

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238,297	241,473	418,645	418,828	(2,867)	183	177,355	73.45%	180,531	75.76%	384,203	109.01%	34,625
2	Tabungan	1,732,891	1,859,030	1,903,955	1,903,991	56,174	36	44,961	2.42%	171,100	9.87%	1,972,158	96.54%	(68,167)
3	Deposito	877,742	1,006,845	950,746	950,883	27,995	136	(55,963)	-5.56%	73,141	8.33%	892,777	106.51%	58,106
Total		2,848,930	3,107,348	3,273,346	3,273,702	81,302	356	166,354	5.35%	424,772	14.91%	3,249,137	100.76%	24,565
CASA		1,971,188	2,100,503	2,322,600	2,322,819	53,307	219	222,316	10.58%	351,631	17.84%	2,356,360	98.58%	(33,541)
(% CASA		69.19%	67.60%	70.95%	70.95%									
FDR		84.13%	87.07%	83.45%	83.45%									

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	79,410	83,911	88,348	87,727	(621)	3,816	4.55%	8,316	10.47%	115,376	76.04%	(27,649)
2	Giro ISE	37,094	35,641	40,599	40,126	(473)	4,486	12.59%	3,033	8.18%	58,873	68.16%	(18,747)
3	Tabungan ISE	39,484	45,872	45,324	45,175	(149)	(697)	-1.52%	5,691	14.41%	44,492	101.54%	683
4	Deposito ISE	2,833	2,398	2,425	2,425	0	27	1.14%	(408)	-14.39%	12,011	20.19%	(9,585)
5	CIF ISE	2,097	2,253	2,267	2,267	0	14	0.62%	170	8.11%		0.00%	2,267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122,962	125,291	126,760	5,719	4,410	(1,309)	(6,011)	1,469	3,798	2,941	154,342	82.13%	(27,582)
	Linkage	22,750	26,138	25,943	934	910	(24)	10	(194)	3,194	1,104	36,415	71.24%	(10,472)
	Non-Linkage	100,212	99,154	100,817	4,785	3,500	(1,285)	(6,021)	1,663	604	1,837	117,927	85.49%	(17,110)
	• Local Champion	83,501	67,399	66,600	4,420	500	(3,920)	(11,270)	(799)	(16,901)	1,299	91,899	72.47%	(25,299)
	• Value Chain	16,712	31,755	34,217	365	3,000	2,635	5,249	2,462	17,505	538	26,028	131.46%	8,189
2	MBG	310,816	324,540	325,575	16,230	13,920	(2,310)	3,904	1,217	14,941	12,703	356,921	91.27%	(31,165)
	KUR	291,370	304,664	306,466	14,845	13,660	(1,185)	3,340	1,802	15,096	11,858	335,168	91.44%	(28,702)
	Non KUR	19,446	19,876	19,291	1,385	260	(1,125)	564	(585)	(155)	845	21,753	88.68%	(2,462)
3	PWG	193,140	311,736	323,736	67,816	54,390	(13,426)	11,829	11,999	130,595	42,391	344,208	94.05%	(20,473)
	Cilem	122,752	210,728	218,671	20,887	22,148	1,260	4,926	7,943	95,920	14,205	246,061	88.87%	(27,390)
	Gadai	70,389	101,008	105,064	46,929	32,242	(14,686)	6,902	4,057	34,676	28,186	98,147	107.05%	6,917
4	CFG	1,770,026	1,944,093	1,955,489	59,402	53,125	(6,277)	12,103	11,396	185,463	41,730	1,992,000	98.17%	(36,512)
	CF 1	463,002	518,559	520,978	19,084	13,642	(5,441)	(305)	2,419	57,976	11,223	500,470	104.10%	20,508
	Total Griya	392,209	435,699	436,351	16,630	8,985	(7,645)	0	652	44,142	8,332	410,944	106.18%	25,407
	• Total Non Program	388,279	424,552	424,923	14,966	8,650	(6,316)	6,848	371	36,644	8,279	396,555	107.15%	28,368
	• Program	3,930	11,147	11,428	1,664	334	(1,329)	1,756	281	7,498	53	14,389	79.42%	(2,961)
	Oto	70,793	82,860	84,627	2,454	4,658	2,204	(305)	1,767	13,834	2,891	89,526	94.53%	(4,899)
	CF 2	1,307,024	1,425,534	1,434,510	40,319	39,483	(836)	12,408	8,977	127,486	30,506	1,491,530	96.18%	(57,020)
	Mitraguna & Others	1,211,757	1,326,190	1,335,796	37,664	38,451	787	11,344	9,606	124,039	28,845	1,379,110	96.86%	(43,315)
	Pensiun	95,268	99,344	98,715	2,655	1,032	(1,623)	1,064	(629)	3,447	1,661	112,420	87.81%	(13,705)
Total Pembiayaan		2,396,945	2,705,661	2,731,741	149,168	125,845	(23,322)	21,824	26,081	334,796	99,765	2,847,472	95.94%	(115,731)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	-	0.41%	0.00%	0.00%	(6)	(508)	(6)			
	Linkage	43	6	6	-	0.19%	0.02%	0.00%	(6)	(43)	(6)			
	Local Champion	465	-	-	-	0.46%	0.00%	0.00%	-	(465)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	4,441	6,233	6,233	5,826	1.43%	1.92%	1.79%	(407)	1,385	(407)			
	KUR	3,770	4,834	4,834	4,402	1.29%	1.59%	1.44%	(432)	632	(432)			
	Non KUR	671	1,399	1,399	1,424	3.45%	7.04%	7.38%	25	753	25			
3	PWG	155	2	2	948	0.08%	0.00%	0.29%	946	793	946			
	Cilem	155	2	2	948	0.13%	0.00%	0.43%	946	793	946			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	19,018	30,183	28,147	26,667	1.07%	1.45%	1.36%	(1,480)	7,650	(3,516)			
	CF 1	8,456	11,874	11,479	11,473	1.83%	2.21%	2.20%	(6)	3,017	(402)			
	Total Griya	6,832	10,848	10,463	8,811	1.74%	2.40%	2.02%	(1,652)	1,978	(2,037)			
	Oto	1,624	1,027	1,016	2,662	2.29%	1.23%	3.15%	1,646	1,038	1,635			
	CF 2	10,562	18,309	16,669	15,195	0.81%	1.17%	1.06%	(1,474)	4,633	(3,114)			
	Mitraguna & Others	10,315	17,929	16,481	14,685	0.85%	1.24%	1.10%	(1,796)	4,370	(3,245)			
	Pensiun	247	379	188	510	0.26%	0.19%	0.52%	322	263	131			
Total Pembiayaan		24,121	36,424	34,388	33,441	1.01%	1.27%	1.22%	(948)	9,319	(2,983)	1.04%	15.18%	-0.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1,083	1,738	1,738	1,744	0.88%	1.39%	1.38%	6	661	6			
	Linkage	196	238	238	244	0.86%	0.91%	0.94%	6	48	6			
	Non-Linkage	888	1,500	1,500	1,500	0.89%	1.51%	1.49%	-	612	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	3,227	4,916	4,684	5,222	1.04%	1.44%	1.60%	538	1,995	306			
	KUR	1,952	4,295	4,075	4,405	0.67%	1.34%	1.44%	329	2,452	109			
	Non KUR	1,274	620	609	817	6.55%	3.06%	4.24%	208	(457)	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	33,691	27,581	27,766	26,944	1.90%	1.43%	1.38%	(822)	(6,747)	(637)			
	CF 1	5,942	6,610	4,809	5,744	1.28%	0.93%	1.10%	935	(198)	(866)			
	Total Griya	5,028	6,005	4,373	5,206	1.28%	1.00%	1.19%	833	178	(799)			
	Oto	914	606	436	539	1.29%	0.53%	0.64%	103	(375)	(67)			
	CF 2	27,748	20,970	22,956	21,199	2.12%	1.61%	1.48%	(1,757)	(6,549)	229			
	Mitraguna & Others	27,082	20,709	22,326	20,708	2.23%	1.68%	1.55%	(1,618)	(6,374)	(1)			
	Pensiun	666	262	631	491	0.03%	0.02%	0.50%	(140)	(175)	230			
Total Pembiayaan		38,001	34,235	34,188	33,910	1.59%	1.26%	1.24%	(278)	(4,091)	(325)	1.42%	-14.65%	0.2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2,638,930	2,808,415	3,038,503	399,573	
2	Contribution Margin	84,556	121,560	93,677	9,121	-10.8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.87	3.17	3.13	(0.03)	0.26
CIF Payroll	20,080	19,145	22,023	2,878	1,943

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29,536	25,395	24,412	24,484	(4,264)	72	(911)	-3.59%	(5,052)	-17.11%	42,826	57.17%	(18,343)
2	Tabungan	75,287	92,481	90,550	90,912	2,646	363	(1,569)	-1.70%	15,625	20.75%	93,900	96.82%	(2,987)
3	Deposito	166,481	142,703	116,868	116,868	9,873	0	(25,835)	-18.10%	(49,613)	-29.80%	167,973	69.58%	(51,105)
	Total	271,304	260,579	231,829	232,264	8,255	435	(28,315)	-10.87%	(39,040)	-14.39%	304,699	76.23%	(72,435)
	CASA	104,823	117,876	114,961	115,396	(1,618)	435	(2,480)	-2.10%	10,573	10.09%	136,726	84.40%	(21,330)
	(%) CASA	38.64%	45.24%	49.59%	49.68%									
	FDR	71.62%	78.78%	88.05%	87.88%									

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	16,264	20,528	19,482	19,594	111	(934)	-4.55%	3,329	20.47%	-	0.00%	19,594
2	Giro ISE	12,924	10,625	11,184	11,295	110	670	6.30%	(1,630)	-12.61%		0.00%	11,295
3	Tabungan ISE	1,712	8,249	6,617	6,618	1	(1,631)	-19.77%	4,906	286.63%		0.00%	6,618
4	Deposito ISE	1,628	1,654	1,681	1,681	0	27	1.66%	53	3.23%		0.00%	1,681
5	CIF ISE	80	90	90	90	0	0	0.00%	10	12.50%		0.00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9,891	14,664	14,533	3,100	-	(3,100)	2,462	(131)	4,642	131	17,901	81.19%	(3,368)
	Linkage	1,111	822	805	-	-	-	(17)	(17)	(307)	17	4,599	17.49%	(3,795)
	Non-Linkage	8,780	13,842	13,728	3,100	-	(3,100)	2,478	(114)	4,949	114	13,301	103.21%	427
	• Local Champion	6,630	9,192	9,078	3,100	-	(3,100)	2,478	(114)	2,449	114	8,773	103.48%	305
	• Value Chain	2,150	4,650	4,650	-	-	-	(0)	(0)	2,500	0	4,528	102.69%	122
2	MBG	65,409	60,423	59,047	3,225	1,310	(1,915)	944	(1,376)	(6,362)	2,686	69,529	84.92%	(10,482)
	KUR	63,164	57,622	56,363	2,475	1,310	(1,165)	251	(1,259)	(6,801)	2,569	67,096	84.00%	(10,733)
	Non KUR	2,245	2,800	2,684	750	-	(750)	693	(117)	439	117	2,433	110.31%	251
3	PWG	10,519	14,446	15,082	1,460	1,686	226	152	636	4,563	1,050	17,123	88.08%	(2,041)
	Cilem	10,519	14,446	15,082	1,460	1,686	226	152	636	4,563	1,050	17,123	88.08%	(2,041)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	108,478	115,743	115,460	4,307	4,213	(95)	245	(283)	6,983	4,496	133,187	86.69%	(17,726)
	CF 1	58,498	62,301	62,122	2,947	2,271	(677)	89	(180)	3,624	2,450	60,283	103.05%	1,838
	Total Griya	56,812	59,489	59,052	2,781	1,907	(874)	0	(436)	2,241	2,343	56,786	103.99%	2,267
	• Total Non Program	55,952	58,671	58,242	2,781	1,907	(874)	2,044	(429)	2,291	2,336	53,636	108.59%	4,606
	• Program	860	817	810	-	-	0	(3)	(7)	(50)	7	3,149	25.72%	(2,339)
	Oto	1,686	2,813	3,069	166	364	197	89	256	1,384	107	3,498	87.75%	(428)
	CF 2	49,980	53,442	53,339	1,360	1,942	582	155	(103)	3,359	2,045	72,903	73.16%	(19,565)
	Mitraguna & Others	49,699	53,170	53,073	1,360	1,942	582	162	(97)	3,373	2,039	71,970	73.74%	(18,897)
	Pensiun	281	272	266	-	-	0	(6)	(6)	(15)	6	934	28.48%	(668)
	Total Pembiayaan	194,296	205,276	204,122	12,092	7,209	(4,883)	3,802	(1,154)	9,826	8,363	237,739	85.86%	(33,617)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	-	0.00%	0.04%	0.00%	(6)	-	(6)			
	Linkage	-	6	6	-	0.00%	0.74%	0.00%	(6)	-	(6)			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	1,071	1,487	1,504	1,159	1.64%	2.49%	1.96%	(346)	88	(329)			
	KUR	1,022	1,291	1,029	879	1.62%	1.79%	1.56%	(150)	(143)	(412)			
	Non KUR	49	196	475	280	2.19%	16.97%	10.42%	(196)	231	84			
3	PWG	95	-	-	134	0.91%	0.00%	0.89%	134	38	134			
	Cilem	95	-	-	134	0.91%	0.00%	0.89%	134	38	134			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,865	2,551	2,403	2,397	1.72%	2.08%	2.08%	(6)	533	(154)			
	CF 1	1,284	1,536	1,880	1,867	2.19%	3.02%	3.00%	(14)	583	330			
	Total Griya	1,284	1,536	1,880	1,867	2.26%	3.16%	3.16%	(14)	583	330			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	581	1,015	522	531	1.16%	0.98%	0.99%	8	(50)	(485)			
	Mitraguna & Others	581	1,015	522	531	1.17%	0.98%	1.00%	8	(50)	(485)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	3,031	4,045	3,913	3,690	1.56%	1.91%	1.81%	(224)	658	(355)	0.60%	66.83%	-1.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	202	1.98%	1.34%	1.39%	6	6	6			
	Linkage	196	196	196	202	17.64%	23.87%	25.12%	6	6	6			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	423	742	907	873	0.65%	1.50%	1.48%	(33)	450	132			
	KUR	260	691	859	718	0.41%	1.49%	1.27%	(141)	458	26			
	Non KUR	164	50	48	156	7.29%	1.72%	5.80%	107	(8)	105			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,353	383	379	1,054	2.17%	0.33%	0.91%	674	(1,299)	671			
	CF 1	1,777	383	379	1,054	3.04%	0.61%	1.70%	674	(724)	671			
	Total Griya	1,777	383	379	1,054	3.13%	0.64%	1.78%	674	(724)	671			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	576	-	-	-	1.15%	0.00%	0.00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1.16%	0.00%	0.00%	-	(576)	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	2,972	1,320	1,482	2,129	1.53%	0.72%	1.04%	647	(843)	809	0.34%	67.64%	-0.7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262,994	271,304	252,324	(10,670)	
2	Contribution Margin	8,567	11,836	8,958	391	-4.6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.98	2.84	2.86	0.02	(0.11)
CIF Payroll	1,306	1,933	1,950	17	644

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24,761	22,043	20,608	20,652	(4,874)	43	(1,392)	-6.31%	(4,109)	-16.60%	37,820	54.61%	(17,168)
2	Tabungan	139,675	136,927	138,592	139,420	3,770	828	2,493	1.82%	(255)	-0.18%	158,244	88.10%	(18,824)
3	Deposito	81,953	78,771	77,951	77,952	(1,465)	1	(820)	-1.04%	(4,001)	-4.88%	83,187	93.71%	(5,235)
	Total	246,389	237,742	237,151	238,023	(2,570)	872	281	0.12%	(8,366)	-3.40%	279,251	85.24%	(41,227)
	CASA	164,436	158,971	159,200	160,072	(1,105)	871	1,101	0.69%	(4,364)	-2.65%	196,064	81.64%	(35,992)
	(%) CASA	66.74%	66.87%	67.13%	67.25%									
	FDR	63.49%	72.37%	72.69%	72.42%									

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	10,910	10,781	12,579	12,302		(277)	1,522	14.11%	1,393	12.76%	-	0.00%	12,302
2	Giro ISE	6,429	7,250	8,681	8,385		(296)	1,135	15.66%	1,956	30.42%		0.00%	8,385
3	Tabungan ISE	3,915	3,531	3,899	3,917		19	386	10.94%	2	0.05%		0.00%	3,917
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100.00%		0.00%	0
5	CIF ISE	134	146	146	146		0	0	0.00%	12	8.96%		0.00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19,048	19,195	18,904	350	-	(350)	(168)	(291)	(145)	291	24,988	75.65%	(6,084)
	Linkage	-	-	-	-	-	-	0	0	0	-	2,587	0.00%	(2,587)
	Non-Linkage	19,048	19,195	18,904	350	-	(350)	(168)	(291)	(145)	291	22,401	84.39%	(3,498)
	• Local Champion	15,448	17,449	17,201	350	-	(350)	(1,127)	(247)	1,753	247	17,038	100.96%	163
	• Value Chain	3,600	1,746	1,702	-	-	-	959	(44)	(1,898)	44	5,363	31.74%	(3,661)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0.00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0.00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	5,838	9,785	10,413	1,229	1,300	71	540	628	4,576	672	12,717	81.88%	(2,304)
	Cilem	5,838	9,785	10,413	1,229	1,300	71	540	628	4,576	672	12,717	81.88%	(2,304)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	131,543	143,075	143,066	4,346	3,560	(786)	1,001	(9)	11,524	3,569	151,764	94.27%	(8,698)
	CF 1	81,145	75,863	74,520	2,219	634	(1,585)	166	(1,344)	(6,625)	1,978	80,866	92.15%	(6,346)
	Total Griya	74,220	69,714	68,603	1,806	634	(1,172)	0	(1,111)	(5,617)	1,745	72,806	94.23%	(4,203)
	• Total Non Program	73,552	69,083	67,977	1,806	634	(1,172)	213	(1,107)	(5,575)	1,741	70,358	96.62%	(2,381)
	• Program	669	630	627	-	-	0	(3)	(4)	(42)	4	2,448	25.60%	(1,822)
	Oto	6,925	6,150	5,917	413	-	(413)	166	(233)	(1,008)	233	8,060	73.41%	(2,143)
	CF 2	50,397	67,212	68,546	2,127	2,926	799	835	1,335	18,149	1,591	70,899	96.68%	(2,352)
	Mitraguna & Others	49,913	66,240	67,550	2,027	2,824	797	731	1,309	17,637	1,515	69,624	97.02%	(2,075)
	Pensiun	484	971	997	100	102	2	104	25	512	77	1,274	78.21%	(278)
	Total Pembiayaan	156,429	172,055	172,383	5,925	4,860	(1,065)	1,373	328	15,954	4,532	189,488	90.97%	(17,105)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	11	-	-	15	0.19%	0.00%	0.14%	15	3	15			
	Cilem	11	-	-	15	0.19%	0.00%	0.14%	15	3	15			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,162	1,509	1,437	2,208	0.88%	1.00%	1.54%	771	1,046	699			
	CF 1	1,162	1,459	1,383	2,070	1.43%	1.82%	2.78%	687	909	612			
	Total Griya	1,162	1,459	1,383	1,994	1.57%	1.98%	2.91%	611	832	535			
	Oto	-	-	-	76	0.00%	0.00%	1.29%	76	76	76			
	CF 2	-	51	54	138	0.00%	0.08%	0.20%	84	138	87			
	Mitraguna & Others	-	51	54	138	0.00%	0.08%	0.20%	84	138	87			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,173	1,509	1,437	2,223	0.75%	0.84%	1.29%	786	1,050	713	0.23%	81.81%	-1.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	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	778	1,309	1,299	1,421	0.59%	0.91%	0.99%	122	643	112			
	CF 1	342	589	585	830	0.42%	0.77%	1.11%	246	488	241			
	Total Griya	342	589	585	830	0.46%	0.84%	1.21%	246	488	241			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	436	719	714	590	0.86%	1.06%	0.86%	(124)	155	(129)			
	Mitraguna & Others	436	719	714	590	0.87%	1.08%	0.87%	(124)	155	(129)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	778	1,309	1,299	1,421	0.50%	0.75%	0.82%	122	643	112	0.00%	100.00%	-0.8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	236,079	246,389	240,312	4,233	
2	Contribution Margin	16,732	20,650	10,306	(6,426)	38.4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.98	3.28	3.28	0.00	0.30
CIF Payroll	907	1,162	1,230	68	323

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18,775	51,260	55,191	55,031	(1,973)	(159)	3,771	7.36%	36,256	193.11%	32,608	168.77%	22,423
2	Tabungan	206,902	259,410	266,067	265,449	8,614	(618)	6,039	2.33%	58,547	28.30%	226,267	117.32%	39,182
3	Deposito	118,442	104,385	96,970	96,974	4,578	5	(7,411)	-7.10%	(21,468)	-18.13%	120,137	80.72%	(23,163)
Total		344,119	415,055	418,227	417,454	11,219	(773)	2,400	0.58%	73,335	21.31%	379,011	110.14%	38,443
CASA		225,677	310,670	321,258	320,480	6,642	(777)	9,811	3.16%	94,803	42.01%	258,875	123.80%	61,606
(% CASA		65.58%	74.85%	76.81%	76.77%									
FDR		96.55%	92.15%	93.12%	93.29%									

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	3,930	3,350	3,642	3,657		15	308	9.19%	(273)	-6.94%	-	0.00%	3,657
2	Giro ISE	1,420	1,401	1,390	1,376		(13)	(25)	-1.75%	(44)	-3.07%		0.00%	1,376
3	Tabungan ISE	2,001	1,335	1,638	1,667		28	332	24.89%	(334)	-16.69%		0.00%	1,667
4	Deposito ISE	510	614	614	614		0	0	0.00%	105	20.53%		0.00%	614
5	CIF ISE	179	187	189	189		0	2	1.07%	10	5.59%		0.00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82,985	87,575	89,989	2,269	3,910	1,641	(9,025)	2,414	7,004	1,496	100,415	89.62%	(10,426)
	Linkage	21,612	25,302	25,126	934	910	(24)	28	(176)	3,514	1,086	29,203	86.04%	(4,077)
	Non-Linkage	61,373	62,273	64,863	1,335	3,000	1,665	(9,053)	2,590	3,490	410	71,212	91.08%	(6,350)
	• Local Champion	55,173	37,334	36,998	970	-	(970)	(13,343)	(336)	(18,175)	336	59,838	61.83%	(22,840)
	• Value Chain	6,200	24,939	27,865	365	3,000	2,635	4,291	2,925	21,665	75	11,375	244.97%	16,490
2	MBG	43,181	43,262	44,130	1,895	2,455	560	264	868	949	1,587	46,510	94.88%	(2,380)
	KUR	40,519	41,115	42,068	1,895	2,455	560	439	953	1,548	1,502	43,648	96.38%	(1,580)
	Non KUR	2,662	2,147	2,062	-	-	0	(175)	(85)	(600)	85	2,862	72.06%	(799)
3	PWG	26,463	43,181	44,209	10,343	7,586	(2,757)	2,081	1,028	17,746	6,558	37,150	119.00%	7,059
	Cilem	12,356	24,198	24,590	3,045	2,038	(1,007)	1,790	392	12,235	1,646	17,679	139.09%	6,911
	Gadai	14,108	18,982	19,618	7,298	5,548	(1,750)	291	636	5,511	4,912	19,471	100.76%	148
4	CFG	179,631	208,442	211,135	7,292	5,321	(1,971)	(700)	2,693	31,504	2,628	198,860	106.17%	12,275
	CF 1	55,651	68,195	68,042	3,263	826	(2,437)	207	(153)	12,391	979	59,549	114.26%	8,493
	Total Griya	50,392	59,584	59,224	2,760	400	(2,360)	0	(360)	8,832	760	52,444	112.93%	6,779
	• Total Non Program	50,392	59,584	59,224	2,760	400	(2,360)	1,188	(360)	8,832	760	52,444	112.93%	6,779
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	5,260	8,611	8,818	503	426	(77)	207	207	3,559	219	7,105	124.12%	1,714
	CF 2	123,980	140,247	143,093	4,029	4,495	466	(907)	2,846	19,113	1,649	139,310	102.72%	3,782
	Mitraguna & Others	122,658	138,841	141,693	3,960	4,495	535	(970)	2,853	19,036	1,642	137,009	103.42%	4,684
	Pensiun	1,322	1,406	1,399	69	-	(69)	62	(7)	77	7	2,301	60.82%	(902)
Total Pembiayaan		332,261	382,460	389,462	21,799	19,272	(2,527)	(7,381)	7,002	57,202	12,270	382,934	101.70%	6,528

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	-	0.61%	0.00%	0.00%	-	(508)	-			
	Linkage	43	-	-	-	0.20%	0.00%	0.00%	-	(43)	-			
	Local Champion	465	-	-	-	0.76%	0.00%	0.00%	-	(465)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	409	968	740	636	0.95%	1.71%	1.44%	(104)	227	(332)			
	KUR	305	765	686	532	0.75%	1.67%	1.27%	(154)	227	(233)			
	Non KUR	104	203	53	104	3.92%	2.47%	5.04%	51	(0)	(99)			
3	PWG	-	-	-	165	0.00%	0.00%	0.37%	165	165	165			
	Cilem	-	-	-	165	0.00%	0.00%	0.67%	165	165	165			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	673	1,272	1,279	1,574	0.37%	0.61%	0.75%	295	900	301			
	CF 1	295	265	196	703	0.53%	0.29%	1.03%	506	408	438			
	Total Griya	295	-	-	227	0.58%	0.00%	0.38%	227	(67)	227			
	Oto	-	265	196	475	0.00%	2.28%	5.39%	279	475	210			
	CF 2	379	1,007	1,083	871	0.31%	0.77%	0.61%	(212)	493	(136)			
	Mitraguna & Others	379	1,007	1,083	871	0.31%	0.78%	0.61%	(212)	493	(136)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
Total Pembiayaan		1,590	2,241	2,018	2,375	0.48%	0.53%	0.61%	357	785	134	0.69%	-13.22%	0.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0.23%	0.05%	0.05%	-	(151)	0			
	Linkage	-	42	42	42	0.00%	0.17%	0.17%	-	42	0			
	Non-Linkage	193	-	-	-	0.31%	0.00%	0.00%	-	(193)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	215	209	444	0.00%	0.48%	1.01%	236	444	230			
	KUR	-	215	209	444	0.00%	0.51%	1.06%	236	444	230			
	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	968	2,133	2,042	2,246	0.54%	0.98%	1.06%	205	1,278	113			
	CF 1	153	115	113	112	0.27%	0.17%	0.16%	(1)	(41)	(3)			
	Total Griya	153	115	113	112	0.30%	0.19%	0.19%	(1)	(41)	(3)			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	815	2,018	1,928	2,134	0.66%	1.37%	1.49%	206	1,319	116			
	Mitraguna & Others	815	2,018	1,928	2,134	0.66%	1.39%	1.51%	206	1,319	116			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
Total Pembiayaan		1,161	2,390	2,293	2,733	0.35%	0.60%	0.70%	440	1,572	343	1.07%	-52.62%	0.4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	360,860	345,686	405,148	44,288	
2	Contribution Margin	16,269	23,898	15,726	(543)	3.3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.11	3.18	3.22	0.03	0.11
CIF Payroll	1,112	1,799	1,859	60	747

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19,819	2,636	43,334	43,281	(211)	(53)	40,645	1542.01%	23,462	118.38%	31,713	136.48%	11,568
2	Tabungan	188,323	168,806	173,181	172,953	9,458	(228)	4,147	2.46%	(15,370)	-8.16%	206,910	83.59%	(33,957)
3	Deposito	54,534	91,558	66,101	66,101	849	0	(25,458)	-27.80%	11,566	21.21%	55,746	118.58%	10,355
	Total	262,676	263,000	282,616	282,334	10,096	(281)	19,334	7.35%	19,658	7.48%	294,368	95.91%	(12,034)
	CASA	208,142	171,442	216,515	216,233	9,247	(281)	44,791	26.13%	8,092	3.89%	238,622	90.62%	(22,389)
	(%) CASA	79.24%	65.19%	76.61%	76.59%									
	FDR	66.71%	76.80%	72.14%	72.21%									

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	6,187	3,542	3,679	3,725		46	182	5.14%	(2,462)	-39.79%	-	0.00%	3,725
2	Giro ISE	879	380	408	420		11	40	10.43%	(460)	-52.28%		0.00%	420
3	Tabungan ISE	5,307	3,163	3,270	3,305		35	143	4.51%	(2,002)	-37.73%		0.00%	3,305
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	215	229	231	231		0	2	0.87%	16	7.44%		0.00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6,986	434	12	-	-	0	(1)	(421)	(6,974)	421	6,986	0.18%	(6,974)
	Linkage	26	14	12	-	-	-	(1)	(1)	(14)	1	26	47.75%	(14)
	Non-Linkage	6,960	420	-	-	-	0	(0)	(420)	(6,960)	420	6,960	0.00%	(6,960)
	• Local Champion	2,199	-	-	-	-	0	0	0	(2,199)	-	2,199	0.00%	(2,199)
	• Value Chain	4,762	420	-	-	-	-	(0)	(420)	(4,762)	420	4,762	0.00%	(4,762)
2	MBG	707	9,059	9,478	1,315	750	(565)	1,193	419	8,771	331	5,179	183.00%	4,299
	KUR	498	7,829	8,265	1,245	750	(495)	1,132	435	7,767	315	4,650	177.72%	3,614
	Non KUR	209	1,229	1,213	70	-	(70)	61	(16)	1,004	16	529	229.43%	684
3	PWG	23,244	33,746	35,104	12,069	7,572	(4,497)	2,619	1,358	11,860	6,214	37,119	94.57%	(2,014)
	Cilem	7,809	11,491	11,950	1,171	1,363	192	44	459	4,141	905	17,547	68.10%	(5,597)
	Gadai	15,435	22,255	23,155	10,898	6,209	(4,689)	2,574	899	7,720	5,309	19,572	118.31%	3,583
4	CFG	144,290	158,744	159,271	3,762	3,301	(461)	797	528	14,981	2,773	165,073	96.49%	(5,802)
	CF 1	8,588	11,624	12,194	688	670	(18)	(25)	570	3,606	100	11,872	102.72%	323
	Total Griya	7,701	10,580	11,175	688	670	(18)	0	595	3,474	75	9,914	112.71%	1,260
	• Total Non Program	7,409	9,962	10,560	688	670	(18)	305	598	3,151	72	8,845	119.39%	1,715
	• Program	292	618	615	-	-	0	(3)	(3)	323	3	1,069	57.48%	(455)
	Oto	888	1,045	1,020	-	-	0	(25)	(25)	132	25	1,958	52.09%	(938)
	CF 2	135,702	147,119	147,077	3,074	2,631	(443)	822	(42)	11,375	2,673	153,201	96.00%	(6,124)
	Mitraguna & Others	125,011	133,617	133,617	2,340	2,539	199	216	(0)	8,606	2,539	140,480	95.11%	(6,863)
	Pensiun	10,691	13,503	13,461	734	92	(642)	606	(42)	2,770	134	12,721	105.81%	739
	Total Pembiayaan	175,227	201,982	203,866	17,146	11,623	(5,523)	4,608	1,883	28,638	9,739	214,357	95.11%	(10,491)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	190	187	0.00%	2.09%	1.98%	(2)	187	187			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	190	187	0.00%	15.42%	15.43%	(2)	187	187			
3	PWG	-	86	-	-	0.00%	0.00%	0.00%	-	-	(86)			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	86	-	-	0.00%	0.00%	0.00%	-	-	(86)			
4	CFG	2,296	3,915	3,664	3,184	1.59%	2.31%	2.00%	(480)	887	(731)			
	CF 1	66	54	33	67	0.77%	0.28%	0.55%	34	0	13			
	Total Griya	66	54	33	67	0.86%	0.31%	0.60%	34	0	13			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	2,230	3,861	3,631	3,117	1.64%	2.47%	2.12%	(514)	887	(744)			
	Mitraguna & Others	2,230	3,861	3,631	3,117	1.78%	2.72%	2.33%	(514)	887	(744)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	2,296	4,001	3,853	3,371	1.31%	1.91%	1.65%	(482)	1,075	(630)	1.65%	0.41%	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	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	4,120	3,933	3,440	3,494	2.86%	2.17%	2.19%	54	(626)	(439)			
	CF 1	47	-	-	-	0.55%	0.00%	0.00%	-	(47)	-			
	Total Griya	47	-	-	-	0.61%	0.00%	0.00%	-	(47)	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	4,073	3,933	3,440	3,494	3.00%	2.34%	2.38%	54	(579)	(439)			
	Mitraguna & Others	4,073	3,933	3,440	3,494	3.26%	2.57%	2.61%	54	(579)	(439)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	4,120	3,933	3,440	3,494	2.35%	1.70%	1.71%	54	(626)	(439)	5.80%	-238.24%	4.1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238,125	264,224	255,742	17,617	
2	Contribution Margin	7,713	11,671	11,315	3,602	-46.7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.69	3.50	3.15	(0.34)	0.47
CIF Payroll	5,559	2,192	3,752	1,560	(1,807)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2,087	430	463	502	(151)	38	72	16.65%	(1,585)	-75.97%	2,964	16.92%	(2,462)
2	Tabungan	37,117	39,166	38,750	38,758	1,229	8	(407)	-1.04%	1,641	4.42%	42,245	91.75%	(3,487)
3	Deposito	10,740	12,547	12,549	12,549	4	0	2	0.01%	1,809	16.85%	10,810	116.08%	1,739
	Total	49,943	52,143	51,763	51,809	1,082	46	(334)	-0.64%	1,865	3.73%	56,019	92.48%	(4,210)
	CASA	39,204	39,595	39,214	39,260	1,078	46	(336)	-0.85%	56	0.14%	45,208	86.84%	(5,949)
	(%) CASA	78.50%	75.94%	75.76%	75.78%									
	FDR	145.08%	121.45%	122.73%	122.62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	483	451	477		26	(7)	-1.35%	(104)	-17.98%	-	0.00%	477
2	Giro ISE	1	1	1	26		25	25	2223.21%	25	2541.62%		0.00%	26
3	Tabungan ISE	580	482	449	451		1	(31)	-6.52%	(130)	-22.33%		0.00%	451
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	61	64	64	64		0	0	0.00%	3	4.92%		0.00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	1,235	2,874	3,154	323	495	173	88	279	1,919	216	2,623	120.24%	531
	Cilem	1,235	2,874	3,154	323	495	173	88	279	1,919	216	2,623	120.24%	531
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	71,222	60,453	60,373	950	1,326	376	48	(80)	(10,849)	1,406	64,465	93.65%	(4,092)
	CF 1	464	412	823	-	416	416	(2)	411	359	5	458	179.74%	365
	Total Griya	301	272	269	-	-	0	0	(3)	(32)	3	295	91.36%	(25)
	• Total Non Program	301	272	269	-	-	0	(3)	(3)	(32)	3	295	91.36%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	163	139	553	-	416	416	(2)	414	390	2	163	339.96%	390
	CF 2	70,758	60,041	59,550	950	910	(40)	51	(491)	(11,208)	1,401	64,007	93.04%	(4,457)
	Mitraguna & Others	66,540	55,435	55,097	950	910	(40)	87	(338)	(11,443)	1,248	57,104	96.49%	(2,007)
	Pensiun	4,218	4,607	4,454	-	-	0	(36)	(153)	236	153	6,903	64.51%	(2,450)
	Total Pembiayaan	72,457	63,328	63,526	1,273	1,821	549	137	199	(8,930)	1,623	67,087	94.69%	(3,561)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	3,023	2,416	2,337	1,950	4.24%	3.87%	3.23%	(387)	(1,073)	(466)			
	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	3,023	2,416	2,337	1,950	4.27%	3.89%	3.27%	(387)	(1,073)	(466)			
	Mitraguna & Others	2,931	2,416	2,337	1,950	4.41%	4.22%	3.54%	(387)	(981)	(466)			
	Pensiun	92	-	-	-	2.17%	0.00%	0.00%	-	(92)	-			
	Total Pembiayaan	3,023	2,416	2,337	1,950	4.17%	3.69%	3.07%	(387)	(1,073)	(466)	0.00%	100.00%	-3.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	12,313	3,961	4,188	3,607	17.29%	6.93%	5.97%	(581)	(8,706)	(353)			
	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	12,313	3,961	4,188	3,607	17.40%	6.98%	6.06%	(581)	(8,706)	(353)			
	Mitraguna & Others	11,834	3,785	4,013	3,433	17.79%	7.24%	6.23%	(579)	(8,401)	(352)			
	Pensiun	479	175	176	174	0.66%	0.28%	3.91%	(1)	(305)	(1)			
	Total Pembiayaan	12,313	3,961	4,188	3,607	16.99%	6.61%	5.68%	(581)	(8,706)	(353)	0.00%	100.00%	-5.7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	75,007	74,633	65,512	(9,495)	
2	Contribution Margin	609	1,330	4,612	4,003	-657.3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.28	2.65	2.60	(0.05)	0.32
CIF Payroll	410	328	431	103	21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59,162	26,192	163,160	163,181	(3,738)	20	136,989	523.01%	104,018	175.82%	68,641	237.73%	94,540
2	Tabungan	111,248	118,802	121,941	121,777	2,322	(165)	2,975	2.50%	10,529	9.46%	123,928	98.26%	(2,151)
3	Deposito	16,666	19,370	20,185	20,185	97	0	815	4.21%	3,519	21.11%	17,858	113.03%	2,327
	Total	187,077	164,364	305,287	305,142	(1,320)	(144)	140,778	85.65%	118,065	63.11%	210,427	145.01%	94,715
	CASA	170,411	144,994	285,102	284,957	(1,416)	(144)	139,963	96.53%	114,547	67.22%	192,569	147.98%	92,388
	(%) CASA	91.09%	88.22%	93.39%	93.39%									
	FDR	105.51%	131.77%	72.93%	72.97%									

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	3,820	2,810	3,259	3,201		(58)	391	13.92%	(619)	-16.21%	-	0.00%	3,201
2	Giro ISE	954	1,173	1,629	1,652		22	478	40.77%	698	73.13%		0.00%	1,652
3	Tabungan ISE	2,866	1,636	1,629	1,549		(80)	(87)	-5.33%	(1,317)	-45.95%		0.00%	1,549
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	121	126	127	127		0	1	0.79%	6	4.96%		0.00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3,301	3,243	2,653	-	-	0	733	(589)	(647)	589	3,301	80.39%	(647)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	3,301	3,243	2,653	-	-	0	733	(589)	(647)	589	3,301	80.39%	(647)
	• Local Champion	3,301	3,243	2,653	-	-	0	733	(589)	(647)	589	3,301	80.39%	(647)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	46,097	49,790	50,129	2,020	2,220	200	(162)	339	4,032	1,881	51,469	97.40%	(1,340)
	KUR	42,963	47,332	47,800	2,020	2,220	200	(42)	467	4,837	1,753	48,188	99.19%	(388)
	Non KUR	3,135	2,458	2,329	-	-	0	(120)	(129)	(806)	129	3,281	70.99%	(952)
3	PWG	20,876	31,646	34,346	10,111	9,307	(805)	1,812	2,701	13,471	6,606	35,758	96.05%	(1,411)
	Cilem	7,514	12,700	14,544	1,414	2,752	1,338	479	1,844	7,029	909	17,033	85.39%	(2,489)
	Gadai	13,361	18,946	19,803	8,697	6,554	(2,143)	1,334	857	6,441	5,698	18,725	105.76%	1,078
4	CFG	127,111	131,908	135,519	5,468	5,077	(391)	(1,214)	3,612	8,408	1,466	140,053	96.76%	(4,534)
	CF 1	49,510	49,727	50,162	2,743	1,179	(1,564)	(17)	435	653	744	51,150	98.07%	(988)
	Total Griya	39,898	39,179	39,066	2,358	304	(2,054)	0	(112)	(832)	416	40,753	95.86%	(1,687)
	• Total Non Program	39,898	39,179	39,066	2,358	304	(2,054)	420	(112)	(832)	416	40,753	95.86%	(1,687)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	9,611	10,549	11,096	385	875	490	(17)	547	1,485	328	10,397	106.72%	699
	CF 2	77,602	82,181	85,357	2,725	3,898	1,173	(1,198)	3,177	7,756	721	88,903	96.01%	(3,546)
	Mitraguna & Others	75,812	80,105	83,302	2,425	3,898	1,473	(1,417)	3,197	7,490	701	86,628	96.16%	(3,326)
	Pensiun	1,790	2,076	2,055	300	-	(300)	220	(21)	265	21	2,275	90.32%	(220)
	Total Pembiayaan	197,385	216,587	222,648	17,599	16,604	(995)	1,169	6,061	25,263	10,542	230,580	96.56%	(7,932)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	124	444	548	365	0.27%	1.10%	0.73%	(183)	242	(79)			
	KUR	68	332	433	250	0.16%	0.92%	0.52%	(184)	182	(82)			
	Non KUR	56	112	115	116	1.79%	4.67%	4.97%	1	60	4			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,018	3,874	4,027	409	1.59%	3.05%	0.30%	(3,618)	(1,609)	(3,466)			
	CF 1	1,770	1,943	1,931	269	3.58%	3.88%	0.54%	(1,662)	(1,502)	(1,674)			
	Total Griya	1,463	1,943	1,931	113	3.67%	4.93%	0.29%	(1,818)	(1,350)	(1,830)			
	Oto	307	-	-	156	3.19%	0.00%	1.40%	156	(151)	156			
	CF 2	248	1,932	2,096	140	0.32%	2.55%	0.16%	(1,956)	(108)	(1,792)			
	Mitraguna & Others	248	1,932	2,096	140	0.33%	2.62%	0.17%	(1,956)	(108)	(1,792)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	2,142	4,318	4,575	774	1.09%	2.11%	0.35%	(3,801)	(1,368)	(3,544)	0.35%	-1.14%	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	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1,500	1,500	1,500	0.00%	46.25%	56.53%	-	1,500	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	1,500	1,500	1,500	0.00%	46.25%	56.53%	-	1,500	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	493	561	260	430	1.07%	0.52%	0.86%	170	(63)	(132)			
	KUR	115	465	169	346	0.27%	0.36%	0.72%	177	231	(119)			
	Non KUR	378	97	91	84	12.06%	3.68%	3.61%	(6)	(294)	(13)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	336	2,374	935	1,160	0.26%	0.71%	0.86%	225	824	(1,214)			
	CF 1	297	1,529	90	90	0.60%	0.18%	0.18%	-	(207)	(1,439)			
	Total Griya	297	1,529	90	90	0.74%	0.23%	0.23%	-	(207)	(1,439)			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	39	845	845	1,070	0.05%	1.03%	1.25%	225	1,031	225			
	Mitraguna & Others	39	845	845	1,070	0.05%	1.05%	1.28%	225	1,031	225			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	829	4,435	2,695	3,090	0.42%	1.24%	1.39%	395	2,260	(1,345)	0.25%	82.12%	-1.1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	194,027	199,917	218,714	24,687	
2	Contribution Margin	10,321	13,833	8,957	(1,364)	13.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.86	3.13	3.15	0.03	0.29
CIF Payroll	707	933	1,087	154	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,927	1,391	3,331	3,334	(2,965)	3	1,942	139.60%	1,407	72.99%	10,667	31.25%	(7,333)
2	Tabungan	70,495	82,378	83,772	83,412	2,277	(359)	1,034	1.26%	12,917	18.32%	84,695	98.49%	(1,283)
3	Deposito	64,264	93,395	92,447	92,567	(11)	120	(828)	-0.89%	28,303	44.04%	65,138	142.11%	27,429
	Total	136,686	177,165	179,549	179,313	(699)		2,149	1.21%	42,627	31.19%	160,500	111.72%	18,813
	CASA	72,423	83,770	87,103	86,746	(688)		2,977	3.55%	14,324	19.78%	95,362	90.97%	(8,616)
	(%) CASA	52.98%	47.28%	48.51%	48.38%									
	FDR	94.77%	84.93%	84.59%	84.70%									

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.	Gap
1	DPK ISE	1,322	3,545	4,307	4,598		291	1,052	29.68%	3,276	247.77%	-	0.00%	4,598
2	Giro ISE	771	627	647	610		(37)	(16)	-2.61%	(161)	-20.84%		0.00%	610
3	Tabungan ISE	551	2,919	3,660	3,987		328	1,069	36.61%	3,436	623.56%		0.00%	3,987
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	65	78	78	78		0	0	0.00%	13	20.00%		0.00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	31,758	35,311	34,913	1,730	935	(795)	674	(398)	3,154	1,333	36,518	95.60%	(1,606)
	KUR	29,577	32,881	32,484	1,730	860	(870)	745	(397)	2,907	1,257	34,124	95.20%	(1,639)
	Non KUR	2,181	2,430	2,428	-	75	75	(72)	(1)	247	76	2,395	101.41%	34
3	PWG	6,201	8,941	9,142	700	820	120	(29)	201	2,941	619	13,514	67.65%	(4,372)
	Cilem	6,201	8,941	9,142	700	820	120	(29)	201	2,941	619	13,514	67.65%	(4,372)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	91,582	106,214	107,820	2,895	3,232	337	1,471	1,606	16,239	1,627	102,219	105.48%	5,602
	CF 1	23,474	29,546	30,943	350	1,782	1,432	(229)	1,397	7,469	386	26,487	116.82%	4,456
	Total Griya	17,263	19,997	20,414	350	599	249	0	418	3,152	181	18,293	111.60%	2,122
	• Total Non Program	17,263	19,997	20,414	350	599	249	172	418	3,152	181	18,293	111.60%	2,122
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	6,212	9,550	10,529	-	1,184	1,184	(229)	979	4,317	205	8,195	128.48%	2,334
	CF 2	68,107	76,668	76,877	2,545	1,450	(1,095)	1,700	209	8,770	1,241	75,731	101.51%	1,146
	Mitraguna & Others	64,272	72,869	73,106	2,545	1,450	(1,095)	1,727	237	8,834	1,213	71,706	101.95%	1,400
	Pensiun	3,835	3,799	3,771	-	-	0	(27)	(27)	(64)	27	4,025	93.68%	(254)
	Total Pembiayaan	129,541	150,466	151,875	5,325	4,987	(338)	2,115	1,409	22,334	3,579	152,251	99.75%	(376)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	4	3	43	110	0.01%	0.12%	0.31%	67	106	106			
	KUR	-	3	43	110	0.00%	0.13%	0.34%	67	110	106			
	Non KUR	4	-	-	-	0.19%	0.00%	0.00%	-	(4)	-			
3	PWG	48	-	-	29	0.78%	0.00%	0.31%	29	(20)	29			
	Cilem	48	-	-	29	0.78%	0.00%	0.31%	29	(20)	29			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	547	1,430	1,422	1,127	0.60%	1.34%	1.05%	(295)	580	(303)			
	CF 1	172	1,127	1,125	645	0.73%	3.81%	2.08%	(480)	473	(482)			
	Total Griya	-	1,127	1,125	207	0.00%	5.62%	1.01%	(918)	207	(920)			
	Oto	172	-	-	438	2.76%	0.00%	4.16%	438	267	438			
	CF 2	375	304	297	482	0.55%	0.39%	0.63%	185	106	178			
	Mitraguna & Others	375	304	297	482	0.58%	0.41%	0.66%	185	106	178			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	600	1,434	1,465	1,265	0.46%	0.97%	0.83%	(199)	666	(168)	0.78%	6.26%	-0.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	75	315	315	315	0.23%	0.89%	0.90%	-	241	(0)			
	KUR	70	315	315	315	0.24%	0.96%	0.97%	-	245	(0)			
	Non KUR	5	-	-	-	0.21%	0.00%	0.00%	-	(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	493	353	389	353	0.54%	0.37%	0.33%	(35)	(139)	-			
	CF 1	203	203	203	203	0.87%	0.69%	0.66%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	203	203	203	203	3.28%	2.13%	1.93%	-	-	-			
	CF 2	289	150	185	150	0.42%	0.24%	0.20%	(35)	(139)	-			
	Mitraguna & Others	289	150	185	150	0.45%	0.25%	0.21%	(35)	(139)	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	567	669	704	669	0.44%	0.47%	0.44%	(35)	101	(0)	0.38%	14.22%	-0.1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	121,260	136,686	177,864	56,604	
2	Contribution Margin	3,924	5,714	6,093	2,169	-55.3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.92	3.04	3.03	(0.01)	0.11
CIF Payroll	939	923	1,022	99	83

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4,305	6,525	6,331	6,350	208		20	(175)	-2.68%	2,045	13,353	47.56%	(7,003)
2	Tabungan	84,533	89,368	91,341	90,823	3,040	(519)	1,455	1.63%	6,290	7.44%	97,545	93.11%	(6,723)
3	Deposito	19,903	26,834	27,815	27,815	(1,780)		0	981	3.66%	7,912	20,584	135.13%	7,231
	Total	108,741	122,727	125,487	124,988	1,468	(499)	2,261	1.84%	16,247	14.94%	131,482	95.06%	(6,494)
	CASA	88,838	95,893	97,672	97,173	3,248	(499)	1,280	1.33%	8,335	9.38%	110,898	87.62%	(13,726)
	(%) CASA	81.70%	78.14%	77.83%	77.75%									
	FDR	78.57%	82.58%	82.04%	82.37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,916	3,342	3,699	3,671		(28)	329	9.84%	(244)	-6.24%	-	0.00%	3,671
2	Giro ISE	3,001	2,348	2,736	2,705		(31)	357	15.21%	(296)	-9.86%		0.00%	2,705
3	Tabungan ISE	915	995	963	967		4	(28)	-2.82%	52	5.64%		0.00%	967
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	109	120	120	120		0	0	0.00%	11	10.09%		0.00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	(695)	-	695	0.00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	(695)	-	695	0.00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	(695)	-	695	0.00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	3,069	3,873	5,120	300	1,370	1,070	197	1,247	2,052	123	7,157	71.54%	(2,037)
	KUR	2,657	3,623	4,890	300	1,370	1,070	202	1,267	2,233	103	6,507	75.16%	(1,617)
	Non KUR	412	251	230	-	-	0	(5)	(20)	(181)	20	651	35.40%	(420)
3	PWG	13,521	18,803	19,099	5,189	3,816	(1,373)	156	296	5,578	3,521	27,081	70.53%	(7,982)
	Cilem	6,370	9,288	9,562	579	1,073	494	(345)	274	3,192	799	16,556	57.76%	(6,994)
	Gadai	7,151	9,515	9,537	4,610	2,743	(1,867)	500	22	2,386	2,722	10,525	90.61%	(988)
4	CFG	68,150	78,677	78,732	2,379	2,306	(73)	656	55	10,582	2,251	87,246	90.24%	(8,514)
	CF 1	32,030	33,916	33,146	150	-	(150)	(243)	(770)	1,115	770	33,647	98.51%	(501)
	Total Griya	25,555	26,419	25,949	150	-	(150)	0	(470)	394	470	25,628	101.26%	322
	• Total Non Program	25,555	26,419	25,949	150	-	(150)	(217)	(470)	394	470	25,628	101.26%	322
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	6,475	7,496	7,196	-	-	0	(243)	(300)	721	300	8,019	89.74%	(823)
	CF 2	36,119	44,761	45,586	2,229	2,306	78	898	825	9,467	1,481	53,599	85.05%	(8,013)
	Mitraguna & Others	32,486	41,386	42,245	2,069	2,306	238	845	859	9,759	1,447	49,893	84.67%	(7,648)
	Pensiun	3,633	3,375	3,341	160	-	(160)	53	(34)	(292)	34	3,706	90.17%	(364)
	Total Pembiayaan	85,434	101,353	102,951	7,868	7,492	(375)	1,008	1,598	17,517	5,894	122,179	84.26%	(19,227)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	33	100	98	0.00%	2.57%	1.91%	(2)	98	65			
	KUR	-	33	100	98	0.00%	2.75%	2.00%	(2)	98	65			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	38	0.00%	0.00%	0.20%	38	38	38			
	Cilem	-	-	-	38	0.00%	0.00%	0.40%	38	38	38			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,050	644	794	-	1.54%	1.01%	0.00%	(794)	(1,050)	(644)			
	CF 1	1,050	520	669	-	3.28%	1.97%	0.00%	(669)	(1,050)	(520)			
	Total Griya	697	520	669	-	2.73%	2.53%	0.00%	(669)	(697)	(520)			
	Oto	353	-	-	-	5.46%	0.00%	0.00%	-	(353)	-			
	CF 2	-	124	125	-	0.00%	0.28%	0.00%	(125)	-	(124)			
	Mitraguna & Others	-	124	125	-	0.00%	0.30%	0.00%	(125)	-	(124)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,050	677	893	136	1.23%	0.88%	0.13%	(757)	(914)	(541)	1.39%	-947.89%	1.3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100.00%	0.00%	0.00%	-	(695)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	695	-	-	-	100.00%	0.00%	0.00%	-	(695)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	132	86	86	71	4.32%	2.23%	1.40%	(15)	(61)	(15)			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	132	86	86	71	32.19%	34.46%	31.00%	(15)	(61)	(15)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	337	902	893	1,227	0.49%	1.13%	1.56%	334	890	325			
	CF 1	337	70	67	277	1.05%	0.20%	0.84%	210	(60)	207			
	Total Griya	189	70	67	277	0.74%	0.26%	1.07%	210	88	207			
	Oto	148	-	-	-	2.29%	0.00%	0.00%	-	(148)	-			
	CF 2	-	832	825	950	0.00%	1.84%	2.08%	125	950	119			
	Mitraguna & Others	-	832	825	950	0.00%	1.99%	2.25%	125	950	119			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,164	988	979	1,298	1.36%	0.97%	1.26%	320	135	310	4.03%	-219.44%	2.8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105,804	108,741	121,259	15,455	
2	Contribution Margin	3,733	5,501	4,793	1,060	-28.4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.05	3.34	3.34	(0.00)	0.29
CIF Payroll	959	1,155	1,225	70	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7,681	9,360	7,458	7,427	(89)	(31)	(1,933)	-20.65%	(254)	-3.31%	16,238	45.74%	(8,811)
2	Tabungan	96,197	116,467	118,519	119,337	(1,379)	818	2,870	2.46%	23,140	24.05%	111,265	107.25%	8,072
3	Deposito	50,701	45,950	45,104	45,104	614	0	(846)	-1.84%	(5,597)	-11.04%	51,587	87.43%	(6,483)
	Total	154,579	171,777	171,081	171,868	(855)	787	91	0.05%	17,289	11.18%	179,091	95.97%	(7,223)
	CASA	103,878	125,827	125,977	126,764	(1,468)	787	937	0.74%	22,886	22.03%	127,503	99.42%	(739)
	(%) CASA	67.20%	73.25%	73.64%	73.76%									
	FDR	122.53%	118.32%	119.30%	118.75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,938	4,057	4,219	4,216		(2)	160	3.94%	279	7.07%	-	0.00%	4,216
2	Giro ISE	1,498	2,633	1,403	2,561		(9)	(72)	-2.72%	1,063	70.93%		0.00%	2,561
3	Tabungan ISE	2,310	1,294	1,518	1,525		7	231	17.89%	(784)	-33.96%		0.00%	1,525
4	Deposito ISE	130	130	130	130		0	0	0.00%	0	0.00%		0.00%	130
5	CIF ISE	147	160	162	162		0	2	1.25%	15	10.20%		0.00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	34,419	35,888	35,818	1,800	1,300	(500)	73	(69)	1,399	1,369	38,497	93.04%	(2,679)
	KUR	32,500	34,255	34,332	1,800	1,300	(500)	245	77	1,832	1,223	36,366	94.41%	(2,034)
	Non KUR	1,920	1,633	1,486	-	-	0	(172)	(146)	(433)	146	2,131	69.73%	(645)
3	PWG	17,830	30,105	31,814	12,230	9,093	(3,137)	2,493	1,709	13,983	7,385	31,298	101.65%	515
	Cilem	5,164	10,604	11,403	1,805	1,724	(81)	1,032	800	6,239	924	13,667	83.44%	(2,263)
	Gadai	12,666	19,501	20,410	10,426	7,369	(3,056)	1,461	909	7,744	6,461	17,632	115.76%	2,779
4	CFG	137,158	137,253	136,470	1,436	2,035	599	(499)	(783)	(688)	2,818	146,832	92.94%	(10,363)
	CF 1	38,164	40,292	39,723	446	450	4	(181)	(569)	1,559	1,019	39,270	101.15%	453
	Total Griya	33,008	34,228	34,059	446	450	4	0	(170)	1,050	620	32,691	104.18%	1,368
	• Total Non Program	33,008	34,228	34,059	446	450	4	127	(170)	1,050	620	32,691	104.18%	1,368
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	5,156	6,064	5,665	-	-	0	(181)	(399)	509	399	6,579	86.10%	(915)
	CF 2	98,994	96,961	96,747	990	1,585	595	(318)	(214)	(2,247)	1,799	107,562	89.94%	(10,816)
	Mitraguna & Others	71,310	70,983	70,978	760	1,485	725	(155)	(5)	(333)	1,490	81,314	87.29%	(10,336)
	Pensiun	27,683	25,978	25,769	230	100	(130)	(163)	(210)	(1,915)	310	26,248	98.17%	(480)
	Total Pembiayaan	189,407	203,246	204,102	15,467	12,428	(3,038)	2,067	856	14,694	11,572	216,628	94.22%	(12,526)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	238	721	634	941	0.69%	1.77%	2.63%	307	703	220			
	KUR	105	543	522	832	0.32%	1.53%	2.42%	309	727	289			
	Non KUR	133	177	111	109	6.92%	6.81%	7.34%	(2)	(24)	(68)			
3	PWG	-	-	-	12	0.00%	0.00%	0.04%	12	12	12			
	Cilem	-	-	-	12	0.00%	0.00%	0.10%	12	12	12			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,146	1,668	999	3,224	0.84%	0.73%	2.36%	2,224	2,078	1,556			
	CF 1	198	738	258	95	0.52%	0.64%	0.24%	(163)	(103)	(643)			
	Total Griya	73	609	-	-	0.22%	0.00%	0.00%	-	(73)	(609)			
	Oto	125	129	258	95	2.42%	4.26%	1.67%	(163)	(30)	(34)			
	CF 2	948	929	741	3,129	0.96%	0.76%	3.23%	2,387	2,181	2,199			
	Mitraguna & Others	799	691	690	2,619	1.12%	0.97%	3.69%	1,929	1,820	1,928			
	Pensiun	149	238	51	510	0.54%	0.20%	1.98%	459	361	272			
	Total Pembiayaan	1,384	2,388	1,633	4,176	0.73%	0.80%	2.05%	2,543	2,792	1,788	1.90%	7.13%	-0.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	477	379	318	309	1.39%	0.88%	0.86%	(9)	(169)	(71)			
	KUR	477	248	186	178	1.47%	0.54%	0.52%	(8)	(300)	(70)			
	Non KUR	-	132	132	131	0.00%	8.07%	8.81%	(1)	131	(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	4,394	2,320	2,648	2,443	3.20%	1.93%	1.79%	(205)	(1,951)	123			
	CF 1	1,329	1,891	1,891	1,589	3.48%	4.69%	4.00%	(302)	260	(302)			
	Total Griya	1,025	1,659	1,659	1,357	3.10%	4.85%	3.98%	(302)	332	(302)			
	Oto	305	232	232	232	5.91%	3.83%	4.10%	-	(72)	-			
	CF 2	3,064	428	757	854	3.10%	0.78%	0.88%	97	(2,210)	426			
	Mitraguna & Others	2,968	342	440	537	4.16%	0.62%	0.76%	97	(2,431)	195			
	Pensiun	97	86	317	317	0.05%	0.16%	1.23%	-	220	231			
	Total Pembiayaan	4,871	2,699	2,966	2,752	2.57%	1.46%	1.35%	(214)	(2,119)	53	1.32%	2.22%	0.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	184,816	193,297	211,772	26,956	
2	Contribution Margin	4,637	6,941	7,375	2,738	-59.0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.70	2.86	2.85	(0.01)	0.15
CIF Payroll	1,098	1,553	1,557	4	459

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12,796	14,957	12,386	12,409	1,795	23	(2,547)	-17.03%	(386)	-3.02%	25,453	48.75%	(13,043)
2	Tabungan	133,664	151,079	152,238	151,983	2,349	(255)	904	0.60%	18,319	13.71%	153,100	99.27%	(1,117)
3	Deposito	120,976	138,301	138,426	138,437	(1,570)	10	135	0.10%	17,461	14.43%	122,651	112.87%	15,785
	Total	267,435	304,336	303,050	302,828	2,574	(222)	(1,508)	-0.50%	35,393	13.23%	301,204	100.54%	1,625
	CASA	146,460	166,035	164,624	164,392	4,144	(232)	(1,643)	-0.99%	17,932	12.24%	178,552	92.07%	(14,160)
	(%) CASA	54.76%	54.56%	54.32%	54.29%									
	FDR	60.13%	60.32%	60.14%	60.18%									

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	3,582	4,134	4,529	4,410		(119)	277	6.69%	829	23.13%	-	0.00%	4,410
2	Giro ISE	1,025	1,271	1,700	1,711		10	439	34.55%	686	66.92%		0.00%	1,711
3	Tabungan ISE	2,557	2,862	2,829	2,700		(129)	(163)	-5.68%	143	5.58%		0.00%	2,700
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	213	226	228	228		0	2	0.88%	15	7.04%		0.00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	40,652	38,794	38,918	1,060	1,910	850	(288)	124	(1,734)	1,786	44,009	88.43%	(5,091)
	KUR	37,299	36,721	36,952	900	1,860	960	(364)	231	(347)	1,629	40,604	91.01%	(3,652)
	Non KUR	3,353	2,073	1,966	160	50	(110)	76	(107)	(1,387)	157	3,405	57.74%	(1,439)
3	PWG	6,039	13,363	14,018	1,279	1,453	175	576	655	7,980	798	14,444	97.06%	(425)
	Cilem	6,039	13,363	14,018	1,279	1,453	175	576	655	7,980	798	14,444	97.06%	(425)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	114,108	131,419	129,308	4,431	2,671	(1,760)	1,385	(2,111)	15,200	4,782	123,218	104.94%	6,090
	CF 1	24,580	27,681	27,575	825	856	31	30	(106)	2,995	962	27,949	98.66%	(374)
	Total Griya	19,863	21,337	21,599	622	856	234	0	262	1,736	594	21,467	100.61%	132
	• Total Non Program	19,863	21,337	21,599	622	856	234	305	262	1,736	594	21,467	100.61%	132
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,718	6,344	5,976	203	-	(203)	30	(368)	1,258	368	6,482	92.21%	(505)
	CF 2	89,528	103,738	101,733	3,606	1,815	(1,791)	1,355	(2,006)	12,205	3,821	95,269	106.78%	6,464
	Mitraguna & Others	89,444	103,126	101,125	3,401	1,815	(1,586)	1,153	(2,001)	11,682	3,816	94,502	107.01%	6,623
	Pensiun	84	612	608	205	-	(205)	202	(5)	524	5	767	79.20%	(160)
	Total Pembiayaan	160,799	183,577	182,245	6,770	6,034	(735)	1,672	(1,332)	21,446	7,366	181,671	100.32%	574

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	1,072	1,028	797	622	2.64%	2.05%	1.60%	(174)	(449)	(406)			
	KUR	877	947	705	553	2.35%	1.92%	1.50%	(152)	(324)	(394)			
	Non KUR	194	81	92	69	5.80%	4.42%	3.53%	(22)	(125)	(12)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	792	342	161	1,092	0.69%	0.12%	0.84%	931	301	750			
	CF 1	630	216	38	962	2.56%	0.14%	3.49%	924	332	746			
	Total Griya	568	175	-	565	2.86%	0.00%	2.62%	565	(3)	390			
	Oto	61	41	38	397	1.30%	0.60%	6.64%	359	335	356			
	CF 2	162	126	123	130	0.18%	0.12%	0.13%	8	(31)	4			
	Mitraguna & Others	162	126	123	130	0.18%	0.12%	0.13%	8	(31)	4			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,863	1,371	958	1,715	1.16%	0.52%	0.94%	757	(149)	344	0.41%	56.58%	-0.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	931	1,423	1,625	1,629	2.29%	4.19%	4.19%	5	699	206			
	KUR	399	1,226	1,431	1,509	1.07%	3.90%	4.08%	78	1,111	283			
	Non KUR	532	197	194	120	15.87%	9.34%	6.11%	(73)	(412)	(77)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	401	700	695	633	0.35%	0.53%	0.49%	(62)	232	(67)			
	CF 1	315	623	619	559	1.28%	2.24%	2.03%	(60)	244	(63)			
	Total Griya	179	623	619	559	0.90%	2.90%	2.59%	(60)	380	(63)			
	Oto	136	-	-	-	2.89%	0.00%	0.00%	-	(136)	-			
	CF 2	85	77	76	74	0.10%	0.07%	0.07%	(2)	(11)	(3)			
	Mitraguna & Others	85	77	76	74	0.10%	0.07%	0.07%	(2)	(11)	(3)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,332	2,123	2,320	2,262	0.83%	1.26%	1.24%	(57)	931	139	0.44%	64.96%	-0.8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	261,311	267,435	301,762	40,451	
2	Contribution Margin	6,979	10,276	7,840	861	-12.3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.20	3.36	3.38	0.02	0.18
CIF Payroll	1,030	1,213	1,363	150	333

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39,183	64,855	62,623	62,801	15,451	178	(2,054)	-3.17%	23,618	60.28%	50,617	124.07%	12,184
2	Tabungan	123,525	146,373	150,577	150,051	2,331	(526)	3,678	2.51%	26,526	21.47%	141,561	106.00%	8,490
3	Deposito	68,863	124,306	124,121	124,121	(6,480)	0	(185)	-0.15%	55,258	80.24%	70,099	177.07%	54,022
	Total	231,570	335,534	337,322	336,973	11,302	(349)	1,439	0.43%	105,403	45.52%	262,278	128.48%	74,696
	CASA	162,707	211,228	213,201	212,852	17,782	(349)	1,624	0.77%	50,145	30.82%	192,178	110.76%	20,674
	(%) CASA	70.26%	62.95%	63.20%	63.17%									
	FDR	34.66%	30.51%	31.34%	31.37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5,891	6,709	7,277	7,037		(240)	328	4.89%	1,146	19.45%	-	0.00%	7,037
2	Giro ISE	3,773	3,799	4,505	4,137		(368)	338	8.90%	364	9.65%		0.00%	4,137
3	Tabungan ISE	2,118	2,910	2,772	2,900		127	(10)	-0.35%	782	36.90%		0.00%	2,900
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	116	125	126	126		0	1	0.80%	10	8.62%		0.00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	6,849	10,591	10,536	651	681	30	(241)	(55)	3,686	736	13,211	79.75%	(2,676)
	Cilem	6,849	10,591	10,536	651	681	30	(241)	(55)	3,686	736	13,211	79.75%	(2,676)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	73,419	91,773	95,172	3,116	4,756	1,640	628	3,400	21,753	1,356	96,758	98.36%	(1,585)
	CF 1	59,117	72,436	74,937	2,486	3,571	1,085	391	2,501	15,820	1,070	67,903	110.36%	7,033
	Total Griya	51,507	63,844	65,564	1,889	2,539	650	0	1,721	14,057	818	59,124	110.89%	6,440
	• Total Non Program	49,547	62,004	63,736	1,889	2,539	650	1,421	1,732	14,189	807	51,948	122.69%	11,788
	• Program	1,960	1,839	1,828	-	-	0	(13)	(11)	(132)	11	7,176	25.47%	(5,348)
	Oto	7,609	8,592	9,372	597	1,032	435	391	780	1,763	251	8,779	106.76%	593
	CF 2	14,303	19,337	20,236	630	1,185	555	236	899	5,933	286	28,854	70.13%	(8,618)
	Mitraguna & Others	14,303	19,326	20,224	630	1,185	555	236	899	5,922	286	28,572	70.78%	(8,348)
	Pensiun	-	12	12	-	-	0	(0)	(0)	12	0	283	4.16%	(271)
	Total Pembiayaan	80,269	102,364	105,708	3,766	5,437	1,670	387	3,345	25,440	2,092	109,969	96.13%	(4,261)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	93	0.00%	0.00%	0.88%	93	93	93			
	Cilem	-	-	-	93	0.00%	0.00%	0.88%	93	93	93			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	650	3,077	2,768	2,960	0.88%	3.02%	3.11%	193	2,310	(117)			
	CF 1	650	3,077	2,768	2,960	1.10%	3.82%	3.95%	193	2,310	(117)			
	Total Griya	404	2,891	2,588	2,844	0.79%	4.05%	4.34%	256	2,440	(47)			
	Oto	245	187	180	116	3.22%	2.09%	1.24%	(64)	(129)	(70)			
	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	650	3,077	2,768	3,053	0.81%	2.70%	2.89%	285	2,403	(25)	1.89%	34.47%	-1.0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	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	800	535	534	534	1.09%	0.58%	0.56%	-	(266)	(1)			
	CF 1	800	497	496	496	1.35%	0.68%	0.66%	-	(304)	(1)			
	Total Griya	679	497	496	496	1.32%	0.78%	0.76%	-	(183)	(1)			
	Oto	121	-	-	-	1.59%	0.00%	0.00%	-	(121)	-			
	CF 2	-	38	38	38	0.00%	0.20%	0.19%	-	38	-			
	Mitraguna & Others	-	38	38	38	0.00%	0.20%	0.19%	-	38	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	800	535	534	534	1.00%	0.52%	0.51%	-	(266)	(1)	0.90%	-78.26%	0.4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205,326	231,570	324,232	118,906	
2	Contribution Margin	4,598	6,760	5,281	683	-14.9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.54	2.84	2.86	0.02	0.32
CIF Payroll	1,411	1,602	1,677	75	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8,833	7,314	8,418	8,432	(1,468)	14	1,118	15.28%	(401)	-4.54%	19,113	44.12%	(10,681)
2	Tabungan	83,648	76,820	74,511	75,662	4,625	1,152	(1,158)	-1.51%	(7,986)	-9.55%	96,984	78.01%	(21,322)
3	Deposito	21,297	29,103	24,150	24,150	(7)	0	(4,953)	-17.02%	2,854	13.40%	21,662	111.49%	2,489
	Total	113,778	113,238	107,079	108,245	3,150	1,165	(4,993)	-4.41%	(5,534)	-4.86%	137,759	78.58%	(29,515)
	CASA	92,481	84,134	82,929	84,094	3,157	1,165	(40)	-0.05%	(8,387)	-9.07%	116,098	72.43%	(32,003)
	(%) CASA	81.28%	74.30%	77.45%	77.69%									
	FDR	151.33%	174.69%	186.57%	184.56%									

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	3,415	5,543	6,170	5,613		(557)	70	1.27%	2,198	64.36%	-	0.00%	5,613
2	Giro ISE	1,685	2,124	2,586	2,678		93	554	26.07%	993	58.91%		0.00%	2,678
3	Tabungan ISE	1,730	3,419	3,584	2,935		(649)	(484)	-14.14%	1,205	69.67%		0.00%	2,935
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	157	173	173	173		0	0	0.00%	16	10.19%		0.00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	15,500	11,605	11,332	190	110	(80)	(468)	(273)	(4,168)	383	17,616	64.33%	(6,283)
	KUR	13,526	8,643	8,313	30	-	(30)	(544)	(330)	(5,213)	330	15,580	53.36%	(7,267)
	Non KUR	1,974	2,963	3,019	160	110	(50)	76	57	1,045	53	2,036	148.29%	983
3	PWG	14,491	22,837	23,899	5,991	4,838	(1,153)	1,063	1,062	9,408	3,776	29,753	80.32%	(5,854)
	Cilem	6,823	11,029	11,358	991	1,020	29	322	329	4,535	691	17,530	64.79%	(6,172)
	Gadai	7,668	11,808	12,542	5,000	3,819	(1,181)	741	734	4,873	3,085	12,223	102.60%	318
4	CFG	142,193	163,370	164,547	7,216	6,498	(718)	5,097	1,177	22,354	5,321	153,159	107.44%	11,388
	CF 1	6,747	8,753	8,770	-	188	188	(111)	17	2,023	171	8,711	100.68%	60
	Total Griya	3,465	5,226	5,184	-	-	0	0	(41)	1,719	41	4,778	108.51%	407
	• Total Non Program	3,465	5,226	5,184	-	-	0	(41)	(41)	1,719	41	4,778	108.51%	407
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,282	3,527	3,586	-	188	188	(111)	59	303	129	3,933	91.18%	(347)
	CF 2	135,445	154,617	155,777	7,216	6,310	(906)	5,209	1,160	20,332	5,150	144,449	107.84%	11,328
	Mitraguna & Others	125,884	145,797	146,996	7,116	6,036	(1,080)	5,201	1,199	21,112	4,837	134,106	109.61%	12,890
	Pensiun	9,561	8,820	8,781	100	274	174	8	(39)	(780)	313	10,343	84.90%	(1,562)
	Total Pembiayaan	172,184	197,812	199,779	13,397	11,446	(1,951)	5,693	1,967	27,595	9,479	200,528	99.63%	(750)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	1,372	1,610	1,182	1,281	8.85%	10.18%	11.30%	99	(91)	(329)			
	KUR	1,295	1,152	819	765	9.57%	9.47%	9.20%	(54)	(530)	(387)			
	Non KUR	77	458	363	516	3.89%	12.25%	17.10%	153	439	58			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	6	577	-	288	0.00%	0.00%	0.18%	288	282	(288)			
	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	6	577	-	288	0.00%	0.00%	0.19%	288	282	(288)			
	Mitraguna & Others	-	577	-	288	0.00%	0.00%	0.20%	288	288	(288)			
	Pensiun	6	-	-	-	0.06%	0.00%	0.00%	-	(6)	-			
	Total Pembiayaan	1,378	2,187	1,182	1,569	0.80%	0.60%	0.79%	387	191	(617)	0.00%	100.00%	-0.8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	583	865	858	1,042	3.76%	7.39%	9.20%	184	460	177			
	KUR	557	844	837	824	4.11%	9.68%	9.92%	(12)	268	(19)			
	Non KUR	26	21	21	218	1.32%	0.72%	7.22%	197	192	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	388	947	945	941	0.27%	0.58%	0.57%	(4)	553	(6)			
	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	388	947	945	941	0.29%	0.61%	0.60%	(4)	553	(6)			
	Mitraguna & Others	388	947	945	941	0.31%	0.65%	0.64%	(4)	553	(6)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	971	1,812	1,803	1,984	0.56%	0.91%	0.99%	180	1,013	171	0.11%	88.73%	-0.9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	175,005	176,155	201,258	26,253	
2	Contribution Margin	6,268	9,134	7,305	1,037	-16.5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.05	3.49	3.52	0.03	0.47
CIF Payroll	1,376	1,106	1,114	8	(262)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	1,598	1,575	65	(23)	633	67.16%	702	80.50%	1,573	100.11%	2
2	Tabungan	63,525	62,562	68,107	67,931	2,737	(176)	5,369	8.58%	4,406	6.94%	70,512	96.34%	(2,581)
3	Deposito	5,722	7,427	7,220	7,221	(34)	0	(206)	-2.77%	1,498	26.18%	5,934	121.69%	1,287
	Total	70,120	70,931	76,925	76,727	2,768	(198)	5,796	8.17%	6,607	9.42%	78,019	98.34%	(1,292)
	CASA	64,398	63,504	69,705	69,506	2,802	(199)	6,002	9.45%	5,108	7.93%	72,085	96.42%	(2,579)
	(%) CASA	91.84%	89.53%	90.61%	90.59%									
	FDR	73.73%	89.64%	85.27%	85.49%									

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	3,487	3,429	4,027	3,981		(46)	552	16.09%	494	14.17%	-	0.00%	3,981
2	Giro ISE	561	443	446	446		0	3	0.59%	(115)	-20.56%		0.00%	446
3	Tabungan ISE	2,926	2,987	3,582	3,536		(46)	549	18.39%	610	20.83%		0.00%	3,536
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	123	128	130	130		0	2	1.56%	7	5.69%		0.00%	130

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	2,583	4,934	5,520	439	858	419	58	587	2,937	272	5,332	103.54%	189
	Cilem	2,583	4,934	5,520	439	858	419	58	587	2,937	272	5,332	103.54%	189
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	49,116	58,651	60,074	2,935	2,100	(835)	1,830	1,423	10,958	677	58,362	102.93%	1,712
	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	49,116	58,651	60,074	2,935	2,100	(835)	1,830	1,423	10,958	677	58,362	102.93%	1,712
	Mitraguna & Others	45,066	54,231	55,375	2,545	1,780	(765)	1,663	1,144	10,309	636	51,071	108.43%	4,304
	Pensiun	4,050	4,420	4,699	390	320	(70)	167	279	650	41	7,291	64.45%	(2,592)
	Total Pembiayaan	51,699	63,584	65,594	3,374	2,958	(416)	1,887	2,010	13,895	949	63,694	102.98%	1,900

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	2.91%	#DIV/0!	2.9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	220	209	208	206	0.45%	0.35%	0.34%	(1)	(14)	(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	220	209	208	206	0.45%	0.35%	0.34%	(1)	(14)	(3)			
	Mitraguna & Others	220	209	208	206	0.49%	0.38%	0.37%	(1)	(14)	(3)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	220	209	208	206	0.43%	0.33%	0.31%	(1)	(14)	(3)	3.78%	#####	3.5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	66,462	72,064	68,959	2,497	
2	Contribution Margin	2,297	3,362	2,902	605	-26.3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.15	3.62	3.56	(0.05)	0.41
CIF Payroll	571	650	826	176	255

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2,084	1,962	2,149	2,160	(571)	11	198	10.12%	76	3.64%	6,160	35.07%	(4,000)
2	Tabungan	153,901	146,675	153,062	153,184	4,387	121	6,509	4.44%	(717)	-0.47%	168,902	90.69%	(15,718)
3	Deposito	36,197	29,274	27,914	27,914	(1,612)	0	(1,360)	-4.65%	(8,282)	-22.88%	37,037	75.37%	(9,123)
	Total	192,181	177,911	183,126	183,258	2,204	133	5,347	3.01%	(8,923)	-4.64%	212,099	86.40%	(28,840)
	CASA	155,985	148,637	155,211	155,344	3,816	133	6,707	4.51%	(641)	-0.41%	175,061	88.74%	(19,717)
	(%) CASA	81.17%	83.55%	84.76%	84.77%									
	FDR	138.97%	169.15%	164.17%	164.06%									

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	529	2,147	1,620	1,645		25	(501)	-23.36%	1,116	210.98%	-	0.00%	1,645
2	Giro ISE	45	763	615	633		19	(130)	-17.04%	588	1303.04%		0.00%	633
3	Tabungan ISE	484	1,383	1,005	1,012		7	(371)	-26.85%	528	109.12%		0.00%	1,012
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	35	107	107	107		0	0	0.00%	72	205.71%		0.00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	46	-	-	0	(1)	(1)	(10)	1	56	81.39%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	56	47	46	-	-	0	(1)	(1)	(10)	1	56	81.39%	(10)
	• Local Champion	56	47	46	-	-	0	(1)	(1)	(10)	1	56	81.39%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	5,081	6,563	6,500	370	115	(255)	206	(63)	1,419	178	8,513	76.35%	(2,013)
	KUR	4,827	6,313	6,229	315	90	(225)	152	(84)	1,402	174	7,954	78.32%	(1,725)
	Non KUR	254	250	271	55	25	(30)	54	21	17	4	559	48.41%	(289)
3	PWG	24,335	48,034	48,202	4,701	3,088	(1,613)	895	168	23,867	2,920	41,252	116.85%	6,950
	Cilem	24,335	48,034	48,202	4,701	3,088	(1,613)	895	168	23,867	2,920	41,252	116.85%	6,950
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	237,604	246,289	245,897	5,060	4,515	(545)	1,752	(392)	8,294	4,907	246,697	99.68%	(800)
	CF 1	8,506	8,927	8,719	420	-	(420)	(73)	(207)	213	207	10,129	86.09%	(1,409)
	Total Griya	6,805	6,954	6,820	420	-	(420)	0	(134)	15	134	7,236	94.25%	(416)
	• Total Non Program	6,655	6,810	6,678	420	-	(420)	318	(132)	22	132	6,690	99.82%	(12)
	• Program	149	143	142	-	-	0	(0)	(1)	(7)	1	546	26.00%	(404)
	Oto	1,701	1,973	1,900	-	-	0	(73)	(74)	198	74	2,893	65.67%	(993)
	CF 2	229,097	237,362	237,178	4,640	4,515	(125)	1,825	(185)	8,080	4,700	236,569	100.26%	609
	Mitraguna & Others	203,836	211,430	211,606	4,480	4,371	(109)	2,038	175	7,770	4,196	207,218	102.12%	4,388
	Pensiun	25,262	25,932	25,572	160	144	(16)	(213)	(360)	310	504	29,351	87.13%	(3,779)
	Total Pembiayaan	267,076	300,933	300,645	10,131	7,718	(2,413)	2,852	(288)	33,569	8,006	296,519	101.39%	4,126

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	22	145	0.00%	0.33%	2.23%	123	145	145			
	KUR	-	-	22	145	0.00%	0.35%	2.33%	123	145	145			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	2	146	0.00%	0.00%	0.30%	144	146	146			
	Cilem	-	-	2	146	0.00%	0.00%	0.30%	144	146	146			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,584	3,424	3,719	3,372	1.09%	1.51%	1.37%	(347)	788	(52)			
	CF 1	819	533	854	750	9.63%	9.56%	8.61%	(103)	(69)	217			
	Total Griya	819	533	854	750	12.04%	12.28%	11.00%	(103)	(69)	217			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	1,765	2,890	2,865	2,621	0.77%	1.21%	1.11%	(244)	856	(269)			
	Mitraguna & Others	1,765	2,749	2,729	2,621	0.87%	1.29%	1.24%	(107)	856	(128)			
	Pensiun	-	141	136	-	0.00%	0.53%	0.00%	(136)	-	(141)			
	Total Pembiayaan	2,584	3,424	3,743	3,663	0.97%	1.24%	1.22%	(80)	1,078	239	0.58%	52.02%	-0.6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	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	3,370	3,535	3,498	3,295	1.42%	1.42%	1.34%	(203)	(75)	(240)			
	CF 1	340	540	364	431	4.00%	4.08%	4.94%	66	91	(109)			
	Total Griya	340	540	364	431	5.00%	5.24%	6.32%	66	91	(109)			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	3,029	2,995	3,134	2,864	1.32%	1.32%	1.21%	(270)	(165)	(131)			
	Mitraguna & Others	2,939	2,995	2,995	2,864	1.44%	1.42%	1.35%	(131)	(75)	(131)			
	Pensiun	90	-	138	-	0.03%	0.05%	0.00%	(138)	(90)	-			
	Total Pembiayaan	3,370	3,535	3,498	3,295	1.26%	1.16%	1.10%	(203)	(75)	(240)	0.51%	53.82%	-0.6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	165,712	185,257	203,844	38,132	
2	Contribution Margin	4,785	6,968	5,063	278	-5.8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.23	3.27	3.24	(0.02)	0.01
CIF Payroll	661	675	720	45	59

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,501	-	-	-		0	0	#DIV/0!	(1,501)	-100.00%	-	0.00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100.00%	-	0.00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100.00%	-	0.00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100.00%	-	0.00%	0

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	1.38%	#DIV/0!	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	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	2.92%	#DIV/0!	2.9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	106,344	112,587	105,483	(861)	
2	Contribution Margin	3,986	5,695	3,962	(24)	0.6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.16	3.54	3.43	(0.11)	0.27
CIF Payroll	802	682	821	139	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1,812	616	616	108	(0)	(1,196)	-66.00%	21	3.45%	9,865	6.24%	(9,249)
2	Tabungan	46,385	47,950	47,950	47,818	2,551	(132)	(132)	-0.28%	1,433	3.09%	59,043	80.99%	(11,225)
3	Deposito	18,302	47,011	57,067	57,067	24,713	0	10,056	21.39%	38,765	211.81%	18,943	301.25%	38,124
	Total	65,283	96,773	105,633	105,501	27,371	(132)	8,729	9.02%	40,219	61.61%	87,852	120.09%	17,649
	CASA	46,981	49,762	48,566	48,434	2,658	(132)	(1,328)	-2.67%	1,453	3.09%	68,908	70.29%	(20,474)
	(%) CASA	71.97%	51.42%	45.98%	45.91%									
	FDR	134.21%	100.81%	93.19%	93.31%									

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	1,398	991	994	1,005		11	14	1.45%	(393)	-28.09%	-	0.00%	1,005
2	Giro ISE	39	1	1	1		0	0	0.00%	(38)	-97.86%		0.00%	1
3	Tabungan ISE	1,358	990	993	1,004		11	14	1.45%	(354)	-26.07%		0.00%	1,004
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	87	94	96	96		0	2	2.13%	9	10.34%		0.00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	15,438	16,330	16,217	1,335	620	(715)	557	(113)	780	733	17,933	90.43%	(1,715)
	KUR	14,693	15,812	15,714	1,335	620	(715)	581	(97)	1,021	717	17,058	92.12%	(1,344)
	Non KUR	745	518	503	-	-	0	(24)	(15)	(242)	15	875	57.48%	(372)
3	PWG	3,211	6,101	6,890	533	1,166	633	2	790	3,680	376	7,953	86.64%	(1,063)
	Cilem	3,211	6,101	6,890	533	1,166	633	2	790	3,680	376	7,953	86.64%	(1,063)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	68,969	75,127	75,335	2,256	1,040	(1,217)	(90)	208	6,366	832	77,223	97.56%	(1,888)
	CF 1	2,071	11,185	11,911	1,631	800	(831)	(22)	725	9,839	74	5,308	224.39%	6,603
	Total Griya	1,516	10,178	10,752	1,631	626	(1,005)	0	574	9,236	52	3,948	272.36%	6,804
	• Total Non Program	1,516	4,880	5,139	636	292	(345)	606	259	3,623	32	3,948	130.18%	1,192
	• Program	-	5,298	5,613	995	334	(660)	1,060	315	5,613	20	0	0.00%	5,613
	Oto	555	1,007	1,159	-	173	173	(22)	151	604	22	1,360	85.19%	(201)
	CF 2	66,897	63,942	63,424	625	240	(385)	(68)	(518)	(3,473)	758	71,915	88.19%	(8,490)
	Mitraguna & Others	64,762	61,118	60,627	625	240	(385)	47	(491)	(4,135)	731	68,632	88.34%	(8,005)
	Pensiun	2,135	2,824	2,797	-	-	0	(115)	(27)	662	27	3,283	85.21%	(486)
	Total Pembiayaan	87,617	97,557	98,442	4,124	2,826	(1,298)	469	885	10,826	1,941	103,108	95.47%	(4,666)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	151	323	475	282	0.98%	2.91%	1.74%	(193)	131	(41)			
	KUR	98	236	475	239	0.67%	3.00%	1.52%	(235)	141	3			
	Non KUR	53	87	-	43	7.15%	0.00%	8.48%	43	(11)	(44)			
3	PWG	-	-	-	96	0.00%	0.00%	1.39%	96	96	96			
	Cilem	-	-	-	96	0.00%	0.00%	1.39%	96	96	96			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	846	3,078	2,796	1,957	1.23%	3.72%	2.60%	(839)	1,112	(1,120)			
	CF 1	-	-	-	176	0.00%	0.00%	1.48%	176	176	176			
	Total Griya	-	-	-	176	0.00%	0.00%	1.64%	176	176	176			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	846	3,078	2,796	1,781	1.26%	4.37%	2.81%	(1,015)	936	(1,297)			
	Mitraguna & Others	846	3,078	2,796	1,781	1.31%	4.57%	2.94%	(1,015)	936	(1,297)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	997	3,401	3,270	2,335	1.14%	3.35%	2.37%	(935)	1,338	(1,066)	1.51%	36.29%	-0.9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	112	329	107	107	0.73%	0.66%	0.66%	-	(5)	(222)			
	KUR	75	292	70	70	0.51%	0.44%	0.45%	-	(5)	(222)			
	Non KUR	37	37	37	37	4.98%	7.10%	7.32%	-	(0)	(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	2,420	3,817	5,673	4,226	3.51%	7.55%	5.61%	(1,447)	1,806	409			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	2,420	3,817	5,673	4,226	3.62%	8.87%	6.66%	(1,447)	1,806	409			
	Mitraguna & Others	2,420	3,817	5,673	4,226	3.74%	9.28%	6.97%	(1,447)	1,806	409			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	2,532	4,145	5,780	4,333	2.89%	5.92%	4.40%	(1,447)	1,801	188	3.77%	14.42%	-0.6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	87,310	90,194	98,622	11,312	
2	Contribution Margin	1,440	2,111	1,558	118	-8.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.33	2.79	2.79	0.01	(0.54)
CIF Payroll	279	423	453	30	174

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5,877	3,589	5,921	5,948	252	27	2,360	65.76%	72	1.22%	14,586	40.78%	(8,637)
2	Tabungan	83,977	92,628	101,965	101,671	4,640	(294)	9,043	9.76%	17,694	21.07%	97,359	104.43%	4,312
3	Deposito	19,184	13,402	13,402	13,402	227	0	(1)	-0.01%	(5,782)	-30.14%	19,853	67.51%	(6,451)
	Total	109,038	109,619	121,288	121,021	5,119	(266)	11,402	10.40%	11,983	10.99%	131,798	91.82%	(10,777)
	CASA	89,854	96,217	107,886	107,619	4,892	(266)	11,402	11.85%	17,765	19.77%	111,945	96.14%	(4,326)
	(%) CASA	82.41%	87.77%	88.95%	88.93%									
	FDR	40.48%	56.65%	52.14%	52.26%									

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	8,581	8,459	8,308	8,487		180	28	0.34%	(93)	-1.09%	-	0.00%	8,487
2	Giro ISE	1,236	802	1,500	1,491		(9)	689	85.99%	255	20.65%		0.00%	1,491
3	Tabungan ISE	7,345	7,657	6,808	6,996		189	(661)	-8.63%	(349)	-4.75%		0.00%	6,996
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	146	154	154	154		0	0	0.00%	8	5.48%		0.00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	623	-	500	500	(11)	489	623	11	0	0.00%	623
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	134	623	-	500	500	(11)	489	623	11	0	0.00%	623
	• Local Champion	-	134	623	-	500	500	(11)	489	623	11	0	0.00%	623
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	9,504	13,642	14,154	990	825	(165)	715	512	4,650	313	13,973	101.30%	181
	KUR	9,147	12,517	13,056	800	825	25	542	538	3,909	287	13,376	97.60%	(321)
	Non KUR	358	1,125	1,099	190	-	(190)	173	(27)	741	27	597	184.11%	502
3	PWG	9,262	11,461	11,393	565	541	(24)	(376)	(68)	2,131	608	16,056	70.96%	(4,663)
	Cilem	9,262	11,461	11,393	565	541	(24)	(376)	(68)	2,131	608	16,056	70.96%	(4,663)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	25,377	36,866	37,072	1,484	1,025	(459)	(365)	206	11,695	819	46,807	79.20%	(9,735)
	CF 1	14,455	17,700	17,391	916	-	(916)	(286)	(309)	2,936	309	16,888	102.98%	503
	Total Griya	3,903	8,700	8,620	729	-	(729)	0	(80)	4,717	80	4,782	180.28%	3,838
	• Total Non Program	3,903	6,900	6,826	60	-	(60)	(12)	(74)	2,923	74	4,782	142.75%	2,044
	• Program	-	1,801	1,794	669	-	(669)	719	(6)	1,794	6	0	0.00%	1,794
	Oto	10,552	9,000	8,771	187	-	(187)	(286)	(229)	(1,781)	229	12,107	72.45%	(3,335)
	CF 2	10,922	19,166	19,681	568	1,025	457	(79)	515	8,759	510	29,919	65.78%	(10,238)
	Mitraguna & Others	10,683	18,429	18,947	361	1,025	664	(283)	518	8,264	507	29,204	64.88%	(10,257)
	Pensiun	239	737	734	207	-	(207)	204	(3)	495	3	715	102.67%	19
	Total Pembiayaan	44,143	62,104	63,242	3,039	2,891	(148)	(37)	1,139	19,099	1,752	76,836	82.31%	(13,594)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	221	0.00%	0.00%	1.94%	221	221	221			
	Cilem	-	-	-	221	0.00%	0.00%	1.94%	221	221	221			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	360	405	344	926	1.42%	0.93%	2.50%	582	566	520			
	CF 1	360	405	344	909	2.49%	1.94%	5.23%	565	549	503			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	360	405	344	909	3.41%	3.82%	10.36%	565	549	503			
	CF 2	-	-	-	17	0.00%	0.00%	0.09%	17	17	17			
	Mitraguna & Others	-	-	-	17	0.00%	0.00%	0.09%	17	17	17			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	360	405	344	1,147	0.82%	0.55%	1.81%	803	787	741	3.08%	-69.68%	1.3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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	-	170	-	103	0.00%	0.00%	0.28%	103	103	(67)			
	CF 1	-	170	-	103	0.00%	0.00%	0.59%	103	103	(67)			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	170	-	103	0.00%	0.00%	1.17%	103	103	(67)			
	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	-	170	-	103	0.00%	0.00%	0.16%	103	103	(67)	1.62%	-895.91%	1.5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99,375	109,038	104,501	5,126	
2	Contribution Margin	1,760	2,877	3,589	1,829	-103.9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.03	3.14	3.16	0.02	0.13
CIF Payroll	602	494	526	32	(76)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	646	646	(442)	0	(165)	-20.30%	643	18606.67%	6	#####	640
2	Tabungan	34,487	31,138	32,832	32,850	578	18	1,712	5.50%	(1,637)	-4.75%	39,698	82.75%	(6,848)
3	Deposito	3,517	2,505	2,455	2,455	0	0	(50)	-2.00%	(1,062)	-30.20%	3,577	68.62%	(1,123)
	Total	38,008	34,454	35,933	35,951	137	18	1,498	4.35%	(2,057)	-5.41%	43,281	83.06%	(7,330)
	CASA	34,491	31,949	33,478	33,496	137	18	1,548	4.84%	(995)	-2.88%	39,704	84.37%	(6,208)
	(%) CASA	90.75%	92.73%	93.17%	93.17%									
	FDR	1.90%	2.84%	3.20%	3.20%									

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	159	62	106	106		0	44	70.76%	(53)	-33.28%	-	0.00%	106
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
3	Tabungan ISE	159	62	106	106		0	44	70.76%	(53)	-33.28%		0.00%	106
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	44	46	46	46		0	0	0.00%	2	4.55%		0.00%	46

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	644	889	914	4	88	84	(60)	24	270	64	1,824	50.09%	(911)
	Cilem	644	889	914	4	88	84	(60)	24	270	64	1,824	50.09%	(911)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	78	88	236	70	150	80	62	148	158	2	78	301.46%	158
	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	78	88	236	70	150	80	62	148	158	2	78	301.46%	158
	Mitraguna & Others	78	88	236	70	150	80	62	148	158	2	78	301.46%	158
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Total Pembiayaan	722	977	1,150	74	238	164	2	173	428	66	1,903	60.44%	(753)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	177.89%	#DIV/0!	177.9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	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%	-	-	-	57.46%	#DIV/0!	57.5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39,560	38,008	34,317	(5,243)	
2	Contribution Margin	598	859	618	20	-3.3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.36	2.69	2.55	(0.14)	0.19
CIF Payroll	351	322	410	88	59