	45.935	3.167	1.478	-1.689	1.685	-10	23.648	1.488	31.309	146,72%	14.626
	CF 1	3.598	7.925	7.779	791	-	-791	906	-146	4.181	146	4.708	165,21%	3.070
	Total Griya	1.186	3.167	3.129	-	-	0	0	-38	1.943	38	1.499	208,76%	1.630
	• Total Non Program	1.186	3.167	3.129	-	-	0	555	-38	1.943	38	1.499	208,76%	1.630
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.650	791	-	-791	906	-108	2.237	108	3.209	144,88%	1.440
	CF 2	18.689	38.021	38.157	2.376	1.478	-898	779	136	19.468	1.342	26.601	143,44%	11.556
	Mitraguna & Others	17.983	37.214	37.354	2.289	1.478	-811	681	140	19.371	1.338	25.135	148,61%	12.219
	Pensiun	705	807	803	87	-	-87	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	58.274	4.437	3.894	-543	2.043	1.460	31.243	2.433	36.708	158,75%	21.566

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	-	-	202	0,00%	0,00%	1,96%	202	202	202			
	Cilem	-	-	-	202	0,00%	0,00%	1,96%	202	202	202			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	2	0,00%	0,00%	0,01%	2	2	2			
	CF 1	-	-	-	2	0,00%	0,00%	0,03%	2	2	2			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	2	0,00%	0,00%	0,05%	2	2	2			
	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	-	-	-	205	0,00%	0,00%	0,35%	205	205	205	0,00%	100,00%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-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	105.426	104.817	137.283	31.857	
2	Contribution Margin	1.061	1.727	2.257	1.196	-112,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,26	3,32	0,06	0,34
CIF Payroll	240	434	396	(38)	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6.752	0,00%	(6.752)
2	Tabungan	2.113	10.577	11.716	11.678	(1.709)	(38)	1.100	10,40%	9.565	452,73%	13.107	89,10%	(1.429)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,12%	52	6,96%	1.367	58,67%	(565)
	Total	2.863	11.693	12.518	12.480	(1.708)	(38)	786	6,73%	9.617	335,95%	21.226	58,80%	(8.746)
	CASA	2.113	10.577	11.716	11.678	(1.709)	(38)	1.100	10,40%	9.565	452,73%	19.859	58,80%	(8.181)
	(%) CASA	73,80%	90,46%	93,59%	93,57%									
	FDR	44,75%	142,80%	139,51%	139,93%									

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	-	135	86	86	0	(49)	-36,30%	86	#DIV/0!	-	0,00%	86	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	135	86	86	0	(49)	-36,30%	86	#DIV/0!		0,00%	86	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%		0,00%	3	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-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	1.201	11.296	12.131	2.228	2.173	-56	909	835	10.930	1.337	8.970	135,25%	3.161
	Cilem	1.026	8.054	8.869	858	1.616	759	195	816	7.844	801	6.281	141,22%	2.589
	Gadai	175	3.242	3.262	1.371	556	-815	714	20	3.086	536	2.689	121,29%	573
4	CFG	80	5.403	5.332	50	-	-50	-10	-71	5.252	71	9.385	56,81%	(4.053)
	CF 1	-	2.553	2.512	-	-	0	-31	-41	2.512	41	1.107	226,94%	1.405
	Total Griya	-	1.031	1.021	-	-	0	0	-10	1.021	10	268	381,00%	753
	• Total Non Program	-	1.031	1.021	-	-	0	-10	-10	1.021	10	268	381,00%	753
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.522	1.492	-	-	0	-31	-31	1.492	31	839	177,74%	652
	CF 2	80	2.849	2.820	50	-	-50	21	-30	2.740	30	8.278	34,06%	(5.459)
	Mitraguna & Others	80	2.577	2.550	-	-	0	-27	-28	2.470	28	7.607	33,52%	(5.058)
	Pensiun	-	272	270	50	-	-50	48	-2	270	2	671	40,21%	(401)
	Total Pembiayaan	1.281	16.698	17.463	2.278	2.173	-106	899	765	16.182	1.408	18.355	95,14%	(892)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	35	-	236	0,00%	0,00%	1,94%	236	236	201			
	Cilem	-	-	-	236	0,00%	0,00%	2,66%	236	236	236			
	Gadai	-	35	-	-	0,00%	0,00%	0,00%	-	-	(35)			
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	-	35	-	236	0,00%	0,00%	1,35%	236	236	201	1,20%	11,49%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-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%	-	-	-	1,22%	#DIV/0!	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	2.863	19.235	19.235	
2	Contribution Margin	-	(222)	(763)	(763)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,08	3,23	0,15	#DIV/0!
CIF Payroll	-	12	13	1	13