

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.326.463	1.412.825	79.856	86.362	(98.454)	-6,51%	301.763	27,16%	1.359.521	103,92%	53.304
2	Tabungan	4.778.169	5.117.615	5.322.544	5.510.744	111.728	188.200	393.129	7,68%	732.575	15,33%	5.138.860	107,24%	371.884
3	Deposito	1.667.902	1.697.645	1.635.402	1.626.075	(31.178)	(9.327)	(71.570)	-4,22%	(41.827)	-2,51%	1.690.130	96,21%	(64.055)
Total		7.557.133	8.326.539	8.284.409	8.549.644	160.406	265.235	223.105	2,68%	992.511	13,13%	8.188.511	104,41%	361.133
CASA		5.889.231	6.628.894	6.649.007	6.923.569	191.584	274.562	294.675	4,45%	1.034.338	17,56%	6.498.380	106,54%	425.189
(% CASA		77,93%	79,61%	80,26%	80,98%									
FDR		79,28%	78,62%	81,68%	79,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	367.210	368.999		1.789	24.427	7,09%	64.621	21,23%	392.287	94,06%	(23.288)
2	Giro ISE	93.275	83.083	86.231	87.882		1.652	4.800	5,78%	(5.392)	-5,78%	146.711	59,90%	(58.829)
3	Tabungan ISE	174.173	207.373	226.821	227.007		186	19.634	9,47%	52.834	30,33%	186.170	121,94%	40.837
4	Deposito ISE	36.929	54.116	54.158	54.109		(49)	(7)	-0,01%	17.180	46,52%	59.406	91,08%	(5.297)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	969.595	5.240	179.502	174.262	-22.040	174.970	144.988	4.532	886.402	109,39%	83.193
	Linkage	583.855	548.341	543.293	-	-	-	-4.965	-5.048	-40.562	5.048	610.555	88,98%	(67.261)
	Non-Linkage	240.753	246.284	426.302	5.240	179.502	174.262	-17.075	180.018	185.550	(516)	275.847	154,54%	150.455
	• Local Champion	177.655	176.981	359.603	1.890	179.250	177.360	-18.124	182.622	181.948	(3.372)	188.154	191,12%	171.449
	• Value Chain	63.098	69.302	66.699	3.350	252	(3.098)	1.049	-2.603	3.601	2.855	87.693	76,06%	(20.994)
2	MBG	1.025.144	1.050.210	1.053.106	30.376	38.847	8.471	4.277	2.897	27.962	33.950	1.127.564	93,40%	(74.458)
	KUR	965.396	990.622	994.551	29.421	37.887	8.466	4.147	3.929	29.155	33.958	1.062.689	93,59%	(68.138)
	Non KUR	59.748	59.587	58.555	955	960	5	130	-1.033	-1.193	1.993	64.875	90,26%	(6.320)
3	PWG	255.819	508.340	538.674	112.487	90.236	-22.251	31.058	30.334	282.855	59.902	563.574	95,58%	(24.899)
	Cilem	149.863	346.578	366.340	36.867	40.820	3.952	16.151	19.762	216.477	21.058	399.246	91,76%	(32.906)
	Gadai	105.956	161.762	172.334	75.619	49.416	-26.203	14.906	10.572	66.379	38.844	164.327	104,87%	8.007
4	CFG	3.885.901	4.193.178	4.205.077	98.796	106.557	7.761	38.816	11.900	319.176	94.658	4.332.277	97,06%	(127.199)
	CF 1	838.535	901.570	897.432	16.741	15.819	-922	2.382	-4.138	58.897	19.957	913.053	98,29%	(15.621)
	Total Griya	595.912	605.944	599.538	7.154	4.614	-2.540	0	-6.406	3.626	11.020	633.024	94,91%	(33.486)
	• Total Non Program	435.065	456.344	451.107	6.676	4.456	-2.220	4.223	-5.237	16.042	9.693	451.458	99,92%	(352)
	• Program	160.848	149.601	148.431	478	158	-321	-929	-1.169	-12.416	1.327	181.566	81,75%	(33.134)
	Oto	242.622	295.625	297.894	9.587	11.206	1.619	2.382	2.268	55.271	8.937	280.029	106,38%	17.864
	CF 2	3.047.367	3.291.608	3.307.646	82.055	90.738	8.683	36.434	16.038	260.279	74.700	3.419.224	96,74%	(111.578)
	Mitraguna & Others	2.497.673	2.730.485	2.748.282	74.778	81.633	6.855	33.809	17.797	250.609	63.836	2.835.118	96,94%	(86.836)
	Pensiun	549.694	561.123	559.364	7.278	9.105	1.827	2.625	-1.759	9.670	10.864	584.105	95,76%	(24.742)
Total Pembiayaan		5.991.472	6.546.353	6.766.453	246.899	415.142	168.243	52.110	220.101	774.981	195.042	6.909.817	97,93%	(143.364)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	10.734	0,16%	0,02%	1,11%	10.546	9.443	10.483			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	10.084	0,54%	0,08%	2,37%	9.896	8.793	9.833			
	Value Chain	-	-	-	650	0,00%	0,00%	0,18%	650	650	650			
2	MBG	11.476	19.520	19.520	33.859	1,12%	1,86%	3,22%	14.339	22.383	14.339			
	KUR	9.838	16.517	16.517	29.508	1,02%	1,67%	2,97%	12.992	19.671	12.992			
	Non KUR	1.638	3.003	3.003	4.351	2,74%	5,04%	7,43%	1.347	2.713	1.347			
3	PWG	124	-	-	7.954	0,05%	0,00%	1,48%	7.954	7.829	7.954			
	Cilem	118	-	-	7.677	0,08%	0,00%	2,10%	7.677	7.559	7.677			
	Gadai	7	-	-	277	0,01%	0,00%	0,16%	277	270	277			
4	CFG	59.411	71.220	72.096	91.072	1,53%	1,72%	2,17%	18.976	31.661	19.852			
	CF 1	35.165	42.144	39.232	51.475	4,19%	4,35%	5,74%	12.243	16.310	9.331			
	Total Griya	29.490	31.633	30.242	36.296	4,95%	5,02%	6,05%	5.872	6.806	4.663			
	Oto	5.675	10.511	8.808	15.179	2,34%	2,98%	5,10%	6.371	9.504	4.668			
	CF 2	24.246	29.076	32.864	39.597	0,80%	1,00%	1,20%	6.733	15.350	10.521			
	Mitraguna & Others	22.605	26.760	29.933	36.270	0,91%	1,10%	1,32%	6.337	13.665	9.510			
	Pensiun	1.642	2.316	2.931	3.327	0,30%	0,52%	0,59%	396	1.685	1.011			
Total Pembiayaan		72.302	90.990	91.804	143.618	1,21%	1,40%	2,12%	51.814	71.316	52.628	1,25%	41,21%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.154	0,21%	0,15%	0,12%	(23)	(568)	32			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.154	0,72%	0,48%	0,27%	(23)	(568)	32			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	24.243	1,84%	2,14%	2,30%	1.717	5.366	2.494			
	KUR	14.751	16.970	17.487	19.206	1,53%	1,77%	1,93%	1.719	4.455	2.236			
	Non KUR	4.126	4.778	5.039	5.037	6,91%	8,46%	8,60%	(2)	911	259			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	66.724	1,31%	1,74%	1,59%	(6.346)	16.012	(5.660)			
	CF 1	15.203	26.269	26.509	25.468	1,81%	2,94%	2,84%	(1.040)	10.265	(801)			
	Total Griya	12.941	22.853	22.897	21.720	2,17%	3,78%	3,62%	(1.178)	8.779	(1.133)			
	Oto	2.262	3.416	3.611	3.748	0,93%	1,22%	1,26%	137	1.487	332			
	CF 2	35.510	46.115	46.561	41.256	1,17%	1,41%	1,25%	(5.305)	5.746	(4.859)			
	Mitraguna & Others	25.071	43.079	43.527	40.209	1,00%	1,59%	1,46%	(3.319)	15.138	(2.870)			
	Pensiun	10.439	3.036	3.034	1.047	0,17%	0,05%	0,19%	(1.986)	(9.392)	(1.989)			
Total Pembiayaan		71.311	95.261	96.779	92.128	1,19%	1,48%	1,36%	(4.652)	20.817	(3.134)	1,14%	16,29%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7.368.354	7.559.654	8.193.145	824.791	
2	Contribution Margin	241.520	342.067	258.273	16.753	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,31	3,33	0,02	0,35
CIF Payroll	34.088	37.485	37.599	114	3.511

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.733	13.916	(1.199)	(817)	(451)	-3,14%	4.939	55,02%	19.787	70,33%	(5.871)
2	Tabungan	318.561	346.534	338.985	345.797	10.467	6.812	(736)	-0,21%	27.236	8,55%	337.516	102,45%	8.282
3	Deposito	104.995	107.552	106.137	105.989	1.995	(148)	(1.563)	-1,45%	994	0,95%	105.614	100,36%	375
	Total	432.533	468.453	459.855	465.702	11.262	5.847	(2.751)	-0,59%	33.169	7,67%	462.917	100,60%	2.786
	CASA	327.538	360.901	353.719	359.713	9.268	5.995	(1.187)	-0,33%	32.175	9,82%	357.303	100,67%	2.411
	(%) CASA	75,73%	77,04%	76,92%	77,24%									
	FDR	79,97%	80,19%	81,77%	80,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	13.580	14.444	14.448		3	867	6,39%	4.142	40,19%	-	0,00%	14.448
2	Giro ISE	2.678	2.101	2.133	2.134		0	32	1,54%	(544)	-20,33%		0,00%	2.134
3	Tabungan ISE	7.628	8.479	9.311	9.314		3	835	9,84%	1.686	22,10%		0,00%	9.314
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	171	172	172		0	1	0,58%	6	3,61%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.794	990	-	-990	877	-139	-3.382	139	29.456	67,20%	(9.662)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.794	990	-	-990	877	-139	-3.382	139	26.660	74,25%	(6.866)
	• Local Champion	13.476	11.872	11.751	990	-	-990	894	-121	-1.725	121	14.575	80,62%	(2.824)
	• Value Chain	9.700	8.061	8.043	-	-	-	-18	-18	-1.657	18	12.085	66,55%	(4.042)
2	MBG	32.111	33.287	33.411	300	1.110	810	-907	124	1.300	986	36.590	91,31%	(3.179)
	KUR	29.277	30.780	31.065	300	1.110	810	-777	285	1.788	825	33.660	92,29%	(2.595)
	Non KUR	2.834	2.508	2.346	-	-	0	-130	-162	-488	162	2.930	80,06%	(584)
3	PWG	33.786	47.138	48.661	9.253	7.333	-1.919	1.845	1.523	14.876	5.810	39.995	121,67%	8.666
	Cilem	19.457	28.926	29.186	1.585	2.077	492	-672	260	9.730	1.817	22.115	131,98%	7.071
	Gadai	14.329	18.212	19.475	7.668	5.257	-2.411	2.518	1.263	5.146	3.993	17.880	108,92%	1.595
4	CFG	256.811	275.303	274.161	8.822	7.089	-1.733	5.079	-1.141	17.350	8.230	270.459	101,37%	3.702
	CF 1	12.729	15.086	14.904	78	158	80	-469	-181	2.176	339	14.355	103,82%	549
	Total Griya	2.031	4.113	4.238	-	158	158	0	125	2.207	33	2.449	173,08%	1.789
	• Total Non Program	2.031	4.113	4.081	-	-	0	-30	-33	2.049	33	2.449	166,64%	1.632
	• Program	-	-	158	-	158	158	0	158	158	-	0	0,00%	158
	Oto	10.697	10.973	10.666	78	-	-78	-469	-306	-31	306	11.907	89,58%	(1.241)
	CF 2	244.083	260.217	259.257	8.744	6.931	-1.813	5.548	-960	15.174	7.891	256.104	101,23%	3.153
	Mitraguna & Others	223.458	237.231	235.949	8.744	6.417	-2.327	5.341	-1.282	12.490	7.699	234.367	100,67%	1.582
	Pensiun	20.624	22.986	23.308	-	514	514	207	322	2.684	192	21.737	107,23%	1.571
	Total Pembiayaan	345.884	375.661	376.028	19.364	15.532	-3.832	6.894	367	30.143	15.165	376.500	99,87%	(473)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	20	1.439	0,00%	0,10%	7,27%	1.419	1.439	1.419			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	1.439	0,00%	0,10%	7,27%	1.419	1.439	1.419			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	940	887	1.638	0,71%	2,66%	4,90%	751	1.408	698			
	KUR	230	858	808	1.423	0,78%	2,62%	4,58%	615	1.193	565			
	Non KUR	-	82	79	215	0,00%	3,15%	9,17%	136	215	133			
3	PWG	-	-	-	164	0,00%	0,00%	0,34%	164	164	164			
	Cilem	-	-	-	157	0,00%	0,00%	0,54%	157	157	157			
	Gadai	-	-	-	7	0,00%	0,00%	0,04%	7	7	7			
4	CFG	1.832	1.119	1.731	1.290	0,71%	0,63%	0,47%	(441)	(542)	171			
	CF 1	169	580	232	336	1,33%	1,54%	2,25%	104	167	(244)			
	Total Griya	33	19	18	-	1,62%	0,43%	0,00%	(18)	(33)	(19)			
	Oto	136	561	214	336	1,28%	1,95%	3,15%	122	200	(225)			
	CF 2	1.662	539	1.499	954	0,68%	0,58%	0,37%	(545)	(709)	415			
	Mitraguna & Others	1.662	539	1.274	954	0,74%	0,54%	0,40%	(320)	(709)	415			
	Pensiun	-	-	225	-	0,00%	0,98%	0,00%	(225)	-	-			
	Total Pembiayaan	2.061	2.078	2.637	4.531	0,60%	0,70%	1,20%	1.893	2.470	2.452	0,45%	63,02%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	98	164	219	0,23%	0,49%	0,65%	55	146	121			
	KUR	73	98	164	219	0,25%	0,53%	0,70%	55	146	121			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.527	3.519	3.664	0,34%	1,28%	1,34%	144	2.796	137			
	CF 1	-	132	132	284	0,00%	0,87%	1,91%	152	284	152			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	284	0,00%	1,20%	2,67%	152	284	152			
	CF 2	868	3.395	3.387	3.379	0,36%	1,30%	1,30%	(8)	2.511	(16)			
	Mitraguna & Others	868	3.395	3.387	3.379	0,39%	1,43%	1,43%	(8)	2.511	(16)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.625	3.683	3.883	0,27%	0,98%	1,03%	199	2.942	258	0,41%	60,40%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	432.156	432.533	457.190	25.034	
2	Contribution Margin	18.433	25.135	18.156	(277)	1,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,58	3,82	3,81	(0,00)	0,24
CIF Payroll	1.493	1.658	1.761	103	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	3.418	3.390	194	(28)	791	30,45%	1.904	128,10%	7.205	47,05%	(3.815)
2	Tabungan	231.208	242.522	250.824	252.252	(1.686)	1.428	9.730	4,01%	21.044	9,10%	247.199	102,04%	5.053
3	Deposito	90.995	78.066	77.610	77.615	(2.338)	4	(452)	-0,58%	(13.380)	-14,70%	91.717	84,62%	(14.102)
	Total	323.689	323.187	331.852	333.257	(3.830)	1.405	10.070	3,12%	9.568	2,96%	346.121	96,28%	(12.864)
	CASA	232.695	245.121	254.241	255.642	(1.492)	1.401	10.522	4,29%	22.948	9,86%	254.404	100,49%	1.238
	(%) CASA	71,89%	75,84%	76,61%	76,71%									
	FDR	38,52%	41,23%	40,88%	40,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	8.991	9.027		36	226	2,57%	1.265	16,30%	-	0,00%	9.027
2	Giro ISE	590	627	767	842		75	216	34,37%	252	42,68%	-	0,00%	842
3	Tabungan ISE	7.171	8.174	8.223	8.184		(39)	10	0,13%	1.013	14,13%	-	0,00%	8.184
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.456	29.788	450	1.300	850	-684	332	-6.577	968	42.239	70,52%	(12.451)
	KUR	33.975	26.721	26.825	150	1.000	850	-917	105	-7.150	895	39.632	67,69%	(12.806)
	Non KUR	2.390	2.735	2.962	300	300	0	233	227	573	73	2.607	113,63%	355
3	PWG	10.065	19.137	21.248	3.475	4.302	827	319	2.111	11.183	2.191	24.643	86,22%	(3.395)
	Cilem	6.212	12.813	14.128	702	1.945	1.242	45	1.315	7.916	630	15.999	88,31%	(1.871)
	Gadai	3.854	6.324	7.120	2.772	2.357	-415	273	796	3.267	1.561	8.645	82,37%	(1.524)
4	CFG	78.172	84.669	84.621	3.330	1.408	-1.923	1.321	-48	6.449	1.455	93.182	90,81%	(8.560)
	CF 1	15.674	21.094	21.500	1.518	948	-571	717	406	5.826	542	17.463	123,12%	4.037
	Total Griya	3.604	3.943	3.896	300	-	-300	0	-47	292	47	4.063	95,89%	(167)
	• Total Non Program	3.604	3.943	3.896	300	-	-300	263	-47	292	47	4.063	95,89%	(167)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.604	1.218	948	-271	717	453	5.534	495	13.400	131,37%	4.204
	CF 2	62.498	63.575	63.121	1.812	460	-1.352	604	-454	623	914	75.718	83,36%	(12.597)
	Mitraguna & Others	54.964	56.015	55.736	1.540	410	-1.130	511	-280	771	690	66.961	83,24%	(11.225)
	Pensiun	7.534	7.559	7.385	272	50	-222	93	-174	-149	224	8.757	84,33%	(1.372)
	Total Pembiayaan	124.679	133.262	135.657	7.255	7.010	-245	955	2.395	10.978	4.614	160.140	84,71%	(24.483)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.277	2.283	2.296	2,92%	7,75%	7,71%	13	1.234	19			
	KUR	1.062	2.074	2.082	1.817	3,13%	7,79%	6,77%	(265)	754	(257)			
	Non KUR	-	203	201	479	0,00%	7,34%	16,18%	278	479	276			
3	PWG	-	-	-	20	0,00%	0,00%	0,09%	20	20	20			
	Cilem	-	-	-	20	0,00%	0,00%	0,14%	20	20	20			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	113	586	554	583	0,14%	0,65%	0,69%	29	470	(4)			
	CF 1	113	304	272	377	0,72%	1,29%	1,76%	105	265	73			
	Total Griya	-	50	52	44	0,00%	1,31%	1,12%	(8)	44	(7)			
	Oto	113	254	220	334	0,93%	1,28%	1,90%	113	221	80			
	CF 2	-	282	282	205	0,00%	0,44%	0,32%	(77)	205	(77)			
	Mitraguna & Others	-	282	282	205	0,00%	0,50%	0,37%	(77)	205	(77)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	2.863	2.837	2.898	1,00%	2,13%	2,14%	61	1.647	35	2,65%	-24,07%	0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	886	1.012	1.561	2,33%	3,44%	5,24%	549	715	675			
	KUR	846	886	1.012	1.561	2,49%	3,79%	5,82%	549	715	675			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	411	408	408	0,75%	0,48%	0,48%	(0)	(180)	(2)			
	CF 1	-	17	15	15	0,00%	0,07%	0,07%	-	15	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	17	15	15	0,00%	0,09%	0,08%	-	15	(2)			
	CF 2	588	393	393	393	0,94%	0,62%	0,62%	(0)	(195)	0			
	Mitraguna & Others	588	293	293	293	1,07%	0,52%	0,53%	(0)	(295)	0			
	Pensiun	-	101	101	101	0,00%	0,08%	1,36%	-	101	-			
	Total Pembiayaan	1.434	1.297	1.420	1.969	1,15%	1,07%	1,45%	549	535	673	2,83%	-94,91%	1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	330.023	323.821	327.151	(2.872)	
2	Contribution Margin	9.143	13.391	10.911	1.768	-19,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,63	3,64	0,01	0,41
CIF Payroll	988	1.320	1.395	75	407

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	25.763	25.932	(604)	169	1.526	6,25%	2.041	8,54%	33.189	78,13%	(7.258)
2	Tabungan	197.564	211.820	213.678	216.502	2.002	2.824	4.682	2,21%	18.937	9,59%	210.576	102,81%	5.926
3	Deposito	16.291	19.000	17.391	17.393	(667)	2	(1.607)	-8,46%	1.101	6,76%	16.991	102,36%	401
	Total	237.746	255.226	256.831	259.826	731	2.995	4.600	1,80%	22.080	9,29%	260.756	99,64%	(930)
	CASA	221.455	236.226	239.440	242.434	1.398	2.993	6.208	2,63%	20.979	9,47%	243.765	99,45%	(1.331)
	(%) CASA	93,15%	92,56%	93,23%	93,31%									
	FDR	68,74%	65,90%	65,68%	64,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	41.978	43.144		1.166	3.387	8,52%	12.331	40,02%	-	0,00%	43.144
2	Giro ISE	20.367	22.839	24.702	24.973		270	2.134	9,34%	4.606	22,61%		0,00%	24.973
3	Tabungan ISE	10.446	16.918	17.276	18.171		896	1.253	7,41%	7.725	73,95%		0,00%	18.171
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	218	218	218		0	0	0,00%	23	11,79%		0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	787	-	-	0	-13	-63	-188	63	975	80,72%	(188)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	787	-	-	0	-13	-63	-188	63	975	80,72%	(188)
	• Local Champion	975	850	787	-	-	0	-13	-63	-188	63	975	80,72%	(188)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	44.504	1.000	650	-350	-473	-571	-5.678	1.221	52.121	85,39%	(7.617)
	KUR	46.016	41.192	40.683	1.000	650	-350	-393	-509	-5.333	1.159	47.702	85,28%	(7.019)
	Non KUR	4.166	3.884	3.822	-	-	0	-80	-62	-344	62	4.419	86,48%	(598)
3	PWG	5.806	13.609	13.716	2.669	1.762	-907	737	107	7.909	1.655	22.003	62,34%	(8.287)
	Cilem	4.026	10.304	10.298	1.353	662	-691	473	-6	6.272	668	15.084	68,27%	(4.786)
	Gadai	1.780	3.305	3.418	1.316	1.100	-216	265	113	1.638	987	6.919	49,39%	(3.501)
4	CFG	106.465	108.663	109.685	3.720	2.937	-783	116	1.023	3.220	1.914	117.355	93,46%	(7.670)
	CF 1	51.093	50.248	50.571	1.952	1.164	-788	310	323	-522	841	52.422	96,47%	(1.851)
	Total Griya	39.118	38.064	38.095	1.320	550	-770	0	31	-1.022	519	39.485	96,48%	(1.390)
	• Total Non Program	38.883	37.836	37.868	1.320	550	-770	854	32	-1.015	518	39.220	96,55%	(1.352)
	• Program	235	228	227	-	-	0	-1	-1	-7	1	265	85,79%	(38)
	Oto	11.975	12.184	12.476	632	614	-18	310	291	501	322	12.937	96,44%	(461)
	CF 2	55.372	58.414	59.114	1.768	1.773	5	-194	700	3.742	1.073	64.933	91,04%	(5.819)
	Mitraguna & Others	53.214	55.280	55.573	1.768	1.340	-428	-165	293	2.359	1.047	61.890	89,79%	(6.317)
	Pensiun	2.158	3.134	3.542	-	433	433	-30	407	1.383	26	3.043	116,37%	498
	Total Pembiayaan	163.429	168.198	168.693	7.389	5.349	-2.040	368	495	5.264	4.854	192.455	87,65%	(23.763)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.603	2.234	2.888	2,41%	4,96%	6,49%	654	1.681	285			
	KUR	992	1.735	1.476	2.044	2,15%	3,58%	5,02%	568	1.052	309			
	Non KUR	216	868	758	844	5,18%	19,52%	22,09%	86	629	(24)			
3	PWG	-	-	-	514	0,00%	0,00%	3,75%	514	514	514			
	Cilem	-	-	-	469	0,00%	0,00%	4,55%	469	469	469			
	Gadai	-	-	-	45	0,00%	0,00%	1,33%	45	45	45			
4	CFG	1.664	4.680	4.473	6.100	1,56%	4,12%	5,56%	1.626	4.436	1.420			
	CF 1	1.143	3.118	2.927	4.561	2,24%	5,82%	9,02%	1.634	3.418	1.444			
	Total Griya	959	3.039	2.602	4.139	2,45%	6,83%	10,86%	1.537	3.180	1.100			
	Oto	185	79	325	423	1,54%	2,67%	3,39%	97	238	344			
	CF 2	521	1.562	1.547	1.538	0,94%	2,65%	2,60%	(8)	1.018	(24)			
	Mitraguna & Others	521	1.562	1.547	1.538	0,98%	2,80%	2,77%	(8)	1.018	(24)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	7.283	6.708	9.502	1,76%	3,99%	5,63%	2.795	6.631	2.219	2,21%	60,84%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	-	5,14%	5,90%	0,00%	(50)	(50)	(50)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	-	5,14%	5,90%	0,00%	(50)	(50)	(50)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.491	1.648	1.995	1,16%	3,66%	4,48%	348	1.413	505			
	KUR	582	844	906	1.152	1,27%	2,20%	2,83%	246	569	308			
	Non KUR	-	646	742	843	0,00%	19,11%	22,07%	101	843	197			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.306	1.354	1.577	2,78%	1,25%	1,44%	223	(1.379)	271			
	CF 1	1.322	836	884	1.107	2,59%	1,76%	2,19%	223	(215)	271			
	Total Griya	1.322	744	792	1.015	3,38%	2,08%	2,67%	223	(306)	271			
	Oto	-	92	92	92	0,00%	0,75%	0,74%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.847	3.052	3.572	2,20%	1,81%	2,12%	521	(17)	726	2,97%	-40,23%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	233.412	237.820	254.568	21.156	
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,47	3,48	0,01	0,10
CIF Payroll	2.062	2.147	2.166	19	104

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	26.314	36.627	796	10.313	11.183	43,95%	14.500	65,53%	34.828	105,16%	1.798
2	Tabungan	184.167	200.287	206.423	209.494	7.746	3.071	9.207	4,60%	25.327	13,75%	204.994	102,20%	4.500
3	Deposito	54.206	49.892	45.006	45.591	(1.040)	585	(4.302)	-8,62%	(8.616)	-15,89%	54.721	83,31%	(9.130)
	Total	260.500	275.622	277.743	291.711	7.503	13.969	16.089	5,84%	31.211	11,98%	294.543	99,04%	(2.832)
	CASA	206.294	225.730	232.737	246.121	8.542	13.384	20.391	9,03%	39.827	19,31%	239.823	102,63%	6.298
	(%) CASA	79,19%	81,90%	83,80%	84,37%									
	FDR	138,97%	147,36%	148,11%	141,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	6.395	8.749	8.520		(229)	2.125	33,24%	20	0,23%	-	0,00%	8.520
2	Giro ISE	2.572	861	2.046	2.031		(15)	1.170	135,81%	(541)	-21,04%		0,00%	2.031
3	Tabungan ISE	5.928	5.534	6.704	6.489		(214)	956	17,27%	561	9,46%		0,00%	6.489
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	157	158	158		0	1	0,64%	26	19,70%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	15.835	-	-	0	-753	-250	-5.852	250	28.342	55,87%	(12.506)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	15.835	-	-	0	-753	-250	-5.852	250	25.392	62,36%	(9.557)
	• Local Champion	15.491	11.950	11.700	-	-	0	-184	-250	-3.791	250	16.651	70,26%	(4.951)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	50.102	470	875	405	-1.155	-1.093	-6.189	1.968	57.659	86,89%	(7.556)
	KUR	53.330	48.684	47.688	470	875	405	-1.075	-996	-5.642	1.871	54.496	87,51%	(6.808)
	Non KUR	2.961	2.511	2.414	-	-	0	-80	-97	-547	97	3.163	76,34%	(748)
3	PWG	18.519	31.863	33.540	8.438	6.956	-1.481	2.832	1.677	15.021	5.279	33.191	101,05%	349
	Cilem	7.342	15.594	16.795	1.889	2.564	675	621	1.201	9.453	1.363	19.269	87,16%	(2.475)
	Gadai	11.177	16.269	16.745	6.549	4.393	-2.156	2.211	477	5.568	3.916	13.922	120,28%	2.823
4	CFG	265.530	307.027	311.886	8.831	9.931	1.100	5.515	4.860	46.356	5.071	293.965	106,10%	17.921
	CF 1	155.192	153.232	153.565	1.676	2.021	345	291	332	-1.627	1.689	174.164	88,17%	(20.600)
	Total Griya	146.765	138.976	137.767	1.130	120	-1.010	0	-1.209	-8.998	1.329	164.786	83,60%	(27.019)
	• Total Non Program	29.135	31.228	30.959	1.130	120	-1.010	450	-269	1.824	389	32.004	96,73%	(1.046)
	• Program	117.630	107.748	106.808	-	-	0	-1.065	-940	-10.822	940	132.782	80,44%	(25.973)
	Oto	8.426	14.256	15.798	546	1.901	1.355	291	1.541	7.371	360	9.378	168,45%	6.419
	CF 2	110.338	153.794	158.322	7.155	7.910	755	5.224	4.527	47.983	3.382	119.801	132,15%	38.521
	Mitraguna & Others	99.558	141.966	146.475	7.155	7.680	525	5.057	4.510	46.918	3.170	108.145	135,44%	38.331
	Pensiun	10.780	11.829	11.846	-	230	230	168	18	1.066	212	11.656	101,63%	190
	Total Pembiayaan	362.027	406.170	411.364	17.739	17.762	23	6.439	5.194	49.337	12.568	413.157	99,57%	(1.793)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	1.894	2.060	3.146	1,39%	4,02%	6,28%	1.087	2.365	1.252			
	KUR	645	1.569	1.815	2.907	1,21%	3,73%	6,10%	1.092	2.262	1.338			
	Non KUR	137	325	245	240	4,62%	9,74%	9,93%	(5)	103	(85)			
3	PWG	-	-	-	395	0,00%	0,00%	1,18%	395	395	395			
	Cilem	-	-	-	395	0,00%	0,00%	2,35%	395	395	395			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.567	17.925	18.075	20.862	6,99%	5,89%	6,69%	2.787	2.295	2.937			
	CF 1	18.567	16.344	16.819	19.321	11,96%	10,98%	12,58%	2.502	753	2.976			
	Total Griya	18.403	16.099	16.440	18.642	12,54%	11,83%	13,53%	2.203	239	2.544			
	Oto	164	246	379	678	1,95%	2,66%	4,29%	299	514	433			
	CF 2	-	1.581	1.256	1.542	0,00%	0,82%	0,97%	286	1.542	(39)			
	Mitraguna & Others	-	1.399	1.072	1.358	0,00%	0,76%	0,93%	286	1.358	(41)			
	Pensiun	-	182	184	184	0,00%	1,56%	1,55%	-	184	2			
	Total Pembiayaan	19.349	19.819	20.135	24.403	5,34%	4,96%	5,93%	4.268	5.055	4.584	0,31%	94,70%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,11%	1,13%	-	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,11%	1,13%	-	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.515	1.802	2.206	2,77%	3,52%	4,40%	404	644	691			
	KUR	1.074	1.209	1.400	1.836	2,01%	2,87%	3,85%	437	762	627			
	Non KUR	488	306	402	370	16,47%	16,02%	15,33%	(32)	(118)	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	4.216	11.528	11.334	11.804	1,59%	3,69%	3,78%	470	7.588	275			
	CF 1	4.193	10.321	10.055	11.026	2,70%	6,56%	7,18%	970	6.833	704			
	Total Griya	4.144	10.272	10.006	10.977	2,82%	7,20%	7,97%	970	6.833	704			
	Oto	49	49	49	49	0,58%	0,34%	0,31%	-	-	-			
	CF 2	23	1.207	1.279	778	0,02%	0,83%	0,49%	(501)	755	(429)			
	Mitraguna & Others	23	1.207	1.279	778	0,02%	0,90%	0,53%	(501)	755	(429)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.223	13.315	14.189	1,65%	3,28%	3,45%	874	8.232	966	0,67%	80,67%	-2,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	379.510	400.234	436.244	56.734	
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,07	3,08	0,01	0,31
CIF Payroll	1.430	1.442	1.472	30	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	61.682	50.890	(2.132)	(10.792)	5.414	11,90%	34.280	206,38%	26.400	192,77%	24.490
2	Tabungan	236.060	259.836	257.078	262.048	997	4.970	2.211	0,85%	25.988	11,01%	255.646	102,50%	6.402
3	Deposito	132.723	131.768	135.472	129.032	92	(6.439)	(2.736)	-2,08%	(3.690)	-2,78%	133.615	96,57%	(4.583)
	Total	385.393	437.081	454.231	441.970	(1.042)	(12.261)	4.889	1,12%	56.578	14,68%	415.661	106,33%	26.309
	CASA	252.670	305.313	318.760	312.938	(1.134)	(5.822)	7.625	2,50%	60.268	23,85%	282.046	110,95%	30.892
	(%) CASA	65,56%	69,85%	70,18%	70,81%									
	FDR	115,76%	106,74%	122,29%	125,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	56.007	56.790	56.982	193	975	1,74%	15.440	37,17%	-	0,00%	56.982	
2	Giro ISE	8.627	7.158	7.618	8.053	435	896	12,51%	(574)	-6,65%		0,00%	8.053	
3	Tabungan ISE	5.900	12.647	12.927	12.734	(193)	87	0,69%	6.834	115,82%		0,00%	12.734	
4	Deposito ISE	27.015	36.202	36.244	36.195	(49)	(7)	-0,02%	9.180	33,98%		0,00%	36.195	
5	CIF ISE	181	208	210	210	0	2	0,96%	29	16,02%		0,00%	210	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	173.047	258.181	500	89.000	88.500	-1.833	85.134	73.786	3.866	189.850	135,99%	68.331
	Linkage	161.832	152.493	151.185	-	-	-	-1.215	-1.307	-10.646	1.307	164.288	92,02%	(13.103)
	Non-Linkage	22.563	20.554	106.995	500	89.000	88.500	-618	86.441	84.433	2.559	25.562	418,58%	81.434
	• Local Champion	13.053	14.147	102.825	-	89.000	89.000	182	88.678	89.772	322	14.019	733,49%	88.806
	• Value Chain	9.510	6.407	4.170	500	-	(500)	-800	-2.236	-5.340	2.236	11.543	36,13%	(7.373)
2	MBG	15.807	19.999	20.490	560	1.100	540	273	491	4.683	609	20.959	97,76%	(469)
	KUR	15.684	19.482	19.778	560	900	340	279	296	4.094	604	20.693	95,58%	(915)
	Non KUR	123	517	712	-	200	200	-6	195	589	5	266	267,48%	446
3	PWG	19.902	31.366	32.751	8.942	5.257	-3.684	2.474	1.385	12.849	3.872	34.321	95,42%	(1.570)
	Cilem	10.166	17.192	18.539	2.034	2.755	722	952	1.348	8.374	1.408	20.372	91,00%	(1.833)
	Gadai	9.737	14.174	14.212	6.908	2.502	-4.406	1.523	38	4.475	2.464	13.949	101,88%	263
4	CFG	226.020	242.142	244.052	6.222	8.633	2.410	-561	1.910	18.033	6.723	249.319	97,89%	(5.267)
	CF 1	15.856	21.584	23.021	1.154	2.152	997	323	1.437	7.165	715	18.634	123,55%	4.387
	Total Griya	12.125	17.731	18.639	1.000	1.500	500	0	908	6.514	592	12.838	145,19%	5.801
	• Total Non Program	12.125	17.731	18.639	1.000	1.500	500	834	908	6.514	592	12.838	145,19%	5.801
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	4.382	154	652	497	323	528	651	123	5.795	75,60%	(1.414)
	CF 2	210.163	220.557	221.031	5.068	6.481	1.413	-884	474	10.868	6.007	230.685	95,82%	(9.654)
	Mitraguna & Others	179.175	184.198	185.263	4.387	6.468	2.081	-1.298	1.065	6.088	5.403	197.798	93,66%	(12.535)
	Pensiun	30.988	36.360	35.769	681	13	-668	413	-591	4.780	604	32.888	108,76%	2.881
	Total Pembiayaan	446.124	466.553	555.474	16.224	103.990	87.766	354	88.921	109.350	15.070	494.449	112,34%	61.025

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	262	254	299	2,64%	1,27%	1,46%	44	(118)	37			
	KUR	294	262	254	299	1,87%	1,31%	1,51%	44	5	37			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	187	0,00%	0,00%	0,57%	187	187	187			
	Cilem	-	-	-	187	0,00%	0,00%	1,01%	187	187	187			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.141	3.045	2.689	4.492	1,39%	1,11%	1,84%	1.803	1.351	1.447			
	CF 1	52	42	41	295	0,33%	0,19%	1,28%	254	244	253			
	Total Griya	52	42	41	40	0,43%	0,23%	0,22%	(1)	(11)	(2)			
	Oto	-	-	-	255	0,00%	0,00%	5,82%	255	255	255			
	CF 2	3.089	3.002	2.648	4.197	1,47%	1,20%	1,90%	1.549	1.107	1.195			
	Mitraguna & Others	2.920	3.002	2.648	3.756	1,63%	1,44%	2,03%	1.109	837	754			
	Pensiun	170	-	-	440	0,55%	0,00%	1,23%	440	271	440			
	Total Pembiayaan	3.558	3.307	2.943	4.978	0,80%	0,63%	0,90%	2.034	1.420	1.671	0,34%	61,71%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	-	125	0,52%	0,00%	0,61%	125	42	125			
	KUR	83	-	-	125	0,53%	0,00%	0,63%	125	42	125			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.773	5.136	4.273	1,57%	2,12%	1,75%	(863)	715	(500)			
	CF 1	753	302	301	19	4,75%	0,08%	0,08%	(281)	(734)	(283)			
	Total Griya	312	302	301	19	2,57%	1,70%	0,10%	(281)	(293)	(283)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.471	4.836	4.254	1,33%	2,19%	1,92%	(582)	1.449	(217)			
	Mitraguna & Others	2.805	4.471	4.836	4.254	1,57%	2,63%	2,30%	(582)	1.449	(217)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.773	5.136	4.398	1,05%	1,10%	0,79%	(738)	(277)	(375)	1,06%	-34,29%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.207	453.809	476.460	42.253	
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,38	3,38	0,00	0,24
CIF Payroll	2.600	3.500	3.360	(140)	760

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	494.478	501.473	63.236	6.995	(190.302)	-27,51%	(127.498)	-20,27%	693.972	72,26%	(192.499)
2	Tabungan	522.123	534.304	607.278	613.485	3.787	6.207	79.181	14,82%	91.361	17,50%	551.051	111,33%	62.434
3	Deposito	264.012	243.573	232.815	230.033	(48.159)	(2.781)	(13.539)	-5,56%	(33.979)	-12,87%	264.501	86,97%	(34.467)
	Total	1.415.106	1.469.651	1.334.571	1.344.991	18.864	10.420	(124.660)	-8,48%	(70.115)	-4,95%	1.509.524	89,10%	(164.533)
	CASA	1.151.094	1.226.078	1.101.756	1.114.958	67.022	13.201	(111.121)	-9,06%	(36.136)	-3,14%	1.245.023	89,55%	(130.065)
	(%) CASA	81,34%	83,43%	82,56%	82,90%									
	FDR	55,59%	56,36%	69,23%	68,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	46.802	47.510		708	4.439	10,31%	7.901	19,95%	-	0,00%	47.510
2	Giro ISE	24.819	22.409	24.874	25.186		311	2.776	12,39%	366	1,48%		0,00%	25.186
3	Tabungan ISE	14.728	18.600	19.866	20.263		397	1.663	8,94%	5.535	37,58%		0,00%	20.263
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	170	172	172		0	2	1,18%	17	10,97%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	586.782	850	89.952	89.102	-21.604	90.975	93.644	(1.023)	517.914	113,30%	68.867
	Linkage	388.874	365.922	362.515	-	-	-	-3.423	-3.407	-26.359	3.407	399.283	90,79%	(36.768)
	Non-Linkage	104.263	129.884	224.267	850	89.952	89.102	-18.181	94.382	120.004	(4.430)	118.632	189,04%	105.635
	• Local Champion	71.739	83.729	178.426	-	89.700	89.700	-18.650	94.697	106.687	(4.997)	75.832	235,29%	102.594
	• Value Chain	32.524	46.155	45.841	850	252	(598)	470	-314	13.317	566	42.800	107,11%	3.041
2	MBG	11.179	16.236	17.037	945	1.250	305	411	801	5.858	449	15.280	111,50%	1.757
	KUR	10.795	15.959	16.766	945	1.250	305	418	807	5.971	443	14.788	113,38%	1.979
	Non KUR	384	277	271	-	-	0	-6	-6	-114	6	493	54,92%	(222)
3	PWG	42.303	64.433	69.814	17.888	15.861	-2.027	1.867	5.381	27.512	10.480	61.895	112,79%	7.919
	Cilem	16.301	29.399	31.206	2.430	3.980	1.550	661	1.807	14.904	2.173	34.450	90,58%	(3.244)
	Gadai	26.001	35.034	38.609	15.458	11.881	-3.577	1.206	3.575	12.607	8.306	27.446	140,67%	11.163
4	CFG	239.992	251.812	250.274	7.651	5.148	-2.504	2.678	-1.538	10.282	6.686	266.504	93,91%	(16.231)
	CF 1	49.326	55.945	55.975	1.159	1.511	351	284	30	6.648	1.481	52.487	106,64%	3.488
	Total Griya	38.490	43.371	43.634	400	1.291	891	0	263	5.144	1.028	39.301	111,02%	4.333
	• Total Non Program	38.490	43.371	43.634	400	1.291	891	287	263	5.144	1.028	39.301	111,02%	4.333
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.341	759	219	-540	284	-234	1.504	453	13.186	93,59%	(845)
	CF 2	190.665	195.867	194.299	6.492	3.637	-2.855	2.394	-1.568	3.634	5.205	214.018	90,79%	(19.718)
	Mitraguna & Others	156.155	163.708	162.297	6.426	3.474	-2.952	2.610	-1.410	6.142	4.884	177.346	91,51%	(15.049)
	Pensiun	34.510	32.159	32.002	66	163	97	-216	-158	-2.509	321	36.671	87,27%	(4.670)
	Total Pembiayaan	786.611	828.287	923.906	27.334	112.210	84.877	-16.648	95.619	137.296	16.591	861.595	107,23%	62.312

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	7.507	0,00%	0,00%	1,28%	7.507	7.507	7.507			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	6.857	0,00%	0,00%	3,06%	6.857	6.857	6.857			
	Value Chain	-	-	-	650	0,00%	0,00%	0,36%	650	650	650			
2	MBG	-	-	-	257	0,00%	0,00%	1,51%	257	257	257			
	KUR	-	-	-	257	0,00%	0,00%	1,53%	257	257	257			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	10	-	354	0,00%	0,00%	0,51%	354	354	344			
	Cilem	-	-	-	354	0,00%	0,00%	1,13%	354	354	354			
	Gadai	-	10	-	-	0,00%	0,00%	0,00%	-	-	(10)			
4	CFG	1.445	2.456	2.548	4.803	0,60%	1,01%	1,92%	2.255	3.358	2.347			
	CF 1	161	866	732	2.340	0,33%	1,31%	4,18%	1.608	2.180	1.475			
	Total Griya	152	752	572	2.132	0,39%	1,32%	4,89%	1.560	1.980	1.380			
	Oto	9	114	160	209	0,08%	1,27%	1,69%	49	200	95			
	CF 2	1.284	1.591	1.816	2.463	0,67%	0,93%	1,27%	647	1.178	872			
	Mitraguna & Others	1.284	1.591	1.448	1.936	0,82%	0,88%	1,19%	488	652	346			
	Pensiun	-	-	367	526	0,00%	1,14%	1,64%	159	526	526			
	Total Pembiayaan	1.445	2.466	2.548	12.921	0,18%	0,31%	1,40%	10.373	11.476	10.455	0,15%	89,46%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.635	4.149	3.164	2,03%	1,65%	1,26%	(984)	(1.715)	(471)			
	CF 1	-	-	-	366	0,00%	0,00%	0,65%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,84%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.635	4.149	2.798	2,56%	2,12%	1,44%	(1.350)	(2.081)	(837)			
	Mitraguna & Others	4.851	3.635	4.149	2.798	3,11%	2,53%	1,72%	(1.350)	(2.053)	(837)			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.635	4.149	3.164	0,62%	0,50%	0,34%	(984)	(1.715)	(471)	0,12%	65,02%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	1.491.506	1.415.515	1.456.150	(35.356)	
2	Contribution Margin	61.248	81.475	53.696	(7.552)	12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,29	3,29	0,00	0,44
CIF Payroll	2.555	2.385	2.488	103	(67)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	25.176	28.716	10.992	3.541	(9.194)	-24,25%	573	2,04%	36.896	77,83%	(8.179)
2	Tabungan	312.220	335.124	336.723	337.992	(188)	1.269	2.869	0,86%	25.773	8,25%	332.127	101,77%	5.866
3	Deposito	88.440	70.337	68.098	68.089	(3.043)	(9)	(2.248)	-3,20%	(20.351)	-23,01%	89.197	76,34%	(21.108)
	Total	428.803	443.371	429.997	434.798	7.762	4.800	(8.573)	-1,93%	5.995	1,40%	458.220	94,89%	(23.422)
	CASA	340.363	373.034	361.899	366.709	10.805	4.810	(6.325)	-1,70%	26.346	7,74%	369.023	99,37%	(2.314)
	(%) CASA	79,38%	84,14%	84,16%	84,34%									
	FDR	84,89%	89,24%	91,92%	90,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	43.075	43.296		220	157	0,36%	3.014	7,48%	-	0,00%	43.296
2	Giro ISE	7.566	5.315	4.525	4.701		176	(615)	-11,56%	(2.865)	-37,87%		0,00%	4.701
3	Tabungan ISE	32.715	37.823	38.551	38.595		45	772	2,04%	5.880	17,97%		0,00%	38.595
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	205	206	206		0	1	0,49%	24	13,19%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	53.767	52.958	2.000	-	-2.000	1.203	-808	-5.010	808	70.444	75,18%	(17.486)
	Linkage	31.740	28.923	28.629	-	-	-	-287	-294	-3.111	294	37.085	77,20%	(8.456)
	Non-Linkage	26.229	24.844	24.329	2.000	-	-2.000	1.490	-515	-1.900	515	33.359	72,93%	(9.030)
	• Local Champion	25.361	22.121	21.621	-	-	0	-495	-500	-3.740	500	27.464	78,73%	(5.842)
	• Value Chain	867	2.723	2.708	2.000	-	(2.000)	1.985	-15	1.840	15	5.895	45,93%	(3.188)
2	MBG	34.002	30.679	30.148	110	700	590	-278	-531	-3.854	1.231	35.532	84,85%	(5.384)
	KUR	32.921	29.430	28.925	110	700	590	-254	-506	-3.997	1.206	34.322	84,28%	(5.397)
	Non KUR	1.081	1.249	1.223	-	-	0	-24	-26	142	26	1.210	101,04%	13
3	PWG	9.475	19.384	21.261	3.078	3.944	865	354	1.877	11.786	2.066	27.736	76,65%	(6.476)
	Cilem	5.148	12.299	13.381	720	1.657	937	-31	1.081	8.233	576	18.193	73,55%	(4.812)
	Gadai	4.327	7.084	7.880	2.358	2.287	-71	385	796	3.553	1.491	9.544	82,57%	(1.664)
4	CFG	262.577	291.842	290.868	6.044	4.998	-1.046	1.389	-973	28.291	5.971	285.363	101,93%	5.505
	CF 1	159.367	169.715	166.725	2.399	580	-1.819	-296	-2.991	7.358	3.571	162.083	102,86%	4.641
	Total Griya	139.426	145.942	143.110	2.051	-	-2.051	0	-2.832	3.684	2.832	140.123	102,13%	2.987
1	• Total Non Program	139.426	145.942	143.110	2.051	-	-2.051	1.520	-2.832	3.684	2.832	140.123	102,13%	2.987
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.773	23.615	348	580	232	-296	-158	3.673	738	21.960	107,53%	1.654
	CF 2	103.210	122.126	124.144	3.645	4.418	773	1.685	2.017	20.934	2.401	123.280	100,70%	864
	Mitraguna & Others	99.172	116.810	118.853	3.295	4.388	1.093	1.323	2.042	19.681	2.346	117.385	101,25%	1.468
	Pensiun	4.038	5.316	5.291	350	30	-320	363	-25	1.253	55	5.895	89,75%	(604)
	Total Pembiayaan	364.023	395.671	395.235	11.233	9.642	-1.591	2.669	-436	31.212	10.077	419.076	94,31%	(23.841)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	-	0,00%	0,06%	0,00%	(30)	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	30	-	0,00%	0,12%	0,00%	(30)	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.889	1.641	1.882	2,57%	5,35%	6,24%	241	1.009	(7)			
	KUR	703	1.737	1.487	1.728	2,14%	5,05%	5,97%	241	1.024	(9)			
	Non KUR	169	152	154	154	15,61%	12,34%	12,60%	-	(15)	2			
3	PWG	-	-	-	394	0,00%	0,00%	1,85%	394	394	394			
	Cilem	-	-	-	394	0,00%	0,00%	2,94%	394	394	394			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.689	3.435	3.445	5.964	1,79%	1,18%	2,05%	2.519	1.275	2.529			
	CF 1	4.583	3.018	2.690	3.948	2,88%	1,58%	2,37%	1.259	(635)	930			
	Total Griya	3.651	1.927	1.566	2.349	2,62%	1,07%	1,64%	783	(1.302)	422			
	Oto	932	1.091	1.124	1.599	4,67%	4,73%	6,77%	475	668	508			
	CF 2	106	417	755	2.016	0,10%	0,62%	1,62%	1.260	1.910	1.599			
	Mitraguna & Others	106	417	755	2.016	0,11%	0,65%	1,70%	1.260	1.910	1.599			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.353	5.116	8.240	1,53%	1,29%	2,08%	3.124	2.679	2.887	0,00%	100,00%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	154	0,00%	0,23%	0,29%	30	154	30			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	154	0,00%	0,50%	0,63%	30	154	30			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.589	1,53%	5,50%	5,27%	(99)	1.068	14			
	KUR	341	1.120	1.235	1.139	1,04%	4,20%	3,94%	(96)	798	19			
	Non KUR	180	456	453	451	16,68%	36,29%	36,84%	(3)	270	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.822	6.941	5.563	1,07%	2,38%	1,91%	(1.378)	2.766	(1.259)			
	CF 1	2.607	5.540	5.622	4.244	1,64%	3,31%	2,55%	(1.378)	1.637	(1.296)			
	Total Griya	2.357	4.907	4.994	3.642	1,69%	3,42%	2,55%	(1.352)	1.285	(1.265)			
	Oto	250	633	628	602	1,25%	2,64%	2,55%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,06%	-	1.129	37			
	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,11%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	7.307	0,91%	2,21%	1,85%	(1.447)	3.989	(1.215)	0,00%	100,00%	-1,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.888	431.152	437.306	2.418	
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,31	3,45	3,50	0,05	0,19
CIF Payroll	1.298	1.823	1.730	(93)	432

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	69	69	11	0	21	45,09%	(149)	-68,44%	4.691	1,46%	(4.622)
2	Tabungan	144.169	162.597	164.338	163.988	5.538	(350)	1.391	0,86%	19.819	13,75%	154.911	105,86%	9.077
3	Deposito	10.918	20.142	21.051	21.051	(2.548)	0	909	4,51%	10.133	92,82%	11.483	183,33%	9.568
	Total	155.304	182.786	185.458	185.108	3.001	(350)	2.321	1,27%	29.804	19,19%	171.085	108,20%	14.023
	CASA	144.386	162.644	164.407	164.057	5.549	(350)	1.412	0,87%	19.670	13,62%	159.602	102,79%	4.455
	(%) CASA	92,97%	88,98%	88,65%	88,63%									
	FDR	134,72%	124,25%	122,92%	123,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.485	1.687		202	452	36,57%	426	33,83%	-	0,00%	1.687
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%		0,00%	0
3	Tabungan ISE	1.260	1.235	1.485	1.686		202	452	36,57%	427	33,86%		0,00%	1.686
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	83	85	85		0	2	2,41%	14	19,72%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.864	-	-	0	-15	-8	-394	8	2.258	82,54%	(394)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.864	-	-	0	-15	-8	-394	8	2.258	82,54%	(394)
	• Local Champion	2.258	1.872	1.864	-	-	0	-15	-8	-394	8	2.258	82,54%	(394)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.688	2.650	1.700	-950	955	-318	4.775	2.018	60.630	98,45%	(942)
	KUR	53.824	58.670	58.380	2.650	1.700	-950	988	-290	4.556	1.990	59.174	98,66%	(794)
	Non KUR	1.089	1.337	1.308	-	-	0	-33	-28	219	28	1.456	89,88%	(147)
3	PWG	2.063	7.765	7.848	701	473	-228	346	83	5.785	390	9.875	79,47%	(2.027)
	Cilem	2.063	7.765	7.848	701	473	-228	346	83	5.785	390	9.875	79,47%	(2.027)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	158.573	1.908	4.116	2.209	340	1.107	8.575	3.009	160.804	98,61%	(2.230)
	CF 1	15.162	17.472	17.872	338	811	474	-45	400	2.710	412	16.494	108,35%	1.378
	Total Griya	4.320	3.831	3.795	-	-	0	0	-36	-525	36	4.700	80,75%	(905)
	• Total Non Program	3.984	3.516	3.483	-	-	0	-39	-33	-502	33	4.321	80,60%	(838)
	• Program	336	315	312	-	-	0	-2	-2	-23	2	379	82,42%	(67)
	Oto	10.841	13.641	14.077	338	811	474	-45	436	3.235	376	11.794	119,35%	2.282
	CF 2	134.836	139.994	140.701	1.570	3.305	1.735	385	707	5.865	2.598	144.309	97,50%	(3.608)
	Mitraguna & Others	130.780	136.039	136.918	1.570	3.305	1.735	408	879	6.137	2.426	139.377	98,24%	(2.459)
	Pensiun	4.056	3.955	3.784	-	-	0	-23	-171	-272	171	4.933	76,71%	(1.149)
	Total Pembiayaan	209.233	227.110	227.974	5.259	6.289	1.030	1.627	864	18.741	5.426	233.567	97,61%	(5.593)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	611	0,00%	0,00%	32,78%	611	611	611			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	611	0,00%	0,00%	32,78%	611	611	611			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	57	53	229	0,00%	0,09%	0,38%	176	229	172			
	KUR	-	-	-	229	0,00%	0,00%	0,39%	229	229	229			
	Non KUR	-	57	53	-	0,00%	3,99%	0,00%	(53)	-	(57)			
3	PWG	-	-	-	11	0,00%	0,00%	0,14%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,14%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.464	2.605	2.295	0,72%	1,65%	1,45%	(310)	1.219	831			
	CF 1	278	521	426	510	1,83%	2,44%	2,85%	84	232	(11)			
	Total Griya	278	253	253	243	6,43%	6,61%	6,41%	(10)	(35)	(10)			
	Oto	-	268	173	267	0,00%	1,27%	1,90%	94	267	(1)			
	CF 2	799	942	2.179	1.785	0,59%	1,56%	1,27%	(393)	986	843			
	Mitraguna & Others	799	942	2.179	1.785	0,61%	1,60%	1,30%	(393)	986	843			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.077	1.520	2.658	3.146	0,51%	1,17%	1,38%	488	2.070	1.626	0,45%	67,05%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,07%	40,25%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,07%	40,25%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	9	8	60	0,26%	0,01%	0,10%	52	(84)	51			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	9	8	60	3,71%	0,58%	4,60%	52	20	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.390	1.064	1.468	0,54%	0,68%	0,93%	404	658	78			
	CF 1	140	132	132	275	0,92%	0,75%	1,54%	143	135	143			
	Total Griya	8	-	-	143	0,19%	0,00%	3,77%	143	135	143			
	Oto	132	132	132	132	1,21%	0,96%	0,94%	-	-	-			
	CF 2	670	1.258	933	1.193	0,50%	0,67%	0,85%	261	523	(65)			
	Mitraguna & Others	670	1.190	865	1.126	0,51%	0,64%	0,82%	261	455	(65)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,79%	-	68	-			
	Total Pembiayaan	954	2.149	1.822	2.279	0,46%	0,80%	1,00%	457	1.325	129	0,14%	85,50%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.252	214.060	229.253	24.001	
2	Contribution Margin	7.885	11.297	10.050	2.165	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,34	3,42	3,37	(0,05)	0,03
CIF Payroll	607	827	604	(223)	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.225	2.225	(61)	0	(6)	-0,28%	1.988	836,03%	4.605	48,32%	(2.380)
2	Tabungan	85.480	94.164	97.503	98.004	1.838	501	3.840	4,08%	12.524	14,65%	94.734	103,45%	3.270
3	Deposito	55.765	41.891	41.842	41.842	(347)	0	(49)	-0,12%	(13.923)	-24,97%	56.483	74,08%	(14.641)
	Total	141.483	138.286	141.570	142.071	1.430	502	3.785	2,74%	588	0,42%	155.822	91,18%	(13.751)
	CASA	85.718	96.395	99.728	100.229	1.778	502	3.834	3,98%	14.512	16,93%	99.340	100,90%	890
	(%) CASA	60,59%	69,71%	70,44%	70,55%									
	FDR	57,51%	64,07%	63,44%	63,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.361	2.372	2.372		0	12	0,49%	2.035	603,86%	-	0,00%	2.372
2	Giro ISE	44	2.017	2.016	2.016		0	(1)	-0,04%	1.972	4434,23%		0,00%	2.016
3	Tabungan ISE	293	343	356	356		0	12	3,63%	63	21,64%		0,00%	356
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	96	98	98		0	2	2,08%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.219	26.250	1.400	1.050	-350	310	31	-2.340	1.019	29.132	90,11%	(2.882)
	KUR	28.019	25.667	25.710	1.400	1.050	-350	330	42	-2.309	1.008	28.422	90,46%	(2.713)
	Non KUR	572	552	541	-	-	0	-20	-11	-31	11	710	76,18%	(169)
3	PWG	2.056	6.337	6.596	612	534	-78	268	259	4.539	275	7.548	87,38%	(952)
	Cilem	2.056	6.337	6.596	612	534	-78	268	259	4.539	275	7.548	87,38%	(952)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	56.960	1.101	1.568	467	-7	910	6.235	658	59.421	95,86%	(2.461)
	CF 1	3.683	6.435	6.342	185	-	-185	39	-92	2.659	92	4.720	134,38%	1.623
	Total Griya	695	358	353	-	-	0	0	-5	-342	5	961	36,70%	(608)
	• Total Non Program	695	358	353	-	-	0	-5	-5	-342	5	961	36,70%	(608)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	5.989	185	-	-185	39	-88	3.001	88	3.758	159,36%	2.231
	CF 2	47.042	49.615	50.617	916	1.568	652	-47	1.003	3.575	565	54.701	92,53%	(4.084)
	Mitraguna & Others	38.019	39.728	40.799	916	1.568	652	25	1.071	2.780	497	44.970	90,73%	(4.171)
	Pensiun	9.023	9.887	9.819	-	-	0	-72	-69	796	69	9.732	100,89%	87
	Total Pembiayaan	81.372	88.606	89.806	3.113	3.152	39	571	1.200	8.434	1.952	96.101	93,45%	(6.295)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	689	300	688	2,01%	1,15%	2,62%	387	114	(1)			
	KUR	574	632	300	688	2,05%	1,17%	2,67%	387	114	55			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
3	PWG	-	-	-	58	0,00%	0,00%	0,87%	58	58	58			
	Cilem	-	-	-	58	0,00%	0,00%	0,87%	58	58	58			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	2.457	933	3.230	0,46%	1,66%	5,67%	2.296	2.995	772			
	CF 1	134	106	320	1.986	3,65%	4,97%	31,32%	1.666	1.852	1.880			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	106	320	1.986	4,50%	5,27%	33,16%	1.666	1.852	1.880			
	CF 2	100	2.351	613	1.243	0,21%	1,24%	2,46%	630	1.144	(1.108)			
	Mitraguna & Others	-	1.360	201	1.164	0,00%	0,51%	2,85%	962	1.164	(196)			
	Pensiun	100	992	412	80	1,10%	4,16%	0,81%	(332)	(20)	(912)			
	Total Pembiayaan	808	3.146	1.233	3.975	0,99%	1,39%	4,43%	2.741	3.167	829	1,87%	57,70%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	431	544	575	1,10%	2,07%	2,19%	32	260	144			
	KUR	178	266	329	362	0,63%	1,28%	1,41%	33	184	95			
	Non KUR	138	165	215	214	24,08%	38,92%	39,52%	(1)	76	49			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,40%	0,39%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,49%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	629	742	773	0,39%	0,84%	0,86%	32	458	144	0,04%	95,46%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.798	142.483	137.859	(9.939)	
2	Contribution Margin	3.912	6.308	4.689	777	-19,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,66	3,84	0,18	0,60
CIF Payroll	500	635	641	6	141

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	47.248	47.262	7.495	14	2.109	4,67%	27.089	134,28%	25.794	183,23%	21.468
2	Tabungan	135.101	145.614	153.129	155.017	1.016	1.888	9.402	6,46%	19.916	14,74%	145.809	106,31%	9.208
3	Deposito	28.599	26.205	26.589	26.589	229	0	384	1,47%	(2.011)	-7,03%	29.125	91,29%	(2.536)
	Total	183.873	216.972	226.966	228.867	8.741	1.902	11.886	5,48%	44.994	24,47%	200.728	114,02%	28.139
	CASA	155.274	190.767	200.377	202.279	8.511	1.902	11.512	6,03%	47.005	30,27%	171.603	117,88%	30.675
	(%) CASA	84,45%	87,92%	88,29%	88,38%									
	FDR	85,47%	90,55%	88,97%	88,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	14.139	14.138		(1)	1.293	10,07%	5.470	63,10%	-	0,00%	14.138
2	Giro ISE	6.094	227	165	177		12	(50)	-22,05%	(5.917)	-97,10%		0,00%	177
3	Tabungan ISE	2.575	10.818	12.174	12.162		(12)	1.344	12,42%	9.587	372,30%		0,00%	12.162
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	138	140	140		0	2	1,45%	19	15,70%		0,00%	140

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	35.950	36.322	680	1.450	770	-169	372	6.433	1.078	34.210	106,17%	2.112
	KUR	29.147	35.000	35.405	620	1.450	830	-304	406	6.258	1.044	33.229	106,55%	2.177
	Non KUR	742	950	917	60	-	-60	135	-34	175	34	981	93,44%	(64)
3	PWG	5.787	17.774	18.979	3.891	3.092	-798	1.145	1.206	13.192	1.886	20.542	92,39%	(1.563)
	Cilem	4.662	13.788	15.121	1.416	1.968	552	132	1.333	10.459	636	15.567	97,14%	(446)
	Gadai	1.126	3.985	3.858	2.474	1.124	-1.351	1.013	-127	2.732	1.251	4.976	77,54%	(1.118)
4	CFG	121.436	142.740	146.624	4.969	5.153	184	3.425	3.884	25.188	1.269	131.655	111,37%	14.968
	CF 1	20.925	20.764	20.510	640	-	-640	454	-253	-415	253	22.143	92,62%	(1.633)
	Total Griya	15.996	15.276	15.205	-	-	0	0	-71	-790	71	16.308	93,24%	(1.103)
	• Total Non Program	15.996	15.276	15.205	-	-	0	-73	-71	-790	71	16.308	93,24%	(1.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.487	5.305	640	-	-640	454	-182	376	182	5.835	90,92%	(530)
	CF 2	100.511	121.976	126.113	4.329	5.153	824	2.970	4.137	25.603	1.016	109.512	115,16%	16.601
	Mitraguna & Others	63.905	80.135	83.979	3.815	4.558	743	2.780	3.844	20.074	714	72.073	116,52%	11.906
	Pensiun	36.606	41.841	42.134	514	595	81	190	293	5.529	302	37.439	112,54%	4.696
	Total Pembiayaan	157.150	196.464	201.925	9.540	9.695	156	4.400	5.461	44.775	4.234	186.445	108,30%	15.479

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	182	179	713	0,60%	0,50%	1,96%	534	534	531			
	KUR	179	128	124	713	0,61%	0,35%	2,01%	589	534	585			
	Non KUR	-	54	55	-	0,00%	5,79%	0,00%	(55)	-	(54)			
3	PWG	74	-	-	118	1,27%	0,00%	0,62%	118	44	118			
	Cilem	74	-	-	118	1,58%	0,00%	0,78%	118	44	118			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	1.652	2.206	2.404	0,92%	1,55%	1,64%	198	1.289	752			
	CF 1	120	248	73	1.182	0,57%	0,35%	5,76%	1.109	1.062	934			
	Total Griya	-	170	-	933	0,00%	0,00%	6,13%	933	933	763			
	Oto	120	78	73	249	2,43%	1,33%	4,70%	176	129	171			
	CF 2	995	1.404	2.132	1.222	0,99%	1,75%	0,97%	(910)	227	(182)			
	Mitraguna & Others	254	1.081	1.562	1.036	0,40%	1,95%	1,23%	(526)	782	(45)			
	Pensiun	740	324	570	186	2,02%	1,36%	0,44%	(384)	(554)	(138)			
	Total Pembiayaan	1.367	1.834	2.384	3.235	0,87%	1,21%	1,60%	850	1.868	1.400	0,15%	90,46%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	144	143	286	0,12%	0,40%	0,79%	143	251	142			
	KUR	-	144	143	231	0,00%	0,41%	0,65%	88	231	87			
	Non KUR	35	-	-	55	4,67%	0,00%	6,00%	55	20	55			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.102	1.333	1.554	0,00%	0,93%	1,06%	221	1.554	452			
	CF 1	-	-	170	170	0,00%	0,82%	0,83%	-	170	170			
	Total Griya	-	-	170	170	0,00%	1,11%	1,12%	-	170	170			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.102	1.163	1.384	0,00%	0,95%	1,10%	221	1.384	283			
	Mitraguna & Others	-	826	888	1.110	0,00%	1,11%	1,32%	222	1.110	284			
	Pensiun	-	275	275	274	0,00%	0,14%	0,65%	(1)	274	(1)			
	Total Pembiayaan	35	1.245	1.476	1.840	0,02%	0,75%	0,91%	364	1.805	595	0,06%	93,53%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.599	185.470	211.409	43.810	
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,04	(0,01)	0,24
CIF Payroll	1.532	1.444	1.536	92	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	245	136	(243)	(109)	6	4,93%	(325)	-70,52%	4.702	2,89%	(4.566)
2	Tabungan	104.069	105.674	104.245	104.464	97	219	(1.210)	-1,15%	395	0,38%	113.215	92,27%	(8.751)
3	Deposito	24.703	24.658	24.842	24.802	(322)	(40)	145	0,59%	99	0,40%	25.371	97,76%	(569)
	Total	129.233	130.461	129.332	129.402	(467)	70	(1.059)	-0,81%	169	0,13%	143.287	90,31%	(13.885)
	CASA	104.530	105.804	104.490	104.600	(145)	110	(1.204)	-1,14%	70	0,07%	117.917	88,71%	(13.317)
	(%) CASA	80,88%	81,10%	80,79%	80,83%									
	FDR	125,49%	144,15%	146,78%	146,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.034	2.267	2.305	2.316	11	48	2,14%	(1.718)	-42,59%	-	0,00%	2.316
2	Giro ISE	415	60	133	136	2	76	126,85%	(280)	-67,34%		0,00%	136
3	Tabungan ISE	3.618	2.207	2.172	2.180	8	(27)	-1,24%	(1.438)	-39,75%		0,00%	2.180
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	144	144	0	2	1,41%	25	21,01%		0,00%	144

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.522	22.386	715	765	50	145	-135	-508	900	24.787	90,31%	(2.401)
	KUR	22.067	21.522	21.243	520	585	65	-16	-279	-823	864	23.833	89,13%	(2.590)
	Non KUR	827	999	1.143	195	180	-15	161	144	316	36	954	119,79%	189
3	PWG	1.733	7.288	7.316	1.484	482	-1.003	930	28	5.583	453	10.247	71,40%	(2.931)
	Cilem	1.733	7.288	7.316	1.484	482	-1.003	930	28	5.583	453	10.247	71,40%	(2.931)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	160.125	3.171	5.955	2.783	470	1.881	22.574	4.074	158.700	100,90%	1.425
	CF 1	5.904	8.009	8.002	133	187	53	75	-7	2.098	194	8.425	94,98%	(423)
	Total Griya	1.926	1.748	1.730	-	-	0	0	-18	-195	18	2.573	67,25%	(843)
1	• Total Non Program	1.926	1.748	1.730	-	-	0	-18	-18	-195	18	2.573	67,25%	(843)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.272	133	187	53	75	11	2.293	176	5.852	107,17%	420
	CF 2	131.647	150.235	152.123	3.038	5.768	2.730	395	1.887	20.476	3.881	150.275	101,23%	1.848
	Mitraguna & Others	65.693	81.700	85.011	1.880	5.613	3.733	31	3.311	19.318	2.302	82.597	102,92%	2.414
	Pensiun	65.954	68.535	67.111	1.158	155	-1.003	364	-1.424	1.158	1.579	67.677	99,16%	(566)
	Total Pembiayaan	162.178	188.054	189.827	5.371	7.201	1.831	1.545	1.773	27.649	5.428	193.734	97,98%	(3.907)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	560	514	1.354	2,80%	2,28%	6,05%	840	714	794			
	KUR	508	507	460	1.341	2,30%	2,14%	6,31%	881	833	834			
	Non KUR	132	53	54	13	15,90%	5,37%	1,11%	(41)	(119)	(40)			
3	PWG	-	-	-	320	0,00%	0,00%	4,38%	320	320	320			
	Cilem	-	-	-	320	0,00%	0,00%	4,38%	320	320	320			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	709	272	789	0,75%	0,17%	0,49%	517	(245)	80			
	CF 1	-	-	-	265	0,00%	0,00%	3,32%	265	265	265			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	265	0,00%	0,00%	4,23%	265	265	265			
	CF 2	1.035	709	272	524	0,79%	0,18%	0,34%	252	(511)	(185)			
	Mitraguna & Others	403	63	-	158	0,61%	0,00%	0,19%	158	(244)	95			
	Pensiun	632	646	272	365	0,96%	0,40%	0,54%	93	(266)	(281)			
	Total Pembiayaan	1.675	1.269	786	2.464	1,03%	0,42%	1,30%	1.678	789	1.194	1,19%	8,65%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	257	276	445	1,34%	1,23%	1,99%	169	140	188			
	KUR	52	153	180	296	0,23%	0,84%	1,39%	115	244	142			
	Non KUR	254	104	96	150	30,69%	9,60%	13,09%	54	(104)	46			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,02%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,04%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	295	314	483	0,19%	0,17%	0,25%	169	177	188	0,87%	-240,16%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	159.109	165.916	190.801	31.692	
2	Contribution Margin	5.395	7.913	7.711	2.316	-42,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,55	2,86	2,90	0,04	0,35
CIF Payroll	942	1.375	1.359	(16)	417

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	518.579	598.665	197	80.086	80.878	15,62%	437.184	270,73%	168.496	355,30%	430.169
2	Tabungan	199.929	216.938	219.428	220.994	(488)	1.566	4.056	1,87%	21.065	10,54%	215.790	102,41%	5.204
3	Deposito	133.285	90.671	87.996	88.302	(964)	306	(2.369)	-2,61%	(44.983)	-33,75%	135.065	65,38%	(46.763)
	Total	494.695	825.396	826.003	907.961	(1.255)	81.958	82.565	10,00%	413.265	83,54%	519.351	174,83%	388.610
	CASA	361.410	734.725	738.007	819.659	(291)	81.652	84.934	11,56%	458.249	126,79%	384.286	213,29%	435.373
	(%) CASA	73,06%	89,01%	89,35%	90,27%									
	FDR	29,29%	21,46%	21,85%	19,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	10.479	20.972	20.738	(234)	10.259	97,90%	18.873	1011,51%	-	0,00%	20.738	
2	Giro ISE	28	25	21	30	9	5	18,32%	2	5,65%		0,00%	30	
3	Tabungan ISE	1.837	8.854	19.352	19.108	(243)	10.254	115,81%	17.271	939,97%		0,00%	19.108	
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600	
5	CIF ISE	40	76	77	77	0	1	1,32%	37	92,50%		0,00%	77	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.169	-	-	0	-41	-41	-486	41	1.656	70,61%	(486)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.169	-	-	0	-41	-41	-486	41	1.656	70,61%	(486)
	• Local Champion	1.656	1.210	1.169	-	-	0	-41	-41	-486	41	1.656	70,61%	(486)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	60.231	800	2.890	2.090	-1.439	249	2.422	2.641	63.575	94,74%	(3.344)
	KUR	55.256	56.602	56.968	800	2.890	2.090	-1.419	366	1.712	2.524	60.661	93,91%	(3.693)
	Non KUR	2.553	3.380	3.263	-	-	0	-20	-117	710	117	2.914	111,98%	349
3	PWG	4.560	19.634	21.220	1.566	2.441	875	1.055	1.585	16.660	855	16.305	130,14%	4.914
	Cilem	4.560	19.634	21.220	1.566	2.441	875	1.055	1.585	16.660	855	16.305	130,14%	4.914
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	97.853	2.616	3.079	462	290	1.544	16.991	1.534	92.602	105,67%	5.251
	CF 1	35.630	44.820	44.259	881	394	-488	558	-561	8.629	955	37.699	117,40%	6.559
	Total Griya	16.876	22.526	22.076	-	-	0	0	-450	5.200	450	17.973	122,83%	4.103
	• Total Non Program	11.817	17.790	17.379	-	-	0	1.032	-411	5.562	411	12.262	141,73%	5.117
	• Program	5.059	4.736	4.696	-	-	0	-38	-39	-362	39	5.710	82,25%	(1.014)
	Oto	18.754	22.294	22.183	881	394	-488	558	-112	3.428	505	19.727	112,45%	2.456
	CF 2	45.232	51.489	53.594	1.735	2.685	950	-268	2.106	8.362	579	54.903	97,62%	(1.308)
	Mitraguna & Others	44.353	50.559	52.409	1.735	2.409	674	-172	1.850	8.057	559	53.128	98,65%	(719)
	Pensiun	880	930	1.185	-	276	276	-96	256	306	20	1.774	66,80%	(589)
	Total Pembiayaan	144.886	177.135	180.473	4.982	8.409	3.427	-134	3.338	35.587	5.072	174.138	103,64%	6.335

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	984	68,36%	0,00%	84,15%	984	(148)	984			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	984	68,36%	0,00%	84,15%	984	(148)	984			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	1.016	876	1.437	0,03%	1,46%	2,39%	562	1.422	422			
	KUR	16	857	781	1.264	0,03%	1,38%	2,22%	483	1.249	407			
	Non KUR	-	159	94	173	0,00%	2,79%	5,31%	79	173	14			
3	PWG	36	-	-	848	0,78%	0,00%	4,00%	848	813	848			
	Cilem	36	-	-	848	0,78%	0,00%	4,00%	848	813	848			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.350	1.606	1.875	1,24%	1,67%	1,92%	269	874	525			
	CF 1	1.001	1.350	1.606	1.875	2,81%	3,58%	4,24%	269	874	525			
	Total Griya	582	659	882	857	3,45%	3,92%	3,88%	(25)	274	198			
	Oto	419	691	724	1.018	2,23%	3,25%	4,59%	294	599	327			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.365	2.481	5.144	1,51%	1,40%	2,85%	2.663	2.960	2.779	0,56%	80,30%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	12	-	75	0,48%	0,00%	0,13%	75	(203)	63			
	KUR	271	12	-	75	0,49%	0,00%	0,13%	75	(195)	63			
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.754	1.745	2.002	1,72%	1,81%	2,05%	257	614	248			
	CF 1	693	743	742	1.007	1,94%	1,66%	2,28%	265	314	264			
	Total Griya	592	631	631	622	3,51%	2,80%	2,82%	(8)	30	(9)			
	Oto	101	112	112	385	0,54%	0,50%	1,74%	273	284	273			
	CF 2	696	1.011	1.003	995	1,54%	1,95%	1,86%	(8)	300	(16)			
	Mitraguna & Others	696	1.011	1.003	995	1,57%	1,98%	1,90%	(8)	300	(16)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.766	1.745	2.078	1,15%	0,99%	1,15%	332	411	312	0,04%	96,51%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	139.452	145.538	145.805	6.353	
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,88	3,86	(0,02)	0,73
CIF Payroll	376	624	659	35	283

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	323	334	68	11	63	23,15%	301	917,15%	6.167	5,41%	(5.834)
2	Tabungan	95.230	98.857	93.887	94.428	5.380	541	(4.429)	-4,48%	(802)	-0,84%	104.027	90,77%	(9.600)
3	Deposito	25.200	24.733	24.084	24.085	561	1	(648)	-2,62%	(1.115)	-4,43%	25.946	92,83%	(1.861)
	Total	120.463	123.860	118.294	118.846	6.009	552	(5.014)	-4,05%	(1.617)	-1,34%	136.140	87,30%	(17.294)
	CASA	95.263	99.128	94.210	94.761	5.448	552	(4.366)	-4,40%	(501)	-0,53%	110.195	85,99%	(15.433)
	(%) CASA	79,08%	80,03%	79,64%	79,73%									
	FDR	167,21%	170,63%	176,10%	175,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.531	1.523		(8)	(62)	-3,90%	507	49,85%	-	0,00%	1.523
2	Giro ISE	1	12	43	34		(9)	21	173,81%	33	6501,18%		0,00%	34
3	Tabungan ISE	1.016	1.572	1.488	1.489		1	(83)	-5,29%	473	46,61%		0,00%	1.489
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	70	71	71		0	1	1,43%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.137	61.090	1.950	1.821	-129	53	-47	2.672	1.868	59.037	103,48%	2.053
	KUR	53.406	57.301	57.335	1.950	1.821	-129	177	34	3.930	1.787	53.872	106,43%	3.463
	Non KUR	5.013	3.836	3.755	-	-	0	-124	-81	-1.258	81	5.166	72,69%	(1.411)
3	PWG	7.973	12.362	12.474	1.130	961	-169	572	111	4.501	850	15.411	80,94%	(2.937)
	Cilem	7.973	12.362	12.474	1.130	961	-169	572	111	4.501	850	15.411	80,94%	(2.937)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	134.758	2.048	840	-1.208	977	-3.088	-282	3.928	161.244	83,57%	(26.486)
	CF 1	25.995	30.473	30.362	402	385	-17	-139	-112	4.367	497	29.119	104,27%	1.243
	Total Griya	13.277	16.154	16.008	125	-	-125	0	-147	2.730	147	14.079	113,70%	1.928
	• Total Non Program	13.277	16.154	16.008	125	-	-125	-18	-147	2.730	147	14.079	113,70%	1.928
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.354	277	385	108	-139	35	1.637	350	15.039	95,44%	(685)
	CF 2	109.045	107.372	104.396	1.646	455	-1.191	1.116	-2.976	-4.649	3.431	132.125	79,01%	(27.729)
	Mitraguna & Others	98.253	97.006	93.893	1.420	255	-1.165	964	-3.114	-4.360	3.369	119.197	78,77%	(25.304)
	Pensiun	10.792	10.366	10.503	226	200	-26	153	137	-289	63	12.928	81,24%	(2.425)
	Total Pembiayaan	201.431	211.344	208.321	5.128	3.622	-1.505	1.602	-3.023	6.890	6.646	235.692	88,39%	(27.371)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.895	1.618	3.765	2,02%	2,65%	6,16%	2.147	2.585	1.870			
	KUR	896	1.456	1.153	3.062	1,68%	2,01%	5,34%	1.909	2.166	1.605			
	Non KUR	284	439	465	703	5,67%	12,11%	18,73%	239	419	264			
3	PWG	-	-	-	270	0,00%	0,00%	2,16%	270	270	270			
	Cilem	-	-	-	270	0,00%	0,00%	2,16%	270	270	270			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.089	1.639	2.823	0,59%	1,19%	2,09%	1.184	2.028	734			
	CF 1	92	281	107	646	0,35%	0,35%	2,13%	540	555	366			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	281	107	646	0,72%	0,75%	4,50%	540	555	366			
	CF 2	704	1.808	1.532	2.176	0,65%	1,43%	2,08%	644	1.473	369			
	Mitraguna & Others	704	1.808	1.532	2.034	0,72%	1,58%	2,17%	502	1.330	226			
	Pensiun	-	-	-	143	0,00%	0,00%	1,36%	143	143	143			
	Total Pembiayaan	1.975	3.984	3.256	6.857	0,98%	1,54%	3,29%	3.601	4.882	2.874	0,88%	73,16%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	785	764	616	1,19%	1,25%	1,01%	(147)	(78)	(169)			
	KUR	639	624	605	459	1,20%	1,06%	0,80%	(146)	(180)	(165)			
	Non KUR	56	161	159	158	1,12%	4,13%	4,20%	(1)	102	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.129	1.241	1.241	0,82%	0,90%	0,92%	-	136	112			
	CF 1	-	136	227	227	0,00%	0,75%	0,75%	-	227	91			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	227	227	0,00%	1,59%	1,58%	-	227	91			
	CF 2	1.105	992	1.014	1.014	1,01%	0,94%	0,97%	-	(91)	21			
	Mitraguna & Others	899	992	1.014	1.014	0,92%	1,04%	1,08%	-	114	21			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.914	2.004	1.857	0,89%	0,95%	0,89%	(147)	57	(57)	0,14%	84,42%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	190.527	204.546	212.462	21.935	
2	Contribution Margin	5.493	7.563	6.309	816	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,44	4,06	4,14	0,08	0,71
CIF Payroll	402	341	359	18	(43)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	748	534	105	(214)	278	109,01%	(642)	-54,59%	4.251	12,55%	(3.718)
2	Tabungan	91.378	105.830	107.509	108.586	2.521	1.077	2.757	2,61%	17.209	18,83%	98.420	110,33%	10.166
3	Deposito	20.885	17.098	16.970	16.970	127	0	(297)	-0,75%	(3.915)	-18,75%	21.483	78,99%	(4.514)
	Total	113.438	123.183	125.226	126.090	2.753	864	2.907	2,36%	12.652	11,15%	124.155	101,56%	1.935
	CASA	92.553	106.085	108.257	109.120	2.626	864	3.035	2,86%	16.567	17,90%	102.671	106,28%	6.449
	(%) CASA	81,59%	86,12%	86,45%	86,54%									
	FDR	111,58%	120,59%	121,44%	120,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.535	1.545		9	192	14,15%	131	9,28%	-	0,00%	1.545
2	Giro ISE	4	52	118	132		14	80	152,53%	127	2936,63%		0,00%	132
3	Tabungan ISE	1.409	1.301	1.417	1.413		(4)	112	8,60%	4	0,26%		0,00%	1.413
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	60.441	61.358	2.650	2.875	225	948	917	3.169	1.958	66.098	92,83%	(4.740)
	KUR	54.166	55.978	56.998	2.650	2.875	225	1.078	1.020	2.831	1.855	61.794	92,24%	(4.796)
	Non KUR	4.022	4.462	4.360	-	-	0	-131	-102	338	102	4.304	101,30%	56
3	PWG	2.382	9.408	10.309	1.836	1.330	-506	1.362	901	7.926	429	9.949	103,61%	359
	Cilem	2.382	9.408	10.309	1.836	1.330	-506	1.362	901	7.926	429	9.949	103,61%	359
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	80.415	2.160	2.755	595	2.504	1.715	14.472	1.040	73.797	108,97%	6.618
	CF 1	8.522	7.920	8.001	100	185	85	36	81	-522	104	9.459	84,59%	(1.458)
	Total Griya	5.933	5.560	5.709	-	185	185	0	149	-225	36	6.174	92,47%	(465)
	• Total Non Program	5.933	5.560	5.709	-	185	185	-34	149	-225	36	6.174	92,47%	(465)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.292	100	-	-100	36	-68	-297	68	3.285	69,77%	(993)
	CF 2	57.421	70.780	72.414	2.060	2.570	510	2.469	1.634	14.993	936	64.338	112,55%	8.076
	Mitraguna & Others	56.582	69.407	71.048	2.025	2.570	545	2.440	1.641	14.466	929	62.860	113,03%	8.188
	Pensiun	838	1.373	1.366	35	-	-35	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	152.081	6.646	6.960	314	4.814	3.533	25.512	3.428	149.899	101,46%	2.182

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	576	560	887	0,22%	0,93%	1,44%	326	757	311			
	KUR	123	204	305	559	0,23%	0,54%	0,98%	254	435	355			
	Non KUR	6	372	255	328	0,16%	5,72%	7,52%	73	322	(44)			
3	PWG	-	-	-	21	0,00%	0,00%	0,20%	21	21	21			
	Cilem	-	-	-	21	0,00%	0,00%	0,20%	21	21	21			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	597	635	255	0,68%	0,81%	0,32%	(379)	(192)	(342)			
	CF 1	217	497	533	71	2,55%	6,73%	0,88%	(463)	(146)	(426)			
	Total Griya	-	497	533	71	0,00%	9,59%	1,24%	(463)	71	(426)			
	Oto	217	-	-	-	8,39%	0,00%	0,00%	-	(217)	-			
	CF 2	230	100	101	185	0,40%	0,14%	0,26%	83	(45)	84			
	Mitraguna & Others	230	100	101	185	0,41%	0,15%	0,26%	83	(45)	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.173	1.195	1.163	0,46%	0,80%	0,76%	(32)	586	(10)	1,32%	-72,66%	0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	116	114	190	0,08%	0,19%	0,31%	76	143	74			
	KUR	-	38	36	112	0,00%	0,06%	0,20%	76	112	74			
	Non KUR	47	78	78	78	1,16%	1,74%	1,78%	-	31	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	513	0,00%	0,11%	0,64%	426	513	426			
	CF 1	-	-	-	426	0,00%	0,00%	5,33%	426	426	426			
	Total Griya	-	-	-	426	0,00%	0,00%	7,47%	426	426	426			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	202	201	703	0,04%	0,14%	0,46%	502	656	500	0,47%	-1,24%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	124.669	131.801	149.756	25.087	
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,07	4,14	4,16	0,02	1,09
CIF Payroll	107	425	444	19	337

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.501	3.529	206	28	253	7,71%	1.651	87,95%	4.014	87,92%	(485)
2	Tabungan	48.550	58.732	57.534	61.469	591	3.935	2.737	4,66%	12.918	26,61%	55.473	110,81%	5.996
3	Deposito	7.602	13.550	13.330	13.330	2.432	0	(220)	-1,62%	5.728	75,35%	8.347	159,69%	4.983
	Total	58.030	75.559	74.365	78.328	3.229	3.963	2.769	3,67%	20.298	34,98%	67.834	115,47%	10.494
	CASA	50.428	62.009	61.035	64.998	797	3.963	2.989	4,82%	14.570	28,89%	59.487	109,26%	5.511
	(%) CASA	86,90%	82,07%	82,07%	82,98%									
	FDR	148,42%	129,65%	133,04%	126,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	509	489		(20)	(369)	-43,04%	31	6,66%	-	0,00%	489
2	Giro ISE	360	412	394	361		(33)	(51)	-12,26%	2	0,48%		0,00%	361
3	Tabungan ISE	99	446	115	127		12	(319)	-71,45%	29	29,21%		0,00%	127
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.029	49.335	900	1.930	1.030	214	306	4.298	1.624	52.201	94,51%	(2.866)
	KUR	43.986	47.512	47.761	700	1.830	1.130	47	249	3.775	1.581	50.816	93,99%	(3.055)
	Non KUR	1.052	1.518	1.574	200	100	-100	167	57	522	43	1.385	113,65%	189
3	PWG	3.221	8.523	9.214	587	1.024	437	148	691	5.992	333	8.452	109,01%	762
	Cilem	3.221	8.523	9.214	587	1.024	437	148	691	5.992	333	8.452	109,01%	762
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.390	1.120	829	-291	411	-17	2.519	846	44.221	91,34%	(3.832)
	CF 1	26.387	25.292	25.069	-	479	479	-326	-224	-1.319	702	27.144	92,35%	(2.076)
	Total Griya	5.331	5.308	5.250	-	-	0	0	-59	-81	59	5.525	95,02%	(275)
	• Total Non Program	5.331	4.976	4.919	-	-	0	-57	-57	-412	57	5.525	89,03%	(606)
	• Program	-	332	331	-	-	0	-2	-2	331	2	0	0,00%	331
	Oto	21.057	19.984	19.819	-	479	479	-326	-165	-1.238	643	21.619	91,67%	(1.800)
	CF 2	11.484	15.115	15.321	1.120	350	-770	737	206	3.837	144	17.077	89,72%	(1.756)
	Mitraguna & Others	8.469	10.554	10.432	850	-	-850	574	-122	1.963	122	13.545	77,02%	(3.112)
	Pensiun	3.015	4.560	4.889	270	350	80	164	328	1.874	22	3.532	138,39%	1.356
	Total Pembiayaan	86.130	97.959	98.938	2.607	3.782	1.176	774	979	12.809	2.803	104.874	94,34%	(5.936)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	352	293	314	0,91%	0,60%	0,64%	21	(94)	(37)			
	KUR	384	352	293	314	0,87%	0,62%	0,66%	21	(70)	(37)			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	194	0,18%	0,00%	2,11%	194	188	194			
	Cilem	6	-	-	194	0,18%	0,00%	2,11%	194	188	194			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	2.834	3,22%	5,28%	7,02%	701	1.614	969			
	CF 1	985	1.084	1.070	1.296	3,73%	4,23%	5,17%	225	311	212			
	Total Griya	-	64	63	62	0,00%	1,19%	1,19%	(1)	62	(2)			
	Oto	985	1.020	1.007	1.233	4,68%	5,04%	6,22%	226	249	214			
	CF 2	235	781	1.063	1.538	2,05%	7,03%	10,04%	476	1.303	757			
	Mitraguna & Others	235	781	799	1.178	2,78%	7,57%	11,29%	379	942	397			
	Pensiun	-	-	264	361	0,00%	5,78%	7,38%	97	361	361			
	Total Pembiayaan	1.635	2.217	2.426	3.343	1,90%	2,48%	3,38%	916	1.708	1.126	3,35%	0,89%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	275	291	293	0,72%	0,59%	0,59%	2	(31)	18			
	KUR	102	192	208	210	0,23%	0,44%	0,44%	2	108	18			
	Non KUR	222	83	83	83	21,14%	5,44%	5,24%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	647	647	0,89%	1,60%	1,60%	-	309	(1)			
	CF 1	338	648	647	647	1,28%	2,56%	2,58%	-	309	(1)			
	Total Griya	-	131	130	130	0,00%	2,46%	2,49%	-	130	(1)			
	Oto	338	517	517	517	1,61%	2,59%	2,61%	-	179	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	923	938	940	0,77%	0,96%	0,95%	2	278	18	3,56%	-274,20%	2,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	79.947	88.011	99.866	19.919	
2	Contribution Margin	1.319	2.311	2.483	1.164	-88,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,64	3,55	(0,09)	0,59
CIF Payroll	229	163	188	25	(41)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	23.490	23.188	170	(302)	1.677	7,80%	(4.999)	-17,73%	34.516	67,18%	(11.328)
2	Tabungan	231.223	240.889	243.297	248.419	14.289	5.122	7.531	3,13%	17.196	7,44%	244.274	101,70%	4.146
3	Deposito	34.752	39.554	33.180	33.192	241	12	(6.362)	-16,08%	(1.560)	-4,49%	34.797	95,39%	(1.605)
	Total	294.162	301.953	299.967	304.799	14.700	4.832	2.845	0,94%	10.637	3,62%	313.587	97,20%	(8.788)
	CASA	259.410	262.400	266.787	271.607	14.459	4.820	9.207	3,51%	12.197	4,70%	278.789	97,42%	(7.182)
	(%) CASA	88,19%	86,90%	88,94%	89,11%									
	FDR	81,90%	86,52%	87,39%	86,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	4.759	4.769		10	(416)	-8,02%	282	6,28%	-	0,00%	4.769
2	Giro ISE	733	668	657	656		(1)	(12)	-1,74%	(77)	-10,55%		0,00%	656
3	Tabungan ISE	3.754	4.517	4.102	4.113		11	(404)	-8,95%	359	9,56%		0,00%	4.113
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.653	-	-	0	-54	-47	-1.589	47	3.242	50,99%	(1.589)
	Linkage	1.406	1.004	964	-	-	-	-40	-41	-442	41	1.406	68,54%	(442)
	Non-Linkage	1.836	696	689	-	-	0	-13	-7	-1.147	7	1.836	37,55%	(1.147)
	• Local Champion	1.836	696	689	-	-	0	-13	-7	-1.147	7	1.836	37,55%	(1.147)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	72.520	2.475	2.601	126	907	359	46	2.242	73.798	98,27%	(1.278)
	KUR	67.505	67.768	68.229	2.475	2.601	126	1.053	461	725	2.140	68.672	99,35%	(443)
	Non KUR	4.969	4.393	4.290	-	-	0	-146	-102	-678	102	5.125	83,71%	(835)
3	PWG	12.827	24.750	25.779	6.536	5.104	-1.432	2.521	1.029	12.953	4.075	28.848	89,36%	(3.069)
	Cilem	7.700	16.834	17.573	3.126	1.935	-1.191	2.212	738	9.873	1.197	19.756	88,95%	(2.183)
	Gadai	5.127	7.915	8.206	3.410	3.169	-241	310	291	3.080	2.877	9.092	90,26%	(886)
4	CFG	152.377	162.630	162.189	4.499	5.175	676	1.569	-441	9.812	5.615	174.288	93,06%	(12.099)
	CF 1	49.433	46.521	44.391	715	102	-613	329	-2.130	-5.042	2.232	55.198	80,42%	(10.808)
	Total Griya	45.444	40.929	38.837	210	-	-210	0	-2.091	-6.606	2.091	49.586	78,32%	(10.748)
	• Total Non Program	21.636	18.086	16.214	50	-	-50	-385	-1.871	-5.421	1.871	22.711	71,39%	(6.497)
	• Program	23.808	22.843	22.623	160	-	-160	3	-220	-1.185	220	26.875	84,18%	(4.252)
	Oto	3.989	5.592	5.553	505	102	-403	329	-39	1.565	140	5.613	98,94%	(59)
	CF 2	102.945	116.109	117.798	3.784	5.073	1.289	1.240	1.689	14.853	3.384	119.090	98,92%	(1.292)
	Mitraguna & Others	90.697	101.889	103.662	3.422	5.073	1.651	1.240	1.773	12.965	3.300	105.348	98,40%	(1.686)
	Pensiun	12.248	14.220	14.137	362	-	-362	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	240.919	261.240	262.141	13.510	12.880	-630	4.944	901	21.222	11.979	280.176	93,56%	(18.035)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	908	935	1.227	0,26%	1,30%	1,69%	292	1.037	319			
	KUR	190	310	589	912	0,28%	0,87%	1,34%	323	722	602			
	Non KUR	-	598	346	315	0,00%	7,88%	7,35%	(31)	315	(283)			
3	PWG	-	-	-	112	0,00%	0,00%	0,43%	112	112	112			
	Cilem	-	-	-	112	0,00%	0,00%	0,63%	112	112	112			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.319	4.884	4.033	5.536	2,18%	2,48%	3,41%	1.503	2.217	652			
	CF 1	1.762	3.615	3.096	4.159	3,57%	6,66%	9,37%	1.063	2.397	544			
	Total Griya	1.762	3.343	2.831	3.767	3,88%	6,92%	9,70%	936	2.004	424			
	Oto	-	272	265	392	0,00%	4,74%	7,06%	127	392	120			
	CF 2	1.556	1.269	937	1.377	1,51%	0,81%	1,17%	440	(180)	108			
	Mitraguna & Others	1.556	1.269	937	1.377	1,72%	0,92%	1,33%	440	(180)	108			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	5.849	4.968	6.875	1,46%	1,90%	2,62%	1.906	3.366	1.026	8,37%	-219,18%	5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	55	52	11,36%	3,23%	3,14%	(3)	(316)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	55	52	20,07%	7,90%	7,54%	(3)	(316)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	292	314	363	0,27%	0,44%	0,50%	49	169	72			
	KUR	3	193	222	275	0,00%	0,33%	0,40%	54	272	82			
	Non KUR	191	98	92	88	3,84%	2,10%	2,05%	(4)	(103)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.790	5.057	3.068	3,15%	3,11%	1,89%	(1.989)	(1.727)	(1.722)			
	CF 1	2.642	3.176	3.279	1.540	5,34%	3,47%	3,47%	(1.739)	(1.102)	(1.637)			
	Total Griya	2.642	3.176	3.279	1.540	5,81%	8,01%	3,96%	(1.739)	(1.102)	(1.637)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	1.528	2,09%	1,53%	1,30%	(250)	(625)	(85)			
	Mitraguna & Others	2.153	1.319	1.484	1.234	2,37%	1,46%	1,19%	(250)	(919)	(85)			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	3.483	2,22%	2,08%	1,33%	(1.943)	(1.874)	(1.598)	2,32%	-74,47%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	288.130	292.870	287.254	(876)	
2	Contribution Margin	11.615	17.537	12.417	802	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,50	3,51	0,01	0,33
CIF Payroll	1.070	1.198	1.228	30	158

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	8.423	8.444	(376)	21	(1.542)	-15,44%	(5.901)	-41,13%	21.691	38,93%	(13.247)
2	Tabungan	145.625	195.327	280.922	420.424	52.003	139.501	225.096	115,24%	274.798	188,70%	159.881	262,96%	260.543
3	Deposito	70.189	86.483	66.097	66.097	(2.627)	1	(20.386)	-23,57%	(4.092)	-5,83%	70.942	93,17%	(4.845)
	Total	230.159	291.796	355.442	494.965	49.000	139.523	203.169	69,63%	264.806	115,05%	252.514	196,02%	242.451
	CASA	159.970	205.313	289.346	428.868	51.627	139.522	223.555	108,88%	268.898	168,09%	181.572	236,20%	247.296
	(%) CASA	69,50%	70,36%	81,40%	86,65%									
	FDR	49,05%	42,16%	35,29%	25,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	14.312	13.732		(580)	(1.803)	-11,60%	1.088	8,61%	-	0,00%	13.732
2	Giro ISE	2.499	3.292	1.706	1.706		0	(1.586)	-48,17%	(792)	-31,71%		0,00%	1.706
3	Tabungan ISE	9.095	11.192	11.556	10.976		(580)	(217)	-1,94%	1.881	20,68%		0,00%	10.976
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	112	113	113		0	1	0,89%	24	26,97%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.960	14.588	-	-	0	-539	-372	-4.660	372	21.048	69,31%	(6.460)
	KUR	17.796	13.578	13.210	-	-	0	-533	-367	-4.586	367	19.513	67,70%	(6.303)
	Non KUR	1.452	1.383	1.378	-	-	0	-6	-5	-74	5	1.535	89,77%	(157)
3	PWG	5.178	11.964	13.677	2.366	3.094	727	325	1.713	8.498	1.381	20.379	67,11%	(6.702)
	Cilem	3.578	8.774	9.903	982	1.564	582	436	1.129	6.325	435	13.704	72,27%	(3.801)
	Gadai	1.600	3.189	3.773	1.384	1.530	145	-111	584	2.173	946	6.675	56,53%	(2.902)
4	CFG	88.436	96.089	97.170	1.054	2.210	1.157	-1.046	1.081	8.734	1.129	111.775	86,93%	(14.604)
	CF 1	19.579	25.210	25.321	774	662	-111	524	111	5.741	551	22.421	112,93%	2.899
	Total Griya	14.822	14.728	14.599	-	-	0	0	-129	-224	129	15.602	93,57%	(1.004)
	• Total Non Program	14.371	14.302	14.176	-	-	0	-133	-127	-195	127	15.093	93,92%	(917)
	• Program	451	425	423	-	-	0	-3	-2	-29	2	510	82,96%	(87)
	Oto	4.757	10.482	10.722	774	662	-111	524	240	5.965	422	6.819	157,25%	3.903
	CF 2	68.857	70.879	71.850	280	1.548	1.268	-1.570	970	2.993	578	89.354	80,41%	(17.504)
	Mitraguna & Others	68.359	70.001	70.745	280	1.315	1.035	-1.564	743	2.386	572	86.959	81,35%	(16.214)
	Pensiun	498	878	1.105	-	233	233	-6	227	607	6	2.394	46,14%	(1.290)
	Total Pembiayaan	112.901	123.013	125.435	3.420	5.304	1.884	-1.261	2.422	12.534	2.882	153.239	81,86%	(27.804)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	772	789	887	6,58%	5,27%	6,08%	98	(380)	115			
	KUR	1.267	772	789	887	7,12%	5,81%	6,71%	98	(380)	115			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	652	0,00%	0,00%	4,77%	652	652	652			
	Cilem	-	-	-	652	0,00%	0,00%	6,58%	652	652	652			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.470	1.479	1.419	1.675	1,66%	1,48%	1,72%	255	205	196			
	CF 1	117	973	626	883	0,60%	2,48%	3,49%	257	766	(90)			
	Total Griya	-	469	232	694	0,00%	1,58%	4,75%	462	694	224			
	Oto	117	504	393	189	2,46%	3,75%	1,76%	(205)	72	(315)			
	CF 2	1.353	506	794	792	1,96%	1,12%	1,10%	(2)	(561)	286			
	Mitraguna & Others	1.353	506	794	792	1,98%	1,13%	1,12%	(2)	(561)	286			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.251	2.208	3.213	2,42%	1,80%	2,56%	1.005	476	963	2,44%	4,58%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	9.991	9.870	52,35%	66,78%	67,66%	(121)	(206)	(243)			
	KUR	8.740	8.795	8.674	8.553	49,11%	63,89%	64,75%	(121)	(187)	(242)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,59%	-	(19)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.216	1.391	1.389	1,12%	1,45%	1,43%	(2)	400	173			
	CF 1	244	233	232	231	1,24%	0,92%	0,91%	(1)	(13)	(2)			
	Total Griya	244	118	117	116	1,64%	0,79%	0,80%	(1)	(128)	(2)			
	Oto	-	115	115	115	0,00%	1,09%	1,07%	-	115	-			
	CF 2	745	984	1.159	1.159	1,08%	1,64%	1,61%	(1)	413	175			
	Mitraguna & Others	745	984	1.159	1.159	1,09%	1,66%	1,64%	(1)	413	175			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.329	11.382	11.259	9,80%	9,25%	8,98%	(123)	194	(69)	1,44%	83,96%	-7,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	229.090	230.159	242.796	13.706	
2	Contribution Margin	3.533	4.982	(701)	(4.234)	119,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,45	3,45	0,00	0,31
CIF Payroll	1.031	700	722	22	(309)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	7.635	6.742	714	(893)	283	4,37%	(8.810)	-56,65%	25.477	26,46%	(18.735)
2	Tabungan	146.646	145.002	154.269	156.272	(1.597)	2.003	11.270	7,77%	9.626	6,56%	158.899	98,35%	(2.627)
3	Deposito	29.176	27.609	27.551	27.403	495	(148)	(207)	-0,75%	(1.773)	-6,08%	30.121	90,98%	(2.718)
	Total	191.374	179.071	189.455	190.417	(388)	962	11.346	6,34%	(957)	-0,50%	214.497	88,77%	(24.080)
	CASA	162.198	151.462	161.904	163.014	(883)	1.111	11.553	7,63%	816	0,50%	184.376	88,41%	(21.362)
	(%) CASA	84,75%	84,58%	85,46%	85,61%									
	FDR	87,12%	107,77%	105,42%	104,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.994	9.315	9.818	503	824	9,16%	(4.285)	-30,38%	-	0,00%	9.818
2	Giro ISE	4.458	4.210	4.109	4.214	105	4	0,10%	(244)	-5,48%		0,00%	4.214
3	Tabungan ISE	9.645	4.784	5.206	5.604	398	820	17,13%	(4.041)	-41,90%		0,00%	5.604
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	105	105	0	1	0,96%	5	5,00%		0,00%	105

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	18.771	19.352	1.010	1.000	-10	1.590	582	3.203	418	21.415	90,37%	(2.062)
	KUR	14.812	17.642	18.256	1.010	1.000	-10	1.629	613	3.443	387	19.912	91,68%	(1.657)
	Non KUR	1.337	1.128	1.097	-	-	0	-39	-32	-241	32	1.502	73,00%	(406)
3	PWG	15.238	29.524	31.856	15.937	6.921	-9.016	3.614	2.332	16.618	4.589	30.096	105,85%	1.760
	Cilem	3.814	12.037	13.160	2.081	2.126	46	1.174	1.123	9.346	1.003	15.630	84,20%	(2.470)
	Gadai	11.423	17.487	18.696	13.856	4.795	-9.062	2.440	1.209	7.273	3.586	14.466	129,24%	4.230
4	CFG	135.343	144.690	148.513	1.758	5.904	4.146	-1.102	3.823	13.170	2.081	159.190	93,29%	(10.677)
	CF 1	16.023	18.100	18.647	557	941	384	-25	547	2.624	395	18.866	98,84%	(218)
	Total Griya	9.034	10.590	10.851	300	368	68	0	261	1.817	107	9.764	111,13%	1.087
	• Total Non Program	9.034	10.590	10.851	300	368	68	396	261	1.817	107	9.764	111,13%	1.087
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.510	7.796	257	573	316	-25	286	807	287	9.102	85,66%	(1.306)
	CF 2	119.320	126.590	129.866	1.201	4.963	3.762	-1.077	3.276	10.546	1.687	140.324	92,55%	(10.458)
	Mitraguna & Others	104.787	113.008	116.475	1.131	4.763	3.632	-919	3.467	11.689	1.296	123.847	94,05%	(7.372)
	Pensiun	14.533	13.582	13.391	70	200	130	-158	-191	-1.142	391	16.477	81,27%	(3.086)
	Total Pembiayaan	166.730	192.985	199.722	18.705	13.825	-4.880	4.102	6.737	32.991	7.088	210.701	94,79%	(10.979)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	543	460	638	0,29%	2,45%	3,30%	178	592	95			
	KUR	-	459	460	638	0,00%	2,61%	3,49%	178	638	179			
	Non KUR	46	83	-	-	3,44%	0,00%	0,00%	-	(46)	(83)			
3	PWG	-	146	-	896	0,00%	0,00%	2,81%	896	896	750			
	Cilem	-	-	-	672	0,00%	0,00%	5,11%	672	672	672			
	Gadai	-	146	-	224	0,00%	0,00%	1,20%	224	224	78			
4	CFG	993	410	406	1.103	0,73%	0,28%	0,74%	697	110	693			
	CF 1	153	410	406	492	0,95%	2,24%	2,64%	86	339	82			
	Total Griya	15	341	339	339	0,16%	3,20%	3,12%	-	324	(2)			
	Oto	138	69	67	153	1,98%	0,90%	1,96%	86	15	84			
	CF 2	840	-	-	611	0,70%	0,00%	0,47%	611	(229)	611			
	Mitraguna & Others	840	-	-	215	0,80%	0,00%	0,18%	215	(625)	215			
	Pensiun	-	-	-	396	0,00%	0,00%	2,96%	396	396	396			
	Total Pembiayaan	1.039	1.099	866	2.637	0,62%	0,45%	1,32%	1.771	1.598	1.539	2,88%	-117,78%	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	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	402	481	481	1,61%	2,56%	2,48%	-	220	79			
	KUR	204	183	182	182	1,38%	1,03%	1,00%	-	(22)	(0)			
	Non KUR	57	219	298	298	4,24%	26,44%	27,21%	-	242	79			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.271	2.483	2.152	1,59%	1,72%	1,45%	(331)	(4)	(1.118)			
	CF 1	22	11	1	1	0,14%	0,01%	0,01%	-	(21)	(9)			
	Total Griya	22	11	1	1	0,25%	0,01%	0,01%	-	(21)	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.260	2.482	2.151	1,79%	1,96%	1,66%	(331)	17	(1.109)			
	Mitraguna & Others	1.368	3.260	2.482	2.151	1,31%	2,20%	1,85%	(331)	783	(1.109)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.673	2.964	2.633	1,45%	1,54%	1,32%	(331)	216	(1.040)	1,46%	-10,78%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	168.249	191.374	193.609	25.360	
2	Contribution Margin	6.577	9.292	6.852	275	-4,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,35	3,37	0,02	0,23
CIF Payroll	1.094	1.140	1.192	52	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	10.184	9.665	253	(519)	1.022	11,82%	978	11,26%	19.049	50,74%	(9.384)
2	Tabungan	252.421	261.827	253.582	256.727	3.583	3.145	(5.099)	-1,95%	4.307	1,71%	268.613	95,58%	(11.886)
3	Deposito	76.726	72.505	62.804	62.406	(1.073)	(398)	(10.099)	-13,93%	(14.320)	-18,66%	77.795	80,22%	(15.390)
	Total	337.834	342.975	326.570	328.798	2.763	2.228	(14.177)	-4,13%	(9.036)	-2,67%	365.457	89,97%	(36.660)
	CASA	261.108	270.470	263.766	266.392	3.836	2.626	(4.078)	-1,51%	5.284	2,02%	287.662	92,61%	(21.270)
	(%) CASA	77,29%	78,86%	80,77%	81,02%									
	FDR	106,55%	109,87%	115,20%	114,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.501	12.531		31	622	5,22%	4.083	48,33%	-	0,00%	12.531
2	Giro ISE	1.077	1.065	1.152	1.156		4	91	8,58%	79	7,34%		0,00%	1.156
3	Tabungan ISE	7.371	10.845	11.349	11.375		26	530	4,89%	4.004	54,32%		0,00%	11.375
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	187	188	188		0	1	0,53%	25	15,34%		0,00%	188

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	26.616	500	450	-50	-82	285	-6.791	165	39.559	67,28%	(12.943)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	26.616	500	450	-50	-82	285	-6.788	165	36.812	72,30%	(10.197)
	• Local Champion	29.104	25.433	25.718	500	450	-50	-82	285	-3.386	165	30.183	85,21%	(4.465)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.911	550	1.450	900	1.120	487	3.067	963	27.707	97,13%	(795)
	KUR	21.881	24.372	24.975	550	1.450	900	1.186	603	3.094	847	25.636	97,42%	(661)
	Non KUR	1.963	2.053	1.936	-	-	0	-65	-117	-27	117	2.070	93,51%	(134)
3	PWG	18.313	34.800	36.529	8.135	7.648	-487	1.901	1.729	18.216	5.919	32.103	113,79%	4.426
	Cilem	9.363	18.475	19.266	1.879	2.145	265	454	792	9.904	1.353	19.896	96,84%	(629)
	Gadai	8.950	16.326	17.263	6.256	5.503	-753	1.447	937	8.312	4.566	12.207	141,41%	5.056
4	CFG	284.398	289.261	286.165	4.668	3.960	-708	3.514	-3.096	1.766	7.056	293.503	97,50%	(7.338)
	CF 1	38.670	35.743	35.239	334	752	418	215	-504	-3.431	1.256	39.755	88,64%	(4.516)
	Total Griya	32.928	30.140	29.492	-	442	442	0	-648	-3.435	1.090	33.207	88,82%	(3.714)
	• Total Non Program	32.928	30.140	29.492	-	442	442	-623	-648	-3.435	1.090	33.207	88,82%	(3.714)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.747	334	310	-24	215	144	5	166	6.549	87,75%	(802)
	CF 2	245.728	253.518	250.926	4.334	3.208	-1.126	3.299	-2.592	5.197	5.800	253.748	98,89%	(2.822)
	Mitraguna & Others	226.104	235.833	232.875	4.334	2.692	-1.642	3.374	-2.958	6.771	5.650	233.381	99,78%	(506)
	Pensiun	19.624	17.685	18.051	-	516	516	-74	366	-1.573	150	20.366	88,63%	(2.315)
	Total Pembiayaan	359.963	376.817	376.221	13.853	13.508	-345	6.454	-596	16.258	14.104	392.871	95,76%	(16.650)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	145	0,00%	0,34%	0,54%	55	145	50			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	145	0,00%	0,34%	0,54%	55	145	50			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	545	1,32%	0,63%	2,02%	378	231	306			
	KUR	205	191	122	371	0,94%	0,50%	1,48%	249	166	179			
	Non KUR	109	47	45	174	5,56%	2,19%	8,99%	129	65	127			
3	PWG	-	-	-	586	0,00%	0,00%	1,60%	586	586	586			
	Cilem	-	-	-	586	0,00%	0,00%	3,04%	586	586	586			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.834	7.506	8.636	5.135	1,70%	2,99%	1,79%	(3.501)	301	(2.371)			
	CF 1	1.936	3.401	3.537	471	5,01%	9,89%	1,34%	(3.065)	(1.465)	(2.930)			
	Total Griya	1.859	3.002	3.167	212	5,65%	10,51%	0,72%	(2.954)	(1.647)	(2.790)			
	Oto	77	399	370	259	1,35%	6,61%	4,51%	(111)	182	(140)			
	CF 2	2.897	4.105	5.099	4.664	1,18%	2,01%	1,86%	(435)	1.766	558			
	Mitraguna & Others	2.897	4.105	5.099	4.664	1,28%	2,16%	2,00%	(435)	1.766	558			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	7.840	8.892	6.411	1,43%	2,36%	1,70%	(2.482)	1.263	(1.429)	0,89%	47,69%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	582	635	654	0,47%	2,40%	2,43%	20	543	72			
	KUR	77	342	397	458	0,35%	1,63%	1,83%	60	380	115			
	Non KUR	34	240	237	197	1,74%	11,56%	10,15%	(41)	162	(44)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.109	12.197	11.769	0,97%	4,22%	4,11%	(429)	9.000	(340)			
	CF 1	991	1.508	1.503	1.497	2,56%	4,20%	4,25%	(5)	507	(11)			
	Total Griya	627	1.304	1.298	1.293	1,90%	4,31%	4,38%	(5)	665	(11)			
	Oto	363	205	205	205	6,33%	3,65%	3,56%	-	(159)	-			
	CF 2	1.777	10.600	10.694	10.271	0,72%	4,22%	4,09%	(423)	8.494	(329)			
	Mitraguna & Others	1.468	10.600	10.694	10.271	0,65%	4,53%	4,41%	(423)	8.803	(329)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.691	12.832	12.423	0,80%	3,41%	3,30%	(409)	9.543	(268)	3,06%	7,29%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	345.941	364.485	375.413	29.472	
2	Contribution Margin	16.153	21.658	11.504	(4.649)	28,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,19	3,26	3,27	0,01	0,08
CIF Payroll	1.936	2.537	2.616	79	680

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	8.308	7.575	(487)	(732)	1.546	25,65%	(28)	-0,37%	17.630	42,97%	(10.054)
2	Tabungan	169.083	168.290	170.708	165.718	2.671	(4.990)	(2.573)	-1,53%	(3.366)	-1,99%	182.857	90,63%	(17.140)
3	Deposito	159.534	168.281	163.564	163.565	2.495	1	(4.717)	-2,80%	4.031	2,53%	160.953	101,62%	2.612
	Total	336.221	342.600	342.579	336.858	4.679	(5.721)	(5.743)	-1,68%	637	0,19%	361.440	93,20%	(24.582)
	CASA	176.687	174.319	179.015	173.293	2.184	(5.722)	(1.026)	-0,59%	(3.394)	-1,92%	200.487	86,44%	(27.194)
	(%) CASA	52,55%	50,88%	52,26%	51,44%									
	FDR	59,93%	62,03%	62,16%	63,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	7.839	8.244	8.372	128	533	6,80%	(2.801)	-25,07%	-	0,00%	8.372	
2	Giro ISE	2.226	2.414	2.475	2.541	66	126	5,24%	314	14,12%		0,00%	2.541	
3	Tabungan ISE	8.944	5.421	5.766	5.828	62	407	7,51%	(3.116)	-34,84%		0,00%	5.828	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3	
5	CIF ISE	82	90	92	92	0	2	2,22%	10	12,20%		0,00%	92	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.198	41.584	910	1.730	820	-539	387	881	1.343	47.062	88,36%	(5.478)
	KUR	38.741	39.533	39.964	910	1.730	820	-486	431	1.223	1.299	44.874	89,06%	(4.910)
	Non KUR	1.963	1.665	1.621	-	-	0	-54	-44	-342	44	2.189	74,04%	(568)
3	PWG	8.703	16.596	17.184	3.027	2.064	-963	645	588	8.481	1.477	26.230	65,51%	(9.046)
	Cilem	6.698	12.513	12.818	1.019	1.125	106	333	306	6.120	820	17.952	71,40%	(5.134)
	Gadai	2.005	4.083	4.365	2.008	939	-1.069	312	282	2.360	657	8.277	52,74%	(3.912)
4	CFG	152.101	154.707	154.184	3.018	2.898	-120	141	-523	2.083	3.421	177.569	86,83%	(23.385)
	CF 1	24.823	21.116	20.466	-	-	0	-326	-650	-4.356	650	27.859	73,46%	(7.392)
	Total Griya	16.607	12.664	12.540	-	-	0	0	-124	-4.067	124	17.386	72,12%	(4.847)
	• Total Non Program	16.607	12.664	12.540	-	-	0	-124	-124	-4.067	124	17.386	72,12%	(4.847)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	7.927	-	-	0	-326	-526	-289	526	10.472	75,69%	(2.546)
	CF 2	127.278	133.591	133.718	3.018	2.898	-120	467	127	6.440	2.771	149.711	89,32%	(15.993)
	Mitraguna & Others	115.000	120.148	119.784	2.754	2.036	-718	283	-364	4.784	2.400	135.356	88,50%	(15.572)
	Pensiun	12.278	13.443	13.934	264	862	598	184	491	1.655	371	14.354	97,07%	(420)
	Total Pembiayaan	201.507	212.500	212.952	6.955	6.692	-263	246	452	11.445	6.241	250.861	84,89%	(37.909)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	817	866	2.089	0,93%	2,10%	5,02%	1.223	1.712	1.272			
	KUR	327	781	833	1.882	0,84%	2,11%	4,71%	1.050	1.555	1.101			
	Non KUR	50	36	34	207	2,53%	2,02%	12,74%	173	157	171			
3	PWG	-	-	-	133	0,00%	0,00%	0,77%	133	133	133			
	Cilem	-	-	-	133	0,00%	0,00%	1,04%	133	133	133			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.744	3.370	3.268	3.967	1,80%	2,11%	2,57%	699	1.223	597			
	CF 1	932	1.034	577	854	3,75%	2,73%	4,17%	277	(78)	(180)			
	Total Griya	594	-	-	80	3,58%	0,00%	0,63%	80	(515)	80			
	Oto	337	1.034	577	774	4,11%	6,82%	9,77%	198	437	(260)			
	CF 2	1.812	2.336	2.691	3.113	1,42%	2,01%	2,33%	422	1.301	777			
	Mitraguna & Others	1.812	2.336	2.691	3.113	1,58%	2,24%	2,60%	422	1.301	777			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.121	4.187	4.134	6.189	1,55%	1,95%	2,91%	2.055	3.069	2.002	2,66%	8,59%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	294	395	503	1,23%	0,96%	1,21%	107	3	208			
	KUR	125	164	265	372	0,32%	0,67%	0,93%	107	247	208			
	Non KUR	374	130	130	130	19,05%	7,81%	8,02%	-	(244)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	2.949	3.350	2.318	1,02%	2,17%	1,50%	(1.032)	773	(631)			
	CF 1	114	623	909	717	0,46%	4,30%	3,50%	(192)	603	94			
	Total Griya	114	623	620	616	0,69%	4,89%	4,91%	(4)	502	(7)			
	Oto	-	-	289	101	0,00%	3,42%	1,27%	(188)	101	101			
	CF 2	1.431	2.326	2.441	1.601	1,12%	1,83%	1,20%	(840)	170	(724)			
	Mitraguna & Others	1.388	2.326	2.441	1.601	1,21%	2,03%	1,34%	(840)	213	(724)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.243	3.745	2.821	1,01%	1,76%	1,32%	(924)	776	(422)	1,42%	-6,92%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	295.365	336.221	337.922	42.557	
2	Contribution Margin	8.910	13.162	8.509	(401)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,41	0,00	0,24
CIF Payroll	1.140	1.214	1.282	68	142

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.100	2.154	299	54	(137)	-5,97%	(11.031)	-83,66%	18.701	11,52%	(16.546)
2	Tabungan	147.923	138.652	147.835	148.743	(21.267)	908	10.091	7,28%	820	0,55%	158.452	93,87%	(9.709)
3	Deposito	54.920	82.610	80.448	80.181	23.934	(267)	(2.429)	-2,94%	25.261	46,00%	55.870	143,51%	24.311
	Total	216.028	223.553	230.383	231.078	2.966	695	7.526	3,37%	15.050	6,97%	233.023	99,17%	(1.945)
	CASA	161.108	140.943	149.935	150.897	(20.968)	962	9.955	7,06%	(10.211)	-6,34%	177.153	85,18%	(26.256)
	(%) CASA	74,58%	63,05%	65,08%	65,30%									
	FDR	99,10%	101,37%	97,95%	97,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.799	2.508	(291)	115	4,82%	(82)	-3,16%	-	0,00%	2.508	
2	Giro ISE	59	60	32	33	1	(27)	-44,95%	(26)	-43,46%	-	0,00%	33	
3	Tabungan ISE	2.531	2.332	2.767	2.475	(292)	142	6,11%	(56)	-2,22%	-	0,00%	2.475	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	90	114	115	115	0	1	0,88%	25	27,78%	-	0,00%	115	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.169	49.844	2.770	2.250	-520	1.099	675	4.110	1.575	50.486	98,73%	(641)
	KUR	43.301	47.233	47.966	2.670	2.250	-420	1.146	733	4.665	1.517	47.872	100,20%	94
	Non KUR	2.433	1.937	1.878	100	-	-100	-47	-58	-555	58	2.613	71,88%	(735)
3	PWG	2.160	6.868	7.111	803	624	-180	532	243	4.951	381	8.667	82,05%	(1.556)
	Cilem	2.160	6.868	7.111	803	624	-180	532	243	4.951	381	8.667	82,05%	(1.556)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	168.697	1.502	3.853	2.351	566	-1.892	2.505	5.745	173.274	97,36%	(4.577)
	CF 1	15.140	17.519	17.154	286	360	74	18	-366	2.014	726	15.984	107,32%	1.169
	Total Griya	1.118	1.004	992	-	-	0	0	-12	-126	12	1.335	74,33%	(343)
	• Total Non Program	1.118	1.004	992	-	-	0	-12	-12	-126	12	1.335	74,33%	(343)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	16.161	286	360	74	18	-354	2.140	714	14.649	110,32%	1.512
	CF 2	151.051	153.070	151.543	1.216	3.493	2.277	548	-1.527	492	5.020	157.289	96,35%	(5.746)
	Mitraguna & Others	120.364	121.985	120.096	820	2.480	1.660	624	-1.889	-268	4.369	126.025	95,30%	(5.929)
	Pensiun	30.687	31.084	31.447	396	1.013	617	-75	363	760	650	31.265	100,58%	182
	Total Pembiayaan	214.086	226.626	225.652	5.075	6.727	1.651	2.197	-974	11.567	7.701	232.426	97,09%	(6.774)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	820	635	1.103	0,72%	1,29%	2,21%	467	773	283			
	KUR	190	795	611	1.044	0,44%	1,29%	2,18%	433	854	249			
	Non KUR	139	25	24	59	5,72%	1,25%	3,13%	35	(80)	34			
3	PWG	3	-	-	310	0,14%	0,14%	4,36%	310	307	310			
	Cilem	3	-	-	310	0,14%	0,00%	4,36%	310	307	310			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.645	1.421	2.460	0,84%	0,83%	1,46%	1.039	1.071	815			
	CF 1	197	1.365	679	1.174	1,30%	3,88%	6,85%	495	977	(190)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.365	679	1.174	1,41%	4,11%	7,27%	495	977	(190)			
	CF 2	1.192	280	742	1.286	0,79%	0,48%	0,85%	543	94	1.006			
	Mitraguna & Others	1.192	280	354	893	0,99%	0,29%	0,74%	539	(299)	613			
	Pensiun	-	-	388	393	0,00%	1,25%	1,25%	4	393	393			
	Total Pembiayaan	1.722	2.465	2.057	3.873	0,80%	0,91%	1,72%	1.816	2.151	1.408	0,00%	100,00%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	224	185	191	1,11%	0,38%	0,38%	7	(317)	(33)			
	KUR	409	99	147	154	0,94%	0,31%	0,32%	8	(255)	55			
	Non KUR	100	125	38	37	4,09%	1,96%	1,98%	(1)	(62)	(88)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.030	2.166	2.029	0,82%	1,27%	1,20%	(137)	669	(1)			
	CF 1	113	113	249	113	0,75%	1,42%	0,66%	(136)	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	249	113	0,81%	1,51%	0,70%	(136)	-	-			
	CF 2	1.246	1.917	1.917	1.916	0,83%	1,25%	1,26%	(1)	669	(1)			
	Mitraguna & Others	1.125	1.917	1.917	1.916	0,93%	1,57%	1,60%	(1)	790	(1)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.254	2.351	2.220	0,87%	1,04%	0,98%	(131)	352	(34)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	224.152	222.162	238.524	14.372	
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,58	2,85	2,88	0,02	0,30
CIF Payroll	2.700	1.516	1.501	(15)	(1.199)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	38	30	(4)	(8)	(7)	-19,74%	(36)	-54,96%	2.150	1,39%	(2.120)
2	Tabungan	73.366	68.177	66.425	67.265	(6.024)	840	(912)	-1,34%	(6.101)	-8,32%	79.265	84,86%	(11.999)
3	Deposito	13.172	13.658	14.177	14.189	95	13	531	3,89%	1.017	7,72%	14.143	100,33%	46
	Total	86.605	81.873	80.640	81.484	(5.933)	845	(388)	-0,47%	(5.120)	-5,91%	95.557	85,27%	(14.073)
	CASA	73.432	68.215	66.463	67.295	(6.028)	832	(919)	-1,35%	(6.137)	-8,36%	81.415	82,66%	(14.119)
	(%) CASA	84,79%	83,32%	82,42%	82,59%									
	FDR	98,27%	111,67%	113,31%	112,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	362	376		13	55	17,00%	26	7,52%	-	0,00%	376
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	321	362	376		13	55	17,00%	26	7,52%		0,00%	376
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.408	6.778	812	717	-95	540	369	5.067	348	4.640	146,08%	2.138
	Cilem	1.711	6.408	6.778	812	717	-95	540	369	5.067	348	4.640	146,08%	2.138
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	84.577	1.597	1.520	-77	649	-421	1.210	1.941	91.314	92,62%	(6.738)
	CF 1	269	452	448	-	-	0	-3	-4	179	4	1.216	36,84%	(768)
	Total Griya	269	253	251	-	-	0	0	-2	-18	2	512	49,01%	(261)
	• Total Non Program	269	253	251	-	-	0	-2	-2	-18	2	512	49,01%	(261)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	197	-	-	0	-3	-3	197	3	704	27,98%	(507)
	CF 2	83.098	84.545	84.129	1.597	1.520	-77	652	-417	1.031	1.937	90.098	93,37%	(5.970)
	Mitraguna & Others	38.271	38.877	38.110	620	790	170	-155	-767	-161	1.557	44.624	85,40%	(6.514)
	Pensiun	44.827	45.668	46.019	977	730	-247	807	350	1.192	380	45.475	101,20%	544
	Total Pembiayaan	85.106	91.424	91.372	2.409	2.237	-172	1.189	-52	6.266	2.289	95.983	95,20%	(4.611)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	94	0,00%	0,00%	1,39%	94	94	94			
	Cilem	-	-	-	94	0,00%	0,00%	1,39%	94	94	94			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	388	0,00%	0,46%	0,46%	(1)	388	20			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	368	389	388	0,00%	0,46%	0,46%	(1)	388	20			
	Mitraguna & Others	-	368	389	388	0,00%	1,00%	1,02%	(1)	388	20			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	368	389	482	0,00%	0,43%	0,53%	93	482	114	0,81%	-54,10%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	Mitraguna & Others	-	220	229	224	0,00%	0,59%	0,59%	(5)	224	5			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	238	247	242	0,02%	0,27%	0,27%	(5)	224	5	0,60%	-127,72%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	23.035	22.564	(633)	(471)	(34)	-0,15%	11.549	104,84%	15.889	142,01%	6.675
2	Tabungan	115.074	107.804	111.769	112.237	419	468	4.432	4,11%	(2.838)	-2,47%	123.561	90,83%	(11.325)
3	Deposito	23.779	24.716	24.795	24.785	1.009	(10)	69	0,28%	1.006	4,23%	24.502	101,16%	284
	Total	149.869	155.118	159.599	159.586	794	(13)	4.468	2,88%	9.717	6,48%	163.952	97,34%	(4.366)
	CASA	126.089	130.402	134.804	134.801	(214)	(3)	4.398	3,37%	8.711	6,91%	139.451	96,67%	(4.650)
	(%) CASA	84,13%	84,07%	84,46%	84,47%									
	FDR	105,52%	116,25%	112,84%	112,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.679	6.647		(32)	275	4,32%	(724)	-9,83%	-	0,00%	6.647
2	Giro ISE	1.170	339	512	689		178	351	103,46%	(481)	-41,08%		0,00%	689
3	Tabungan ISE	2.302	1.933	2.067	1.858		(209)	(75)	-3,90%	(444)	-19,28%		0,00%	1.858
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	77	79	79		0	2	2,60%	10	14,49%		0,00%	79

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.460	-	100	100	-45	52	729	48	731	199,67%	729
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.460	-	100	100	-45	52	729	48	731	199,67%	729
	• Local Champion	731	484	556	-	100	100	-25	72	-175	28	731	76,05%	(175)
	• Value Chain	-	923	904	-	-	-	-19	-19	904	19	0	0,00%	904
2	MBG	14.454	20.637	21.080	1.105	980	-125	770	443	6.626	537	18.537	113,72%	2.543
	KUR	11.979	18.507	19.016	1.105	980	-125	918	509	7.037	471	15.960	119,15%	3.056
	Non KUR	2.475	2.130	2.064	-	-	0	-148	-66	-411	66	2.577	80,09%	(513)
3	PWG	2.088	8.454	8.580	1.524	566	-958	1.315	126	6.492	440	9.019	95,13%	(440)
	Cilem	1.902	8.217	8.367	1.391	490	-902	1.265	150	6.465	340	8.833	94,72%	(467)
	Gadai	186	237	213	133	76	-57	50	-24	27	100	186	114,54%	27
4	CFG	140.874	149.821	148.977	3.469	3.153	-316	1.766	-844	8.103	3.997	153.271	97,20%	(4.294)
	CF 1	3.720	5.476	5.352	-	-	0	-68	-124	1.632	124	5.198	102,96%	154
	Total Griya	422	1.169	1.164	-	-	0	0	-5	741	5	802	145,11%	362
	• Total Non Program	422	1.169	1.164	-	-	0	-8	-5	741	5	802	145,11%	362
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.189	-	-	0	-68	-119	891	119	4.396	95,28%	(208)
	CF 2	137.153	144.345	143.625	3.469	3.153	-316	1.834	-720	6.471	3.873	148.073	97,00%	(4.448)
	Mitraguna & Others	95.850	101.262	99.953	3.209	1.660	-1.549	1.604	-1.309	4.103	2.969	105.758	94,51%	(5.806)
	Pensiun	41.304	43.083	43.672	260	1.493	1.233	231	589	2.368	904	42.314	103,21%	1.358
	Total Pembiayaan	158.147	180.319	180.096	6.098	4.799	-1.299	3.807	-222	21.950	5.021	181.558	99,20%	(1.461)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	49	48	48	0,00%	3,41%	3,28%	-	48	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	49	48	48	0,00%	3,41%	3,28%	-	48	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	73	0,16%	0,00%	0,35%	73	49	73			
	KUR	24	-	-	-	0,20%	0,00%	0,00%	-	(24)	-			
	Non KUR	-	-	-	73	0,00%	0,00%	3,54%	73	73	73			
3	PWG	-	-	-	86	0,00%	0,00%	1,00%	86	86	86			
	Cilem	-	-	-	86	0,00%	0,00%	1,03%	86	86	86			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.014	1.462	1.672	0,45%	0,98%	1,12%	210	1.036	658			
	CF 1	195	355	110	334	5,25%	2,02%	6,23%	223	138	(22)			
	Total Griya	-	2	-	-	0,00%	0,00%	0,00%	-	-	(2)			
	Oto	195	353	110	334	5,92%	2,56%	7,96%	223	138	(20)			
	CF 2	441	658	1.352	1.338	0,32%	0,94%	0,93%	(14)	897	680			
	Mitraguna & Others	441	486	1.183	1.338	0,46%	1,17%	1,34%	155	897	852			
	Pensiun	-	172	169	-	0,00%	0,39%	0,00%	(169)	-	(172)			
	Total Pembiayaan	660	1.063	1.510	1.878	0,42%	0,84%	1,04%	369	1.219	816	1,37%	-31,78%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	221	220	219	1,55%	1,07%	1,04%	(1)	(5)	(2)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	221	220	219	9,04%	10,33%	10,62%	(1)	(5)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	274	38	38	0,22%	0,03%	0,03%	-	(275)	(236)			
	CF 1	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	CF 2	313	101	38	38	0,23%	0,03%	0,03%	-	(275)	(63)			
	Mitraguna & Others	313	101	38	38	0,33%	0,04%	0,04%	-	(275)	(63)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	495	258	257	0,34%	0,14%	0,14%	(1)	(280)	(238)	1,13%	-689,66%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	192.100	162.108	181.740	(10.360)	
2	Contribution Margin	7.193	10.133	7.051	(142)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,37	3,39	0,02	0,70
CIF Payroll	2.203	1.014	1.039	25	(1.164)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	6.991	6.832	851	(159)	(1.581)	-18,79%	42	0,62%	12.850	53,17%	(6.018)
2	Tabungan	175.767	193.661	197.980	198.185	9.382	205	4.524	2,34%	22.417	12,75%	189.520	104,57%	8.665
3	Deposito	41.842	51.659	50.886	50.886	(1.726)	0	(773)	-1,50%	9.044	21,62%	42.338	120,19%	8.549
	Total	224.399	253.733	255.857	255.903	8.507	46	2.170	0,86%	31.504	14,04%	244.707	104,58%	11.196
	CASA	182.557	202.074	204.971	205.016	10.233	46	2.943	1,46%	22.459	12,30%	202.369	101,31%	2.647
	(%) CASA	81,35%	79,64%	80,11%	80,11%									
	FDR	108,91%	102,73%	102,38%	102,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.236	6.145		(91)	(102)	-1,63%	2.062	50,51%	-	0,00%	6.145
2	Giro ISE	1.486	3.408	3.219	3.226		7	(182)	-5,35%	1.740	117,07%		0,00%	3.226
3	Tabungan ISE	2.597	2.839	3.017	2.919		(98)	80	2,83%	322	12,42%		0,00%	2.919
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	154	157	157		0	3	1,95%	19	13,77%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.417	400	-	-400	326	-111	823	111	1.595	151,58%	823
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.417	400	-	-400	326	-111	823	111	1.595	151,58%	823
	• Local Champion	1.595	2.529	2.417	400	-	-400	326	-111	823	111	1.595	151,58%	823
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	96.586	2.680	2.470	-210	1.094	-1.257	-1.147	3.727	102.758	93,99%	(6.172)
	KUR	92.544	91.691	90.654	2.580	2.470	-110	612	-1.037	-1.890	3.507	97.133	93,33%	(6.478)
	Non KUR	5.189	6.151	5.932	100	-	-100	482	-220	743	220	5.625	105,45%	306
3	PWG	10.721	20.877	22.206	4.246	4.161	-85	1.393	1.330	11.485	2.831	29.922	74,21%	(7.716)
	Cilem	6.388	12.738	13.706	1.176	1.655	479	328	968	7.318	688	19.779	69,30%	(6.073)
	Gadai	4.333	8.138	8.500	3.069	2.505	-564	1.065	362	4.167	2.143	10.144	83,80%	(1.643)
4	CFG	134.342	139.416	140.735	3.646	4.966	1.320	1.661	1.318	6.392	3.648	155.663	90,41%	(14.928)
	CF 1	27.563	25.516	25.093	329	-	-329	-74	-423	-2.470	423	31.828	78,84%	(6.736)
	Total Griya	18.820	16.634	16.466	-	-	0	0	-169	-2.355	169	21.370	77,05%	(4.904)
	• Total Non Program	5.808	4.957	4.904	-	-	0	-58	-53	-904	53	6.682	73,39%	(1.778)
	• Program	13.012	11.677	11.562	-	-	0	-170	-115	-1.450	115	14.688	78,71%	(3.126)
	Oto	8.743	8.882	8.627	329	-	-329	-74	-255	-116	255	10.458	82,49%	(1.831)
	CF 2	106.779	113.900	115.642	3.318	4.966	1.649	1.735	1.742	8.863	3.224	123.835	93,38%	(8.193)
	Mitraguna & Others	66.464	72.581	74.393	2.953	4.298	1.346	1.546	1.812	7.929	2.486	81.941	90,79%	(7.548)
	Pensiun	40.315	41.320	41.249	365	668	303	189	-71	934	739	41.894	98,46%	(645)
	Total Pembiayaan	244.391	260.664	261.944	10.972	11.597	625	4.474	1.280	17.553	10.317	289.938	90,35%	(27.993)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	2.671	0,95%	0,97%	2,77%	1.725	1.740	1.563			
	KUR	830	948	846	2.351	0,90%	0,92%	2,59%	1.505	1.521	1.403			
	Non KUR	101	160	100	320	1,95%	1,62%	5,40%	220	219	160			
3	PWG	7	-	-	492	0,06%	0,00%	2,22%	492	486	492			
	Cilem	-	-	-	492	0,00%	0,00%	3,59%	492	492	492			
	Gadai	7	-	-	-	0,15%	0,00%	0,00%	-	(7)	-			
4	CFG	949	1.528	1.067	3.107	0,71%	0,77%	2,21%	2.040	2.158	1.579			
	CF 1	949	1.114	1.067	1.746	3,44%	4,18%	6,96%	679	797	632			
	Total Griya	745	905	834	1.317	3,96%	5,02%	8,00%	483	572	412			
	Oto	204	209	232	429	2,34%	2,62%	4,97%	196	224	220			
	CF 2	-	414	-	1.361	0,00%	0,00%	1,18%	1.361	1.361	947			
	Mitraguna & Others	-	414	-	1.188	0,00%	0,00%	1,60%	1.188	1.188	774			
	Pensiun	-	-	-	173	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.969	2.636	2.012	6.269	0,81%	0,77%	2,39%	4.257	4.300	3.634	0,17%	92,92%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.129	1.006	837	1,10%	1,03%	0,87%	(169)	(241)	(292)			
	KUR	744	807	631	547	0,80%	0,69%	0,60%	(84)	(197)	(260)			
	Non KUR	334	322	375	290	6,43%	6,10%	4,89%	(85)	(44)	(32)			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,08%	-	7	-			
4	CFG	793	1.956	1.876	1.948	0,59%	1,35%	1,38%	72	1.155	(8)			
	CF 1	666	782	701	773	2,42%	2,75%	3,08%	72	107	(8)			
	Total Griya	558	634	559	643	2,96%	3,36%	3,91%	84	85	9			
	Oto	108	148	142	130	1,24%	1,60%	1,51%	(12)	22	(18)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,03%	1,02%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,62%	1,58%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.092	2.888	2.791	0,79%	1,11%	1,07%	(97)	850	(300)	3,71%	-248,33%	2,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.797	251.305	262.140	23.343	
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,75	2,95	3,00	0,05	0,25
CIF Payroll	1.255	1.469	1.587	118	332

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.928	2.875	546	(53)	303	11,78%	(763)	-20,97%	8.432	34,09%	(5.558)
2	Tabungan	133.319	152.840	151.571	153.265	2.858	1.694	425	0,28%	19.946	14,96%	143.354	106,91%	9.912
3	Deposito	34.970	32.772	33.329	33.332	(564)	3	560	1,71%	(1.638)	-4,68%	35.987	92,62%	(2.655)
	Total	171.926	188.184	187.827	189.472	2.840	1.645	1.288	0,68%	17.546	10,21%	187.773	100,90%	1.699
	CASA	136.957	155.412	154.499	156.140	3.404	1.641	728	0,47%	19.183	14,01%	151.786	102,87%	4.354
	(%) CASA	79,66%	82,59%	82,26%	82,41%									
	FDR	77,08%	70,23%	68,38%	67,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.514	2.525		11	(254)	-9,15%	491	24,11%	-	0,00%	2.525
2	Giro ISE	95	736	516	516		0	(220)	-29,94%	421	443,77%		0,00%	516
3	Tabungan ISE	1.439	1.543	1.498	1.509		11	(34)	-2,20%	70	4,84%		0,00%	1.509
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	227	228	228		0	1	0,44%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.854	18.691	300	100	-200	15	-1.163	-255	1.263	21.313	87,70%	(2.622)
	KUR	17.446	18.508	17.646	300	100	-200	32	-862	200	962	19.713	89,51%	(2.067)
	Non KUR	1.500	1.346	1.045	-	-	0	-17	-301	-455	301	1.599	65,33%	(555)
3	PWG	1.695	7.053	7.421	988	732	-256	544	368	5.727	364	5.843	127,01%	1.578
	Cilem	1.695	7.053	7.421	988	732	-256	544	368	5.727	364	5.843	127,01%	1.578
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	102.320	995	386	-609	128	-2.938	-9.555	3.324	115.242	88,79%	(12.922)
	CF 1	3.054	2.857	2.799	96	-	-96	-85	-58	-255	58	3.455	81,02%	(656)
	Total Griya	942	882	876	-	-	0	0	-6	-66	6	1.045	83,80%	(169)
	• Total Non Program	942	882	876	-	-	0	-6	-6	-66	6	1.045	83,80%	(169)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.924	96	-	-96	-85	-51	-188	51	2.411	79,81%	(487)
	CF 2	108.821	102.400	99.520	899	386	-513	214	-2.880	-9.300	3.266	111.787	89,03%	(12.266)
	Mitraguna & Others	34.866	41.533	41.428	645	300	-345	984	-105	6.563	405	37.557	110,31%	3.871
	Pensiun	73.955	60.867	58.092	254	86	-168	-770	-2.775	-15.863	2.861	74.229	78,26%	(16.137)
	Total Pembiayaan	132.514	132.164	128.431	2.283	1.218	-1.065	688	-3.733	-4.083	4.951	142.397	90,19%	(13.966)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	527	530	744	1,59%	2,67%	3,98%	214	442	217			
	KUR	199	527	530	732	1,14%	2,87%	4,15%	202	532	205			
	Non KUR	102	-	-	12	6,82%	0,00%	1,17%	12	(90)	12			
3	PWG	-	-	-	120	0,00%	0,00%	1,62%	120	120	120			
	Cilem	-	-	-	120	0,00%	0,00%	1,62%	120	120	120			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.199	1.868	1.651	0,05%	1,78%	1,61%	(217)	1.593	453			
	CF 1	54	34	31	253	1,76%	1,08%	9,03%	222	199	219			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	34	31	253	2,55%	1,56%	13,14%	222	199	219			
	CF 2	5	1.165	1.838	1.399	0,00%	1,79%	1,41%	(439)	1.394	234			
	Mitraguna & Others	5	1.165	1.758	1.319	0,01%	4,23%	3,18%	(439)	1.314	154			
	Pensiun	-	-	80	80	0,00%	0,13%	0,14%	-	80	80			
	Total Pembiayaan	360	1.726	2.399	2.516	0,27%	1,81%	1,96%	117	2.156	790	3,78%	-92,89%	1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	375	328	369	0,37%	1,65%	1,97%	41	300	(6)			
	KUR	60	279	232	369	0,34%	1,25%	2,09%	137	309	90			
	Non KUR	9	96	96	-	0,62%	7,16%	0,00%	(96)	(9)	(96)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.621	2.619	1.132	8,75%	2,49%	1,11%	(1.487)	(8.656)	(1.489)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.621	2.619	1.132	8,99%	2,56%	1,14%	(1.487)	(8.653)	(1.489)			
	Mitraguna & Others	915	323	322	822	2,62%	0,78%	1,98%	499	(93)	499			
	Pensiun	8.871	2.298	2.296	311	6,69%	1,74%	0,53%	(1.986)	(8.561)	(1.988)			
	Total Pembiayaan	9.858	2.997	2.947	1.501	7,44%	2,23%	1,17%	(1.446)	(8.357)	(1.495)	2,09%	-78,64%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	158.832	172.251	185.690	26.858	
2	Contribution Margin	137	2.198	7.784	7.647	-5581,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,30	2,51	2,54	0,03	0,23
CIF Payroll	1.529	1.525	1.521	(4)	(8)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	2.084	2.295	455	211	(223)	-8,86%	(543)	-19,14%	6.559	35,00%	(4.263)
2	Tabungan	118.896	124.754	129.049	130.380	7.185	1.331	5.626	4,51%	11.483	9,66%	130.899	99,60%	(519)
3	Deposito	12.522	15.691	15.544	15.544	(1.098)	0	(147)	-0,93%	3.022	24,14%	13.179	117,95%	2.366
	Total	134.257	142.963	146.677	148.219	6.542	1.542	5.256	3,68%	13.962	10,40%	150.636	98,40%	(2.417)
	CASA	121.735	127.272	131.133	132.675	7.640	1.542	5.403	4,24%	10.940	8,99%	137.458	96,52%	(4.783)
	(%) CASA	90,67%	89,02%	89,40%	89,51%									
	FDR	193,63%	190,58%	187,18%	185,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	3.888	3.865		(23)	591	18,05%	(60)	-1,52%	-	0,00%	3.865
2	Giro ISE	2.210	1.598	1.054	1.059		4	(540)	-33,77%	(1.152)	-52,11%		0,00%	1.059
3	Tabungan ISE	1.714	1.676	2.834	2.807		(27)	1.131	67,47%	1.092	63,71%		0,00%	2.807
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	142	143	143		0	1	0,70%	35	32,41%		0,00%	143

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Local Champion	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.663	71.679	2.146	3.580	1.434	-324	1.016	-4.582	2.564	76.793	93,34%	(5.113)
	KUR	69.790	65.006	66.165	2.146	3.580	1.434	-368	1.158	-3.625	2.422	70.193	94,26%	(4.029)
	Non KUR	6.471	5.657	5.515	-	-	0	44	-142	-957	142	6.599	83,56%	(1.085)
3	PWG	2.698	8.440	8.750	1.100	734	-366	773	309	6.051	425	10.039	87,15%	(1.290)
	Cilem	2.698	8.440	8.750	1.100	734	-366	773	309	6.051	425	10.039	87,15%	(1.290)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	194.067	5.407	3.947	-1.460	3.896	781	13.221	3.166	198.675	97,68%	(4.608)
	CF 1	24.361	31.788	31.566	525	523	-2	222	-223	7.204	745	26.529	118,99%	5.037
	Total Griya	4.158	5.341	5.302	-	-	0	0	-39	1.144	39	4.750	111,63%	553
	• Total Non Program	3.841	5.047	5.010	-	-	0	-460	-37	1.169	37	4.392	114,06%	618
	• Program	317	294	292	-	-	0	-2	-2	-24	2	357	81,75%	(65)
	Oto	20.203	26.447	26.263	525	523	-2	222	-183	6.060	706	21.779	120,59%	4.484
	CF 2	156.485	161.498	162.501	4.882	3.424	-1.458	3.674	1.004	6.017	2.421	172.147	94,40%	(9.645)
	Mitraguna & Others	140.742	147.326	148.610	4.882	3.424	-1.458	3.827	1.283	7.868	2.141	154.954	95,91%	(6.345)
	Pensiun	15.743	14.171	13.892	-	-	0	-153	-280	-1.851	280	17.192	80,80%	(3.301)
	Total Pembiayaan	259.960	272.459	274.557	8.653	8.261	-392	4.337	2.098	14.597	6.163	285.662	96,11%	(11.104)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	523	439	1.316	0,00%	0,62%	1,84%	876	1.316	793			
	KUR	-	523	398	1.274	0,00%	0,61%	1,93%	877	1.274	752			
	Non KUR	-	-	41	41	0,00%	0,73%	0,74%	(0)	41	41			
3	PWG	-	-	-	515	0,00%	0,00%	5,89%	515	515	515			
	Cilem	-	-	-	515	0,00%	0,00%	5,89%	515	515	515			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	3.059	2,52%	1,11%	1,58%	921	(1.503)	1.746			
	CF 1	1.171	1.115	1.100	1.931	4,81%	3,46%	6,12%	831	760	816			
	Total Griya	405	-	-	376	9,74%	0,00%	7,10%	376	(29)	376			
	Oto	766	1.115	1.100	1.555	3,79%	4,16%	5,92%	455	788	440			
	CF 2	3.391	198	1.038	1.128	2,17%	0,64%	0,69%	90	(2.263)	930			
	Mitraguna & Others	3.391	198	1.038	1.128	2,41%	0,70%	0,76%	90	(2.263)	930			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.836	2.577	4.890	1,76%	0,95%	1,78%	2.313	328	3.054	0,32%	82,19%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	522	519	519	0,06%	0,73%	0,72%	-	473	(3)			
	KUR	46	522	519	519	0,07%	0,80%	0,78%	-	473	(3)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	2.588	2.455	2.529	1,49%	1,27%	1,30%	74	(173)	(60)			
	CF 1	362	843	709	783	1,49%	2,23%	2,48%	74	420	(60)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	843	709	783	1,79%	2,68%	2,98%	74	420	(60)			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,08%	1,07%	-	(593)	0			
	Mitraguna & Others	2.244	1.746	1.746	1.746	1,59%	1,19%	1,17%	-	(498)	0			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.110	2.973	3.047	1,06%	1,09%	1,11%	74	300	(63)	1,20%	-8,12%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	259.177	264.312	275.722	16.545	
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,74	3,22	3,23	0,01	0,49
CIF Payroll	631	1.520	1.542	22	911

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%		0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,31%	#DIV/0!	5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	4,02%	#DIV/0!	4,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	202.766	349.157	680.846	478.080	
2	Contribution Margin	3.215	4.424	3.608	393	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,46	3,64	0,18	0,46
CIF Payroll	208	943	668	(275)	460

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	951	979	(1.185)	29	610	165,28%	(528)	-35,04%	3.501	27,97%	(2.522)
2	Tabungan	77.097	93.391	95.937	95.697	4.507	(240)	2.306	2,47%	18.600	24,13%	81.858	116,91%	13.839
3	Deposito	8.333	13.479	13.479	13.467	826	(12)	(12)	-0,09%	5.134	61,61%	8.893	151,43%	4.574
	Total	86.937	107.239	110.367	110.143	4.148	(224)	2.904	2,71%	23.206	26,69%	94.253	116,86%	15.890
	CASA	78.604	93.760	96.888	96.676	3.322	(212)	2.916	3,11%	18.072	22,99%	85.359	113,26%	11.317
	(%) CASA	90,42%	87,43%	87,79%	87,77%									
	FDR	27,35%	45,52%	46,83%	46,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.840	27.888		48	291	1,05%	3.456	14,15%	-	0,00%	27.888
2	Giro ISE	1.505	366	882	921		39	555	151,58%	(584)	-38,82%		0,00%	921
3	Tabungan ISE	19.127	23.431	23.158	23.167		9	(264)	-1,13%	4.040	21,12%		0,00%	23.167
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	106	107	107		0	1	0,94%	61	132,61%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	17.315	18.130	850	1.220	370	881	815	10.221	405	16.589	109,29%	1.541
	KUR	7.722	16.284	16.939	850	1.040	190	797	655	9.218	385	16.106	105,17%	833
	Non KUR	188	1.031	1.190	-	180	180	84	160	1.003	20	483	246,56%	708
3	PWG	1.199	6.189	7.128	717	1.180	463	522	939	5.929	242	6.922	102,97%	206
	Cilem	1.199	6.189	7.128	717	1.180	463	522	939	5.929	242	6.922	102,97%	206
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	26.423	945	1.477	532	469	1.112	11.750	366	24.159	109,37%	2.264
	CF 1	4.501	7.972	8.857	192	1.077	885	3	885	4.355	193	5.632	157,25%	3.224
	Total Griya	108	79	76	-	-	0	0	-3	-32	3	398	19,06%	(322)
	• Total Non Program	108	79	76	-	-	0	-3	-3	-32	3	398	19,06%	(322)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.893	8.781	192	1.077	885	3	888	4.387	190	5.234	167,77%	3.547
	CF 2	10.171	17.339	17.566	753	400	-353	466	227	7.395	173	18.527	94,81%	(961)
	Mitraguna & Others	10.171	15.341	15.575	40	400	360	-246	234	5.404	166	17.754	87,73%	(2.179)
	Pensiun	-	1.998	1.991	713	-	-713	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	51.681	2.512	3.878	1.366	1.872	2.865	27.900	1.012	47.670	108,41%	4.011

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	774	0,00%	0,00%	4,27%	774	774	774			
	KUR	-	-	-	774	0,00%	0,00%	4,57%	774	774	774			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	81	0,00%	0,00%	1,13%	81	81	81			
	Cilem	-	-	-	81	0,00%	0,00%	1,13%	81	81	81			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	785	156	354	0,00%	0,62%	1,34%	198	354	(431)			
	CF 1	-	370	156	90	0,00%	1,95%	1,01%	(66)	90	(281)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	370	156	90	0,00%	1,97%	1,02%	(66)	90	(281)			
	CF 2	-	414	-	264	0,00%	0,00%	1,50%	264	264	(150)			
	Mitraguna & Others	-	414	-	264	0,00%	0,00%	1,70%	264	264	(150)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	785	156	1.209	0,00%	0,32%	2,34%	1.053	1.209	424	0,00%	100,00%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	78.826	86.938	104.096	25.270	
2	Contribution Margin	469	842	1.315	846	-180,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,47	3,53	0,06	0,55
CIF Payroll	626	680	657	(23)	31

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	5.437	5.421	2.054	(16)	(219)	-3,88%	(74.618)	-93,23%	90.770	5,97%	(85.349)
2	Tabungan	33.280	43.627	44.891	44.867	3.551	(23)	1.240	2,84%	11.587	34,82%	37.508	119,62%	7.359
3	Deposito	18.866	76.625	77.656	77.656	304	0	1.032	1,35%	58.790	311,61%	19.646	395,28%	58.010
	Total	132.186	125.892	127.985	127.945	5.908	(40)	2.053	1,63%	(4.241)	-3,21%	147.924	86,49%	(19.979)
	CASA	113.319	49.267	50.328	50.288	5.605	(40)	1.021	2,07%	(63.031)	-55,62%	128.278	39,20%	(77.990)
	(%) CASA	85,73%	39,13%	39,32%	39,30%									
	FDR	12,66%	24,03%	24,55%	24,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	873	878		5	75	9,27%	294	50,29%	-	0,00%	878
2	Giro ISE	18	33	47	47		0	14	43,15%	30	169,39%		0,00%	47
3	Tabungan ISE	567	771	826	831		5	60	7,82%	264	46,60%		0,00%	831
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	35	36	36		0	1	2,86%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.951	3.113	271	349	78	139	162	2.385	187	3.418	91,09%	(304)
	Cilem	728	2.951	3.113	271	349	78	139	162	2.385	187	3.418	91,09%	(304)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	28.307	2.260	1.276	-984	2.588	1.006	12.300	271	27.252	103,87%	1.056
	CF 1	6.128	8.796	8.879	318	181	-137	-59	83	2.751	98	7.469	118,88%	1.410
	Total Griya	4.538	7.153	7.114	318	-	-318	0	-39	2.577	39	4.882	145,73%	2.233
	• Total Non Program	4.538	6.150	6.115	-	-	0	-35	-35	1.577	35	4.882	125,27%	1.233
	• Program	-	1.003	999	318	-	-318	350	-4	999	4	0	0,00%	999
	Oto	1.591	1.643	1.765	-	181	181	-59	122	174	60	2.587	68,22%	(822)
	CF 2	9.879	18.505	19.428	1.942	1.095	-847	2.647	923	9.549	172	19.783	98,21%	(355)
	Mitraguna & Others	9.209	17.588	18.516	1.942	1.095	-847	2.652	928	9.307	167	18.196	101,76%	320
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	31.420	2.531	1.626	-905	2.727	1.168	14.685	458	30.669	102,45%	751

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,30%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,30%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	260	258	257	0,00%	0,95%	0,91%	(1)	257	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	260	258	257	0,00%	1,40%	1,32%	(1)	257	(3)			
	Mitraguna & Others	-	260	258	257	0,00%	1,47%	1,39%	(1)	257	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	260	258	267	0,00%	0,85%	0,85%	8	267	6	0,30%	64,27%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	169.744	132.186	119.984	(49.760)	
2	Contribution Margin	2.612	3.601	1.417	(1.195)	45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,45	3,52	0,07	0,47
CIF Payroll	315	705	731	26	416

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	359	364	(1.862)	4	(2.721)	-88,22%	(1.384)	-79,20%	7.308	4,97%	(6.945)
2	Tabungan	52.637	64.541	65.748	68.026	549	2.277	3.484	5,40%	15.389	29,24%	58.431	116,42%	9.594
3	Deposito	30.502	32.868	32.660	32.660	504	0	(208)	-0,63%	2.158	7,08%	31.306	104,33%	1.354
	Total	84.886	100.494	98.767	101.049	(809)	2.282	555	0,55%	16.163	19,04%	97.046	104,13%	4.003
	CASA	54.385	67.626	66.107	68.389	(1.313)	2.282	763	1,13%	14.005	25,75%	65.740	104,03%	2.649
	(%) CASA	64,07%	67,29%	66,93%	67,68%									
	FDR	15,32%	27,91%	29,49%	28,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.979	1.591	1.210	1.211	1	(380)	-23,89%	(768)	-38,83%	-	0,00%	1.211
2	Giro ISE	1.572	777	312	313	1	(464)	-59,69%	(1.259)	-80,08%		0,00%	313
3	Tabungan ISE	407	814	898	897	(0)	84	10,28%	490	120,42%		0,00%	897
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.447	7.617	476	590	114	38	170	4.689	419	5.333	142,84%	2.284
	Cilem	2.928	7.447	7.617	476	590	114	38	170	4.689	419	5.333	142,84%	2.284
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	21.510	265	1.394	1.130	69	906	11.432	489	18.511	116,20%	2.999
	CF 1	3.825	6.414	6.544	-	247	247	-100	130	2.719	118	4.830	135,49%	1.714
	Total Griya	789	1.478	1.473	-	-	0	0	-5	684	5	1.047	140,71%	426
	• Total Non Program	789	1.478	1.473	-	-	0	708	-5	684	5	1.047	140,71%	426
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.071	-	247	247	-100	134	2.035	113	3.783	134,04%	1.288
	CF 2	6.254	14.190	14.966	265	1.147	882	169	776	8.713	371	13.681	109,39%	1.285
	Mitraguna & Others	5.039	12.776	13.425	220	852	632	131	649	8.387	203	11.779	113,98%	1.647
	Pensiun	1.215	1.414	1.541	45	295	250	38	126	326	169	1.902	81,00%	(361)
	Total Pembiayaan	13.007	28.051	29.127	741	1.984	1.243	107	1.076	16.121	908	23.843	122,16%	5.284

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	31	109	0,82%	0,15%	0,51%	79	26	78			
	CF 1	83	-	-	79	2,17%	0,00%	1,20%	79	(4)	79			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	-	79	2,73%	0,00%	1,55%	79	(4)	79			
	CF 2	-	31	31	31	0,00%	0,22%	0,21%	-	31	(0)			
	Mitraguna & Others	-	31	31	31	0,00%	0,24%	0,23%	-	31	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	31	109	0,64%	0,11%	0,38%	79	26	78	8,45%	#####	8,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	14	14	14	0,00%	0,07%	0,07%	-	14	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	14	14	14	0,00%	0,10%	0,10%	-	14	-			
	Mitraguna & Others	-	14	14	14	0,00%	0,11%	0,11%	-	14	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	14	14	0,00%	0,05%	0,05%	-	14	-	8,12%	#####	8,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.327	86.720	102.593	29.266	
2	Contribution Margin	849	1.421	1.472	623	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,29	3,46	3,49	0,03	0,20
CIF Payroll	477	546	557	11	80