

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	55.882	44.322	(86.238)	(11.560)	(14.727)	-24,94%	(29.848)	-40,24%	212.481	20,86%	(168.159)
2	Tabungan	1.786.724	1.968.204	1.963.774	1.971.624	36.437	7.850	3.420	0,17%	184.900	10,35%	2.011.047	98,04%	(39.423)
3	Deposito	649.060	615.862	619.775	619.771	(36.484)	(4)	3.909	0,63%	(29.289)	-4,51%	663.637	93,39%	(43.866)
Total		2.509.954	2.643.115	2.639.431	2.635.717	(86.285)	(3.714)	(7.399)	-0,28%	125.763	5,01%	2.887.165	91,29%	(251.449)
CASA		1.860.893	2.027.253	2.019.656	2.015.946	(49.801)	(3.710)	(11.308)	-0,56%	155.052	8,33%	2.223.528	90,66%	(207.583)
(% CASA)		74,14%	76,70%	76,52%	76,49%									
FDR		125,36%	131,49%	132,65%	132,83%									

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	42.839	42.018	40.398	41.147		749	(871)	-2,07%	(1.692)	-3,95%	80.699	50,99%	(39.552)
2	Giro ISE	4.948	4.741	3.738	4.179		441	(562)	-11,85%	(769)	-15,53%	27.894	14,98%	(23.715)
3	Tabungan ISE	31.691	33.067	32.441	32.749		308	(318)	-0,34%	1.058	3,34%	36.953	88,62%	(4.204)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	243.461	500	4.200	3.700	-5.617	796	58.891	3.404	215.986	112,72%	27.475
	Linkage	86.431	111.300	110.795	-	-	-	-488	-505	24.364	505	100.323	110,44%	10.472
	Non-Linkage	98.139	131.365	132.666	500	4.200	3.700	-5.130	1.301	34.526	2.899	115.663	114,70%	17.003
	• Local Champion	98.139	131.365	132.666	500	4.200	3.700	-5.130	1.301	34.526	2.899	112.586	117,83%	20.080
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	443.160	12.015	13.290	1.275	-160	-1.179	-3.717	14.469	501.352	88,39%	(58.192)
	KUR	419.345	419.362	418.845	11.365	13.045	1.680	247	-517	-500	13.562	471.093	88,91%	(52.248)
	Non KUR	27.532	24.977	24.315	650	245	-405	-407	-662	-3.217	907	30.259	80,36%	(5.943)
3	PWG	258.833	406.261	422.286	97.356	86.971	-10.385	27.268	16.025	163.453	70.946	414.433	101,90%	7.854
	Cilem	127.522	219.691	228.201	24.245	23.113	-1.131	9.355	8.510	100.679	14.604	250.568	91,07%	(22.367)
	Gadai	131.312	186.659	194.085	73.112	63.858	-9.254	17.913	7.515	62.773	56.342	163.864	118,44%	30.220
4	CFG	2.256.170	2.382.215	2.392.228	51.891	47.364	-4.527	22.329	10.013	136.058	37.351	2.472.864	96,74%	(80.636)
	CF 1	461.418	471.592	473.467	8.952	6.777	-2.175	5.755	1.874	12.049	4.903	495.744	95,51%	(22.277)
	Total Griya	417.205	393.258	391.436	3.076	788	-2.288	0	-1.821	-25.769	2.609	432.970	90,41%	(41.533)
	• Total Non Program	64.148	59.328	59.215	2.761	510	-2.251	2.080	-113	-4.932	623	71.111	83,27%	(11.896)
	• Program	353.058	333.930	332.221	315	278	-37	-1.789	-1.709	-20.837	1.987	361.858	91,81%	(29.637)
	Oto	44.213	78.334	82.030	5.876	5.989	113	5.755	3.696	37.818	2.293	62.775	130,67%	19.256
	CF 2	1.794.752	1.910.623	1.918.761	42.939	40.587	-2.352	16.573	8.138	124.009	32.448	1.977.120	97,05%	(58.359)
	Mitraguna & Others	1.323.695	1.431.023	1.437.900	34.118	32.063	-2.056	12.749	6.877	114.205	25.186	1.489.234	96,55%	(51.334)
	Pensiun	471.056	479.599	480.861	8.821	8.524	-296	3.824	1.262	9.805	7.263	487.886	98,56%	(7.025)
Total Pembiayaan		3.146.451	3.475.480	3.501.135	161.762	151.825	-9.937	43.819	25.655	354.684	126.170	3.604.634	97,13%	(103.499)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	10.036	0,10%	0,20%	4,12%	9.561	9.844	9.688			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	10.036	0,20%	0,36%	7,57%	9.561	9.844	9.688			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	44.343	1,09%	1,80%	10,01%	36.343	39.463	36.343			
	KUR	3.627	6.377	6.377	39.959	0,86%	1,52%	9,54%	33.582	36.332	33.582			
	Non KUR	1.252	1.623	1.623	4.383	4,55%	6,50%	18,03%	2.761	3.131	2.761			
3	PWG	275	1	1	17.253	0,11%	0,00%	4,09%	17.252	16.978	17.252			
	Cilem	275	1	1	13.497	0,22%	0,00%	5,91%	13.496	13.222	13.496			
	Gadai	-	-	-	3.756	0,00%	0,00%	1,94%	3.756	3.756	3.756			
4	CFG	67.344	65.418	65.451	112.987	2,98%	2,75%	4,72%	47.537	45.643	47.569			
	CF 1	43.373	41.883	41.926	67.734	9,40%	8,89%	14,31%	25.808	24.361	25.851			
	Total Griya	41.791	40.502	40.088	63.082	10,02%	10,19%	16,12%	22.994	21.291	22.580			
	Oto	1.583	1.381	1.838	4.652	3,58%	2,35%	5,67%	2.814	3.069	3.271			
	CF 2	23.971	23.535	23.525	45.253	1,34%	1,23%	2,36%	21.729	21.283	21.718			
	Mitraguna & Others	22.208	21.338	21.186	40.966	1,68%	1,48%	2,85%	19.780	18.758	19.628			
	Pensiun	1.763	2.197	2.338	4.287	0,37%	0,49%	0,89%	1.949	2.524	2.091			
Total Pembiayaan		72.690	73.767	73.927	184.619	2,31%	2,13%	5,27%	110.693	111.929	110.853	2,29%	56,66%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.279	19,34%	13,63%	13,67%	216	(2.412)	197			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.279	36,37%	25,17%	25,09%	216	(2.412)	197			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.997	0,79%	1,91%	2,03%	489	5.468	1.154			
	KUR	2.493	5.912	6.287	6.191	0,59%	1,50%	1,48%	(96)	3.699	280			
	Non KUR	1.037	1.932	2.221	2.806	3,77%	8,89%	11,54%	585	1.769	874			
3	PWG	184	184	184	197	0,07%	0,05%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,10%	0,09%	-	(0)	-			
4	CFG	99.269	134.606	135.903	138.352	4,40%	5,70%	5,78%	2.449	39.083	3.746			
	CF 1	73.505	94.608	94.254	96.312	15,93%	19,99%	20,34%	2.057	22.807	1.704			
	Total Griya	73.052	92.989	92.591	94.750	17,51%	23,54%	24,21%	2.159	21.698	1.761			
	Oto	453	1.619	1.663	1.562	1,03%	2,12%	1,90%	(102)	1.108	(57)			
	CF 2	25.764	39.998	41.649	42.040	1,44%	2,18%	2,19%	391	16.276	2.042			
	Mitraguna & Others	22.415	37.920	39.679	40.073	1,69%	2,77%	2,79%	394	17.658	2.153			
	Pensiun	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	180.825	4,41%	5,11%	5,16%	3.167	42.152	5.110	4,00%	22,57%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.902	7.495	7.459	665	(37)	556	8,06%	6.314	551,75%	10.075	74,03%	(2.616)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.145	10.109	(535)	(37)	556	5,82%	8.964	783,31%	10.358	97,60%	(249)
	CASA	1.144	6.902	7.495	7.459	665	(37)	556	8,06%	6.314	551,75%	10.075	74,03%	(2.616)
	(%) CASA	100,00%	72,26%	73,88%	73,78%									
	FDR	0,00%	29,74%	30,24%	30,35%									

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	139	139		0	(19)	-12,16%	139	#DIV/0!	-	0,00%	139
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	159	139	139		0	(19)	-12,16%	139	#DIV/0!		0,00%	139
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	7	7		0	2	40,00%	7	#DIV/0!		0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.841	3.067	450	300	-150	505	226	3.067	74	2.152	142,55%	916
	KUR	-	2.601	2.832	450	300	-150	510	231	2.832	69	2.044	138,53%	788
	Non KUR	-	240	236	-	-	0	-5	-5	236	5	107	219,11%	128
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	3.067	450	300	-150	505	226	3.067	74	2.152	142,55%	916

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	1.144	10.088	10.088	
2	Contribution Margin	-	(120)	(707)	(707)	#DIV/0!

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	8.353	6.638	(414)	(1.714)	359	5,71%	(5.272)	-44,27%	28.234	23,51%	(21.596)
2	Tabungan	224.769	225.261	222.222	222.615	313	393	(2.645)	-1,17%	(2.154)	-0,96%	245.884	90,54%	(23.269)
3	Deposito	43.574	34.515	34.760	34.767	(513)	7	252	0,73%	(8.807)	-20,21%	44.717	77,75%	(9.950)
	Total	280.254	266.055	265.335	264.021	(614)	(1.314)	(2.034)	-0,76%	(16.234)	-5,79%	318.836	82,81%	(54.815)
	CASA	236.680	231.540	230.574	229.254	(101)	(1.321)	(2.287)	-0,99%	(7.426)	-3,14%	274.118	83,63%	(44.865)
	(%) CASA	84,45%	87,03%	86,90%	86,83%									
	FDR	105,53%	135,18%	136,15%	136,83%									

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	8.748	6.435	6.811	6.833		22	398	6,19%	(1.915)	-21,89%	-	0,00%	6.833
2	Giro ISE	799	1.361	1.371	1.385		14	24	1,75%	585	73,20%		0,00%	1.385
3	Tabungan ISE	1.949	2.074	2.440	2.448		8	374	18,06%	500	25,65%		0,00%	2.448
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234		0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	47.026	-	-	0	-4.437	-749	16.118	749	38.880	120,95%	8.146
	Linkage	-	2.645	2.484	-	-	-	-159	-161	2.484	161	3.405	72,96%	(921)
	Non-Linkage	30.908	45.130	44.542	-	-	0	-4.278	-588	13.634	588	35.475	125,56%	9.067
	• Local Champion	30.908	45.130	44.542	-	-	0	-4.278	-588	13.634	588	34.449	129,30%	10.093
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	32.978	870	580	-290	104	-792	-2.066	1.372	38.842	84,90%	(5.864)
	KUR	33.160	32.116	31.348	870	580	-290	135	-768	-1.812	1.348	36.768	85,26%	(5.419)
	Non KUR	1.883	1.653	1.629	-	-	0	-31	-24	-254	24	2.074	78,56%	(445)
3	PWG	42.057	65.239	65.094	23.691	20.667	-3.024	10.115	-145	23.038	20.812	59.884	108,70%	5.210
	Cilem	12.529	18.095	18.590	2.485	1.793	-692	1.230	495	6.061	1.298	25.249	73,63%	(6.659)
	Gadai	29.527	47.144	46.504	21.206	18.874	-2.332	8.884	-640	16.977	19.513	34.635	134,27%	11.869
4	CFG	187.744	212.874	216.159	8.284	7.694	-590	2.858	3.285	28.415	4.409	209.436	103,21%	6.723
	CF 1	15.514	20.653	21.599	1.885	1.309	-576	959	945	6.085	364	17.861	120,93%	3.738
	Total Griya	12.407	11.808	11.644	1.011	-	-1.011	0	-164	-763	164	12.727	91,49%	(1.083)
	• Total Non Program	12.280	11.688	11.523	1.011	-	-1.011	843	-164	-757	164	12.597	91,47%	(1.074)
	• Program	127	121	121	-	-	0	-1	0	-6	-	130	92,93%	(9)
	Oto	3.107	8.845	9.955	874	1.309	435	959	1.110	6.848	199	5.134	193,92%	4.821
	CF 2	172.230	192.221	194.560	6.399	6.385	-14	1.900	2.340	22.330	4.045	191.575	101,56%	2.985
	Mitraguna & Others	136.376	153.847	155.561	4.954	4.904	-50	783	1.714	19.185	3.190	154.181	100,90%	1.380
	Pensiun	35.854	38.374	38.999	1.445	1.481	36	1.117	625	3.145	856	37.394	104,29%	1.605
	Total Pembiayaan	295.752	359.658	361.257	32.845	28.941	-3.904	8.640	1.600	65.505	27.341	347.042	104,10%	14.216

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	348	351	9.279	0,00%	0,73%	19,73%	8.929	9.279	8.931			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	348	351	9.279	0,00%	0,78%	20,83%	8.929	9.279	8.931			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	4.452	0,40%	3,23%	13,50%	3.362	4.313	3.452			
	KUR	69	987	1.080	4.277	0,21%	3,36%	13,64%	3.197	4.208	3.290			
	Non KUR	70	13	10	175	3,74%	0,59%	10,74%	165	104	162			
3	PWG	-	-	-	2.235	0,00%	0,00%	3,43%	2.235	2.235	2.235			
	Cilem	-	-	-	723	0,00%	0,00%	3,89%	723	723	723			
	Gadai	-	-	-	1.512	0,00%	0,00%	3,25%	1.512	1.512	1.512			
4	CFG	606	1.732	1.400	2.705	0,32%	0,66%	1,25%	1.306	2.099	973			
	CF 1	136	431	665	1.058	0,88%	3,22%	4,90%	393	922	627			
	Total Griya	124	291	274	490	1,00%	2,32%	4,21%	216	366	199			
	Oto	12	140	391	568	0,39%	4,42%	5,71%	177	556	428			
	CF 2	470	1.301	734	1.647	0,27%	0,38%	0,85%	913	1.177	346			
	Mitraguna & Others	382	1.301	734	1.505	0,28%	0,48%	0,97%	771	1.123	204			
	Pensiun	88	-	-	142	0,24%	0,00%	0,36%	142	54	142			
	Total Pembiayaan	745	3.080	2.840	18.671	0,25%	0,79%	5,17%	15.831	17.926	15.591	1,14%	77,91%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.470	4,43%	2,34%	3,13%	351	101	351			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.470	4,43%	2,48%	3,30%	351	101	351			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	447	499	594	0,58%	1,48%	1,80%	95	392	147			
	KUR	-	99	153	241	0,00%	0,48%	0,77%	88	241	141			
	Non KUR	202	348	346	353	10,74%	20,91%	21,70%	8	151	5			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.708	2.020	1.308	1,17%	0,95%	0,61%	(712)	(890)	(399)			
	CF 1	358	365	365	365	2,31%	1,77%	1,69%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,09%	3,14%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.343	1.655	943	1,07%	0,86%	0,48%	(712)	(897)	(399)			
	Mitraguna & Others	1.689	1.204	1.517	805	1,24%	0,99%	0,52%	(712)	(884)	(399)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,35%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.275	3.638	3.373	1,27%	1,01%	0,93%	(265)	(396)	98	10,34%	#####	9,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	19.027	7.300	7.425	7.013	125	(11.601)	-60,97%	(4.044)	-35,26%	28.015	26,50%	(20.590)
2	Tabungan	240.508	310.664	307.660	308.525	14.144	865	(2.139)	-0,69%	68.017	28,28%	261.718	117,88%	46.807
3	Deposito	185.720	180.849	182.360	182.361	3.694	2	1.512	0,84%	(3.359)	-1,81%	186.880	97,58%	(4.519)
	Total	437.698	510.540	497.320	498.312	24.852	992	(12.228)	-2,40%	60.614	13,85%	476.614	104,55%	21.698
	CASA	251.978	329.690	314.960	315.951	21.158	990	(13.740)	-4,17%	63.973	25,39%	289.733	109,05%	26.217
	(%) CASA	57,57%	64,58%	63,33%	63,40%									
	FDR	88,88%	83,94%	87,05%	86,88%									

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	4.125	4.495	5.230	5.403		173	907	20,19%	1.278	30,97%	-	0,00%	5.403
2	Giro ISE	544	537	389	398		9	(140)	-25,98%	(146)	-26,89%		0,00%	398
3	Tabungan ISE	3.581	3.958	4.841	5.005		164	1.047	26,45%	1.424	39,76%		0,00%	5.005
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%		0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	104.617	500	4.000	3.500	-413	1.960	18.583	2.040	96.228	108,72%	8.389
	Linkage	44.151	42.940	42.736	-	-	-	-198	-205	-1.415	205	48.645	87,85%	(5.910)
	Non-Linkage	41.883	59.716	61.881	500	4.000	3.500	-215	2.165	19.998	1.835	47.582	130,05%	14.299
	• Local Champion	41.883	59.716	61.881	500	4.000	3.500	-215	2.165	19.998	1.835	46.557	132,92%	15.325
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	29.963	910	600	-310	19	-56	310	656	33.703	88,90%	(3.740)
	KUR	28.300	29.042	28.996	910	600	-310	34	-45	697	645	32.146	90,20%	(3.150)
	Non KUR	1.354	978	967	-	-	0	-15	-11	-387	11	1.557	62,11%	(590)
3	PWG	33.844	46.733	48.011	8.286	8.953	667	1.489	1.278	14.167	7.674	51.526	93,18%	(3.515)
	Cilem	16.485	25.101	25.762	1.641	2.236	595	88	662	9.278	1.574	30.241	85,19%	(4.479)
	Gadai	17.360	21.633	22.249	6.645	6.717	72	1.401	617	4.890	6.100	21.286	104,53%	964
4	CFG	239.485	249.114	250.326	5.199	5.942	743	1.764	1.211	10.841	4.731	265.972	94,12%	(15.646)
	CF 1	40.558	43.860	44.488	575	1.159	584	59	628	3.930	531	43.997	101,12%	491
	Total Griya	29.064	28.973	28.786	-	-	0	0	-187	-278	187	30.029	95,86%	(1.244)
	• Total Non Program	12.679	13.575	13.464	-	-	0	-66	-111	785	111	13.236	101,72%	228
	• Program	16.385	15.397	15.322	-	-	0	-90	-76	-1.063	76	16.793	91,24%	(1.471)
	Oto	11.494	14.888	15.703	575	1.159	584	59	815	4.208	344	13.968	112,42%	1.735
	CF 2	198.927	205.254	205.838	4.624	4.783	159	1.705	584	6.911	4.199	221.975	92,73%	(16.137)
	Mitraguna & Others	182.594	188.635	188.282	4.006	3.523	-483	985	-353	5.687	3.876	203.670	92,44%	(15.388)
	Pensiun	16.332	16.619	17.556	618	1.260	642	720	937	1.223	323	18.305	95,91%	(749)
	Total Pembiayaan	389.016	428.523	432.917	14.895	19.495	4.600	2.859	4.394	43.901	15.101	447.429	96,76%	(14.511)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	97	597	370	1.739	0,33%	1,23%	5,80%	1.369	1.642	1.141			
	KUR	-	597	370	1.739	0,00%	1,27%	6,00%	1.369	1.739	1.141			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	-	1.301	0,23%	0,00%	2,71%	1.301	1.223	1.301			
	Cilem	78	-	-	1.034	0,47%	0,00%	4,01%	1.034	956	1.034			
	Gadai	-	-	-	267	0,00%	0,00%	1,20%	267	267	267			
4	CFG	3.097	3.508	3.356	6.049	1,29%	1,35%	2,42%	2.693	2.952	2.541			
	CF 1	2.023	2.551	2.761	5.349	4,99%	6,30%	12,02%	2.588	3.326	2.798			
	Total Griya	1.062	1.823	2.366	3.664	3,65%	8,17%	12,73%	1.297	2.602	1.841			
	Oto	961	729	395	1.685	8,36%	2,65%	10,73%	1.291	724	957			
	CF 2	1.074	957	595	700	0,54%	0,29%	0,34%	105	(374)	(257)			
	Mitraguna & Others	1.074	863	500	605	0,59%	0,27%	0,32%	105	(469)	(258)			
	Pensiun	-	94	95	95	0,00%	0,57%	0,54%	-	95	1			
	Total Pembiayaan	3.271	4.106	3.726	9.088	0,84%	0,87%	2,10%	5.362	5.817	4.983	8,46%	-302,77%	6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.847	30.829	30.694	36,10%	30,03%	29,34%	(135)	(360)	(153)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.847	30.829	30.694	74,15%	51,63%	49,60%	(135)	(360)	(153)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	27,73%	28,03%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.001	5.191	4.943	1,53%	2,08%	1,97%	(248)	1.284	(58)			
	CF 1	2.180	2.624	2.673	2.673	5,37%	6,10%	6,01%	(1)	493	49			
	Total Griya	1.878	2.048	2.047	2.051	6,46%	7,07%	7,12%	4	173	3			
	Oto	302	576	627	622	2,62%	4,21%	3,96%	(4)	320	46			
	CF 2	1.479	2.376	2.517	2.270	0,74%	1,23%	1,10%	(248)	791	(106)			
	Mitraguna & Others	1.217	2.376	2.517	2.270	0,67%	1,33%	1,21%	(248)	1.053	(106)			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.119	36.291	35.908	8,98%	8,47%	8,29%	(383)	977	(211)	13,77%	-65,99%	5,5%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.40	2.67	2.67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	16.165	15.921	5.932	(82.812)	(9.989)	(10.233)	-63,30%	2.416	68,71%	19.284	30,76%	(13.352)
2	Tabungan	249.031	279.455	280.085	280.783	5.695	698	1.329	0,48%	31.752	12,75%	266.981	105,17%	13.803
3	Deposito	114.464	61.967	71.203	71.205	(3.150)	2	9.238	14,91%	(43.259)	-37,76%	115.642	61,57%	(44.437)
	Total	367.012	357.587	367.210	357.921	(80.267)	(9.289)	334	0,09%	(9.091)	-2,48%	401.907	89,06%	(43.986)
	CASA	252.547	295.620	296.007	286.715	(77.118)	(9.291)	(8.904)	-3,01%	34.168	13,53%	286.265	100,16%	451
	(%) CASA	68,81%	82,67%	80,61%	80,11%									
	FDR	140,41%	153,22%	149,19%	153,06%									

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	3.405	3.384	3.168	3.142		(26)	(242)	-7,14%	(263)	-7,72%	-	0,00%	3.142
2	Giro ISE	179	96	36	36		0	(60)	-62,23%	(143)	-79,66%		0,00%	36
3	Tabungan ISE	3.226	3.287	3.131	3.106		(26)	(182)	-5,53%	(120)	-3,73%		0,00%	3.106
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	370	372	372		0	2	0,54%	105	39,33%		0,00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.846	83.523	-	200	-	-581	-324	25.407	524	71.366	117,03%	12.156
	Linkage	33.720	57.852	57.785	-	-	-	-59	-67	24.065	67	39.712	145,51%	18.073
	Non-Linkage	24.397	25.994	25.738	-	200	200	-522	-257	1.341	457	31.654	81,31%	(5.916)
	• Local Champion	24.397	25.994	25.738	-	200	200	-522	-257	1.341	457	30.629	84,03%	(4.891)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	42.711	36.650	35.990	850	650	-200	-543	-660	-6.721	1.310	46.747	76,99%	(10.756)
	KUR	42.080	35.505	34.864	850	650	-200	-443	-640	-7.216	1.290	45.967	75,85%	(11.102)
	Non KUR	631	1.146	1.126	-	-	0	-100	-20	495	20	780	144,37%	346
3	PWG	35.041	52.873	54.706	12.504	10.665	-1.839	1.453	1.833	19.665	8.832	51.704	105,81%	3.002
	Cilem	13.016	24.784	25.816	3.067	2.820	894	1.032	12.800	1.788	1.788	25.565	100,98%	251
	Gadai	22.025	28.089	28.890	9.438	7.846	-1.592	559	801	6.865	7.045	26.139	110,52%	2.751
4	CFG	379.443	374.521	373.624	2.639	3.837	1.198	677	-897	-5.819	4.734	405.094	92,23%	(31.470)
	CF 1	241.455	234.709	234.793	741	1.468	728	780	84	-6.662	1.384	251.717	93,28%	(16.924)
	Total Griya	235.660	222.320	221.234	-	-	0	0	-1.087	-14.426	1.087	244.156	90,61%	(22.923)
	• Total Non Program	5.587	4.812	4.761	-	-	0	-55	-51	-826	51	8.349	57,03%	(3.588)
	• Program	230.073	217.508	216.473	-	-	0	-1.380	-1.035	-13.600	1.035	235.808	91,80%	(19.335)
	Oto	5.795	12.389	13.560	741	1.468	728	780	1.171	7.764	297	7.561	179,34%	5.999
	CF 2	137.987	139.812	138.831	1.898	2.369	471	-103	-981	843	3.350	153.377	90,52%	(14.546)
	Mitraguna & Others	90.056	91.160	90.237	1.362	2.033	671	-247	-923	181	2.956	104.194	86,60%	(13.957)
	Pensiun	47.932	48.652	48.594	536	336	-200	144	-58	662	394	49.183	98,80%	(589)
	Total Pembiayaan	515.311	547.891	547.843	15.993	15.352	-641	1.006	-48	32.532	15.400	574.911	95,29%	(27.068)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	634	0,33%	0,00%	0,76%	634	442	634			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	634	0,79%	0,00%	2,46%	634	442	634			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	2.218	2,11%	1,42%	6,16%	1.697	1.315	1.390			
	KUR	903	726	418	2.218	2,15%	1,18%	6,36%	1.800	1.315	1.492			
	Non KUR	-	102	103	-	0,00%	9,01%	0,00%	(103)	-	(102)			
3	PWG	99	-	-	1.309	0,28%	0,00%	2,39%	1.309	1.210	1.309			
	Cilem	99	-	-	1.262	0,76%	0,00%	4,89%	1.262	1.164	1.262			
	Gadai	-	-	-	46	0,00%	0,00%	0,16%	46	46	46			
4	CFG	32.852	32.031	30.578	44.951	8,66%	8,16%	12,03%	14.373	12.099	12.920			
	CF 1	31.606	28.171	27.466	39.878	13,09%	11,70%	16,98%	12.412	8.272	11.707			
	Total Griya	31.469	28.057	27.355	39.878	13,35%	12,30%	18,03%	12.523	8.408	11.821			
	Oto	136	114	111	-	2,35%	0,90%	0,00%	(111)	(136)	(114)			
	CF 2	1.247	3.861	3.113	5.074	0,90%	2,23%	3,65%	1.961	3.827	1.213			
	Mitraguna & Others	1.122	3.290	2.540	4.177	1,25%	2,79%	4,63%	1.637	3.054	887			
	Pensiun	124	571	572	897	0,26%	1,18%	1,85%	324	772	326			
	Total Pembiayaan	34.046	32.859	31.099	49.112	6,61%	5,68%	8,96%	18.013	15.066	16.253	0,20%	97,74%	-8,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,64%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	979	1.074	1.085	1,07%	2,93%	3,02%	12	629	106			
	KUR	456	979	1.074	982	1,08%	3,02%	2,82%	(91)	526	3			
	Non KUR	-	-	-	103	0,00%	0,00%	9,17%	103	103	103			
3	PWG	184	184	184	188	0,53%	0,35%	0,34%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,64%	-	(0)	-			
4	CFG	57.168	73.010	72.616	74.697	15,07%	19,39%	19,99%	2.081	17.529	1.688			
	CF 1	55.413	70.906	69.760	71.605	22,95%	29,72%	30,50%	1.845	16.192	699			
	Total Griya	55.413	70.906	69.760	71.605	23,51%	31,38%	32,37%	1.845	16.192	699			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.092	1,27%	2,04%	2,23%	236	1.337	988			
	Mitraguna & Others	1.113	1.927	2.681	2.919	1,24%	2,94%	3,23%	237	1.806	992			
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	76.906	11,82%	13,65%	14,04%	2.097	16.010	1.798	0,03%	99,82%	-14,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	59	59	61	(0)	(56)	-48,56%	(1.746)	-96,73%	10.075	0,59%	(10.016)
2	Tabungan	71.593	75.137	76.412	76.592	(749)	180	1.456	1,94%	4.999	6,98%	85.988	89,07%	(9.396)
3	Deposito	17.657	22.539	22.158	22.158	205	0	(380)	-1,69%	4.502	25,49%	18.761	118,11%	3.398
	Total	91.055	97.790	98.629	98.810	(482)	180	1.020	1,04%	7.755	8,52%	114.824	86,05%	(16.014)
	CASA	73.398	75.251	76.471	76.651	(688)	180	1.400	1,86%	3.253	4,43%	96.063	79,79%	(19.412)
	(%) CASA	80,61%	76,95%	77,53%	77,57%									
	FDR	229,29%	239,15%	240,83%	240,39%									

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	1.396	1.069	1.156	1.149	(7)	81	7,54%	(247)	-17,71%	-	0,00%	1.149	
2	Giro ISE	302	89	41	41	0	(49)	-54,39%	(261)	-86,52%		0,00%	41	
3	Tabungan ISE	1.094	979	1.115	1.108	(7)	129	13,18%	14	1,28%		0,00%	1.108	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	148	149	150	150	0	1	0,67%	2	1,35%		0,00%	150	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.614	19.831	1.150	650	-500	428	218	773	432	21.789	91,01%	(1.958)
	KUR	17.594	18.056	18.302	600	650	50	18	246	708	404	20.162	90,78%	(1.859)
	Non KUR	1.464	1.557	1.529	550	-	-550	411	-28	65	28	1.627	93,95%	(98)
3	PWG	15.250	27.102	29.863	8.032	6.033	-1.999	3.381	2.761	14.613	3.272	28.692	104,08%	1.171
	Cilem	9.140	15.653	17.528	2.599	2.920	321	1.650	1.875	8.388	1.045	19.791	88,56%	(2.263)
	Gadai	6.110	11.449	12.335	5.433	3.112	-2.320	1.730	886	6.225	2.227	8.901	138,58%	3.434
4	CFG	174.474	187.153	187.837	3.395	3.623	228	2.430	684	13.363	2.939	189.005	99,38%	(1.169)
	CF 1	2.726	4.142	4.272	300	200	-100	415	131	1.547	69	3.884	110,00%	389
	Total Griya	1.978	1.811	1.976	300	200	-100	0	164	-2	36	2.194	90,04%	(219)
	• Total Non Program	1.978	1.811	1.976	300	200	-100	266	164	-2	36	2.194	90,04%	(219)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.297	-	-	0	415	-34	1.549	34	1.689	135,94%	607
	CF 2	171.748	183.012	183.564	3.095	3.423	328	2.014	553	11.816	2.870	185.122	99,16%	(1.557)
	Mitraguna & Others	111.863	118.616	119.238	1.628	2.402	774	1.001	622	7.375	1.780	123.902	96,24%	(4.664)
	Pensiun	59.885	64.395	64.326	1.467	1.021	-446	1.013	-69	4.442	1.090	61.219	105,07%	3.107
	Total Pembiayaan	208.782	233.869	237.531	12.577	10.306	-2.271	6.239	3.662	28.749	6.644	239.487	99,18%	(1.956)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	153	36	4.138	1,81%	0,18%	20,87%	4.102	3.794	3.985			
	KUR	344	153	36	4.053	1,96%	0,20%	22,14%	4.016	3.708	3.899			
	Non KUR	-	-	-	85	0,00%	0,00%	5,58%	85	85	85			
3	PWG	-	-	-	2.878	0,00%	0,00%	9,64%	2.878	2.878	2.878			
	Cilem	-	-	-	2.287	0,00%	0,00%	13,05%	2.287	2.287	2.287			
	Gadai	-	-	-	591	0,00%	0,00%	4,79%	591	591	591			
4	CFG	621	1.136	471	4.312	0,36%	0,25%	2,30%	3.842	3.692	3.176			
	CF 1	122	-	-	98	4,46%	0,00%	2,30%	98	(23)	98			
	Total Griya	-	-	-	98	0,00%	0,00%	4,97%	98	98	98			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.136	471	4.214	0,29%	0,26%	2,30%	3.743	3.715	3.078			
	Mitraguna & Others	499	1.136	471	3.765	0,45%	0,40%	3,16%	3.294	3.266	2.629			
	Pensiun	-	-	-	449	0,00%	0,00%	0,70%	449	449	449			
	Total Pembiayaan	965	1.289	507	11.328	0,46%	0,22%	4,77%	10.821	10.363	10.039	0,61%	87,13%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	332	299	335	0,58%	1,52%	1,69%	36	225	3			
	KUR	66	332	299	335	0,37%	1,66%	1,83%	36	269	3			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.261	2.257	2.255	0,02%	1,21%	1,20%	(2)	2.215	(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	40	2.261	2.257	2.255	0,02%	1,23%	1,23%	(2)	2.215	(6)			
	Mitraguna & Others	40	2.015	2.011	2.009	0,04%	1,70%	1,68%	(2)	1.969	(6)			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.592	2.556	2.590	0,07%	1,09%	1,09%	34	2.440	(3)	1,18%	-7,97%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	81	81	145	0	(133)	-62,20%	37	82,70%	7.914	1,02%	(7.834)
2	Tabungan	126.106	141.500	134.343	134.887	6.657	544	(6.613)	-4,67%	8.782	6,96%	139.914	96,41%	(5.026)
3	Deposito	46.391	59.763	59.246	59.246	300	0	(517)	-0,87%	12.855	27,71%	47.341	125,15%	11.905
	Total	172.540	201.477	193.670	194.214	7.102	544	(7.263)	-3,60%	21.673	12,56%	195.169	99,51%	(955)
	CASA	126.150	141.714	134.424	134.968	6.802	544	(6.746)	-4,76%	8.818	6,99%	147.828	91,30%	(12.860)
	(%) CASA	73,11%	70,34%	69,41%	69,49%									
	FDR	92,15%	82,53%	85,94%	85,70%									

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	602	679	736	721		(15)	42	6,21%	120	19,87%	-	0,00%	721
2	Giro ISE	8	1	2	2		0	1	75,44%	(6)	-71,52%		0,00%	2
3	Tabungan ISE	593	678	734	719		(15)	41	6,07%	125	21,14%		0,00%	719
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Local Champion	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	20.034	700	600	-100	315	154	3.507	446	19.794	101,21%	240
	KUR	15.208	18.629	18.816	700	600	-100	411	186	3.607	414	18.312	102,75%	504
	Non KUR	1.319	1.252	1.219	-	-	0	-96	-33	-101	33	1.482	82,20%	(264)
3	PWG	4.082	8.809	8.592	804	380	-424	532	-217	4.510	597	8.162	105,26%	430
	Cilem	4.082	8.809	8.592	804	380	-424	532	-217	4.510	597	8.162	105,26%	430
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	137.811	2.850	2.947	97	748	238	-523	2.709	150.832	91,37%	(13.022)
	CF 1	3.556	3.552	3.648	265	278	13	205	96	92	182	4.936	73,90%	(1.288)
	Total Griya	1.390	1.029	1.291	-	278	278	0	261	-100	17	1.602	80,58%	(311)
	• Total Non Program	1.390	1.029	1.013	-	-	0	-17	-17	-378	17	1.602	63,22%	(589)
	• Program	-	-	278	-	278	278	0	278	278	-	0	0,00%	278
	Oto	2.165	2.522	2.357	265	-	-265	205	-165	192	165	3.334	70,69%	(977)
	CF 2	134.777	134.021	134.163	2.585	2.669	84	543	142	-615	2.527	145.896	91,96%	(11.733)
	Mitraguna & Others	92.204	94.065	94.809	2.465	2.457	-8	931	744	2.606	1.713	102.238	92,73%	(7.429)
	Pensiun	42.574	39.955	39.353	120	212	92	-388	-602	-3.220	814	43.658	90,14%	(4.305)
	Total Pembiayaan	158.995	166.269	166.443	4.354	3.927	-427	1.594	174	7.448	3.753	178.841	93,07%	(12.398)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	8	6	0,00%	100,00%	100,00%	(2)	6	6			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	6	0,00%	100,00%	100,00%	(2)	6	6			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	1.640	1,04%	0,68%	8,19%	1.505	1.468	1.506			
	KUR	85	-	-	1.507	0,56%	0,00%	8,01%	1.507	1.422	1.507			
	Non KUR	87	134	136	133	6,58%	10,84%	10,94%	(2)	46	(1)			
3	PWG	-	-	1	495	0,00%	0,01%	5,76%	493	495	495			
	Cilem	-	-	1	495	0,00%	0,01%	5,76%	493	495	495			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	926	1.500	2.712	0,82%	1,09%	1,97%	1.212	1.583	1.785			
	CF 1	123	-	-	204	3,46%	0,00%	5,60%	204	81	204			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	-	204	5,68%	0,00%	8,66%	204	81	204			
	CF 2	1.005	926	1.500	2.508	0,75%	1,12%	1,87%	1.008	1.502	1.581			
	Mitraguna & Others	743	623	1.195	2.508	0,81%	1,27%	2,64%	1.313	1.764	1.884			
	Pensiun	262	303	305	-	0,62%	0,76%	0,00%	(305)	(262)	(303)			
	Total Pembiayaan	1.300	1.060	1.644	4.853	0,82%	0,99%	2,92%	3.208	3.552	3.792	0,23%	91,96%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	121	54	53	0,22%	0,27%	0,26%	(1)	16	(68)			
	KUR	-	57	54	53	0,00%	0,29%	0,28%	(1)	53	(4)			
	Non KUR	37	64	-	-	2,80%	0,00%	0,00%	-	(37)	(64)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	874	1.017	1,97%	0,64%	0,74%	144	(1.708)	143			
	CF 1	30	106	106	-	0,85%	2,98%	0,00%	(106)	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	106	-	1,39%	4,20%	0,00%	(106)	(30)	(106)			
	CF 2	2.696	768	768	1.017	2,00%	0,57%	0,76%	249	(1.678)	249			
	Mitraguna & Others	2.696	462	462	712	2,92%	0,49%	0,75%	250	(1.983)	250			
	Pensiun	-	306	305	305	0,00%	0,18%	0,77%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	1.070	1,74%	0,56%	0,64%	143	(1.692)	75	0,60%	5,98%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	479	479	66	(0)	18	3,98%	(2.927)	-85,95%	10.740	4,46%	(10.261)
2	Tabungan	80.230	89.645	92.549	92.858	4.908	310	3.213	3,58%	12.628	15,74%	92.985	99,86%	(127)
3	Deposito	12.294	17.359	14.888	14.888	(224)	0	(2.470)	-14,23%	2.594	21,10%	12.970	114,79%	1.918
	Total	95.930	107.464	107.916	108.225	4.751	310	761	0,71%	12.296	12,82%	116.696	92,74%	(8.470)
	CASA	83.636	90.105	93.027	93.337	4.974	310	3.232	3,59%	9.701	11,60%	103.725	89,98%	(10.388)
	(%) CASA	87,18%	83,85%	86,20%	86,24%									
	FDR	162,31%	169,31%	170,72%	170,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	3.070	2.716	2.761		45	(309)	-10,06%	1.219	79,11%	-	0,00%	2.761
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	2.060	1.698	1.742		45	(318)	-15,44%	201	13,03%	-	0,00%	1.742
4	Deposito ISE	-	1.009	1.019	1.019		0	9	0,93%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	155	157	157		0	2	1,29%	16	11,35%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	• Local Champion	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	56.229	1.525	1.935	410	518	-135	2.416	2.070	59.009	95,29%	(2.780)
	KUR	50.217	53.456	53.430	1.525	1.935	410	634	-25	3.213	1.960	55.180	96,83%	(1.750)
	Non KUR	3.596	2.908	2.799	-	-	0	-116	-110	-798	110	3.829	73,09%	(1.030)
3	PWG	27.769	42.250	44.091	10.085	9.685	-400	2.087	1.841	16.322	7.844	39.877	110,57%	4.213
	Cilem	10.764	19.493	20.595	1.383	1.906	523	669	1.101	9.830	805	19.655	104,78%	940
	Gadai	17.005	22.756	23.496	8.702	7.779	-923	1.418	740	6.491	7.039	20.223	116,19%	3.274
4	CFG	73.851	83.213	83.816	3.805	2.640	-1.165	1.822	603	9.964	2.037	86.117	97,33%	(2.302)
	CF 1	1.222	2.127	2.016	-	-	0	-25	-110	795	110	2.400	84,01%	(384)
	Total Griya	938	754	750	-	-	0	0	-4	-188	4	1.085	69,16%	(335)
	• Total Non Program	938	754	750	-	-	0	-5	-4	-188	4	1.085	69,16%	(335)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.266	-	-	0	-25	-106	982	106	1.315	96,25%	(49)
	CF 2	72.630	81.086	81.799	3.805	2.640	-1.165	1.848	713	9.170	1.927	83.717	97,71%	(1.918)
	Mitraguna & Others	46.537	52.417	52.027	3.280	1.127	-2.153	1.974	-389	5.490	1.516	56.568	91,97%	(4.540)
	Pensiun	26.093	28.670	29.772	525	1.513	988	-126	1.102	3.679	411	27.149	109,66%	2.623
	Total Pembiayaan	155.700	181.942	184.237	15.415	14.260	-1.155	4.414	2.295	28.537	11.965	185.270	99,44%	(1.033)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	837	704	4.436	0,48%	1,25%	7,89%	3.731	4.175	3.598			
	KUR	228	680	545	3.663	0,45%	1,02%	6,85%	3.117	3.435	2.982			
	Non KUR	33	157	159	773	0,91%	5,47%	27,62%	614	740	616			
3	PWG	-	-	-	717	0,00%	0,00%	1,63%	717	717	717			
	Cilem	-	-	-	717	0,00%	0,00%	3,48%	717	717	717			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	61	365	252	413	0,08%	0,30%	0,49%	161	352	49			
	CF 1	-	-	-	22	0,00%	0,00%	1,09%	22	22	22			
	Total Griya	-	-	-	22	0,00%	0,00%	2,92%	22	22	22			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	365	252	392	0,08%	0,31%	0,48%	139	331	27			
	Mitraguna & Others	61	365	208	347	0,13%	0,40%	0,67%	139	286	(18)			
	Pensiun	-	-	45	45	0,00%	0,16%	0,15%	-	45	45			
	Total Pembiayaan	322	1.202	957	5.566	0,21%	0,53%	3,02%	4.609	5.244	4.364	8,84%	-192,71%	5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	503	546	630	0,89%	0,97%	1,12%	83	152	127			
	KUR	257	313	388	314	0,51%	0,73%	0,59%	(73)	57	1			
	Non KUR	220	190	159	315	6,13%	5,45%	11,27%	157	95	125			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	923	948	650	0,86%	1,14%	0,78%	(298)	12	(273)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	923	948	650	0,88%	1,17%	0,79%	(298)	12	(273)			
	Mitraguna & Others	346	923	948	650	0,74%	1,81%	1,25%	(298)	304	(273)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.426	1.494	1.280	0,72%	0,82%	0,69%	(214)	165	(146)	4,48%	-545,29%	3,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	11.103	11.095	(4.461)	(8)	5.972	116,57%	(3.586)	-24,43%	25.531	43,45%	(14.437)
2	Tabungan	126.637	122.811	122.941	122.656	717	(285)	(154)	-0,13%	(3.981)	-3,14%	139.975	87,63%	(17.319)
3	Deposito	60.864	56.161	55.375	55.375	(34.263)	0	(786)	-1,40%	(5.489)	-9,02%	62.098	89,17%	(6.723)
	Total	202.183	184.094	189.419	189.126	(38.007)	(293)	5.031	2,73%	(13.057)	-6,46%	227.605	83,09%	(38.479)
	CASA	141.318	127.934	134.044	133.751	(3.744)	(293)	5.817	4,55%	(7.567)	-5,35%	165.507	80,81%	(31.756)
	(%) CASA	69,90%	69,49%	70,77%	70,72%									
	FDR	127,02%	132,24%	127,96%	128,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.604	3.482	3.470		(12)	(134)	-3,72%	52	1,51%	-	0,00%	3.470
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.404	3.282	3.270		(12)	(134)	-3,94%	52	1,60%	-	0,00%	3.270
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	231	232	232		0	1	0,43%	12	5,45%	-	0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	129	-	-	0	-23	-2	-111	2	241	53,65%	(111)
	Linkage	46	37	36	-	-	-	-1	-1	-9	1	46	79,57%	(9)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Local Champion	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	21.585	-	-	0	-991	-597	-5.905	597	30.742	70,21%	(9.158)
	KUR	24.649	20.271	19.744	-	-	0	-933	-527	-4.905	527	27.715	71,24%	(7.971)
	Non KUR	2.840	1.910	1.840	-	-	0	-58	-70	-1.000	70	3.027	60,79%	(1.187)
3	PWG	10.361	9.808	9.699	275	513	238	-424	-109	-662	622	18.333	52,90%	(8.634)
	Cilem	10.361	9.808	9.699	275	513	238	-424	-109	-662	622	18.333	52,90%	(8.634)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	210.973	2.663	2.551	-112	-762	-354	-7.750	2.905	234.495	89,97%	(23.522)
	CF 1	7.216	7.476	7.651	315	310	-5	-93	175	436	135	8.917	85,80%	(1.266)
	Total Griya	3.957	4.107	4.371	315	310	-5	0	264	414	46	4.267	102,45%	104
	• Total Non Program	3.667	3.325	3.593	-	310	310	-43	267	-74	43	3.968	90,53%	(376)
	• Program	291	782	779	315	-	-315	335	-3	488	3	298	261,10%	480
	Oto	3.258	3.369	3.280	-	-	0	-93	-89	22	89	4.650	70,53%	(1.370)
	CF 2	211.508	203.851	203.322	2.348	2.241	-107	-669	-529	-8.186	2.770	225.578	90,13%	(22.256)
	Mitraguna & Others	176.747	172.435	172.439	2.348	2.241	-107	-289	4	-4.308	2.237	189.546	90,97%	(17.107)
	Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	36.032	85,71%	(5.150)
	Total Pembiayaan	256.814	243.448	242.386	2.939	3.064	125	-2.201	-1.062	-14.429	4.126	283.811	85,40%	(41.426)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	42	42	0,00%	31,76%	32,33%	-	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.080	707	2.929	0,56%	3,19%	13,57%	2.221	2.775	1.849			
	KUR	154	796	428	2.634	0,62%	2,11%	13,34%	2.206	2.481	1.839			
	Non KUR	-	284	279	294	0,00%	14,61%	15,98%	15	294	10			
3	PWG	25	-	-	742	0,24%	0,00%	7,65%	742	718	742			
	Cilem	25	-	-	742	0,24%	0,00%	7,65%	742	718	742			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	9.439	10.054	12.453	6,82%	4,76%	5,90%	2.399	(2.455)	3.014			
	CF 1	-	36	33	175	0,00%	0,44%	2,28%	142	175	139			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	36	33	175	0,00%	0,97%	5,32%	142	175	139			
	CF 2	14.908	9.403	10.021	12.278	7,05%	4,92%	6,04%	2.257	(2.630)	2.875			
	Mitraguna & Others	14.471	9.292	9.714	11.971	8,19%	5,63%	6,94%	2.257	(2.500)	2.680			
	Pensiun	436	111	307	307	1,25%	0,98%	0,99%	(0)	(129)	195			
	Total Pembiayaan	15.086	10.519	10.803	16.165	5,87%	4,44%	6,67%	5.363	1.080	5.647	0,48%	92,75%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	949	1.088	1.148	1,31%	4,91%	5,32%	59	786	199			
	KUR	269	771	910	969	1,09%	4,49%	4,91%	59	701	199			
	Non KUR	93	178	178	178	3,26%	9,33%	9,69%	-	86	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.610	21.945	23.222	3,60%	10,38%	11,01%	1.277	15.346	1.612			
	CF 1	-	216	216	216	0,00%	2,89%	2,83%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,42%	6,60%	-	216	-			
	CF 2	7.876	21.394	21.729	23.006	3,72%	10,66%	11,32%	1.277	15.130	1.612			
	Mitraguna & Others	7.422	20.957	21.292	22.569	4,20%	12,35%	13,09%	1.277	15.147	1.612			
	Pensiun	454	437	437	437	0,18%	0,18%	1,41%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.559	23.033	24.379	3,21%	9,46%	10,06%	1.345	16.141	1.820	1,09%	89,12%	-9,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	7.683	7.414	(6.474)	(268)	1.063	16,74%	(99)	-1,32%	19.190	38,64%	(11.775)
2	Tabungan	148.174	174.962	173.370	174.116	7.558	746	(846)	-0,48%	25.942	17,51%	162.362	107,24%	11.754
3	Deposito	29.593	37.313	37.346	37.346	(2.366)	0	33	0,09%	7.753	26,20%	30.657	121,82%	6.690
	Total	185.281	218.626	218.399	218.877	(1.281)	478	250	0,11%	33.596	18,13%	212.208	103,14%	6.668
	CASA	155.687	181.313	181.053	181.530	1.084	478	217	0,12%	25.843	16,60%	181.551	99,99%	(21)
	(%) CASA	84,03%	82,93%	82,90%	82,94%									
	FDR	129,17%	128,36%	130,34%	130,06%									

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	8.361	7.185	5.012	5.565		552	(1.620)	-22,55%	(2.796)	-33,44%	-	0,00%	5.565
2	Giro ISE	1.674	1.419	773	1.199		426	(220)	-15,53%	(476)	-28,40%		0,00%	1.199
3	Tabungan ISE	6.686	5.766	4.239	4.366		127	(1.400)	-24,28%	(2.320)	-34,70%		0,00%	4.366
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	208	208		0	2	0,97%	20	10,64%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.549	47.974	1.275	2.165	890	-2	425	1.583	1.740	50.997	94,07%	(3.023)
	KUR	42.708	43.748	44.395	1.175	1.980	805	157	647	1.687	1.333	47.111	94,23%	(2.716)
	Non KUR	3.682	3.801	3.579	100	185	85	-158	-222	-103	407	3.886	92,10%	(307)
3	PWG	25.907	46.459	49.148	12.353	12.067	-286	3.011	2.689	23.240	9.378	42.215	116,42%	6.933
	Cilem	11.633	27.453	29.464	4.930	5.367	437	1.712	2.012	17.832	3.355	23.136	127,35%	6.328
	Gadai	14.275	19.006	19.683	7.423	6.700	-723	1.299	677	5.408	6.023	19.078	103,17%	605
4	CFG	167.028	186.627	187.547	5.651	2.730	-2.921	3.377	920	20.519	1.810	183.810	102,03%	3.737
	CF 1	10.804	14.864	15.499	2.335	889	-1.446	834	634	4.695	254	12.832	120,78%	2.667
	Total Griya	4.197	5.432	5.384	1.450	-	-1.450	0	-48	1.187	48	4.477	120,25%	907
	• Total Non Program	4.197	5.278	5.230	1.450	-	-1.450	1.339	-48	1.033	48	4.477	116,82%	753
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	9.432	10.115	885	889	4	834	682	3.508	206	8.355	121,06%	1.760
	CF 2	156.224	171.763	172.048	3.316	1.841	-1.475	2.544	285	15.824	1.556	170.978	100,63%	1.071
	Mitraguna & Others	100.077	114.328	114.560	2.203	1.233	-970	1.808	232	14.483	1.001	113.332	101,08%	1.228
	Pensiun	56.148	57.435	57.488	1.113	608	-505	735	53	1.341	555	57.645	99,73%	(157)
	Total Pembiayaan	239.326	280.635	284.668	19.279	16.962	-2.317	6.387	4.034	45.342	12.928	277.021	102,76%	7.647

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	395	322	6.733	0,43%	0,68%	14,03%	6.411	6.535	6.338			
	KUR	198	317	249	5.423	0,46%	0,57%	12,22%	5.174	5.225	5.105			
	Non KUR	-	78	74	1.310	0,00%	1,94%	36,61%	1.236	1.310	1.232			
3	PWG	-	-	-	2.751	0,00%	0,00%	5,60%	2.751	2.751	2.751			
	Cilem	-	-	-	2.419	0,00%	0,00%	8,21%	2.419	2.419	2.419			
	Gadai	-	-	-	332	0,00%	0,00%	1,69%	332	332	332			
4	CFG	1.021	478	788	6.844	0,61%	0,42%	3,65%	6.056	5.823	6.366			
	CF 1	202	15	371	1.829	1,87%	2,50%	11,80%	1.458	1.627	1.815			
	Total Griya	-	-	212	1.110	0,00%	3,90%	20,61%	898	1.110	1.110			
	Oto	202	15	160	720	3,06%	1,69%	7,12%	560	518	705			
	CF 2	819	464	417	5.015	0,52%	0,24%	2,91%	4.598	4.196	4.551			
	Mitraguna & Others	819	220	161	4.442	0,82%	0,14%	3,88%	4.281	3.623	4.222			
	Pensiun	-	243	256	573	0,00%	0,45%	1,00%	317	573	329			
	Total Pembiayaan	1.219	874	1.111	16.328	0,51%	0,40%	5,74%	15.218	15.109	15.455	1,09%	81,04%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	474	409	482	0,99%	0,86%	1,00%	73	21	8			
	KUR	366	423	358	432	0,86%	0,82%	0,97%	74	66	8			
	Non KUR	95	51	51	50	2,57%	1,33%	1,39%	(1)	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.209	1.424	1.424	1,59%	0,76%	0,76%	-	(1.224)	214			
	CF 1	10	294	294	294	0,09%	1,98%	1,90%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,11%	2,90%	-	284	-			
	CF 2	2.638	916	1.130	1.130	1,69%	0,66%	0,66%	-	(1.509)	214			
	Mitraguna & Others	2.229	887	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	214			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.683	1.832	1.905	1,30%	0,65%	0,67%	73	(1.204)	222	1,80%	-169,69%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	784	974	(208)	191	6	0,62%	(388)	-28,49%	7.960	12,24%	(6.986)
2	Tabungan	77.945	97.520	99.419	99.917	5.916	498	2.397	2,46%	21.973	28,19%	89.603	111,51%	10.314
3	Deposito	9.935	9.827	10.251	10.260	0	9	433	4,40%	325	3,27%	10.552	97,23%	(292)
	Total	89.243	108.315	110.454	111.151	5.707	698	2.836	2,62%	21.909	24,55%	108.115	102,81%	3.036
	CASA	79.307	98.488	100.203	100.892	5.707	689	2.403	2,44%	21.584	27,22%	97.563	103,41%	3.328
	(%) CASA	88,87%	90,93%	90,72%	90,77%									
	FDR	131,75%	136,37%	136,80%	135,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.472	2.369	2.364	(5)	(108)	-4,38%	(432)	-15,45%	-	0,00%	2.364	
2	Giro ISE	1.018	624	519	507	(12)	(117)	-18,72%	(511)	-50,19%		0,00%	507	
3	Tabungan ISE	1.778	1.848	1.850	1.857	7	9	0,46%	79	4,44%		0,00%	1.857	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	83	96	97	97	0	1	1,04%	14	16,87%		0,00%	97	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.816	905	1.050	145	1.103	339	4.411	711	22.512	105,79%	1.304
	KUR	19.311	22.464	22.821	905	1.050	145	913	357	3.510	693	22.260	102,52%	561
	Non KUR	95	1.013	995	-	-	0	189	-18	900	18	252	394,32%	743
3	PWG	2.291	6.594	6.440	814	375	-438	549	-154	4.149	529	5.977	107,75%	463
	Cilem	2.291	6.594	6.440	814	375	-438	549	-154	4.149	529	5.977	107,75%	463
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	120.849	4.795	5.069	275	3.574	3.214	25.063	1.855	105.810	114,21%	15.038
	CF 1	18.535	22.310	22.322	252	594	343	730	11	3.787	583	20.118	110,95%	2.203
	Total Griya	17.245	16.195	15.732	-	-	0	0	-462	-1.512	462	17.963	87,58%	(2.231)
	• Total Non Program	1.070	701	691	-	-	0	-10	-10	-379	10	1.386	49,85%	(695)
	• Program	16.174	15.493	15.041	-	-	0	-74	-452	-1.133	452	16.578	90,73%	(1.536)
	Oto	1.291	6.116	6.590	252	594	343	730	474	5.299	120	2.155	305,78%	4.435
	CF 2	77.250	95.325	98.527	4.543	4.475	-68	2.844	3.202	21.276	1.273	85.692	114,98%	12.835
	Mitraguna & Others	58.013	77.042	80.385	4.515	4.475	-40	3.384	3.343	22.372	1.132	65.673	122,40%	14.711
	Pensiun	19.237	18.282	18.142	28	-	-28	-540	-140	-1.095	140	20.018	90,63%	(1.876)
	Total Pembiayaan	117.580	147.707	151.106	6.513	6.495	-19	5.148	3.399	33.526	3.096	134.397	112,43%	16.709

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	518	622	1.119	0,86%	2,65%	4,70%	497	952	601			
	KUR	167	518	622	1.119	0,87%	2,77%	4,90%	497	952	601			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	171	0,00%	0,00%	2,66%	171	171	171			
	Cilem	-	-	-	171	0,00%	0,00%	2,66%	171	171	171			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.606	2.138	3.169	2,69%	1,82%	2,62%	1.031	597	1.562			
	CF 1	1.875	1.449	1.540	2.320	10,12%	6,90%	10,39%	781	445	871			
	Total Griya	1.875	1.449	1.449	2.320	10,87%	8,95%	14,75%	871	445	871			
	Oto	-	-	91	-	0,00%	1,48%	0,00%	(91)	-	-			
	CF 2	697	157	598	848	0,90%	0,63%	0,86%	250	152	691			
	Mitraguna & Others	583	157	598	848	1,01%	0,78%	1,06%	250	265	691			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.124	2.759	4.459	2,33%	1,87%	2,95%	1.700	1.720	2.335	0,82%	72,34%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	582	664	654	0,00%	2,83%	2,75%	(10)	654	73			
	KUR	-	582	664	654	0,00%	2,96%	2,87%	(10)	654	73			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.309	5.422	5.310	5,15%	4,61%	4,39%	(112)	375	1			
	CF 1	4.826	5.155	5.269	4.999	26,04%	23,62%	22,39%	(270)	173	(156)			
	Total Griya	4.826	5.155	5.269	4.999	27,99%	32,54%	31,77%	(270)	173	(156)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	154	153	311	0,14%	0,16%	0,32%	158	203	157			
	Mitraguna & Others	108	154	153	311	0,19%	0,20%	0,39%	158	203	157			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.890	6.086	5.964	4,20%	4,12%	3,95%	(122)	1.030	74	1,87%	52,55%	-2,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	89	89	(29)	(0)	(16)	-15,22%	(73)	-44,93%	7.153	1,24%	(7.064)
2	Tabungan	112.107	103.071	104.168	104.415	(3.868)	247	1.344	1,30%	(7.692)	-6,86%	125.573	83,15%	(21.158)
3	Deposito	7.734	12.256	12.503	12.503	(179)	0	247	2,01%	4.769	61,66%	8.692	143,84%	3.811
	Total	120.003	115.432	116.760	117.007	(4.076)	247	1.575	1,36%	(2.995)	-2,50%	141.418	82,74%	(24.411)
	CASA	112.269	103.176	104.257	104.504	(3.897)	247	1.328	1,29%	(7.765)	-6,92%	132.726	78,74%	(28.222)
	(%) CASA	93,56%	89,38%	89,29%	89,31%									
	FDR	119,28%	129,39%	128,64%	128,37%									

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	1.548	1.726	1.714	1.715		1	(11)	-0,63%	167	10,76%	-	0,00%	1.715
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%	-	0,00%	7
3	Tabungan ISE	1.542	1.719	1.707	1.708		1	(11)	-0,64%	166	10,74%	-	0,00%	1.708
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	142	157	158	158		0	1	0,64%	16	11,27%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	• Local Champion	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.624	530	410	-120	-257	-60	-2.888	470	21.218	73,63%	(5.594)
	KUR	17.071	14.238	14.154	530	350	-180	-215	-83	-2.917	433	19.621	72,14%	(5.467)
	Non KUR	1.440	1.446	1.469	-	60	60	-42	24	29	36	1.597	92,00%	(128)
3	PWG	10.369	17.014	18.054	3.087	2.150	-938	1.061	1.040	7.685	1.110	20.168	89,52%	(2.114)
	Cilem	7.309	11.443	11.524	977	621	-356	401	81	4.215	539	14.834	77,69%	(3.310)
	Gadai	3.060	5.572	6.530	2.111	1.529	-582	660	959	3.470	570	5.334	122,42%	1.196
4	CFG	114.187	116.613	116.473	1.614	1.762	148	-558	-141	2.286	1.903	125.036	93,15%	(8.563)
	CF 1	709	1.874	1.830	83	-	-83	45	-44	1.121	44	1.870	97,83%	(41)
	Total Griya	277	245	244	-	-	0	0	-1	-33	1	424	57,47%	(180)
	• Total Non Program	277	245	244	-	-	0	-7	-1	-33	1	424	57,47%	(180)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.586	83	-	-83	45	-43	1.155	43	1.446	109,66%	140
	CF 2	113.478	114.740	114.643	1.531	1.762	231	-603	-96	1.165	1.858	123.166	93,08%	(8.523)
	Mitraguna & Others	95.023	97.439	97.311	1.235	1.462	227	-556	-128	2.288	1.590	103.942	93,62%	(6.631)
	Pensiun	18.455	17.301	17.332	296	300	4	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	143.135	149.363	150.201	5.232	4.322	-910	244	838	7.066	3.484	166.490	90,22%	(16.289)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	757	728	2.058	1,73%	4,64%	13,17%	1.330	1.737	1.301			
	KUR	302	757	728	1.898	1,77%	5,11%	13,41%	1.170	1.596	1.141			
	Non KUR	19	-	-	160	1,33%	0,00%	10,86%	160	141	160			
3	PWG	-	-	-	123	0,00%	0,00%	0,68%	123	123	123			
	Cilem	-	-	-	123	0,00%	0,00%	1,07%	123	123	123			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	617	1.089	842	1.711	0,54%	0,72%	1,47%	870	1.095	623			
	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	617	1.089	842	1.711	0,54%	0,73%	1,49%	870	1.095	623			
	Mitraguna & Others	617	1.089	842	1.711	0,65%	0,86%	1,76%	870	1.095	623			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.846	1.570	3.892	0,65%	1,05%	2,59%	2.323	2.955	2.047	5,16%	-99,20%	2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.024	1.065	1.039	2,24%	6,79%	6,65%	(26)	624	15			
	KUR	236	926	968	944	1,38%	6,80%	6,67%	(24)	708	18			
	Non KUR	179	97	96	95	12,41%	6,66%	6,46%	(1)	(84)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.000	1.994	1.802	1,86%	1,71%	1,55%	(193)	(324)	(198)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.000	1.994	1.802	1,87%	1,74%	1,57%	(193)	(324)	(198)			
	Mitraguna & Others	1.814	1.980	1.975	1.782	1,91%	2,03%	1,83%	(193)	(32)	(198)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.024	3.059	2.841	1,77%	2,05%	1,89%	(218)	300	(183)	7,85%	-315,31%	6,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	858	867	(52)	9	(12)	-1,36%	(2.138)	-71,15%	11.516	7,53%	(10.649)
2	Tabungan	56.317	63.776	60.501	62.979	(6.667)	2.478	(797)	-1,25%	6.662	11,83%	69.723	90,33%	(6.744)
3	Deposito	45.220	63.030	60.047	60.047	1.196	0	(2.983)	-4,73%	14.827	32,79%	46.360	129,52%	13.687
	Total	104.542	127.685	121.407	123.893	(5.523)	2.487	(3.792)	-2,97%	19.351	18,51%	127.600	97,10%	(3.706)
	CASA	59.322	64.655	61.360	63.847	(6.719)	2.487	(809)	-1,25%	4.525	7,63%	81.240	78,59%	(17.393)
	(%) CASA	56,74%	50,64%	50,54%	51,53%									
	FDR	207,64%	186,30%	197,41%	193,45%									

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	2.810	2.168	1.918	1.933		15	(236)	-10,87%	(878)	-31,23%	-	0,00%	1.933
2	Giro ISE	19	499	381	385		4	(114)	-22,75%	366	1913,92%		0,00%	385
3	Tabungan ISE	2.791	1.669	1.537	1.547		11	(122)	-7,32%	(1.244)	-44,57%		0,00%	1.547
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	7.933	-	-	0	-71	-72	-761	72	8.694	91,25%	(761)
	Linkage	8.515	7.826	7.754	-	-	-	-71	-72	-761	72	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.214	400	220	-180	-787	-600	-4.361	820	38.354	78,78%	(8.140)
	KUR	29.907	27.114	26.590	400	220	-180	-576	-525	-3.317	745	33.477	79,43%	(6.888)
	Non KUR	4.668	3.700	3.625	-	-	0	-210	-75	-1.044	75	4.877	74,32%	(1.252)
3	PWG	5.791	10.204	10.021	1.720	362	-1.358	1.043	-183	4.230	545	13.904	72,07%	(3.883)
	Cilem	5.791	10.204	10.021	1.720	362	-1.358	1.043	-183	4.230	545	13.904	72,07%	(3.883)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	191.502	4.133	4.787	654	3.850	2.643	23.493	2.144	185.426	103,28%	6.076
	CF 1	111.105	105.056	104.894	1.608	569	-1.039	1.393	-163	-6.211	732	116.015	90,41%	(11.121)
	Total Griya	105.380	97.030	96.524	-	-	0	0	-506	-8.856	506	108.893	88,64%	(12.369)
	• Total Non Program	15.372	12.556	12.470	-	-	0	-112	-86	-2.902	86	16.641	74,93%	(4.171)
	• Program	90.009	84.475	84.055	-	-	0	-579	-420	-5.954	420	92.252	91,11%	(8.197)
	Oto	5.724	8.026	8.369	1.608	569	-1.039	1.393	343	2.645	226	7.122	117,52%	1.248
	CF 2	56.904	83.802	86.608	2.525	4.218	1.693	2.457	2.805	29.704	1.413	69.411	124,77%	17.196
	Mitraguna & Others	52.060	72.435	74.700	610	2.770	2.160	445	2.265	22.641	505	63.278	118,05%	11.422
	Pensiun	4.844	11.367	11.908	1.915	1.448	-467	2.012	540	7.063	908	6.134	194,14%	5.774
	Total Pembiayaan	217.069	237.882	239.670	6.253	5.369	-884	4.035	1.788	22.601	3.581	246.378	97,28%	(6.708)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.211	1.195	3.827	1,36%	3,88%	12,67%	2.633	3.356	2.617			
	KUR	56	593	592	2.884	0,19%	2,18%	10,85%	2.293	2.828	2.291			
	Non KUR	415	617	603	943	8,89%	16,30%	26,01%	340	528	326			
3	PWG	-	-	-	828	0,00%	0,00%	8,26%	828	828	828			
	Cilem	-	-	-	828	0,00%	0,00%	8,26%	828	828	828			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.032	9.702	18.953	4,36%	5,14%	9,90%	9.251	11.624	9.921			
	CF 1	7.221	9.032	8.741	16.294	6,50%	8,32%	15,53%	7.552	9.073	7.262			
	Total Griya	7.194	8.838	8.389	15.411	6,83%	8,65%	15,97%	7.022	8.217	6.574			
	Oto	26	194	352	882	0,46%	4,39%	10,54%	530	856	689			
	CF 2	108	-	960	2.659	0,19%	1,15%	3,07%	1.699	2.551	2.659			
	Mitraguna & Others	-	-	960	2.659	0,00%	1,33%	3,56%	1.699	2.659	2.659			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.242	10.896	23.608	3,59%	4,58%	9,85%	12.712	15.808	13.366	0,05%	99,52%	-9,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,24%	2,26%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	557	701	874	0,76%	2,28%	2,89%	173	612	317			
	KUR	164	102	99	123	0,55%	0,36%	0,46%	24	(41)	21			
	Non KUR	98	455	603	751	2,11%	16,29%	20,72%	148	653	296			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.120	15.754	16.334	7,41%	8,34%	8,53%	580	3.880	1.214			
	CF 1	10.689	14.462	15.097	15.677	9,62%	14,37%	14,95%	580	4.988	1.215			
	Total Griya	10.577	14.195	14.830	15.410	10,04%	15,28%	15,96%	580	4.833	1.215			
	Oto	112	267	267	267	1,96%	3,33%	3,19%	-	155	-			
	CF 2	1.765	657	657	657	3,10%	0,78%	0,76%	(0)	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,91%	0,88%	(0)	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.855	16.634	17.387	5,94%	6,99%	7,25%	753	4.492	1.532	0,05%	99,37%	-7,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	1.262	1.310	97	49	(30)	-2,22%	(5.771)	-81,50%	14.952	8,76%	(13.642)
2	Tabungan	82.750	88.190	93.357	93.805	(2.093)	448	5.615	6,37%	11.055	13,36%	96.168	97,54%	(2.363)
3	Deposito	20.500	30.758	30.745	30.745	1.900	0	(13)	-0,04%	10.245	49,98%	21.133	145,49%	9.613
	Total	110.331	120.289	125.364	125.861	(95)	496	5.572	4,63%	15.530	14,08%	132.253	95,17%	(6.392)
	CASA	89.831	89.530	94.619	95.115	(1.996)	496	5.585	6,24%	5.284	5,88%	111.120	85,60%	(16.005)
	(%) CASA	81,42%	74,43%	75,48%	75,57%									
	FDR	132,60%	138,95%	134,87%	134,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.880	1.885	1.890		5	10	0,55%	1.096	137,94%	-	0,00%	1.890
2	Giro ISE	389	33	146	146		0	112	336,58%	(243)	-62,48%		0,00%	146
3	Tabungan ISE	406	1.846	1.739	1.744		5	(102)	-5,53%	1.339	330,09%		0,00%	1.744
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	116	116	116		0	0	0,00%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.691	36.417	300	1.310	1.010	-230	-274	-1.233	1.584	40.914	89,01%	(4.497)
	KUR	36.457	35.715	35.463	300	1.310	1.010	-201	-252	-993	1.562	39.582	89,59%	(4.119)
	Non KUR	1.194	975	954	-	-	0	-30	-22	-240	22	1.332	71,58%	(379)
3	PWG	14.628	24.979	27.134	6.683	5.945	-738	1.867	2.155	12.507	3.790	24.877	109,07%	2.257
	Cilem	6.737	13.467	14.416	1.559	1.614	55	124	949	7.679	665	13.381	107,74%	1.035
	Gadai	7.891	11.512	12.718	5.124	4.331	-793	1.743	1.206	4.827	3.125	11.496	110,63%	1.222
4	CFG	94.017	105.470	105.530	1.817	1.097	-720	1.055	61	11.514	1.036	107.669	98,01%	(2.139)
	CF 1	1.650	2.828	2.774	261	-	-261	205	-54	1.124	54	2.727	101,73%	47
	Total Griya	348	265	256	-	-	0	0	-9	-92	9	495	51,79%	(239)
	• Total Non Program	348	265	256	-	-	0	-9	-9	-92	9	495	51,79%	(239)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.518	261	-	-261	205	-45	1.216	45	2.232	112,80%	286
	CF 2	92.366	102.641	102.756	1.556	1.097	-459	850	114	10.390	983	104.942	97,92%	(2.186)
	Mitraguna & Others	54.628	62.993	63.417	958	1.097	139	326	425	8.789	672	66.021	96,06%	(2.603)
	Pensiun	37.738	39.649	39.339	598	-	-598	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	169.082	8.800	8.352	-448	2.692	1.942	22.787	6.410	173.460	97,48%	(4.378)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	54	1.526	0,22%	0,15%	4,19%	1.471	1.442	1.472			
	KUR	-	17	19	1.432	0,00%	0,05%	4,04%	1.413	1.432	1.415			
	Non KUR	83	37	35	93	6,98%	3,62%	9,79%	58	10	56			
3	PWG	-	-	-	682	0,00%	0,00%	2,51%	682	682	682			
	Cilem	-	-	-	563	0,00%	0,00%	3,91%	563	563	563			
	Gadai	-	-	-	119	0,00%	0,00%	0,94%	119	119	119			
4	CFG	-	723	732	2.092	0,00%	0,69%	1,98%	1.361	2.092	1.369			
	CF 1	-	155	152	418	0,00%	5,38%	15,05%	266	418	263			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	155	152	418	0,00%	5,93%	16,58%	266	418	263			
	CF 2	-	569	580	1.675	0,00%	0,56%	1,63%	1.095	1.675	1.106			
	Mitraguna & Others	-	444	479	1.574	0,00%	0,76%	2,48%	1.095	1.574	1.130			
	Pensiun	-	124	101	101	0,00%	0,25%	0,26%	(0)	101	(23)			
	Total Pembiayaan	83	777	786	4.300	0,06%	0,47%	2,54%	3.515	4.217	3.523	0,56%	78,01%	-2,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	498	552	405	54	(118)	-17,57%	395	252,74%	6.948	7,94%	(6.396)
2	Tabungan	45.583	48.535	47.517	47.351	946	(165)	(1.183)	-2,44%	1.768	3,88%	55.342	85,56%	(7.990)
3	Deposito	28.548	6.815	6.821	6.821	(732)	0	6	0,09%	(21.727)	-76,11%	29.544	23,09%	(22.723)
	Total	74.288	56.019	54.836	54.725	619	(111)	(1.294)	-2,31%	(19.563)	-26,33%	91.834	59,59%	(37.109)
	CASA	45.740	49.204	48.015	47.903	1.351	(111)	(1.301)	-2,64%	2.164	4,73%	62.290	76,90%	(14.387)
	(%) CASA	61,57%	87,83%	87,56%	87,54%									
	FDR	155,10%	231,36%	236,54%	237,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	905	990	990		(0)	85	9,43%	195	24,57%	-	0,00%	990
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	962,04%		0,00%	72
3	Tabungan ISE	788	833	919	919		(0)	85	10,25%	130	16,55%		0,00%	919
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	30.484	30.988	1.550	1.420	-130	733	505	6.841	915	26.876	115,30%	4.112
	KUR	23.464	29.725	30.244	1.550	1.420	-130	782	519	6.780	901	26.038	116,16%	4.206
	Non KUR	683	759	744	-	-	0	-49	-15	61	15	838	88,73%	(95)
3	PWG	2.751	5.831	5.969	983	361	-621	888	138	3.218	223	6.623	90,13%	(654)
	Cilem	2.751	5.831	5.969	983	361	-621	888	138	3.218	223	6.623	90,13%	(654)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	93.289	92.749	3.734	1.320	-2.414	1.600	-540	4.427	1.860	97.005	95,61%	(4.255)
	CF 1	3.542	3.592	3.547	-	-	0	-15	-45	5	45	4.474	79,28%	(927)
	Total Griya	3.385	2.554	2.524	-	-	0	0	-29	-860	29	3.531	71,48%	(1.007)
1	• Total Non Program	3.385	2.554	2.524	-	-	0	-29	-29	-860	29	3.531	71,48%	(1.007)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.039	1.023	-	-	0	-15	-16	865	16	943	108,49%	80
	CF 2	84.780	89.697	89.202	3.734	1.320	-2.414	1.616	-494	4.423	1.814	92.531	96,40%	(3.328)
	Mitraguna & Others	72.402	77.501	77.099	3.734	1.320	-2.414	1.803	-401	4.697	1.721	79.257	97,28%	(2.158)
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)
	Total Pembiayaan	115.220	129.604	129.707	6.267	3.101	-3.165	3.221	103	14.487	2.998	130.504	99,39%	(797)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	22	15	1.226	1,08%	0,05%	3,96%	1.211	965	1.204			
	KUR	188	-	-	1.211	0,80%	0,00%	4,00%	1.211	1.023	1.211			
	Non KUR	73	22	15	15	10,64%	1,96%	2,00%	-	(58)	(7)			
3	PWG	-	-	-	355	0,00%	0,00%	5,94%	355	355	355			
	Cilem	-	-	-	355	0,00%	0,00%	5,94%	355	355	355			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	891	1.072	2.518	0,64%	1,15%	2,71%	1.446	1.955	1.627			
	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	563	891	1.072	2.518	0,66%	1,20%	2,82%	1.446	1.955	1.627			
	Mitraguna & Others	408	817	998	2.444	0,56%	1,29%	3,17%	1.446	2.035	1.627			
	Pensiun	155	74	74	74	1,25%	0,61%	0,61%	-	(81)	1			
	Total Pembiayaan	824	913	1.087	4.099	0,72%	0,84%	3,16%	3.011	3.275	3.186	2,44%	22,64%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	232	169	169	0,11%	0,56%	0,55%	-	144	(63)			
	KUR	-	172	110	110	0,00%	0,37%	0,36%	-	110	(63)			
	Non KUR	26	59	60	60	3,76%	7,84%	8,00%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	950	949	759	1,34%	1,02%	0,82%	(190)	(429)	(191)			
	CF 1	-	320	320	320	0,00%	8,92%	9,03%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,54%	12,69%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	630	628	439	1,40%	0,70%	0,49%	(190)	(749)	(191)			
	Mitraguna & Others	1.187	567	566	376	1,64%	0,73%	0,49%	(190)	(811)	(191)			
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)			
	Total Pembiayaan	1.213	1.182	1.118	928	1,05%	0,86%	0,72%	(190)	(285)	(254)	1,39%	-93,92%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.412	1.406	424	(6)	53	3,91%	(6.651)	-82,55%	14.967	9,40%	(13.561)
2	Tabungan	114.229	116.866	117.709	118.622	2.472	914	1.756	1,50%	4.394	3,85%	127.078	93,35%	(8.456)
3	Deposito	24.505	18.203	17.304	17.280	(795)	(24)	(923)	-5,07%	(7.225)	-29,54%	25.528	67,69%	(8.248)
	Total	146.791	136.423	136.424	137.308	2.100	884	886	0,65%	(9.483)	-6,46%	167.573	81,94%	(30.265)
	CASA	122.286	118.220	119.121	120.028	2.895	908	1.809	1,53%	(2.258)	-1,85%	142.046	84,50%	(22.017)
	(%) CASA	83,31%	86,66%	87,32%	87,42%									
	FDR	111,90%	130,44%	132,58%	131,73%									

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	565	769	782	783		1	14	1,83%	218	38,54%	-	0,00%	783
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%		0,00%	1
3	Tabungan ISE	563	767	781	781		1	14	1,84%	218	38,74%		0,00%	781
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%		0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.561	18.299	320	1.300	980	-426	738	-406	562	21.408	85,48%	(3.108)
	KUR	17.857	17.017	17.778	320	1.300	980	-400	761	-79	539	20.405	87,13%	(2.627)
	Non KUR	848	544	521	-	-	0	-26	-22	-327	22	1.003	51,99%	(482)
3	PWG	28.691	42.364	45.462	8.039	8.815	777	217	3.098	16.771	5.717	42.488	107,00%	2.974
	Cilem	14.633	22.956	23.783	1.007	1.845	838	-1	827	9.151	1.017	25.716	92,48%	(1.933)
	Gadai	14.059	19.408	21.679	7.032	6.971	-61	219	2.270	7.620	4.700	16.772	129,26%	4.907
4	CFG	116.769	117.948	117.034	1.312	1.364	52	-107	-914	264	2.278	127.157	92,04%	(10.124)
	CF 1	2.827	4.549	4.134	332	-	-332	264	-415	1.306	415	3.996	103,46%	138
	Total Griya	979	734	721	-	-	0	0	-13	-258	13	1.126	64,04%	(405)
	• Total Non Program	979	734	721	-	-	0	-15	-13	-258	13	1.126	64,04%	(405)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.413	332	-	-332	264	-402	1.564	402	2.870	118,92%	543
	CF 2	113.942	113.400	112.900	980	1.364	384	-371	-499	-1.042	1.863	123.162	91,67%	(10.262)
	Mitraguna & Others	55.116	58.111	57.834	820	1.019	199	402	-277	2.718	1.296	63.433	91,17%	(5.599)
	Pensiun	58.827	55.288	55.066	160	345	185	-773	-222	-3.761	567	59.729	92,19%	(4.663)
	Total Pembiayaan	164.260	177.949	180.870	9.671	11.479	1.808	-314	2.922	16.610	8.558	191.147	94,62%	(10.276)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	433	326	1.598	3,30%	1,86%	8,73%	1.272	981	1.165			
	KUR	461	321	291	1.476	2,58%	1,71%	8,31%	1.186	1.015	1.156			
	Non KUR	156	112	35	121	18,40%	6,52%	23,29%	86	(35)	9			
3	PWG	74	-	-	2.667	0,26%	0,00%	5,87%	2.667	2.592	2.667			
	Cilem	74	-	-	1.777	0,51%	0,00%	7,47%	1.777	1.703	1.777			
	Gadai	-	-	-	889	0,00%	0,00%	4,10%	889	889	889			
4	CFG	1.969	2.461	2.567	4.105	1,69%	2,18%	3,51%	1.537	2.136	1.643			
	CF 1	66	45	197	89	2,32%	4,32%	2,16%	(107)	24	44			
	Total Griya	66	45	43	89	6,70%	5,83%	12,40%	47	24	44			
	Oto	-	-	154	-	0,00%	4,03%	0,00%	(154)	-	-			
	CF 2	1.904	2.417	2.371	4.015	1,67%	2,09%	3,56%	1.645	2.112	1.599			
	Mitraguna & Others	1.427	1.741	1.787	2.410	2,59%	3,08%	4,17%	623	983	669			
	Pensiun	477	676	583	1.605	0,81%	1,06%	2,92%	1.022	1.129	929			
	Total Pembiayaan	2.661	2.894	2.969	8.445	1,62%	1,67%	4,67%	5.476	5.784	5.550	0,00%	100,00%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	603	643	632	1,22%	3,66%	3,45%	(11)	403	29			
	KUR	229	569	541	530	1,28%	3,18%	2,98%	(11)	301	(39)			
	Non KUR	-	34	102	102	0,00%	18,82%	19,63%	-	102	68			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.719	1.451	1.559	1,37%	1,23%	1,33%	108	(38)	(160)			
	CF 1	-	159	154	149	0,00%	3,39%	3,60%	(5)	149	(11)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	159	154	149	0,00%	4,04%	4,36%	(5)	149	(11)			
	CF 2	1.597	1.560	1.297	1.410	1,40%	1,14%	1,25%	113	(187)	(149)			
	Mitraguna & Others	770	1.325	1.290	1.403	1,40%	2,22%	2,43%	113	633	78			
	Pensiun	827	235	8	8	0,50%	0,00%	0,01%	-	(820)	(227)			
	Total Pembiayaan	1.826	2.321	2.095	2.191	1,11%	1,18%	1,21%	97	365	(130)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	23.096	22.713	22.783	338	71	(313)	-1,35%	(2.117)	-8,50%	33.853	67,30%	(11.070)
3	Deposito	2.060	1.857	2.117	2.117	(359)	0	261	14,03%	57	2,77%	2.365	89,52%	(248)
	Total	26.961	24.953	24.830	24.901	(21)	71	(52)	-0,21%	(2.060)	-7,64%	36.218	68,75%	(11.317)
	CASA	24.901	23.096	22.713	22.783	338	71	(313)	-1,35%	(2.117)	-8,50%	33.853	67,30%	(11.070)
	(%) CASA	92,36%	92,56%	91,47%	91,50%									
	FDR	86,03%	83,19%	81,15%	80,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.043	2.343	2.343		0	300	14,67%	409	21,15%	-	0,00%	2.343
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.043	2.343	2.343		0	300	14,67%	409	21,15%		0,00%	2.343
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.760	20.149	280	100	-180	-650	-611	-3.045	711	26.294	76,63%	(6.145)
	KUR	21.361	19.664	19.065	280	100	-180	-579	-599	-2.296	699	24.306	78,44%	(5.240)
	Non KUR	1.833	1.095	1.084	-	-	0	-70	-12	-750	12	1.988	54,51%	(904)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.760	20.149	280	100	-180	-650	-611	-3.045	711	26.294	76,63%	(6.145)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	860	1.173	4.705	2,98%	5,65%	23,35%	3.532	4.013	3.845			
	KUR	472	504	1.000	4.425	2,21%	5,09%	23,21%	3.425	3.952	3.920			
	Non KUR	220	356	173	280	11,98%	15,80%	25,87%	107	61	(75)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	860	1.173	4.705	2,98%	5,65%	23,35%	3.532	4.013	3.845	5,88%	74,81%	-17,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	495	749	887	0,77%	3,61%	4,40%	138	709	392			
	KUR	161	401	483	450	0,75%	2,46%	2,36%	(33)	290	50			
	Non KUR	17	94	266	437	0,91%	24,24%	40,28%	171	420	343			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	495	749	887	0,77%	3,61%	4,40%	138	709	392	25,06%	-469,37%	20,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
	CASA	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	100,00%	#DIV/0!	#DIV/0!									
	FDR	0,00%	0,00%	#DIV/0!	#DIV/0!									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	278	888	434	156	
2	Contribution Margin	(360)	(458)	(219)	141	39,2%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	335	345	344	262	(1)	9	2,70%	43	14,19%	302	114,19%	43
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	345	344	262	(1)	9	2,70%	43	14,19%	302	114,19%	43
	CASA	302	335	345	344	262	(1)	9	2,70%	43	14,19%	302	114,19%	43
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	376	302	73	(303)	
2	Contribution Margin	(77)	(117)	(27)	50	64,9%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	61	969	913	(758)	(56)	852	1389,22%	(2.596)	-73,98%	6.635	13,76%	(5.722)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	969	913	(758)	(56)	852	1389,22%	(2.596)	-73,98%	6.748	13,53%	(5.835)
	CASA	3.509	61	969	913	(758)	(56)	852	1389,22%	(2.596)	-73,98%	6.635	13,76%	(5.722)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.125	3.509	820	(2.305)	
2	Contribution Margin	(300)	(404)	(113)	187	62,3%

PHR & Payroll

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