

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				Mtd Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	60.462	61.599	(86.238)	1.137	2.550	4,32%	(12.570)	-16,95%	212.481	28,99%	(150.882)
2	Tabungan	1.786.724	1.968.204	1.944.221	1.960.519	36.437	16.299	(7.685)	-0,39%	173.795	9,73%	2.011.047	97,49%	(50.528)
3	Deposito	649.060	615.862	621.680	619.887	(36.484)	(1.793)	4.026	0,65%	(29.173)	-4,49%	663.637	93,41%	(43.750)
Total		2.509.954	2.643.115	2.626.363	2.642.006	(86.285)	15.643	(1.109)	-0,04%	132.052	5,26%	2.887.165	91,51%	(245.159)
CASA		1.860.893	2.027.253	2.004.683	2.022.119	(49.801)	17.436	(5.135)	-0,25%	161.225	8,66%	2.223.528	90,94%	(201.410)
(% CASA)		74,14%	76,70%	76,33%	76,54%									
FDR		125,36%	131,49%	133,17%	132,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.356	41.400		44	(618)	-1,47%	(1.439)	-3,36%	80.699	51,30%	(39.299)
2	Giro ISE	4.948	4.741	3.965	3.975		10	(766)	-16,15%	(973)	-19,66%	27.894	14,25%	(23.919)
3	Tabungan ISE	31.691	33.067	33.172	33.206		34	139	0,65%	1.515	4,78%	36.953	89,86%	(3.747)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	242.609	500	3.200	2.700	-5.617	-56	58.039	3.256	215.986	112,33%	26.623
	Linkage	86.431	111.300	110.914	-	-	-	-488	-386	24.483	386	100.323	110,56%	10.591
	Non-Linkage	98.139	131.365	131.695	500	3.200	2.700	-5.130	330	33.556	2.870	115.663	113,86%	16.032
	• Local Champion	98.139	131.365	131.695	500	3.200	2.700	-5.130	330	33.556	2.870	112.586	116,97%	19.109
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	441.933	11.200	10.920	-280	-160	-2.406	-4.944	13.326	501.352	88,15%	(59.418)
	KUR	419.345	419.362	417.577	10.550	10.675	125	247	-1.785	-1.768	12.460	471.093	88,64%	(53.516)
	Non KUR	27.532	24.977	24.357	650	245	-405	-407	-621	-3.175	866	30.259	80,50%	(5.902)
3	PWG	258.833	406.261	422.991	91.083	78.749	-12.334	27.268	16.730	164.158	62.019	414.433	102,07%	8.559
	Cilem	127.522	219.691	226.795	24.000	20.875	-3.124	9.355	7.103	99.273	13.772	250.568	90,51%	(23.773)
	Gadai	131.312	186.659	196.196	67.084	57.874	-9.210	17.913	9.627	64.885	48.247	163.864	119,73%	32.332
4	CFG	2.256.170	2.382.215	2.389.922	49.515	41.945	-7.570	22.329	7.707	133.752	34.238	2.472.864	96,65%	(82.942)
	CF 1	461.418	471.592	472.956	7.531	5.502	-2.029	5.755	1.363	11.538	4.139	495.744	95,40%	(22.788)
	Total Griya	417.205	393.258	392.016	3.076	788	-2.288	0	-1.242	-25.189	2.030	432.970	90,54%	(40.954)
	• Total Non Program	64.148	59.328	59.243	2.761	510	-2.251	2.080	-85	-4.905	595	71.111	83,31%	(11.868)
	• Program	353.058	333.930	332.773	315	278	-37	-1.789	-1.157	-20.285	1.435	361.858	91,96%	(29.085)
	Oto	44.213	78.334	80.940	4.455	4.714	259	5.755	2.605	36.727	2.109	62.775	128,94%	18.165
	CF 2	1.794.752	1.910.623	1.916.966	41.984	36.443	-5.541	16.573	6.344	122.214	30.099	1.977.120	96,96%	(60.154)
	Mitraguna & Others	1.323.695	1.431.023	1.437.505	33.163	29.325	-3.839	12.749	6.482	113.810	22.843	1.489.234	96,53%	(51.729)
	Pensiun	471.056	479.599	479.461	8.821	7.118	-1.702	3.824	-138	8.405	7.257	487.886	98,27%	(8.425)
Total Pembiayaan		3.146.451	3.475.480	3.497.456	152.299	134.814	-17.484	43.819	21.976	351.005	112.838	3.604.634	97,03%	(107.179)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	47.233	0,10%	0,20%	19,47%	46.758	47.041	46.885			
	Linkage	-	-	-	2.603	0,00%	0,00%	2,35%	2.603	2.603	2.603			
	Local Champion	192	348	475	44.630	0,20%	0,36%	33,89%	44.155	44.438	44.282			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	55.118	1,09%	1,80%	12,47%	47.119	50.239	47.119			
	KUR	3.627	6.377	6.377	50.682	0,86%	1,52%	12,14%	44.305	47.055	44.305			
	Non KUR	1.252	1.623	1.623	4.436	4,55%	6,50%	18,21%	2.814	3.184	2.814			
3	PWG	275	1	1	37.023	0,11%	0,00%	8,75%	37.022	36.748	37.022			
	Cilem	275	1	1	29.539	0,22%	0,00%	13,02%	29.538	29.264	29.538			
	Gadai	-	-	-	7.484	0,00%	0,00%	3,81%	7.484	7.484	7.484			
4	CFG	67.344	65.418	65.451	148.041	2,98%	2,75%	6,19%	82.590	80.697	82.623			
	CF 1	43.373	41.883	41.926	79.766	9,40%	8,89%	16,87%	37.840	36.393	37.883			
	Total Griya	41.791	40.502	40.088	71.121	10,02%	10,19%	18,14%	31.033	29.330	30.619			
	Oto	1.583	1.381	1.838	8.645	3,58%	2,35%	10,68%	6.807	7.063	7.264			
	CF 2	23.971	23.535	23.525	68.275	1,34%	1,23%	3,56%	44.750	44.304	44.740			
	Mitraguna & Others	22.208	21.338	21.186	62.916	1,68%	1,48%	4,38%	41.729	40.708	41.577			
	Pensiun	1.763	2.197	2.338	5.359	0,37%	0,49%	1,12%	3.021	3.596	3.163			
Total Pembiayaan		72.690	73.767	73.927	287.415	2,31%	2,13%	8,22%	213.489	214.725	213.649	2,29%	72,19%	-5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.279	19,34%	13,63%	13,72%	216	(2.412)	197			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.279	36,37%	25,17%	25,27%	216	(2.412)	197			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	9.148	0,79%	1,91%	2,07%	640	5.618	1.304			
	KUR	2.493	5.912	6.287	6.331	0,59%	1,50%	1,52%	44	3.839	420			
	Non KUR	1.037	1.932	2.221	2.817	3,77%	8,89%	11,56%	596	1.780	885			
3	PWG	184	184	184	197	0,07%	0,05%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,10%	0,09%	-	(0)	-			
4	CFG	99.269	134.606	135.903	139.984	4,40%	5,70%	5,86%	4.081	40.715	5.378			
	CF 1	73.505	94.608	94.254	97.743	15,93%	19,99%	20,67%	3.489	24.238	3.135			
	Total Griya	73.052	92.989	92.591	96.181	17,51%	23,54%	24,54%	3.590	23.129	3.192			
	Oto	453	1.619	1.663	1.562	1,03%	2,12%	1,93%	(102)	1.108	(57)			
	CF 2	25.764	39.998	41.649	42.241	1,44%	2,18%	2,20%	592	16.477	2.242			
	Mitraguna & Others	22.415	37.920	39.679	40.273	1,69%	2,77%	2,80%	594	17.859	2.353			
	Pensiun	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	182.608	4,41%	5,11%	5,22%	4.949	43.934	6.892	4,00%	23,40%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,56	2,81	2,81	(0,01)	0,24
CIF Payroll	28.191	25.563	27.538	1.975	(653)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-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	1.144	6.902	7.594	7.497	665	(97)	595	8,62%	6.353	555,11%	10.075	74,41%	(2.578)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.244	10.147	(535)	(97)	595	6,23%	9.003	786,68%	10.358	97,97%	(210)
	CASA	1.144	6.902	7.594	7.497	665	(97)	595	8,62%	6.353	555,11%	10.075	74,41%	(2.578)
	(%) CASA	100,00%	72,26%	74,13%	73,88%									
	FDR	0,00%	29,74%	29,96%	30,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	159	139	139		0	(19)	-12,22%	139	#DIV/0!	-	0,00%	139
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	159	139	139		0	(19)	-12,22%	139	#DIV/0!		0,00%	139
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	7	7		0	2	40,00%	7	#DIV/0!		0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	-	2.841	3.069	450	300	-150	505	228	3.069	72	2.152	142,62%	917
	KUR	-	2.601	2.833	450	300	-150	510	233	2.833	67	2.044	138,60%	789
	Non KUR	-	240	236	-	-	0	-5	-5	236	5	107	219,11%	128
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	-	2.841	3.069	450	300	-150	505	228	3.069	72	2.152	142,62%	917

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	1.144	10.088	10.088	
2	Contribution Margin	-	(120)	(707)	(707)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,04	3,12	0,08	#DIV/0!
CIF Payroll	-	81	82	1	82

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	7.818	8.858	(414)	1.040	2.579	41,07%	(3.052)	-25,63%	28.234	31,37%	(19.376)
2	Tabungan	224.769	225.261	220.697	220.511	313	(186)	(4.750)	-2,11%	(4.258)	-1,89%	245.884	89,68%	(25.373)
3	Deposito	43.574	34.515	34.762	34.761	(513)	(0)	246	0,71%	(8.813)	-20,23%	44.717	77,74%	(9.956)
	Total	280.254	266.055	263.276	264.130	(614)	854	(1.925)	-0,72%	(16.124)	-5,75%	318.836	82,84%	(54.705)
	CASA	236.680	231.540	228.515	229.369	(101)	855	(2.171)	-0,94%	(7.311)	-3,09%	274.118	83,68%	(44.749)
	(%) CASA	84,45%	87,03%	86,80%	86,84%									
	FDR	105,53%	135,18%	137,41%	136,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.435	6.786	6.794	9	360	5,59%	(1.954)	-22,33%	-	0,00%	6.794
2	Giro ISE	799	1.361	1.320	1.326	6	(34)	-2,53%	527	65,92%		0,00%	1.326
3	Tabungan ISE	1.949	2.074	2.465	2.468	3	394	19,00%	519	26,66%		0,00%	2.468
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234	0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	47.168	-	-	0	-4.437	-607	16.260	607	38.880	121,32%	8.288
	Linkage	-	2.645	2.603	-	-	-	-159	-42	2.603	42	3.405	76,44%	(802)
	Non-Linkage	30.908	45.130	44.565	-	-	0	-4.278	-565	13.657	565	35.475	125,62%	9.090
	• Local Champion	30.908	45.130	44.565	-	-	0	-4.278	-565	13.657	565	34.449	129,36%	10.116
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	32.955	640	500	-140	104	-814	-2.089	1.314	38.842	84,84%	(5.887)
	KUR	33.160	32.116	31.326	640	500	-140	135	-790	-1.835	1.290	36.768	85,20%	(5.442)
	Non KUR	1.883	1.653	1.629	-	-	0	-31	-24	-254	24	2.074	78,56%	(445)
3	PWG	42.057	65.239	66.334	22.145	18.417	-3.728	10.115	1.094	24.277	17.322	59.884	110,77%	6.449
	Cilem	12.529	18.095	18.575	2.485	1.650	-836	1.230	479	6.045	1.171	25.249	73,57%	(6.675)
	Gadai	29.527	47.144	47.759	19.659	16.767	-2.892	8.884	615	18.232	16.151	34.635	137,89%	13.124
4	CFG	187.744	212.874	215.323	7.888	6.430	-1.457	2.858	2.449	27.579	3.981	209.436	102,81%	5.887
	CF 1	15.514	20.653	21.195	1.564	895	-668	959	542	5.681	353	17.861	118,67%	3.334
	Total Griya	12.407	11.808	11.647	1.011	-	-1.011	0	-161	-760	161	12.727	91,52%	(1.080)
	• Total Non Program	12.280	11.688	11.527	1.011	-	-1.011	843	-161	-754	161	12.597	91,50%	(1.071)
	• Program	127	121	121	-	-	0	-1	0	-6	-	130	92,93%	(9)
	Oto	3.107	8.845	9.548	553	895	343	959	703	6.441	193	5.134	185,99%	4.414
	CF 2	172.230	192.221	194.128	6.324	5.535	-789	1.900	1.907	21.898	3.628	191.575	101,33%	2.553
	Mitraguna & Others	136.376	153.847	155.554	4.879	4.479	-400	783	1.707	19.178	2.772	154.181	100,89%	1.373
	Pensiun	35.854	38.374	38.574	1.445	1.056	-389	1.117	200	2.720	856	37.394	103,16%	1.180
	Total Pembiayaan	295.752	359.658	361.780	30.672	25.347	-5.325	8.640	2.122	66.028	23.225	347.042	104,25%	14.738

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	348	351	36.197	0,00%	0,73%	76,74%	35.846	36.197	35.849			
	Linkage	-	-	-	2.603	0,00%	0,00%	100,00%	2.603	2.603	2.603			
	Local Champion	-	348	351	33.594	0,00%	0,78%	75,38%	33.243	33.594	33.246			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	5.280	0,40%	3,23%	16,02%	4.190	5.141	4.280			
	KUR	69	987	1.080	5.105	0,21%	3,36%	16,30%	4.025	5.036	4.118			
	Non KUR	70	13	10	175	3,74%	0,59%	10,74%	165	104	162			
3	PWG	-	-	-	4.842	0,00%	0,00%	7,30%	4.842	4.842	4.842			
	Cilem	-	-	-	1.883	0,00%	0,00%	10,14%	1.883	1.883	1.883			
	Gadai	-	-	-	2.959	0,00%	0,00%	6,20%	2.959	2.959	2.959			
4	CFG	606	1.732	1.400	4.607	0,32%	0,66%	2,14%	3.207	4.001	2.874			
	CF 1	136	431	665	1.699	0,88%	3,22%	8,01%	1.033	1.563	1.268			
	Total Griya	124	291	274	722	1,00%	2,32%	6,20%	447	598	431			
	Oto	12	140	391	977	0,39%	4,42%	10,23%	586	965	837			
	CF 2	470	1.301	734	2.908	0,27%	0,38%	1,50%	2.174	2.438	1.607			
	Mitraguna & Others	382	1.301	734	2.767	0,28%	0,48%	1,78%	2.032	2.384	1.465			
	Pensiun	88	-	-	142	0,00%	0,00%	0,37%	142	54	142			
	Total Pembiayaan	745	3.080	2.840	50.925	0,25%	0,79%	14,08%	48.085	50.180	47.845	1,14%	91,89%	-12,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.470	4,43%	2,34%	3,12%	351	101	351			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.470	4,43%	2,48%	3,30%	351	101	351			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	447	499	594	0,58%	1,48%	1,80%	95	392	147			
	KUR	-	99	153	241	0,00%	0,48%	0,77%	88	241	141			
	Non KUR	202	348	346	353	10,74%	20,91%	21,70%	8	151	5			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.708	2.020	1.308	1,17%	0,95%	0,61%	(712)	(890)	(399)			
	CF 1	358	365	365	365	2,31%	1,77%	1,72%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,09%	3,14%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.343	1.655	943	1,07%	0,86%	0,49%	(712)	(897)	(399)			
	Mitraguna & Others	1.689	1.204	1.517	805	1,24%	0,99%	0,52%	(712)	(884)	(399)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.275	3.638	3.373	1,27%	1,01%	0,93%	(265)	(396)	98	10,34%	#####	9,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	291.672	311.873	363.312	71.640	
2	Contribution Margin	6.735	8.183	16.883	10.148	-150,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,79	3,03	2,99	(0,03)	0,20
CIF Payroll	2.500	2.694	2.652	(42)	152

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	19.027	12.534	12.271	7.013	(263)	(6.756)	-35,51%	801	6,99%	28.015	43,80%	(15.744)
2	Tabungan	240.508	310.664	305.388	307.637	14.144	2.249	(3.027)	-0,97%	67.129	27,91%	261.718	117,55%	45.919
3	Deposito	185.720	180.849	182.080	182.480	3.694	400	1.630	0,90%	(3.240)	-1,74%	186.880	97,65%	(4.401)
	Total	437.698	510.540	500.002	502.388	24.852	2.386	(8.152)	-1,60%	64.690	14,78%	476.614	105,41%	25.774
	CASA	251.978	329.690	317.922	319.908	21.158	1.986	(9.782)	-2,97%	67.930	26,96%	289.733	110,41%	30.175
	(%) CASA	57,57%	64,58%	63,58%	63,68%									
	FDR	88,88%	83,94%	86,24%	85,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	4.495	5.089	5.086		(3)	590	13,13%	960	23,28%	-	0,00%	5.086
2	Giro ISE	544	537	479	481		2	(56)	-10,43%	(63)	-11,52%		0,00%	481
3	Tabungan ISE	3.581	3.958	4.610	4.604		(6)	646	16,33%	1.023	28,57%		0,00%	4.604
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%		0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	103.617	500	3.000	2.500	-413	960	17.583	2.040	96.228	107,68%	7.389
	Linkage	44.151	42.940	42.736	-	-	-	-198	-205	-1.415	205	48.645	87,85%	(5.910)
	Non-Linkage	41.883	59.716	60.881	500	3.000	2.500	-215	1.165	18.998	1.835	47.582	127,95%	13.299
	• Local Champion	41.883	59.716	60.881	500	3.000	2.500	-215	1.165	18.998	1.835	46.557	130,77%	14.325
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	29.974	910	550	-360	19	-45	321	595	33.703	88,94%	(3.729)
	KUR	28.300	29.042	29.007	910	550	-360	34	-34	708	584	32.146	90,24%	(3.139)
	Non KUR	1.354	978	967	-	-	0	-15	-11	-387	11	1.557	62,11%	(590)
3	PWG	33.844	46.733	47.793	7.702	7.410	-292	1.489	1.060	13.949	6.350	51.526	92,75%	(3.733)
	Cilem	16.485	25.101	25.593	1.611	1.982	371	88	492	9.108	1.491	30.241	84,63%	(4.648)
	Gadai	17.360	21.633	22.200	6.091	5.427	-664	1.401	568	4.841	4.860	21.286	104,30%	915
4	CFG	239.485	249.114	249.797	5.079	4.968	-111	1.764	682	10.312	4.286	265.972	93,92%	(16.175)
	CF 1	40.558	43.860	44.546	575	1.159	584	59	685	3.988	474	43.997	101,25%	549
	Total Griya	29.064	28.973	28.793	-	-	0	0	-180	-271	180	30.029	95,88%	(1.237)
	• Total Non Program	12.679	13.575	13.464	-	-	0	-66	-111	785	111	13.236	101,72%	228
	• Program	16.385	15.397	15.329	-	-	0	-90	-69	-1.056	69	16.793	91,28%	(1.465)
	Oto	11.494	14.888	15.753	575	1.159	584	59	865	4.259	294	13.968	112,78%	1.785
	CF 2	198.927	205.254	205.251	4.504	3.809	-695	1.705	-3	6.324	3.812	221.975	92,47%	(16.724)
	Mitraguna & Others	182.594	188.635	188.121	3.886	2.975	-911	985	-514	5.527	3.489	203.670	92,37%	(15.548)
	Pensiun	16.332	16.619	17.130	618	834	216	720	511	797	323	18.305	93,58%	(1.175)
	Total Pembiayaan	389.016	428.523	431.181	14.191	15.928	1.737	2.859	2.657	42.165	13.271	447.429	96,37%	(16.248)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	10.120	0,00%	0,00%	9,77%	10.120	10.120	10.120			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	10.120	0,00%	0,00%	16,62%	10.120	10.120	10.120			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	597	370	2.820	0,33%	1,23%	9,41%	2.450	2.723	2.222			
	KUR	-	597	370	2.820	0,00%	1,27%	9,72%	2.450	2.820	2.222			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	-	4.051	0,23%	0,00%	8,48%	4.051	3.974	4.051			
	Cilem	78	-	-	3.041	0,47%	0,00%	11,88%	3.041	2.963	3.041			
	Gadai	-	-	-	1.011	0,00%	0,00%	4,55%	1.011	1.011	1.011			
4	CFG	3.097	3.508	3.356	19.571	1,29%	1,35%	7,83%	16.215	16.473	16.062			
	CF 1	2.023	2.551	2.761	6.391	4,99%	6,30%	14,35%	3.630	4.368	3.840			
	Total Griya	1.062	1.823	2.366	3.863	3,65%	8,17%	13,42%	1.497	2.801	2.041			
	Oto	961	729	395	2.528	8,36%	2,65%	16,05%	2.133	1.567	1.799			
	CF 2	1.074	957	595	13.180	0,54%	0,29%	6,42%	12.585	12.106	12.223			
	Mitraguna & Others	1.074	863	500	13.085	0,59%	0,27%	6,96%	12.585	12.011	12.222			
	Pensiun	-	94	95	95	0,00%	0,57%	0,55%	-	95	1			
	Total Pembiayaan	3.271	4.106	3.726	36.562	0,84%	0,87%	8,48%	32.836	33.290	32.456	8,46%	0,28%	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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.847	30.829	30.694	36,10%	30,03%	29,62%	(135)	(360)	(153)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.847	30.829	30.694	74,15%	51,63%	50,42%	(135)	(360)	(153)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	27,73%	28,03%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.001	5.191	5.206	1,53%	2,08%	2,08%	15	1.548	206			
	CF 1	2.180	2.624	2.673	2.936	5,37%	6,10%	6,59%	263	757	312			
	Total Griya	1.878	2.048	2.047	2.314	6,46%	7,07%	8,04%	267	436	266			
	Oto	302	576	627	622	2,62%	4,21%	3,95%	(4)	320	46			
	CF 2	1.479	2.376	2.517	2.270	0,74%	1,23%	1,11%	(248)	791	(106)			
	Mitraguna & Others	1.217	2.376	2.517	2.270	0,67%	1,33%	1,21%	(248)	1.053	(106)			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.119	36.291	36.171	8,98%	8,47%	8,39%	(120)	1.241	52	13,77%	-64,12%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	401.918	437.801	485.717	83.799	
2	Contribution Margin	7.153	9.961	15.519	8.366	-117,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,40	2,67	2,67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	16.165	15.539	15.717	(82.812)	179	(448)	-2,77%	12.201	347,01%	19.284	81,50%	(3.567)
2	Tabungan	249.031	279.455	278.044	279.284	5.695	1.239	(171)	-0,06%	30.252	12,15%	266.981	104,61%	12.303
3	Deposito	114.464	61.967	71.505	71.204	(3.150)	(301)	9.237	14,91%	(43.260)	-37,79%	115.642	61,57%	(44.438)
	Total	367.012	357.587	365.088	366.205	(80.267)	1.117	8.618	2,41%	(807)	-0,22%	401.907	91,12%	(35.702)
	CASA	252.547	295.620	293.583	295.001	(77.118)	1.418	(619)	-0,21%	42.453	16,81%	286.265	103,05%	8.736
	(%) CASA	68,81%	82,67%	80,41%	80,56%									
	FDR	140,41%	153,22%	150,04%	149,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.384	3.077	3.079		2	(304)	-9,00%	(326)	-9,57%	-	0,00%	3.079
2	Giro ISE	179	96	18	18		(0)	(79)	-81,41%	(161)	-89,99%		0,00%	18
3	Tabungan ISE	3.226	3.287	3.059	3.061		2	(226)	-6,87%	(165)	-5,10%		0,00%	3.061
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	370	372	372		0	2	0,54%	105	39,33%		0,00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.846	83.529	-	200	-	-581	-317	25.413	517	71.366	117,04%	12.163
	Linkage	33.720	57.852	57.785	-	-	-	-59	-67	24.065	67	39.712	145,51%	18.073
	Non-Linkage	24.397	25.994	25.744	-	200	200	-522	-250	1.348	450	31.654	81,33%	(5.910)
	• Local Champion	24.397	25.994	25.744	-	200	200	-522	-250	1.348	450	30.629	84,05%	(4.884)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	42.711	36.650	36.145	815	650	-165	-543	-505	-6.566	1.155	46.747	77,32%	(10.601)
	KUR	42.080	35.505	35.014	815	650	-165	-443	-490	-7.066	1.140	45.967	76,17%	(10.952)
	Non KUR	631	1.146	1.131	-	-	0	-100	-15	500	15	780	145,00%	351
3	PWG	35.041	52.873	54.558	11.071	9.559	-1.512	1.453	1.684	19.517	7.875	51.704	105,52%	2.853
	Cilem	13.016	24.784	25.536	3.001	2.481	-520	894	752	12.521	1.729	25.565	99,89%	(29)
	Gadai	22.025	28.089	29.021	8.070	7.078	-993	559	932	6.996	6.145	26.139	111,03%	2.882
4	CFG	379.443	374.521	373.555	2.639	3.421	783	677	-966	-5.887	4.387	405.094	92,21%	(31.538)
	CF 1	241.455	234.709	234.513	741	1.077	337	780	-196	-6.942	1.273	251.717	93,17%	(17.204)
	Total Griya	235.660	222.320	221.311	-	-	0	0	-1.009	-14.349	1.009	244.156	90,64%	(22.845)
	• Total Non Program	5.587	4.812	4.761	-	-	0	-55	-51	-826	51	8.349	57,03%	(3.588)
	• Program	230.073	217.508	216.550	-	-	0	-1.380	-958	-13.522	958	235.808	91,83%	(19.257)
	Oto	5.795	12.389	13.202	741	1.077	337	780	813	7.406	264	7.561	174,60%	5.641
	CF 2	137.987	139.812	139.042	1.898	2.344	446	-103	-769	1.055	3.113	153.377	90,65%	(14.334)
	Mitraguna & Others	90.056	91.160	90.474	1.362	2.033	671	-247	-686	418	2.719	104.194	86,83%	(13.720)
	Pensiun	47.932	48.652	48.569	536	311	-225	144	-83	637	394	49.183	98,75%	(614)
	Total Pembiayaan	515.311	547.891	547.787	14.525	13.830	-695	1.006	-103	32.476	13.934	574.911	95,28%	(27.124)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	793	0,33%	0,00%	0,95%	793	601	793			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	793	0,79%	0,00%	3,08%	793	601	793			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	3.287	2,11%	1,42%	9,09%	2.766	2.384	2.459			
	KUR	903	726	418	3.237	2,15%	1,18%	9,25%	2.819	2.334	2.511			
	Non KUR	-	102	103	50	0,00%	9,01%	4,38%	(54)	50	(52)			
3	PWG	99	-	-	2.663	0,28%	0,00%	4,88%	2.663	2.564	2.663			
	Cilem	99	-	-	2.071	0,76%	0,00%	8,11%	2.071	1.973	2.071			
	Gadai	-	-	-	591	0,00%	0,00%	2,04%	591	591	591			
4	CFG	32.852	32.031	30.578	53.316	8,66%	8,16%	14,27%	22.738	20.464	21.285			
	CF 1	31.606	28.171	27.466	47.112	13,09%	11,70%	20,09%	19.646	15.506	18.941			
	Total Griya	31.469	28.057	27.355	46.304	13,35%	12,30%	20,92%	18.949	14.834	18.247			
	Oto	136	114	111	808	2,35%	0,90%	6,12%	697	672	695			
	CF 2	1.247	3.861	3.113	6.205	0,90%	2,23%	4,46%	3.092	4.958	2.344			
	Mitraguna & Others	1.122	3.290	2.540	5.308	1,25%	2,79%	5,87%	2.768	4.185	2.018			
	Pensiun	124	571	572	897	0,26%	1,18%	1,85%	324	772	326			
	Total Pembiayaan	34.046	32.859	31.099	60.059	6,61%	5,68%	10,96%	28.960	26.013	27.200	0,20%	98,15%	-10,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,63%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	979	1.074	1.160	1,07%	2,93%	3,21%	87	704	181			
	KUR	456	979	1.074	1.057	1,08%	3,02%	3,02%	(17)	601	78			
	Non KUR	-	-	-	103	0,00%	0,00%	9,13%	103	103	103			
3	PWG	184	184	184	188	0,53%	0,35%	0,34%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,63%	-	(0)	-			
4	CFG	57.168	73.010	72.616	75.475	15,07%	19,39%	20,20%	2.858	18.307	2.465			
	CF 1	55.413	70.906	69.760	72.383	22,95%	29,72%	30,87%	2.623	16.970	1.477			
	Total Griya	55.413	70.906	69.760	72.383	23,51%	31,38%	32,71%	2.623	16.970	1.477			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.092	1,27%	2,04%	2,22%	236	1.337	988			
	Mitraguna & Others	1.113	1.927	2.681	2.919	1,24%	2,94%	3,23%	237	1.806	992			
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	77.759	11,82%	13,65%	14,20%	2.949	16.862	2.650	0,03%	99,82%	-14,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	240.829	530.211	560.428	319.599	
2	Contribution Margin	6.246	11.173	4.978	(1.268)	20,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,94	2,90	(0,03)	0,20
CIF Payroll	1.935	1.468	1.759	291	(176)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	59	59	61	0	(56)	-48,45%	(1.746)	-96,72%	10.075	0,59%	(10.016)
2	Tabungan	71.593	75.137	75.969	76.403	(749)	434	1.267	1,69%	4.810	6,72%	85.988	88,85%	(9.585)
3	Deposito	17.657	22.539	22.153	22.158	205	5	(380)	-1,69%	4.502	25,49%	18.761	118,11%	3.398
	Total	91.055	97.790	98.182	98.621	(482)	439	831	0,85%	7.566	8,31%	114.824	85,89%	(16.203)
	CASA	73.398	75.251	76.028	76.462	(688)	434	1.211	1,61%	3.064	4,18%	96.063	79,60%	(19.601)
	(%) CASA	80,61%	76,95%	77,44%	77,53%									
	FDR	229,29%	239,15%	241,99%	240,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.069	1.340	1.342		2	273	25,59%	(54)	-3,90%	-	0,00%	1.342
2	Giro ISE	302	89	239	239		0	150	167,61%	(63)	-20,91%		0,00%	239
3	Tabungan ISE	1.094	979	1.101	1.103		2	124	12,65%	9	0,80%		0,00%	1.103
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	150	150		0	1	0,67%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	19.058	19.614	19.862	1.150	650	-500	428	249	804	401	21.789	91,16%	(1.927)
	KUR	17.594	18.056	18.333	600	650	50	18	277	739	373	20.162	90,93%	(1.828)
	Non KUR	1.464	1.557	1.529	550	-	-550	411	-28	65	28	1.627	93,95%	(98)
3	PWG	15.250	27.102	29.871	7.708	6.023	-1.685	3.381	2.769	14.621	3.254	28.692	104,11%	1.179
	Cilem	9.140	15.653	17.541	2.599	2.920	321	1.650	1.888	8.401	1.032	19.791	88,63%	(2.250)
	Gadai	6.110	11.449	12.330	5.109	3.102	-2.007	1.730	881	6.220	2.222	8.901	138,52%	3.429
4	CFG	174.474	187.153	187.859	3.385	3.623	238	2.430	706	13.385	2.917	189.005	99,39%	(1.147)
	CF 1	2.726	4.142	4.293	300	200	-100	415	151	1.567	49	3.884	110,53%	409
	Total Griya	1.978	1.811	1.996	300	200	-100	0	185	18	15	2.194	90,96%	(198)
	• Total Non Program	1.978	1.811	1.996	300	200	-100	266	185	18	15	2.194	90,96%	(198)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.297	-	-	0	415	-34	1.549	34	1.689	135,94%	607
	CF 2	171.748	183.012	183.566	3.085	3.423	338	2.014	555	11.818	2.868	185.122	99,16%	(1.555)
	Mitraguna & Others	111.863	118.616	119.239	1.618	2.402	784	1.001	623	7.376	1.779	123.902	96,24%	(4.663)
	Pensiun	59.885	64.395	64.327	1.467	1.021	-446	1.013	-68	4.442	1.089	61.219	105,08%	3.108
	Total Pembiayaan	208.782	233.869	237.592	12.243	10.296	-1.947	6.239	3.723	28.810	6.572	239.487	99,21%	(1.895)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	344	153	36	3.308	1,81%	0,18%	16,65%	3.272	2.964	3.155			
	KUR	344	153	36	3.223	1,96%	0,20%	17,58%	3.186	2.878	3.069			
	Non KUR	-	-	-	85	0,00%	0,00%	5,58%	85	85	85			
3	PWG	-	-	-	3.154	0,00%	0,00%	10,56%	3.154	3.154	3.154			
	Cilem	-	-	-	2.558	0,00%	0,00%	14,58%	2.558	2.558	2.558			
	Gadai	-	-	-	596	0,00%	0,00%	4,84%	596	596	596			
4	CFG	621	1.136	471	4.313	0,36%	0,25%	2,30%	3.842	3.692	3.177			
	CF 1	122	-	-	98	4,46%	0,00%	2,29%	98	(23)	98			
	Total Griya	-	-	-	98	0,00%	0,00%	4,92%	98	98	98			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.136	471	4.215	0,29%	0,26%	2,30%	3.744	3.716	3.079			
	Mitraguna & Others	499	1.136	471	3.765	0,45%	0,40%	3,16%	3.294	3.266	2.629			
	Pensiun	-	-	-	450	0,00%	0,00%	0,70%	450	450	450			
	Total Pembiayaan	965	1.289	507	10.775	0,46%	0,22%	4,54%	10.268	9.810	9.486	0,61%	86,47%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	110	332	299	335	0,58%	1,52%	1,69%	36	225	3			
	KUR	66	332	299	335	0,37%	1,66%	1,83%	36	269	3			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.261	2.257	2.256	0,02%	1,21%	1,20%	(2)	2.216	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.261	2.257	2.256	0,02%	1,23%	1,23%	(2)	2.216	(5)			
	Mitraguna & Others	40	2.015	2.011	2.010	0,04%	1,70%	1,69%	(2)	1.970	(5)			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.592	2.556	2.591	0,07%	1,09%	1,09%	35	2.441	(2)	1,18%	-7,96%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.912	222.249	246.467	30.555	
2	Contribution Margin	7.508	10.360	7.781	273	-3,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,38	(0,03)	0,21
CIF Payroll	1.150	1.123	1.475	352	325

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	81	81	145	0	(133)	-62,20%	37	82,70%	7.914	1,02%	(7.834)
2	Tabungan	126.106	141.500	134.032	135.289	6.657	1.257	(6.211)	-4,39%	9.183	7,28%	139.914	96,69%	(4.624)
3	Deposito	46.391	59.763	59.136	59.136	300	0	(627)	-1,05%	12.745	27,47%	47.341	124,91%	11.795
	Total	172.540	201.477	193.249	194.506	7.102	1.257	(6.971)	-3,46%	21.965	12,73%	195.169	99,66%	(663)
	CASA	126.150	141.714	134.113	135.370	6.802	1.257	(6.344)	-4,48%	9.220	7,31%	147.828	91,57%	(12.458)
	(%) CASA	73,11%	70,34%	69,40%	69,60%									
	FDR	92,15%	82,53%	85,96%	85,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	714	714		1	35	5,18%	113	18,72%	-	0,00%	714
2	Giro ISE	8	1	2	2		0	1	75,44%	(6)	-71,52%		0,00%	2
3	Tabungan ISE	593	678	711	712		1	34	5,04%	118	19,97%		0,00%	712
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Local Champion	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.853	700	400	-300	315	-28	3.326	428	19.794	100,30%	59
	KUR	15.208	18.629	18.632	700	400	-300	411	3	3.424	397	18.312	101,75%	320
	Non KUR	1.319	1.252	1.221	-	-	0	-96	-30	-98	30	1.482	82,39%	(261)
3	PWG	4.082	8.809	8.617	804	338	-466	532	-191	4.535	530	8.162	105,57%	455
	Cilem	4.082	8.809	8.617	804	338	-466	532	-191	4.535	530	8.162	105,57%	455
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	137.637	2.540	2.585	45	748	65	-696	2.520	150.832	91,25%	(13.195)
	CF 1	3.556	3.552	3.648	265	278	13	205	96	92	182	4.936	73,90%	(1.288)
	Total Griya	1.390	1.029	1.291	-	278	278	0	261	-100	17	1.602	80,58%	(311)
	• Total Non Program	1.390	1.029	1.013	-	-	0	-17	-17	-378	17	1.602	63,22%	(589)
	• Program	-	-	278	-	278	278	0	278	278	-	0	0,00%	278
	Oto	2.165	2.522	2.357	265	-	-265	205	-165	192	165	3.334	70,69%	(977)
	CF 2	134.777	134.021	133.989	2.275	2.307	32	543	-31	-788	2.338	145.896	91,84%	(11.907)
	Mitraguna & Others	92.204	94.065	94.848	2.155	2.307	152	931	783	2.644	1.524	102.238	92,77%	(7.390)
	Pensiun	42.574	39.955	39.141	120	-	-120	-388	-814	-3.432	814	43.658	89,65%	(4.517)
	Total Pembiayaan	158.995	166.269	166.113	4.044	3.323	-721	1.594	-156	7.118	3.479	178.841	92,88%	(12.727)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	8	6	0,00%	100,00%	100,00%	(2)	6	6			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	6	0,00%	100,00%	100,00%	(2)	6	6			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	2.382	1,04%	0,68%	12,00%	2.247	2.210	2.248			
	KUR	85	-	-	2.203	0,56%	0,00%	11,82%	2.203	2.118	2.203			
	Non KUR	87	134	136	179	6,58%	10,84%	14,68%	44	92	45			
3	PWG	-	-	1	940	0,00%	0,01%	10,90%	938	940	940			
	Cilem	-	-	1	940	0,00%	0,01%	10,90%	938	940	940			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	926	1.500	3.726	0,82%	1,09%	2,71%	2.226	2.598	2.800			
	CF 1	123	-	-	204	3,46%	0,00%	5,60%	204	81	204			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	-	204	5,68%	0,00%	8,66%	204	81	204			
	CF 2	1.005	926	1.500	3.522	0,75%	1,12%	2,63%	2.022	2.517	2.596			
	Mitraguna & Others	743	623	1.195	3.522	0,81%	1,27%	3,71%	2.327	2.779	2.899			
	Pensiun	262	303	305	-	0,62%	0,76%	0,00%	(305)	(262)	(303)			
	Total Pembiayaan	1.300	1.060	1.644	7.054	0,82%	0,99%	4,25%	5.410	5.754	5.994	0,23%	94,48%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	37	121	54	53	0,22%	0,27%	0,27%	(1)	16	(68)			
	KUR	-	57	54	53	0,00%	0,29%	0,28%	(1)	53	(4)			
	Non KUR	37	64	-	-	2,80%	0,00%	0,00%	-	(37)	(64)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	874	1.017	1,97%	0,64%	0,74%	144	(1.708)	143			
	CF 1	30	106	106	-	0,85%	2,98%	0,00%	(106)	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	106	-	1,39%	4,20%	0,00%	(106)	(30)	(106)			
	CF 2	2.696	768	768	1.017	2,00%	0,57%	0,76%	249	(1.678)	249			
	Mitraguna & Others	2.696	462	462	712	2,92%	0,49%	0,75%	250	(1.983)	250			
	Pensiun	-	306	305	305	0,00%	0,18%	0,78%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	1.070	1,74%	0,56%	0,64%	143	(1.692)	75	0,60%	6,17%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	161.020	172.540	194.375	33.355	
2	Contribution Margin	6.691	9.606	9.885	3.194	-47,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,93	3,16	3,20	0,04	0,27
CIF Payroll	1.390	1.528	1.528	-	138

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	476	476	66	0	15	3,34%	(2.930)	-86,04%	10.740	4,43%	(10.264)
2	Tabungan	80.230	89.645	90.564	91.588	4.908	1.024	1.943	2,17%	11.357	14,16%	92.985	98,50%	(1.398)
3	Deposito	12.294	17.359	15.888	14.888	(224)	(1.000)	(2.470)	-14,23%	2.594	21,10%	12.970	114,79%	1.918
	Total	95.930	107.464	106.928	106.952	4.751	24	(512)	-0,48%	11.022	11,49%	116.696	91,65%	(9.744)
	CASA	83.636	90.105	91.040	92.063	4.974	1.024	1.958	2,17%	8.428	10,08%	103.725	88,76%	(11.662)
	(%) CASA	87,18%	83,85%	85,14%	86,08%									
	FDR	162,31%	169,31%	171,29%	171,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	3.070	2.941	2.945		4	(125)	-4,07%	1.403	91,04%	-	0,00%	2.945
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.541	2.060	1.922	1.926		4	(134)	-6,51%	385	24,96%		0,00%	1.926
4	Deposito ISE	-	1.009	1.019	1.019		0	9	0,93%	1.019	#DIV/0!		0,00%	1.019
5	CIF ISE	141	155	157	157		0	2	1,29%	16	11,35%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	• Local Champion	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	55.505	1.525	1.125	-400	518	-859	1.692	1.984	59.009	94,06%	(3.504)
	KUR	50.217	53.456	52.706	1.525	1.125	-400	634	-750	2.488	1.875	55.180	95,52%	(2.474)
	Non KUR	3.596	2.908	2.799	-	-	0	-116	-109	-797	109	3.829	73,11%	(1.029)
3	PWG	27.769	42.250	43.722	9.543	8.672	-870	2.087	1.473	15.953	7.200	39.877	109,64%	3.845
	Cilem	10.764	19.493	20.427	1.383	1.647	264	669	934	9.663	714	19.655	103,93%	772
	Gadai	17.005	22.756	23.295	8.159	7.025	-1.134	1.418	539	6.290	6.486	20.223	115,19%	3.073
4	CFG	73.851	83.213	83.829	3.685	2.640	-1.045	1.822	616	9.978	2.024	86.117	97,34%	(2.288)
	CF 1	1.222	2.127	2.017	-	-	0	-25	-110	795	110	2.400	84,03%	(383)
	Total Griya	938	754	750	-	-	0	0	-4	-188	4	1.085	69,16%	(335)
	• Total Non Program	938	754	750	-	-	0	-5	-4	-188	4	1.085	69,16%	(335)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.267	-	-	0	-25	-106	983	106	1.315	96,28%	(49)
	CF 2	72.630	81.086	81.813	3.685	2.640	-1.045	1.848	726	9.183	1.914	83.717	97,73%	(1.904)
	Mitraguna & Others	46.537	52.417	52.037	3.160	1.127	-2.033	1.974	-379	5.500	1.506	56.568	91,99%	(4.531)
	Pensiun	26.093	28.670	29.775	525	1.513	988	-126	1.105	3.683	408	27.149	109,67%	2.626
	Total Pembiayaan	155.700	181.942	183.158	14.753	12.437	-2.315	4.414	1.216	27.458	11.222	185.270	98,86%	(2.112)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	260	837	704	8.244	0,48%	1,25%	14,85%	7.539	7.983	7.406			
	KUR	228	680	545	7.629	0,45%	1,02%	14,47%	7.084	7.401	6.948			
	Non KUR	33	157	159	615	0,91%	5,47%	21,96%	456	582	458			
3	PWG	-	-	-	1.713	0,00%	0,00%	3,92%	1.713	1.713	1.713			
	Cilem	-	-	-	1.370	0,00%	0,00%	6,71%	1.370	1.370	1.370			
	Gadai	-	-	-	342	0,00%	0,00%	1,47%	342	342	342			
4	CFG	61	365	252	898	0,08%	0,30%	1,07%	646	837	533			
	CF 1	-	-	-	49	0,00%	0,00%	2,42%	49	49	49			
	Total Griya	-	-	-	22	0,00%	0,00%	2,92%	22	22	22			
	Oto	-	-	-	27	0,00%	0,00%	2,13%	27	27	27			
	CF 2	61	365	252	849	0,08%	0,31%	1,04%	597	788	484			
	Mitraguna & Others	61	365	208	505	0,13%	0,40%	0,97%	297	444	140			
	Pensiun	-	-	45	344	0,00%	0,16%	1,16%	299	344	344			
	Total Pembiayaan	322	1.202	957	10.854	0,21%	0,53%	5,93%	9.898	10.533	9.652	8,84%	-49,21%	2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	477	503	546	630	0,89%	0,97%	1,13%	84	153	127			
	KUR	257	313	388	314	0,51%	0,73%	0,60%	(73)	57	1			
	Non KUR	220	190	159	316	6,13%	5,45%	11,28%	157	95	126			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	923	948	654	0,86%	1,14%	0,78%	(293)	17	(269)			
	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	638	923	948	654	0,88%	1,17%	0,80%	(293)	17	(269)			
	Mitraguna & Others	346	923	948	654	0,74%	1,81%	1,26%	(293)	309	(269)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.426	1.494	1.284	0,72%	0,82%	0,70%	(210)	169	(142)	4,48%	-539,15%	3,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	153.146	159.806	184.968	31.822	
2	Contribution Margin	6.487	9.504	7.713	1.226	-18,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,45	2,72	2,79	0,08	0,35
CIF Payroll	1.484	1.552	1.551	(1)	67

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	11.101	12.316	(4.461)	1.215	7.193	140,42%	(2.365)	-16,11%	25.531	48,24%	(13.215)
2	Tabungan	126.637	122.811	119.038	122.920	717	3.881	109	0,09%	(3.718)	-2,94%	139.975	87,82%	(17.056)
3	Deposito	60.864	56.161	56.475	55.475	(34.263)	(1.000)	(686)	-1,22%	(5.390)	-8,86%	62.098	89,33%	(6.624)
	Total	202.183	184.094	186.614	190.710	(38.007)	4.097	6.616	3,59%	(11.472)	-5,67%	227.605	83,79%	(36.894)
	CASA	141.318	127.934	130.139	135.236	(3.744)	5.097	7.302	5,71%	(6.083)	-4,30%	165.507	81,71%	(30.271)
	(%) CASA	69,90%	69,49%	69,74%	70,91%									
	FDR	127,02%	132,24%	129,79%	127,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.604	3.667	3.671		3	67	1,86%	253	7,39%	-	0,00%	3.671
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	3.218	3.404	3.467	3.471		3	67	1,97%	253	7,85%		0,00%	3.471
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%		0,00%	200
5	CIF ISE	220	231	232	232		0	1	0,43%	12	5,45%		0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	129	-	-	0	-23	-2	-111	2	241	53,65%	(111)
	Linkage	46	37	36	-	-	-	-1	-1	-9	1	46	79,57%	(9)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Local Champion	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	21.642	-	-	0	-991	-540	-5.848	540	30.742	70,40%	(9.100)
	KUR	24.649	20.271	19.797	-	-	0	-933	-474	-4.852	474	27.715	71,43%	(7.918)
	Non KUR	2.840	1.910	1.845	-	-	0	-58	-65	-995	65	3.027	60,95%	(1.182)
3	PWG	10.361	9.808	9.590	275	386	111	-424	-219	-771	605	18.333	52,31%	(8.744)
	Cilem	10.361	9.808	9.590	275	386	111	-424	-219	-771	605	18.333	52,31%	(8.744)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	210.848	2.663	2.041	-622	-762	-479	-7.876	2.520	234.495	89,92%	(23.647)
	CF 1	7.216	7.476	7.673	315	310	-5	-93	197	457	113	8.917	86,05%	(1.244)
	Total Griya	3.957	4.107	4.372	315	310	-5	0	265	415	45	4.267	102,48%	106
	• Total Non Program	3.667	3.325	3.593	-	310	310	-43	267	-74	43	3.968	90,53%	(376)
	• Program	291	782	780	315	-	-315	335	-2	489	2	298	261,56%	482
	Oto	3.258	3.369	3.301	-	-	0	-93	-68	42	68	4.650	70,97%	(1.350)
	CF 2	211.508	203.851	203.175	2.348	1.731	-617	-669	-676	-8.333	2.407	225.578	90,07%	(22.403)
	Mitraguna & Others	176.747	172.435	172.292	2.348	1.731	-617	-289	-143	-4.455	1.874	189.546	90,90%	(17.254)
	Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	36.032	85,71%	(5.150)
	Total Pembiayaan	256.814	243.448	242.209	2.939	2.427	-511	-2.201	-1.240	-14.606	3.667	283.811	85,34%	(41.603)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	42	42	0,00%	31,76%	32,33%	-	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.080	707	2.680	0,56%	3,19%	12,38%	1.973	2.526	1.600			
	KUR	154	796	428	2.565	0,62%	2,11%	12,96%	2.137	2.412	1.770			
	Non KUR	-	284	279	115	0,00%	14,61%	6,21%	(165)	115	(170)			
3	PWG	25	-	-	1.107	0,24%	0,24%	11,54%	1.107	1.082	1.107			
	Cilem	25	-	-	1.107	0,24%	0,00%	11,54%	1.107	1.082	1.107			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	9.439	10.054	16.003	6,82%	4,76%	7,59%	5.949	1.095	6.564			
	CF 1	-	36	33	206	0,00%	0,44%	2,68%	173	206	170			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	36	33	206	0,00%	0,97%	6,24%	173	206	170			
	CF 2	14.908	9.403	10.021	15.797	7,05%	4,92%	7,78%	5.776	889	6.394			
	Mitraguna & Others	14.471	9.292	9.714	15.490	8,19%	5,63%	8,99%	5.776	1.019	6.199			
	Pensiun	436	111	307	307	1,25%	0,98%	0,99%	(0)	(129)	195			
	Total Pembiayaan	15.086	10.519	10.803	19.832	5,87%	4,44%	8,19%	9.029	4.746	9.313	0,48%	94,10%	-7,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	361	949	1.088	1.148	1,31%	4,91%	5,30%	59	786	199			
	KUR	269	771	910	969	1,09%	4,49%	4,90%	59	701	199			
	Non KUR	93	178	178	178	3,26%	9,33%	9,66%	-	86	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.610	21.945	23.228	3,60%	10,38%	11,02%	1.283	15.352	1.618			
	CF 1	-	216	216	216	0,00%	2,89%	2,82%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,42%	6,56%	-	216	-			
	CF 2	7.876	21.394	21.729	23.011	3,72%	10,66%	11,33%	1.283	15.135	1.618			
	Mitraguna & Others	7.422	20.957	21.292	22.575	4,20%	12,35%	13,10%	1.283	15.153	1.618			
	Pensiun	454	437	437	437	0,18%	0,18%	1,41%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.559	23.033	24.384	3,21%	9,46%	10,07%	1.351	16.147	1.825	1,09%	89,13%	-9,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258.220	263.262	253.929	(4.291)	
2	Contribution Margin	7.010	9.342	(1.899)	(8.909)	127,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,57	2,89	2,77	(0,12)	0,21
CIF Payroll	3.324	2.077	2.582	505	(742)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	6.905	7.070	(6.474)	165	718	11,31%	(444)	-5,91%	19.190	36,84%	(12.120)
2	Tabungan	148.174	174.962	171.496	172.099	7.558	603	(2.863)	-1,64%	23.925	16,15%	162.362	106,00%	9.737
3	Deposito	29.593	37.313	37.226	37.346	(2.366)	120	33	0,09%	7.753	26,20%	30.657	121,82%	6.690
	Total	185.281	218.626	215.627	216.514	(1.281)	888	(2.112)	-0,97%	31.234	16,86%	212.208	102,03%	4.306
	CASA	155.687	181.313	178.401	179.168	1.084	768	(2.145)	-1,18%	23.481	15,08%	181.551	98,69%	(2.383)
	(%) CASA	84,03%	82,93%	82,74%	82,75%									
	FDR	129,17%	128,36%	131,60%	131,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	7.185	5.445	5.457		13	(1.728)	-24,04%	(2.903)	-34,72%	-	0,00%	5.457
2	Giro ISE	1.674	1.419	816	817		0	(603)	-42,46%	(858)	-51,23%		0,00%	817
3	Tabungan ISE	6.686	5.766	4.628	4.641		13	(1.125)	-19,51%	(2.045)	-30,59%		0,00%	4.641
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	208	208		0	2	0,97%	20	10,64%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	46.391	47.549	47.685	1.075	1.765	690	-2	136	1.294	1.629	50.997	93,51%	(3.312)
	KUR	42.708	43.748	44.097	975	1.580	605	157	349	1.389	1.231	47.111	93,60%	(3.014)
	Non KUR	3.682	3.801	3.588	100	185	85	-158	-213	-95	398	3.886	92,33%	(298)
3	PWG	25.907	46.459	49.160	11.668	11.147	-521	3.011	2.701	23.253	8.446	42.215	116,45%	6.945
	Cilem	11.633	27.453	28.950	4.781	4.761	-20	1.712	1.498	17.318	3.263	23.136	125,13%	5.814
	Gadai	14.275	19.006	20.210	6.887	6.386	-501	1.299	1.204	5.935	5.183	19.078	105,93%	1.131
4	CFG	167.028	186.627	186.922	5.641	2.090	-3.551	3.377	294	19.893	1.796	183.810	101,69%	3.112
	CF 1	10.804	14.864	15.191	2.335	567	-1.768	834	327	4.387	240	12.832	118,39%	2.359
	Total Griya	4.197	5.432	5.384	1.450	-	-1.450	0	-48	1.187	48	4.477	120,25%	907
	• Total Non Program	4.197	5.278	5.230	1.450	-	-1.450	1.339	-48	1.033	48	4.477	116,82%	753
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	9.432	9.807	885	567	-318	834	375	3.201	192	8.355	117,39%	1.453
	CF 2	156.224	171.763	171.730	3.306	1.523	-1.783	2.544	-33	15.506	1.556	170.978	100,44%	753
	Mitraguna & Others	100.077	114.328	114.560	2.193	1.233	-960	1.808	232	14.483	1.001	113.332	101,08%	1.228
	Pensiun	56.148	57.435	57.170	1.113	290	-823	735	-265	1.023	555	57.645	99,18%	(475)
	Total Pembiayaan	239.326	280.635	283.767	18.384	15.002	-3.382	6.387	3.132	44.440	11.870	277.021	102,43%	6.745

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	198	395	322	7.798	0,43%	0,68%	16,35%	7.475	7.600	7.402			
	KUR	198	317	249	6.356	0,46%	0,57%	14,41%	6.107	6.158	6.038			
	Non KUR	-	78	74	1.442	0,00%	1,94%	40,19%	1.368	1.442	1.364			
3	PWG	-	-	-	9.195	0,00%	0,00%	18,70%	9.195	9.195	9.195			
	Cilem	-	-	-	8.651	0,00%	0,00%	29,88%	8.651	8.651	8.651			
	Gadai	-	-	-	544	0,00%	0,00%	2,69%	544	544	544			
4	CFG	1.021	478	788	7.296	0,61%	0,42%	3,90%	6.507	6.275	6.817			
	CF 1	202	15	371	2.068	1,87%	2,50%	13,61%	1.697	1.866	2.053			
	Total Griya	-	-	212	1.172	0,00%	3,90%	21,76%	960	1.172	1.172			
	Oto	202	15	160	896	3,06%	1,69%	9,14%	737	694	882			
	CF 2	819	464	417	5.228	0,52%	0,24%	3,04%	4.811	4.409	4.764			
	Mitraguna & Others	819	220	161	4.552	0,82%	0,14%	3,97%	4.391	3.733	4.332			
	Pensiun	-	243	256	676	0,00%	0,45%	1,18%	420	676	432			
	Total Pembiayaan	1.219	874	1.111	24.288	0,51%	0,40%	8,56%	23.177	23.069	23.415	1,09%	87,29%	-7,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	461	474	409	484	0,99%	0,86%	1,02%	75	23	10			
	KUR	366	423	358	434	0,86%	0,82%	0,98%	76	68	11			
	Non KUR	95	51	51	50	2,57%	1,33%	1,39%	(1)	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.209	1.424	1.424	1,59%	0,76%	0,76%	-	(1.224)	214			
	CF 1	10	294	294	294	0,09%	1,98%	1,93%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,11%	3,00%	-	284	-			
	CF 2	2.638	916	1.130	1.130	1,69%	0,66%	0,66%	-	(1.509)	214			
	Mitraguna & Others	2.229	887	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	214			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.683	1.832	1.908	1,30%	0,65%	0,67%	75	(1.201)	224	1,80%	-168,48%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	235.260	242.722	276.897	41.637	
2	Contribution Margin	8.041	12.126	13.940	5.899	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	2,75	2,76	0,01	0,09
CIF Payroll	1.910	2.051	2.066	15	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	787	790	(208)	3	(178)	-18,43%	(573)	-42,03%	7.960	9,92%	(7.170)
2	Tabungan	77.945	97.520	97.644	99.246	5.916	1.602	1.726	1,77%	21.301	27,33%	89.603	110,76%	9.642
3	Deposito	9.935	9.827	10.251	10.251	0	0	424	4,31%	316	3,18%	10.552	97,15%	(301)
	Total	89.243	108.315	108.681	110.286	5.707	1.605	1.971	1,82%	21.044	23,58%	108.115	102,01%	2.171
	CASA	79.307	98.488	98.430	100.036	5.707	1.605	1.547	1,57%	20.728	26,14%	97.563	102,53%	2.472
	(%) CASA	88,87%	90,93%	90,57%	90,71%									
	FDR	131,75%	136,37%	138,18%	136,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.472	2.354	2.354	1	(118)	-4,76%	(441)	-15,79%	-	0,00%	2.354	
2	Giro ISE	1.018	624	519	519	0	(105)	-16,83%	(499)	-49,03%		0,00%	519	
3	Tabungan ISE	1.778	1.848	1.835	1.835	1	(13)	-0,68%	58	3,25%		0,00%	1.835	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	83	96	97	97	0	1	1,04%	14	16,87%		0,00%	97	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.330	905	420	-485	1.103	-147	3.925	567	22.512	103,63%	818
	KUR	19.311	22.464	22.333	905	420	-485	913	-131	3.022	551	22.260	100,33%	73
	Non KUR	95	1.013	997	-	-	0	189	-16	903	16	252	395,25%	745
3	PWG	2.291	6.594	6.415	814	331	-483	549	-180	4.123	510	5.977	107,32%	437
	Cilem	2.291	6.594	6.415	814	331	-483	549	-180	4.123	510	5.977	107,32%	437
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	120.430	4.695	4.241	-453	3.574	2.795	24.645	1.446	105.810	113,82%	14.620
	CF 1	18.535	22.310	22.731	252	594	343	730	421	4.196	173	20.118	112,99%	2.613
	Total Griya	17.245	16.195	16.136	-	-	0	0	-59	-1.109	59	17.963	89,83%	(1.828)
	• Total Non Program	1.070	701	691	-	-	0	-10	-10	-379	10	1.386	49,85%	(695)
	• Program	16.174	15.493	15.445	-	-	0	-74	-48	-729	48	16.578	93,17%	(1.132)
	Oto	1.291	6.116	6.595	252	594	343	730	480	5.305	115	2.155	306,05%	4.440
	CF 2	77.250	95.325	97.699	4.443	3.647	-796	2.844	2.374	20.448	1.273	85.692	114,01%	12.007
	Mitraguna & Others	58.013	77.042	79.557	4.415	3.647	-768	3.384	2.515	21.544	1.132	65.673	121,14%	13.883
	Pensiun	19.237	18.282	18.142	28	-	-28	-540	-140	-1.095	140	20.018	90,63%	(1.876)
	Total Pembiayaan	117.580	147.707	150.175	6.413	4.992	-1.421	5.148	2.469	32.596	2.523	134.397	111,74%	15.779

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	167	518	622	1.280	0,86%	2,65%	5,48%	658	1.113	761			
	KUR	167	518	622	1.100	0,87%	2,77%	4,92%	478	932	581			
	Non KUR	-	-	-	180	0,00%	0,00%	18,06%	180	180	180			
3	PWG	-	-	-	538	0,00%	0,00%	8,39%	538	538	538			
	Cilem	-	-	-	538	0,00%	0,00%	8,39%	538	538	538			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.606	2.138	3.711	2,69%	1,82%	3,08%	1.573	1.139	2.105			
	CF 1	1.875	1.449	1.540	2.862	10,12%	6,90%	12,59%	1.323	987	1.414			
	Total Griya	1.875	1.449	1.449	2.452	10,87%	8,95%	15,19%	1.003	576	1.003			
	Oto	-	-	91	411	0,00%	1,48%	6,23%	320	411	411			
	CF 2	697	157	598	848	0,90%	0,63%	0,87%	250	152	691			
	Mitraguna & Others	583	157	598	848	1,01%	0,78%	1,07%	250	265	691			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.124	2.759	5.529	2,33%	1,87%	3,68%	2.770	2.790	3.405	0,82%	77,83%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	582	664	742	0,00%	2,83%	3,18%	77	742	160			
	KUR	-	582	664	742	0,00%	2,96%	3,32%	77	742	160			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.309	5.422	5.712	5,15%	4,61%	4,74%	290	777	403			
	CF 1	4.826	5.155	5.269	5.401	26,04%	23,62%	23,76%	132	575	246			
	Total Griya	4.826	5.155	5.269	5.401	27,99%	32,54%	33,47%	132	575	246			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	154	153	311	0,14%	0,16%	0,32%	158	203	157			
	Mitraguna & Others	108	154	153	311	0,19%	0,20%	0,39%	158	203	157			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.890	6.086	6.453	4,20%	4,12%	4,30%	367	1.519	563	1,87%	56,42%	-2,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	114.806	119.588	146.239	31.433	
2	Contribution Margin	3.119	4.675	2.966	(153)	4,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,29	3,15	(0,14)	0,20
CIF Payroll	767	676	815	139	48

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	89	89	(29)	0	(16)	-15,12%	(72)	-44,87%	7.153	1,25%	(7.064)
2	Tabungan	112.107	103.071	103.292	104.210	(3.868)	918	1.139	1,10%	(7.897)	-7,04%	125.573	82,99%	(21.363)
3	Deposito	7.734	12.256	12.503	12.503	(179)	(0)	247	2,01%	4.769	61,61%	8.692	143,84%	3.811
	Total	120.003	115.432	115.884	116.802	(4.076)	918	1.370	1,19%	(3.201)	-2,67%	141.418	82,59%	(24.616)
	CASA	112.269	103.176	103.381	104.299	(3.897)	918	1.123	1,09%	(7.970)	-7,10%	132.726	78,58%	(28.427)
	(%) CASA	93,56%	89,38%	89,21%	89,30%									
	FDR	119,28%	129,39%	129,64%	128,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.726	1.779	1.779		0	53	3,07%	231	14,89%	-	0,00%	1.779
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%		0,00%	7
3	Tabungan ISE	1.542	1.719	1.772	1.772		0	53	3,08%	230	14,89%		0,00%	1.772
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	157	158	158		0	1	0,64%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	• Local Champion	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.712	530	410	-120	-257	28	-2.799	382	21.218	74,05%	(5.506)
	KUR	17.071	14.238	14.240	530	350	-180	-215	2	-2.831	348	19.621	72,57%	(5.381)
	Non KUR	1.440	1.446	1.472	-	60	60	-42	26	32	34	1.597	92,17%	(125)
3	PWG	10.369	17.014	18.065	2.968	2.078	-890	1.061	1.050	7.696	1.028	20.168	89,57%	(2.104)
	Cilem	7.309	11.443	11.500	977	574	-402	401	57	4.191	518	14.834	77,52%	(3.335)
	Gadai	3.060	5.572	6.565	1.992	1.504	-488	660	993	3.505	510	5.334	123,07%	1.231
4	CFG	114.187	116.613	116.409	1.614	1.685	71	-558	-204	2.223	1.889	125.036	93,10%	(8.627)
	CF 1	709	1.874	1.840	83	-	-83	45	-34	1.132	34	1.870	98,40%	(30)
	Total Griya	277	245	244	-	-	0	0	-1	-33	1	424	57,47%	(180)
	• Total Non Program	277	245	244	-	-	0	-7	-1	-33	1	424	57,47%	(180)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.597	83	-	-83	45	-32	1.165	32	1.446	110,40%	150
	CF 2	113.478	114.740	114.569	1.531	1.685	154	-603	-171	1.091	1.856	123.166	93,02%	(8.597)
	Mitraguna & Others	95.023	97.439	97.237	1.235	1.385	150	-556	-202	2.214	1.587	103.942	93,55%	(6.705)
	Pensiun	18.455	17.301	17.332	296	300	4	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	143.135	149.363	150.235	5.112	4.173	-939	244	872	7.100	3.301	166.490	90,24%	(16.255)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	321	757	728	2.291	1,73%	4,64%	14,58%	1.563	1.970	1.534			
	KUR	302	757	728	2.128	1,77%	5,11%	14,95%	1.400	1.827	1.371			
	Non KUR	19	-	-	162	1,33%	0,00%	11,03%	162	143	162			
3	PWG	-	-	-	561	0,00%	0,00%	3,11%	561	561	561			
	Cilem	-	-	-	561	0,00%	0,00%	4,88%	561	561	561			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	617	1.089	842	2.575	0,54%	0,72%	2,21%	1.733	1.958	1.486			
	CF 1	-	-	-	314	0,00%	0,00%	17,08%	314	314	314			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	314	0,00%	0,00%	19,68%	314	314	314			
	CF 2	617	1.089	842	2.261	0,54%	0,73%	1,97%	1.419	1.644	1.172			
	Mitraguna & Others	617	1.089	842	2.261	0,65%	0,86%	2,33%	1.419	1.644	1.172			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.846	1.570	5.427	0,65%	1,05%	3,61%	3.857	4.489	3.581	5,16%	-42,92%	1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	415	1.024	1.065	1.039	2,24%	6,79%	6,61%	(26)	624	15			
	KUR	236	926	968	944	1,38%	6,80%	6,63%	(24)	708	18			
	Non KUR	179	97	96	95	12,41%	6,66%	6,45%	(1)	(84)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.000	1.994	1.802	1,86%	1,71%	1,55%	(193)	(324)	(198)			
	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	2.125	2.000	1.994	1.802	1,87%	1,74%	1,57%	(193)	(324)	(198)			
	Mitraguna & Others	1.814	1.980	1.975	1.782	1,91%	2,03%	1,83%	(193)	(32)	(198)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.024	3.059	2.841	1,77%	2,05%	1,89%	(218)	300	(183)	7,85%	-315,40%	6,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	144.199	147.619	153.173	8.974	
2	Contribution Margin	5.784	7.943	5.521	(263)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	3,26	3,26	0,00	0,26
CIF Payroll	1.413	1.495	1.132	(363)	(281)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	827	854	(52)	28	(25)	-2,79%	(2.151)	-71,57%	11.516	7,42%	(10.662)
2	Tabungan	56.317	63.776	60.337	61.582	(6.667)	1.245	(2.195)	-3,44%	5.265	9,35%	69.723	88,32%	(8.142)
3	Deposito	45.220	63.030	60.047	60.047	1.196	0	(2.983)	-4,73%	14.827	32,79%	46.360	129,52%	13.687
	Total	104.542	127.685	121.210	122.483	(5.523)	1.273	(5.202)	-4,07%	17.941	17,16%	127.600	95,99%	(5.117)
	CASA	59.322	64.655	61.163	62.436	(6.719)	1.273	(2.219)	-3,43%	3.114	5,25%	81.240	76,85%	(18.804)
	(%) CASA	56,74%	50,64%	50,46%	50,98%									
	FDR	207,64%	186,30%	197,69%	195,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.168	1.883	1.888		5	(280)	-12,94%	(923)	-32,83%	-	0,00%	1.888
2	Giro ISE	19	499	375	375		0	(124)	-24,79%	356	1860,78%		0,00%	375
3	Tabungan ISE	2.791	1.669	1.508	1.513		5	(157)	-9,39%	(1.279)	-45,81%		0,00%	1.513
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	7.933	-	-	0	-71	-72	-761	72	8.694	91,25%	(761)
	Linkage	8.515	7.826	7.754	-	-	-	-71	-72	-761	72	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.324	400	220	-180	-787	-491	-4.251	711	38.354	79,06%	(8.031)
	KUR	29.907	27.114	26.695	400	220	-180	-576	-420	-3.212	640	33.477	79,74%	(6.783)
	Non KUR	4.668	3.700	3.629	-	-	0	-210	-71	-1.039	71	4.877	74,41%	(1.248)
3	PWG	5.791	10.204	10.028	1.720	317	-1.403	1.043	-177	4.237	493	13.904	72,12%	(3.877)
	Cilem	5.791	10.204	10.028	1.720	317	-1.403	1.043	-177	4.237	493	13.904	72,12%	(3.877)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	191.334	3.295	4.529	1.235	3.850	2.476	23.326	2.054	185.426	103,19%	5.908
	CF 1	111.105	105.056	104.833	770	421	-348	1.393	-224	-6.272	645	116.015	90,36%	(11.182)
	Total Griya	105.380	97.030	96.590	-	-	0	0	-440	-8.790	440	108.893	88,70%	(12.303)
	• Total Non Program	15.372	12.556	12.473	-	-	0	-112	-82	-2.898	82	16.641	74,96%	(4.167)
	• Program	90.009	84.475	84.117	-	-	0	-579	-358	-5.892	358	92.252	91,18%	(8.135)
	Oto	5.724	8.026	8.242	770	421	-348	1.393	216	2.518	205	7.122	115,74%	1.121
	CF 2	56.904	83.802	86.502	2.525	4.108	1.583	2.457	2.699	29.598	1.409	69.411	124,62%	17.090
	Mitraguna & Others	52.060	72.435	74.592	610	2.660	2.050	445	2.157	22.533	503	63.278	117,88%	11.314
	Pensiun	4.844	11.367	11.910	1.915	1.448	-467	2.012	542	7.065	906	6.134	194,17%	5.776
	Total Pembiayaan	217.069	237.882	239.619	5.415	5.066	-348	4.035	1.737	22.550	3.330	246.378	97,26%	(6.759)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	471	1.211	1.195	4.305	1,36%	3,88%	14,20%	3.111	3.834	3.095			
	KUR	56	593	592	3.491	0,19%	2,18%	13,08%	2.899	3.434	2.897			
	Non KUR	415	617	603	815	8,89%	16,30%	22,45%	212	400	197			
3	PWG	-	-	-	1.969	0,00%	0,00%	0,00%	1.969	1.969	1.969			
	Cilem	-	-	-	1.969	0,00%	0,00%	19,63%	1.969	1.969	1.969			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.032	9.702	20.994	4,36%	5,14%	10,97%	11.293	13.665	11.963			
	CF 1	7.221	9.032	8.741	17.768	6,50%	8,32%	16,95%	9.026	10.547	8.736			
	Total Griya	7.194	8.838	8.389	16.400	6,83%	8,65%	16,98%	8.010	9.205	7.562			
	Oto	26	194	352	1.368	0,46%	4,39%	16,60%	1.016	1.342	1.174			
	CF 2	108	-	960	3.227	0,19%	1,15%	3,73%	2.266	3.118	3.227			
	Mitraguna & Others	-	-	960	3.227	0,00%	1,33%	4,33%	2.266	3.227	3.227			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.242	10.896	27.269	3,59%	4,58%	11,38%	16.372	19.468	17.026	0,05%	99,59%	-11,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,24%	2,26%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	557	701	850	0,76%	2,28%	2,80%	148	588	293			
	KUR	164	102	99	99	0,55%	0,36%	0,37%	-	(65)	(3)			
	Non KUR	98	455	603	751	2,11%	16,29%	20,69%	148	653	296			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.120	15.754	16.322	7,41%	8,34%	8,53%	568	3.868	1.202			
	CF 1	10.689	14.462	15.097	15.665	9,62%	14,37%	14,94%	568	4.976	1.203			
	Total Griya	10.577	14.195	14.830	15.398	10,04%	15,28%	15,94%	568	4.821	1.203			
	Oto	112	267	267	267	1,96%	3,33%	3,24%	-	155	-			
	CF 2	1.765	657	657	657	3,10%	0,78%	0,76%	(0)	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,91%	0,88%	(0)	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.855	16.634	17.351	5,94%	6,99%	7,24%	716	4.455	1.495	0,05%	99,37%	-7,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.335	219.091	239.170	23.835	
2	Contribution Margin	230	1.145	2.222	1.992	-866,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1,67	1,85	2,02	0,16	0,35
CIF Payroll	1.638	1.786	2.057	271	419

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	2.187	1.261	97	(926)	(79)	-5,86%	(5.820)	-82,19%	14.952	8,44%	(13.691)
2	Tabungan	82.750	88.190	92.810	93.162	(2.093)	353	4.972	5,64%	10.412	12,58%	96.168	96,87%	(3.006)
3	Deposito	20.500	30.758	30.685	30.745	1.900	60	(13)	-0,04%	10.245	49,98%	21.133	145,49%	9.613
	Total	110.331	120.289	125.682	125.169	(95)	(513)	4.880	4,06%	14.838	13,45%	132.253	94,64%	(7.084)
	CASA	89.831	89.530	94.997	94.424	(1.996)	(573)	4.893	5,47%	4.593	5,11%	111.120	84,97%	(16.697)
	(%) CASA	81,42%	74,43%	75,58%	75,44%									
	FDR	132,60%	138,95%	134,52%	135,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.880	1.987	1.990		3	110	5,88%	1.196	150,54%	-	0,00%	1.990
2	Giro ISE	389	33	116	117		2	84	251,52%	(271)	-69,79%		0,00%	117
3	Tabungan ISE	406	1.846	1.871	1.873		2	26	1,43%	1.467	361,79%		0,00%	1.873
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	116	116	116		0	0	0,00%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	37.651	36.691	36.269	200	1.110	910	-230	-422	-1.382	1.532	40.914	88,65%	(4.646)
	KUR	36.457	35.715	35.315	200	1.110	910	-201	-400	-1.142	1.510	39.582	89,22%	(4.267)
	Non KUR	1.194	975	954	-	-	0	-30	-22	-240	22	1.332	71,58%	(379)
3	PWG	14.628	24.979	27.264	6.358	5.324	-1.035	1.867	2.284	12.636	3.039	24.877	109,59%	2.387
	Cilem	6.737	13.467	14.400	1.559	1.454	-106	124	933	7.663	521	13.381	107,61%	1.019
	Gadai	7.891	11.512	12.864	4.799	3.870	-929	1.743	1.351	4.973	2.518	11.496	111,90%	1.368
4	CFG	94.017	105.470	105.541	1.556	1.097	-459	1.055	72	11.525	1.025	107.669	98,02%	(2.127)
	CF 1	1.650	2.828	2.785	-	-	0	205	-44	1.134	44	2.727	102,10%	57
	Total Griya	348	265	256	-	-	0	0	-9	-92	9	495	51,79%	(239)
	• Total Non Program	348	265	256	-	-	0	-9	-9	-92	9	495	51,79%	(239)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.528	-	-	0	205	-35	1.226	35	2.232	113,25%	296
	CF 2	92.366	102.641	102.757	1.556	1.097	-459	850	115	10.391	982	104.942	97,92%	(2.185)
	Mitraguna & Others	54.628	62.993	63.418	958	1.097	139	326	426	8.790	671	66.021	96,06%	(2.602)
	Pensiun	37.738	39.649	39.339	598	-	-598	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	169.074	8.114	7.531	-584	2.692	1.934	22.779	5.597	173.460	97,47%	(4.386)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	83	54	54	3.197	0,22%	0,15%	8,82%	3.143	3.114	3.144			
	KUR	-	17	19	3.104	0,00%	0,05%	8,79%	3.085	3.104	3.087			
	Non KUR	83	37	35	93	6,98%	3,62%	9,79%	58	10	56			
3	PWG	-	-	-	1.660	0,00%	0,00%	6,09%	1.660	1.660	1.660			
	Cilem	-	-	-	1.253	0,00%	0,00%	8,70%	1.253	1.253	1.253			
	Gadai	-	-	-	407	0,00%	0,00%	3,16%	407	407	407			
4	CFG	-	723	732	2.496	0,00%	0,69%	2,36%	1.764	2.496	1.773			
	CF 1	-	155	152	418	0,00%	5,38%	15,00%	266	418	263			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	155	152	418	0,00%	5,93%	16,52%	266	418	263			
	CF 2	-	569	580	2.078	0,00%	0,56%	2,02%	1.499	2.078	1.509			
	Mitraguna & Others	-	444	479	1.977	0,00%	0,76%	3,12%	1.499	1.977	1.533			
	Pensiun	-	124	101	101	0,00%	0,25%	0,26%	(0)	101	(23)			
	Total Pembiayaan	83	777	786	7.353	0,06%	0,47%	4,35%	6.568	7.270	6.576	0,56%	87,14%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	98	277	277	144	0,26%	0,76%	0,40%	(133)	46	(133)			
	KUR	98	187	187	54	0,27%	0,52%	0,15%	(133)	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,24%	9,46%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.914	3.059	3.073	0,02%	2,90%	2,91%	14	3.054	159			
	CF 1	-	-	-	14	0,00%	0,00%	0,50%	14	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	14	0,00%	0,00%	0,55%	14	14	14			
	CF 2	19	2.914	3.059	3.059	0,02%	2,98%	2,98%	-	3.040	145			
	Mitraguna & Others	19	2.485	2.509	2.509	0,03%	3,98%	3,96%	-	2.490	24			
	Pensiun	-	429	550	550	0,00%	0,33%	1,40%	-	550	121			
	Total Pembiayaan	116	3.191	3.336	3.217	0,08%	2,00%	1,90%	(119)	3.101	26	0,71%	62,76%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	142.526	155.632	167.737	25.211	
2	Contribution Margin	6.195	9.101	5.902	(293)	4,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	3,09	3,12	0,03	0,42
CIF Payroll	1.793	1.072	1.150	78	(643)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	806	503	405	(303)	(166)	-24,84%	347	221,64%	6.948	7,24%	(6.445)
2	Tabungan	45.583	48.535	46.350	47.924	946	1.574	(610)	-1,26%	2.341	5,13%	55.342	86,60%	(7.418)
3	Deposito	28.548	6.815	6.821	6.821	(732)	0	6	0,09%	(21.727)	-76,11%	29.544	23,09%	(22.723)
	Total	74.288	56.019	53.977	55.248	619	1.271	(770)	-1,38%	(19.039)	-25,63%	91.834	60,16%	(36.585)
	CASA	45.740	49.204	47.156	48.427	1.351	1.271	(777)	-1,58%	2.687	5,88%	62.290	77,75%	(13.863)
	(%) CASA	61,57%	87,83%	87,36%	87,65%									
	FDR	155,10%	231,36%	241,81%	236,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	905	1.034	1.038		4	133	14,71%	243	30,57%	-	0,00%	1.038
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	962,04%		0,00%	72
3	Tabungan ISE	788	833	962	966		4	133	15,97%	178	22,61%		0,00%	966
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	24.147	30.484	31.066	1.450	1.420	-30	733	582	6.919	838	26.876	115,59%	4.189
	KUR	23.464	29.725	30.318	1.450	1.420	-30	782	593	6.853	827	26.038	116,44%	4.280
	Non KUR	683	759	748	-	-	0	-49	-11	65	11	838	89,22%	(90)
3	PWG	2.751	5.831	5.973	983	361	-621	888	142	3.222	219	6.623	90,19%	(650)
	Cilem	2.751	5.831	5.973	983	361	-621	888	142	3.222	219	6.623	90,19%	(650)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	93.289	93.485	3.524	1.320	-2.204	1.600	196	5.163	1.124	97.005	96,37%	(3.519)
	CF 1	3.542	3.592	3.551	-	-	0	-15	-41	9	41	4.474	79,37%	(923)
	Total Griya	3.385	2.554	2.524	-	-	0	0	-29	-860	29	3.531	71,48%	(1.007)
	• Total Non Program	3.385	2.554	2.524	-	-	0	-29	-29	-860	29	3.531	71,48%	(1.007)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.039	1.027	-	-	0	-15	-12	869	12	943	108,92%	84
	CF 2	84.780	89.697	89.934	3.524	1.320	-2.204	1.616	238	5.154	1.082	92.531	97,19%	(2.596)
	Mitraguna & Others	72.402	77.501	77.831	3.524	1.320	-2.204	1.803	330	5.429	990	79.257	98,20%	(1.426)
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)
	Total Pembiayaan	115.220	129.604	130.524	5.957	3.101	-2.855	3.221	921	15.304	2.181	130.504	100,02%	20

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	261	22	15	2.078	1,08%	0,05%	6,69%	2.063	1.818	2.056			
	KUR	188	-	-	1.955	0,80%	0,00%	6,45%	1.955	1.767	1.955			
	Non KUR	73	22	15	123	10,64%	1,96%	16,48%	108	51	101			
3	PWG	-	-	-	512	0,00%	0,00%	8,56%	512	512	512			
	Cilem	-	-	-	512	0,00%	0,00%	8,56%	512	512	512			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	891	1.072	3.151	0,64%	1,15%	3,37%	2.078	2.588	2.260			
	CF 1	-	-	-	279	0,00%	0,00%	7,85%	279	279	279			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	279	0,00%	0,00%	27,16%	279	279	279			
	CF 2	563	891	1.072	2.872	0,66%	1,20%	3,19%	1.800	2.309	1.981			
	Mitraguna & Others	408	817	998	2.798	0,56%	1,29%	3,59%	1.800	2.389	1.981			
	Pensiun	155	74	74	74	1,25%	0,61%	0,61%	-	(81)	1			
	Total Pembiayaan	824	913	1.087	5.741	0,72%	0,84%	4,40%	4.653	4.917	4.828	2,44%	44,42%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	26	232	169	169	0,11%	0,56%	0,54%	-	144	(63)			
	KUR	-	172	110	110	0,00%	0,37%	0,36%	-	110	(63)			
	Non KUR	26	59	60	60	3,76%	7,84%	7,95%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	950	949	949	1,34%	1,02%	1,01%	-	(239)	(2)			
	CF 1	-	320	320	320	0,00%	8,92%	9,02%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,54%	12,69%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	630	628	628	1,40%	0,70%	0,70%	-	(559)	(2)			
	Mitraguna & Others	1.187	567	566	566	1,64%	0,73%	0,73%	-	(621)	(1)			
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)			
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,86%	-	(95)	(64)	1,39%	-62,02%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.091	117.396	130.285	13.194	
2	Contribution Margin	3.831	5.086	4.194	363	-9,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,72	3,74	0,02	0,37
CIF Payroll	585	625	627	2	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.255	1.253	424	(2)	(100)	-7,39%	(6.804)	-84,45%	14.967	8,37%	(13.714)
2	Tabungan	114.229	116.866	117.579	117.710	2.472	132	844	0,72%	3.482	3,05%	127.078	92,63%	(9.368)
3	Deposito	24.505	18.203	17.381	17.304	(795)	(76)	(899)	-4,94%	(7.201)	-29,38%	25.528	67,79%	(8.224)
	Total	146.791	136.423	136.214	136.268	2.100	53	(155)	-0,11%	(10.523)	-7,17%	167.573	81,32%	(31.306)
	CASA	122.286	118.220	118.834	118.964	2.895	130	744	0,63%	(3.323)	-2,72%	142.046	83,75%	(23.082)
	(%) CASA	83,31%	86,66%	87,24%	87,30%									
	FDR	111,90%	130,44%	132,88%	132,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	797	797		0	28	3,70%	232	41,08%	-	0,00%	797
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%		0,00%	1
3	Tabungan ISE	563	767	795	796		0	28	3,71%	232	41,28%		0,00%	796
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%		0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.561	18.365	250	1.300	1.050	-426	804	-340	496	21.408	85,79%	(3.042)
	KUR	17.857	17.017	17.838	250	1.300	1.050	-400	821	-19	479	20.405	87,42%	(2.566)
	Non KUR	848	544	527	-	-	0	-26	-17	-321	17	1.003	52,57%	(476)
3	PWG	28.691	42.364	45.603	7.325	8.386	1.062	217	3.239	16.912	5.147	42.488	107,33%	3.115
	Cilem	14.633	22.956	23.651	1.007	1.672	665	-1	695	9.018	976	25.716	91,97%	(2.065)
	Gadai	14.059	19.408	21.952	6.318	6.715	397	219	2.544	7.893	4.171	16.772	130,88%	5.180
4	CFG	116.769	117.948	116.952	1.312	1.274	-38	-107	-996	183	2.270	127.157	91,97%	(10.205)
	CF 1	2.827	4.549	4.141	332	-	-332	264	-408	1.314	408	3.996	103,64%	145
	Total Griya	979	734	721	-	-	0	0	-13	-258	13	1.126	64,04%	(405)
	• Total Non Program	979	734	721	-	-	0	-15	-13	-258	13	1.126	64,04%	(405)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.420	332	-	-332	264	-395	1.572	395	2.870	119,17%	550
	CF 2	113.942	113.400	112.811	980	1.274	294	-371	-588	-1.131	1.862	123.162	91,60%	(10.350)
	Mitraguna & Others	55.116	58.111	57.745	820	929	109	402	-366	2.630	1.295	63.433	91,03%	(5.688)
	Pensiun	58.827	55.288	55.066	160	345	185	-773	-222	-3.761	567	59.729	92,19%	(4.663)
	Total Pembiayaan	164.260	177.949	180.996	8.887	10.960	2.073	-314	3.047	16.736	7.913	191.147	94,69%	(10.151)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	433	326	1.972	3,30%	1,86%	10,74%	1.646	1.354	1.539			
	KUR	461	321	291	1.850	2,58%	1,71%	10,37%	1.560	1.389	1.530			
	Non KUR	156	112	35	121	18,40%	6,52%	23,03%	86	(35)	9			
3	PWG	74	-	-	4.119	0,26%	0,00%	9,03%	4.119	4.044	4.119			
	Cilem	74	-	-	3.085	0,51%	0,00%	13,04%	3.085	3.011	3.085			
	Gadai	-	-	-	1.034	0,00%	0,00%	4,71%	1.034	1.034	1.034			
4	CFG	1.969	2.461	2.567	5.385	1,69%	2,18%	4,60%	2.817	3.415	2.923			
	CF 1	66	45	197	299	2,32%	4,32%	7,21%	102	233	254			
	Total Griya	66	45	43	89	6,70%	5,83%	12,40%	47	24	44			
	Oto	-	-	154	209	0,00%	4,03%	6,12%	55	209	209			
	CF 2	1.904	2.417	2.371	5.086	1,67%	2,09%	4,51%	2.715	3.182	2.669			
	Mitraguna & Others	1.427	1.741	1.787	2.812	2,59%	3,08%	4,87%	1.024	1.385	1.071			
	Pensiun	477	676	583	2.274	0,81%	1,06%	4,13%	1.691	1.798	1.599			
	Total Pembiayaan	2.661	2.894	2.969	11.550	1,62%	1,67%	6,38%	8.582	8.890	8.656	0,00%	100,00%	-6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	229	603	643	642	1,22%	3,66%	3,50%	(1)	413	40			
	KUR	229	569	541	530	1,28%	3,18%	2,97%	(11)	301	(39)			
	Non KUR	-	34	102	113	0,00%	18,82%	21,37%	10	113	79			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.719	1.451	1.559	1,37%	1,23%	1,33%	108	(38)	(160)			
	CF 1	-	159	154	149	0,00%	3,39%	3,59%	(5)	149	(11)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	159	154	149	0,00%	4,04%	4,35%	(5)	149	(11)			
	CF 2	1.597	1.560	1.297	1.410	1,40%	1,14%	1,25%	113	(187)	(149)			
	Mitraguna & Others	770	1.325	1.290	1.403	1,40%	2,22%	2,43%	113	633	78			
	Pensiun	827	235	8	8	0,50%	0,00%	0,01%	-	(820)	(227)			
	Total Pembiayaan	1.826	2.321	2.095	2.202	1,11%	1,18%	1,22%	107	375	(120)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.764	167.709	183.004	15.240	
2	Contribution Margin	8.174	11.234	10.742	2.568	-31,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1,81	1,98	2,05	0,07	0,24
CIF Payroll	1.647	1.557	1.729	172	82

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-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	24.901	23.096	22.634	22.702	338	68	(394)	-1,71%	(2.198)	-8,83%	33.853	67,06%	(11.151)
3	Deposito	2.060	1.857	2.117	2.117	(359)	0	261	14,03%	57	2,77%	2.365	89,52%	(248)
	Total	26.961	24.953	24.751	24.820	(21)	68	(133)	-0,53%	(2.141)	-7,94%	36.218	68,53%	(11.399)
	CASA	24.901	23.096	22.634	22.702	338	68	(394)	-1,71%	(2.198)	-8,83%	33.853	67,06%	(11.151)
	(%) CASA	92,36%	92,56%	91,45%	91,47%									
	FDR	86,03%	83,19%	81,52%	81,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.043	2.378	2.379		1	336	16,44%	445	23,01%	-	0,00%	2.379
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.043	2.378	2.379		1	336	16,44%	445	23,01%		0,00%	2.379
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	23.194	20.760	20.176	200	100	-100	-650	-583	-3.018	683	26.294	76,73%	(6.117)
	KUR	21.361	19.664	19.093	200	100	-100	-579	-571	-2.268	671	24.306	78,55%	(5.213)
	Non KUR	1.833	1.095	1.084	-	-	0	-70	-12	-750	12	1.988	54,51%	(904)
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	23.194	20.760	20.176	200	100	-100	-650	-583	-3.018	683	26.294	76,73%	(6.117)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	692	860	1.173	4.198	2,98%	5,65%	20,80%	3.025	3.505	3.337			
	KUR	472	504	1.000	3.917	2,21%	5,09%	20,52%	2.917	3.445	3.413			
	Non KUR	220	356	173	280	11,98%	15,80%	25,87%	107	61	(75)			
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	692	860	1.173	4.198	2,98%	5,65%	20,80%	3.025	3.505	3.337	5,88%	71,72%	-14,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	178	495	749	887	0,77%	3,61%	4,40%	138	709	392			
	KUR	161	401	483	450	0,75%	2,46%	2,36%	(33)	290	50			
	Non KUR	17	94	266	437	0,91%	24,24%	40,28%	171	420	343			
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	178	495	749	887	0,77%	3,61%	4,40%	138	709	392	25,06%	-470,14%	20,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	22.780	26.961	24.974	2.194	
2	Contribution Margin	613	1.153	980	367	-59,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	3,65	3,57	(0,09)	0,24
CIF Payroll	80	81	92	11	12

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-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	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
	CASA	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	100,00%	#DIV/0!	#DIV/0!									
	FDR	0,00%	0,00%	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	278	888	434	156	
2	Contribution Margin	(360)	(458)	(219)	141	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	3,20	3,00	(0,20)	0,33
CIF Payroll	9	5	5	-	(4)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-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	302	335	346	347	262	1	11	3,39%	45	14,96%	302	114,96%	45
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	346	347	262	1	11	3,39%	45	14,96%	302	114,96%	45
	CASA	302	335	346	347	262	1	11	3,39%	45	14,96%	302	114,96%	45
	(%) 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 (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	376	302	73	(303)	
2	Contribution Margin	(77)	(117)	(27)	50	64,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	-	-	-	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-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	3.509	61	408	410	(758)	2	349	568,80%	(3.099)	-88,32%	6.635	6,18%	(6.225)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	408	410	(758)	2	349	568,80%	(3.099)	-88,32%	6.748	6,08%	(6.338)
	CASA	3.509	61	408	410	(758)	2	349	568,80%	(3.099)	-88,32%	6.635	6,18%	(6.225)
	(%) 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 (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	3.125	3.509	820	(2.305)	
2	Contribution Margin	(300)	(404)	(113)	187	62,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,61	2,60	2,50	(0,10)	(0,11)
CIF Payroll	18	10	10	-	(8)