

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	314.972	599.559	694.468	700.503	245.075	6.036	100.944	16,84%	385.532	122,40%	475.089	147,45%	225.414
2	Tabungan	2.242.130	2.422.180	2.382.676	2.387.571	40.155	4.894	(34.609)	-1,43%	145.440	6,49%	2.502.873	95,39%	(115.302)
3	Deposito	2.798.677	2.790.913	3.290.455	3.294.316	460.105	3.861	503.404	18,04%	495.640	17,71%	2.813.322	117,10%	480.994
	Total	5.355.779	5.812.652	6.367.599	6.382.390	745.335	14.791	569.739	9,80%	1.026.612	19,17%	5.791.284	110,21%	591.107
	CASA	2.557.102	3.021.739	3.077.144	3.088.074	285.230	10.930	66.335	2,20%	530.972	20,76%	2.977.962	103,70%	110.112
	(%) CASA	47,74%	51,99%	48,33%	48,38%									
	FDR	47,52%	50,76%	46,85%	46,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	DPK ISE	113.657	100.407	102.362	101.975	(388)	1.568	1.56%	(11.682)	-10,28%	148.814	68,53%	(46.839)
2	Giro ISE	31.184	14.307	17.146	17.197	51	2.891	20,20%	(13.987)	-44,85%	52.489	32,76%	(35.292)
3	Tabungan ISE	59.057	66.768	65.884	65.445	(438)	(1.323)	-1,98%	6.388	10,82%	63.948	102,34%	1.497
4	Deposito ISE	23.415	19.332	19.332	19.332	0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545	0	13	0,85%	(501)	-24,49%		0,00%	1.545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	188.209	206.868	208.254	4.250	5.680	1.430	3.840	1.386	20.044	4.294	233.500	89,19%	(25.246)
	Linkage	19.369	18.145	18.022	-	-	-	-	-124	-123	123	39.092	46,10%	(21.070)
	Non-Linkage	168.841	188.723	190.232	4.250	5.680	1.430	3.964	1.509	21.391	4.171	194.408	97,85%	(4.176)
	• Local Champion	162.434	179.355	180.836	4.250	5.680	1.430	4.242	1.481	18.402	4.199	174.555	103,60%	6.281
	• Value Chain	6.407	9.368	9.395	-	-	-	-	-277	28	2.989	19.853	47,33%	(10.457)
2	MBG	159.435	191.840	193.972	2.525	7.520	4.995	1.349	2.133	34.538	5.387	205.492	94,39%	(11.520)
	KUR	151.599	182.202	184.178	2.450	6.970	4.520	1.585	1.975	32.579	4.995	195.351	94,28%	(11.173)
	Non KUR	7.836	9.637	9.795	75	550	475	-236	157	1.959	393	10.141	96,58%	(346)
3	PWG	252.400	412.261	434.404	90.246	79.625	-10.621	23.624	22.144	182.004	57.481	431.397	100,70%	3.007
	Cilem	111.797	223.573	234.982	26.258	26.959	701	8.750	11.409	123.185	15.550	256.762	91,52%	(21.780)
	Gadai	140.603	188.688	199.422	63.988	52.666	-11.322	14.874	10.735	58.819	41.931	174.635	114,19%	24.787
4	CFG	1.944.791	2.139.295	2.146.742	45.190	55.491	10.301	19.378	7.447	201.951	48.044	2.194.090	97,84%	(47.349)
	CF 1	376.842	385.958	381.678	2.080	3.700	1.620	235	-4.279	4.837	7.980	418.880	91,12%	(37.202)
	Total Griya	311.852	314.123	312.281	938	3.420	2.482	0	-1.842	430	5.262	332.926	93,80%	(20.645)
	• Total Non Program	308.347	309.901	308.082	938	3.420	2.482	-3.862	-1.819	-265	5.239	317.656	96,99%	(9.574)
	• Program	3.505	4.223	4.199	-	-	0	133	-23	695	23	15.270	27,50%	(11.070)
	Oto	64.990	71.834	69.397	1.142	280	-862	235	-2.437	4.407	2.717	85.954	80,74%	(16.557)
	CF 2	1.567.950	1.753.337	1.765.064	43.110	51.791	8.681	19.143	11.726	197.114	40.065	1.755.210	99,43%	(10.147)
	Mitraguna & Others	1.383.782	1.559.560	1.568.841	40.080	46.947	6.867	18.462	9.281	185.059	37.666	1.571.846	99,81%	(3.005)
	Pensiun	184.168	193.778	196.223	3.030	4.844	1.814	681	2.445	12.055	2.399	203.365	96,49%	(7.142)
	Total Pembiayaan	2.544.835	2.950.264	2.983.372	142.211	148.316	6.105	48.191	33.108	438.537	115.208	3.064.479	97,35%	(81.107)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-27 Oct'25)	MtD (1-27 Nov'25)	MtM	Net (UG) & DG		Run Off Nov'25	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25				MtD	YTD		%	Penc.	Gap	
1	SME	1.267	-	3.204	10.210	0.67%	1.55%	4.90%	7.006	8.942	10.210			
	Linkage	-	-	-	155	0,00%	0,00%	0,86%	155	155				
	Local Champion	1.267	-	3.204	9.848	0,75%	1,70%	5,18%	6.644	8.580	9.848			
	Value Chain	-	-	-	207	0,00%	0,00%	0,11%	207	207				
2	MBG	3.453	4.655	4.655	25.903	2.17%	2,43%	13,35%	21.249	22.450	21.249			
	KUR	2.876	4.305	4.305	24.299	1,90%	2,36%	13,19%	19.994	21.423	19.994			
	Non KUR	577	350	350	1.604	7,36%	3,63%	16,38%	1.254					
3	PWG	-	26	26	27.192	0,00%	0,01%	6,26%	27.166	27.192	27.166			
	Cilem	-	26	26	21.148	0,00%	0,00%	9,00%	21.148	21.148	21.148			
	Gadai	-	-	-	6.044	0,00%	0,01%	3,03%	6.018	6.044	6.018			
4	CFG	19.268	23.212	25.105	62.985	0,99%	1,17%	2,93%	37.881	43.717	39.774			
	CF 1	8.041	9.455	13.170	31.067	2,13%	3,41%	8,14%	17.896	23.026	21.612			
	Total Griya	6.972	7.025	10.986	26.917	2,24%	3,50%	8,62%	15.931	19.945	19.892			
	Oto	1.069	2.430	2.184	4.150	1,64%	3,04%	5,98%	1.965	3.081	1.720			
	CF 2	11.227	13.757	11.934	31.919	0,72%	0,68%	1,81%	19.984	20.692	18.162			
	Mitraguna & Others	11.107	13.302	11.331	29.896	0,80%	0,73%	1,91%	18.565	18.789	16.593			
	Pensiun	120	455	595	2.023	0,07%	0,31%	1,03%	1.420	1.903	1.568			
	Total Pembiayaan	30.008	30.694	33.313	37.332	1,18%	1,13%	1,25%	4.019	7.324	6.638	0,94%	24,94%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi			MtD (1-27 Oct'25)	MtD (1-27 Nov'25)	MtM	Net (UG) & DG		Run Off Nov'25	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25				MtD	YTD				

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	80.164	79.766	76.285	84.177	21.784	7.893	4.411	5,53%	4.013	5,01%	99.791	84,35%	(15.614)
2	Tabungan	392.786	392.341	395.114	395.769	(277)	655	3.429	0,87%	2.983	0,76%	424.694	93,19%	(28.924)
3	Deposito	233.260	195.103	200.310	200.117	(41.404)	(194)	5.013	2,57%	(33.143)	-14,21%	235.055	85,14%	(34.939)
	Total	706.209	667.209	671.709	680.063	(19.897)	8.354	12.853	1,93%	(26.147)	-3,70%	759.540	89,54%	(79.477)
	CASA	472.950	472.106	471.399	479.946	21.506	8.548	7.840	1,66%	6.997	1,48%	524.484	91,51%	(44.538)
	(%) CASA	66,97%	70,76%	70,18%	70,57%									
	FDR	69,41%	78,81%	78,49%	77,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	20.922	22.606	22.263	(343)	1.341	6,41%	(4.062)	-15,43%		-	0,00%	22.263
2	Giro ISE	3.901	3.080	3.441	3.323	(117)	244	7,92%	(577)	-14,80%			0,00%	3.323
3	Tabungan ISE	13.925	12.342	13.665	13.440	(226)	1.097	8,89%	(485)	-3,48%			0,00%	13.440
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%			0,00%	5.500
5	CIF ISE	128	136	137	137	0	1	0,74%	9	7,03%			0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	93.725	89.596	87.724	3.000	190	-2.810	-818	-1.872	-6.001	2.062	106.513	82,36%	(18.789)
	Linkage	4.522	3.361	3.238	-	-	-	-122	-123	-1.284	123	10.091	32,08%	(6.853)
	Non-Linkage	89.203	86.235	84.486	3.000	190	-2.810	-696	-1.749	-4.716	1.939	96.422	87,62%	(11.936)
	• Local Champion	87.849	85.239	83.526	3.000	190	-2.810	-661	-1.713	-4.323	1.903	91.272	91,51%	(7.746)
	• Value Chain	1.354	996	960	-	-	-	-36	-36	-393	36	5.150	18,65%	(4.190)
2	MBG	44.762	41.512	41.354	350	1.055	705	-765	-157	-3.408	1.212	46.400	89,13%	(5.046)
	KUR	42.954	39.297	38.832	350	705	355	-699	-465	-4.122	1.170	44.605	87,06%	(5.773)
	Non KUR	1.808	2.214	2.522	-	350	350	-66	308	714	42	1.795	140,48%	727
3	PWG	25.216	36.316	37.492	7.849	7.472	-378	1.748	1.176	12.276	6.295	43.943	85,32%	(6.451)
	Cilem	10.119	17.246	17.840	1.743	1.852	109	338	594	7.722	1.257	25.949	68,75%	(8.109)
	Gadai	15.098	19.070	19.652	6.106	5.620	-486	1.410	582	4.554	5.038	17.994	109,22%	1.658
4	CFG	326.493	358.409	360.678	8.670	11.711	3.041	2.388	2.270	34.186	9.441	347.257	103,87%	13.422
	CF 1	44.529	52.963	52.537	16	500	484	1.197	-426	8.008	926	46.935	111,94%	5.602
	Total Griya	33.717	42.230	42.102	-	500	500	0	-128	8.385	628	34.266	122,87%	7.836
4	• Total Non Program	33.717	42.230	42.102	-	500	500	-645	-128	8.385	628	34.266	122,87%	7.836
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.733	10.435	16	-	-16	1.197	-298	-377	298	12.669	82,37%	(2.234)
	CF 2	281.964	305.446	308.142	8.654	11.211	2.557	1.191	2.696	26.178	8.515	300.322	102,60%	7.820
	Mitraguna & Others	268.245	288.489	290.531	8.654	10.205	1.551	1.718	2.042	22.286	8.163	285.267	101,85%	5.264
	Pensiun	13.719	16.957	17.611	-	1.006	1.006	-527	654	3.892	352	15.055	116,98%	2.556
	Total Pembiayaan	490.195	525.832	527.249	19.869	20.428	559	2.553	1.417	37.053	19.011	544.113	96,90%	(16.864)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	293	-	3.204	6.073	● 0,31%	● 3,58%	● 6,92%	2.869	5.780	6.073					
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-					
	Local Champion	293	-	3.204	6.073	● 0,33%	● 3,71%	● 7,19%	2.869	5.780	6.073					
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-					
2	MBG	550	1.094	1.021	6.157	● 1,23%	● 2,46%	● 14,89%	5.135	5.606	5.062					
	KUR	550	1.094	1.021	5.794	● 1,28%	● 2,60%	● 14,92%	4.773	5.244	4.700					
	Non KUR	-	-	-	363	● 0,00%	● 0,00%	● 0,00%	363	363	363					
3	PWG	-	-	-	894	● 0,00%	● 0,00%	● 0,00%	894	894	894					
	Cilem	-	-	-	624	● 0,00%	● 0,00%	● 0,00%	624	624	624					
	Gadai	-	-	-	271	● 0,00%	● 0,00%	● 0,00%	271	271	271					
4	CFG	5.180	4.311	4.286	10.744	● 1,59%	● 1,20%	● 1,20%	2.988	6.458	5.564	6.433				
	CF 1	174	45	42	7.124	● 0,39%	● 0,08%	● 13,56%	7.081	6.950	7.079					
	Total Griya	174	45	42	5.663	● 0,52%	● 0,10%	● 13,45%	5.621	5.489	5.618					
	Oto	-	-	-	1.461	● 0,00%	● 0,00%	● 14,00%	1.461	1.461	1.461					
	CF 2	5.006	4.266	4.244	3.621	● 1,78%	● 1,39%	● 1,17%	(623)	(1.386)	(646)					
	Mitraguna & Others	5.006	4.266	4.244	3.621	● 1,87%	● 1,47%	● 1,25%	(623)	(1.386)	(646)					
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-					
	Total Pembiayaan	5.937	5.465	5.456	7.508	● 1,21%	● 1,04%	● 1,42%	2.052	1.571	2.043	0,64%	54,79%	-0,8%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	Asset (Retail) T	630.795	853.881	687.989												

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	18.126	10.485	6.427	6.195	(3.555)	(232)	(4.290)	-40,92%	(11.931)	-65,82%	33.616	18,43%	(27.421)
2	Tabungan	237.991	243.202	246.675	246.898	(1.888)	223	3.696	1,52%	8.907	3,74%	263.026	93,87%	(16.129)
3	Deposito	192.383	156.159	154.600	164.571	(51.287)	9.971	8.412	5,39%	(27.812)	-14,46%	193.802	84,92%	(29.231)
	Total	448.500	409.846	407.702	417.663	(56.729)	9.962	7.818	1,91%	(30.837)	-6,88%	490.444	85,16%	(72.781)
	CASA	256.117	253.687	253.102	253.092	(5.442)	(9)	(595)	-0,23%	(3.025)	-1,18%	296.642	85,32%	(43.550)
	(%) CASA	57,11%	61,90%	62,08%	60,60%									
	FDR	54,70%	64,09%	64,13%	62,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	9.906	10.565	10.462	(104)	556	5,61%	(1.177)	-10,11%		-	0,00%	10.462
2	Giro ISE	2.314	454	755	599	(156)	145	31,86%	(1.715)	-74,12%			0,00%	599
3	Tabungan ISE	1.452	1.580	1.938	1.991	53	411	26,02%	538	37,05%			0,00%	1.991
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%			0,00%	7.872
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%			0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	17.579	15.887	17.787	100	2.850	2.750	-2.842	1.899	208	951	26.993	65,89%	(9.206)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	17.787	100	2.850	2.750	-2.842	1.899	208	951	22.893	77,69%	(5.107)
	• Local Champion	16.492	15.487	17.386	100	2.850	2.750	-2.842	1.899	894	951	19.012	91,45%	(1.626)
	• Value Chain	1.087	401	401	-	-	-	0	-0	-686	0	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.209	620	595	-25	-254	-913	-61	1.508	48.666	78,51%	(10.457)
	KUR	37.787	38.582	37.681	620	595	-25	-195	-901	-107	1.496	47.501	79,33%	(9.820)
	Non KUR	483	540	528	-	-	0	-59	-12	46	12	1.166	45,33%	(637)
3	PWG	15.859	33.260	36.615	8.434	7.866	-568	3.002	3.355	20.757	4.511	33.597	108,98%	3.018
	Cilem	7.657	18.706	20.128	3.842	2.379	-1.463	2.015	1.422	12.470	957	21.318	94,41%	(1.191)
	Gadai	8.201	14.554	16.488	4.593	5.488	895	987	1.934	8.286	3.554	12.279	134,28%	4.209
4	CFG	173.601	174.409	168.841	1.838	2.150	312	-424	-5.568	-4.761	7.718	191.714	88,07%	(22.873)
	CF 1	81.382	70.149	67.531	-	-	0	-252	-2.618	-13.851	2.618	83.440	80,93%	(15.909)
	Total Griya	77.096	66.200	63.828	-	-	0	0	-2.372	-13.268	2.372	77.675	82,17%	(13.847)
4	• Total Non Program	77.096	66.200	63.828	-	-	0	-1.037	-2.372	-13.268	2.372	77.675	82,17%	(13.847)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.703	-	-	0	-252	-246	-584	246	5.765	64,23%	(2.062)
	CF 2	92.219	104.260	101.310	1.838	2.150	312	-172	-2.950	9.091	5.100	108.274	93,57%	(6.964)
	Mitraguna & Others	90.304	99.165	95.992	1.705	1.900	195	-180	-3.173	5.688	5.073	104.949	91,47%	(8.957)
	Pensiun	1.915	5.095	5.318	133	250	117	8	224	3.403	26	3.326	159,92%	1.993
	Total Pembiayaan	245.309	262.678	261.452	10.992	13.461	2.469	-517	-1.227	16.143	14.688	300.970	86,87%	(39.519)

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		%	Penc.	Gap	
1	SME	210	-	-	694	1,20%	0,00%	3,90%	694	483	694			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	694	1,20%	0,00%	3,90%	694	483	694			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	5.216	3,78%	5,55%	13,65%	3.043	3.770	2.968			
	KUR	1.433	2.078	2.047	5.091	3,79%	5,31%	13,51%	3.044	3.658	3.013			
	Non KUR	12	170	125	124	2,54%	23,17%	23,54%	(1)	112	(46)			
3	PWG	-	-	-	2.101	0,00%	0,00%	5,74%	2.101	2.101	2.101			
	Cilem	-	-	-	2.060	0,00%	0,00%	10,24%	2.060	2.060	2.060			
	Gadai	-	-	-	41	0,00%	0,00%	0,25%	41	41	41			
4	CFG	3.497	2.932	3.360	11.680	2,01%	1,93%	6,92%	8.321	8.183	8.749			
	CF 1	3.310	2.801	3.079	8.646	4,07%	4,39%	12,80%	5.567	5.336	5.845			
	Total Griya	3.310	2.698	2.976	8.544	4,29%	4,50%	13,39%	5.567	5.233	5.846			
	Oto	-	103	102	102	0,00%	2,59%	2,77%	-	102	(1)			
	CF 2	187	130	281	3.035	0,20%	0,27%	3,00%	2.754	2.847	2.904			
	Mitraguna & Others	187	130	88	2.842	0,21%	0,09%	2,96%	2.754	2.655	2.712			
	Pensiun	-	-	193	193	0,00%	3,78%	3,62%	(0)	193	193			
	Total Pembiayaan	3.556	5.273	5.429	2.708	1,45%	2,07%	1,04%	(2.721)	(849)	(2.566)	0,46%	55,78%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	408.149	448.564	466.664	58.515		2.94	3.23	3.22
2	Contribution Margin	11.524	17.543	14.308	2.784	-24,2%	(0,01)	(142)	(783)

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	1.359	1.210	744	1.211	(310)	467	2	0,13%	(147)	-10,85%	9.983	12,13%	(8.771)
2	Tabungan	139.020	139.895	144.013	143.595	(343)	(418)	3.701	2,65%	4.575	3,29%	153.063	93,81%	(9.468)
3	Deposito	91.332	76.670	76.944	76.945	(2.687)	0	274	0,36%	(14.388)	-15,75%	92.121	83,53%	(15.176)
	Total	231.711	217.775	221.702	221.751	(3.339)	49	3.977	1,83%	(9.960)	-4,30%	255.167	86,90%	(33.416)
	CASA	140.379	141.104	144.758	144.807	(653)	49	3.702	2,62%	4.428	3,15%	163.046	88,81%	(18.239)
	(%) CASA	60,58%	64,79%	65,29%	65,30%									
	FDR	52,09%	65,09%	64,98%	64,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	2.354	6.223	6.223	(1)	3.868	164,33%	3.450	124,42%	-	-	0,00%	6.223
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,65%	-	-	0,00%	103
3	Tabungan ISE	2.669	2.251	6.120	6.119	(1)	3.869	171,88%	3.451	129,30%	-	-	0,00%	6.119
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0,00%	0
5	CIF ISE	84	88	90	90	0	2	2,27%	6	7,14%	-	-	0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	1.415	306	306	-	-	0	-13	0	-1.108	-	1.415	21,65%	(1.108)
	Linkage	189	155	155	-	-	-	-4	0	-34	-	189	82,13%	(34)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Local Champion	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	5.262	-	350	350	571	270	5.262	80	3.617	145,50%	1.646
	KUR	-	4.454	4.731	-	350	350	579	278	4.731	72	3.445	137,33%	1.286
	Non KUR	-	539	531	-	0	0	-8	-8	531	8	172	309,53%	360
3	PWG	10.318	19.674	21.468	5.397	4.405	-992	632	1.794	11.151	2.611	21.891	98,07%	(423)
	Cilem	4.275	11.824	12.991	1.502	1.813	312	619	1.167	8.716	647	15.011	86,54%	(2.020)
	Gadai	6.043	7.850	8.478	3.895	2.592	-1.304	13	627	2.435	1.964	6.881	123,21%	1.597
4	CFG	108.966	116.775	117.022	2.521	2.265	-256	3.254	247	8.056	2.018	126.793	92,29%	(9.771)
	CF 1	22.575	21.821	21.281	16	-	-16	-98	-540	-1.294	540	25.867	82,27%	(4.586)
	Total Griya	18.510	17.085	16.664	-	-	0	0	-422	-1.846	422	20.337	81,94%	(3.673)
4	• Total Non Program	18.168	16.590	16.170	-	-	0	-1.368	-420	-1.998	420	18.849	85,79%	(2.678)
	• Program	342	495	493	-	-	0	-2	-2	152	2	1.489	33,14%	(995)
	Oto	4.065	4.736	4.617	16	-	-16	-98	-119	552	119	5.530	83,50%	(912)
	CF 2	86.390	94.953	95.741	2.505	2.265	-240	3.352	787	9.351	1.478	100.926	94,86%	(5.185)
	Mitraguna & Others	53.276	64.119	65.113	2.505	2.265	-240	3.603	993	11.837	1.272	66.415	98,04%	(1.303)
	Pensiun	33.115	30.834	30.628	-	-	0	-251	-206	-2.486	206	34.511	88,75%	(3.883)
	Total Pembiayaan	120.698	141.748	144.059	7.918	7.020	-898	4.444	2.311	23.361	4.709	153.716	93,72%	(9.657)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25		31-Dec-24	31-Oct-25	27-Nov-25				%	Penc.	Gap
1	SME	-	-	-	306	306	0,00%	0,00%	100,00%	306	306	306	-	-	-
	Linkage	-	-	-	155	155	0,00%	0,00%	100,00%	155	155	155	-	-	-
	Local Champion	-	-	-	151	151	0,00%	0,00%	100,00%	151	151	151	-	-	-
2	MBG	-	-	-	359	359	0,00%	0,00%	6,83%	359	359	359	-	-	-
	KUR	-	-	-	359	359	0,00%	0,00%	7,59%	359	359	359	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
3	PWG	-	-	-	716	716	0,00%	0,00%	3,33%	716	716	716	-	-	-
	Cilem	-	-	-	711	711	0,00%	0,00%	5,47%	711	711	711	-	-	-
	Gadai	-	-	-	5	5	0,00%	0,00%	0,06%	5	5	5	-	-	-
4	CFG	438	2.664	2.333	1.713	1.713	0,48%	0,84%	1,46%	732	1.188	929	-	-	-
	CF 1	397	542	541	1.115	1.115	1,76%	2,48%	5,24%	574	718	573	-	-	-
	Total Griya	397	542	541	1.115	1.115	2,14%	3,17%	6,69%	574	718	573	-	-	-
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	CF 2	128	241	439	598	598	0,15%	0,46%	0,62%	159	471	357	-	-	-
	Mitraguna & Others	20	241	439	598	598	0,04%	0,69%	0,92%	159	578	357	-	-	-
	Pensiun	108	-	-	-	0	0,00%	0,00%	0,00%	-	(108)	-	-	-	-
	Total Pembiayaan	1.438	784	980	1.713	1.19%	0,69%	1,19%	732	275	929	0,24%	79,70%	-0,9%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.320	10.485	10.502	17	183	1,77%	1.424	15,69%	-	0,00%	10.502
2	Giro ISE	2.308	2.000	2.024	2.025	1	24	1,22%	(283)	-12,26%		0,00%	2.025
3	Tabungan ISE	1.370	4.019	4.161	4.178	16	158	3,94%	2.807	204,83%		0,00%	4.178
4	Deposito ISE	5.400	4.300	4.300	4.300	0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	67	68	68	0	1	1,49%	10	17,24%		0,00%	68

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	20.130	21.495	20.869	-	-	0	-361	-626	739	626	30.920	67,49%	(10,051)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4,699)
	Non-Linkage	20.130	21.495	20.869	-	-	0	-361	-626	739	626	26.221	79,59%	(5,352)
	• Local Champion	18.621	20.216	19.628	-	-	0	-323	-587	1.007	587	21.509	91,26%	(1,881)
	• Value Chain	1.509	1.280	1.241	-	-	-	-38	-39	-268	39	4.712	26,33%	(3,472)
2	MBG	53.102	56.338	55.739	600	700	100	940	-599	2.637	1.299	64.025	87,06%	(8,286)
	KUR	50.813	54.812	54.291	600	700	100	1.010	-521	3.479	1.221	61.091	88,87%	(6,800)
	Non KUR	2.289	1.525	1.448	-	-	0	-70	-78	-841	78	2.934	49,34%	(1,486)
3	PWG	17.782	25.816	27.400	6.455	5.685	-770	1.961	1.584	9.618	4.101	33.143	82,67%	(5,743)
	Cilem	6.518	15.281	15.834	1.534	1.993	459	24	552	9.316	1.441	20.343	77,84%	(4,509)
	Gadai	11.264	10.534	11.566	4.921	3.692	-1.229	1.937	1.032	302	2.660	12.800	90,36%	(1,234)
4	CFG	129.053	158.843	163.483	6.440	7.603	1.163	3.390	4.639	34.430	2.964	158.758	102,98%	4.725
	CF 1	19.758	17.484	18.050	-	868	868	-264	566	-1.707	302	33.408	54,03%	(15,358)
	Total Griya	14.572	12.909	13.530	-	775	775	0	621	-1.041	154	26.744	50,59%	(13,213)
	• Total Non Program	11.408	10.033	10.672	-	775	775	-173	639	-736	136	12.963	82,33%	(2.290)
	• Program	3.163	2.877	2.858	-	-	0	-31	-18	-305	18	13.781	20,74%	(10,923)
	Oto	5.186	4.575	4.520	-	93	93	-264	-55	-666	148	6.665	67,82%	(2,145)
	CF 2	109.295	141.359	145.432	6.440	6.735	295	3.654	4.073	36.137	2.662	125.350	116,02%	20.082
	Mitraguna & Others	90.925	122.975	126.998	6.320	6.578	258	3.912	4.024	36.074	2.554	105.569	120,30%	21.429
	Pensiun	18.370	18.384	18.434	120	157	37	-257	49	63	108	19.780	93,19%	(1,347)
	Total Pembiayaan	220.067	262.492	267.491	13.495	13.988	494	5.930	4.998	47.424	8.990	286.846	93,25%	(19,356)

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (NPF)

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 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	9.495	6.863	8.667	8.593	(884)	(74)	1.730	25,21%	(902)	-9,50%	15.938	53,91%	(7.345)
2	Tabungan	99.410	121.220	126.830	127.229	4.389	399	6.010	4,96%	27.819	27,98%	109.902	115,77%	17.327
3	Deposito	64.192	61.782	41.897	41.869	415	(27)	(19.913)	-32,23%	(22.322)	-34,77%	64.781	64,63%	(22.912)
	Total	173.097	189.865	177.394	177.692	3.920	298	(12.173)	-6,41%	4.595	2,65%	190.622	93,22%	(12.930)
	CASA	108.906	128.083	135.498	135.823	3.505	325	7.740	6,04%	26.917	24,72%	125.841	107,93%	9.982
	(%) CASA	62,92%	67,46%	76,38%	76,44%									
	FDR	57,60%	62,38%	65,78%	65,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.447	13.115	13.326	210	1.878	16,41%	22	0,17%	-	0,00%	13.326
2	Giro ISE	6.014	2.591	3.439	3.550	111	959	37,00%	(2.464)	-40,97%	-	0,00%	3.550
3	Tabungan ISE	6.490	8.056	8.877	8.976	99	919	11,41%	2.486	38,30%	-	0,00%	8.976
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%	-	0,00%	800
5	CIF ISE	44	54	54	54	0	0	0,00%	10	22,73%	-	0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	-	5.842	5.711	-	-	0	-131	-131	5.711	131	0	0,00%	5.711
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.842	5.711	-	-	0	-131	-131	5.711	131	0	0,00%	5.711
	• Local Champion	-	1.986	1.884	-	-	0	-102	-102	1.884	102	0	0,00%	1.884
	• Value Chain	-	3.856	3.827	-	-	-	-29	-29	3.827	29	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.658	35.108	8.662	5.783	-2.879	915	-550	11.378	6.333	31.275	112,26%	3.833
	Cilem	8.075	16.250	16.107	2.181	1.319	-863	562	-143	8.032	1.462	13.319	120,94%	2.788
	Gadai	15.654	19.408	19.001	6.481	4.464	-2.017	353	-407	3.347	4.872	17.956	105,82%	1.045
4	CFG	75.933	76.937	75.874	1.251	325	-926	746	-1.063	-59	1.388	85.579	88,66%	(9.705)
	CF 1	16.979	16.082	15.787	-	-	0	-84	-295	-1.192	295	18.301	86,26%	(2.514)
	Total Griya	15.306	13.981	13.771	-	-	0	0	-210	-1.535	210	15.789	87,22%	(2.018)
4	• Total Non Program	15.306	13.981	13.771	-	-	0	0	-208	-1.535	210	15.789	87,22%	(2.018)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.101	2.016	-	-	0	-84	-85	343	85	2.512	80,26%	(496)
	CF 2	58.954	60.855	60.086	1.251	325	-926	830	-769	1.133	1.094	67.278	89,31%	(7.191)
	Mitraguna & Others	51.295	53.770	53.057	1.251	325	-926	630	-713	1.761	1.038	58.819	90,20%	(5.763)
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)
	Total Pembiayaan	99.702	118.437	116.692	9.913	6.108	-3.805	1.530	-1.745	16.990	7.853	116.894	99,83%	(201)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				MtD	YtD	Posisi				%	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	-	-	-	-	100,00%	0,00%	0,00%	-	-	(40)	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	-	(40)	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	682	620	645	645	0,90%	0,84%	0,85%	-	(37)	25	-	-	-			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-	-	-	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	630	620	645	645	1,07%	1,06%	1,07%	-	15	25	-	-	-			
	Mitraguna & Others	630	620	645	645	1,23%	1,20%	1,22%	-	15	25	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	721	620	645	645	0,72%	0,54%	0,55%	-	(76)	25	0,26%	53,28%	-0,3%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 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	3.508	2.471	2.216	2.384	(3.083)	168	(87)	-3,53%	(1.125)	-32,06%	8.802	27,08%	(6.418)
2	Tabungan	88.498	84.131	79.055	78.900	103	(155)	(5.231)	-6,22%	(9.598)	-10,85%	97.117	81,24%	(18.216)
3	Deposito	50.176	25.230	22.786	22.786	(1.116)	0	(2.444)	-9,69%	(27.390)	-54,59%	50.660	44,98%	(27.874)
	Total	142.182	111.831	104.056	104.069	(4.096)	13	(7.762)	-6,94%	(38.112)	-26,81%	156.578	66,46%	(52.508)
	CASA	92.006	86.602	81.271	81.284	(2.980)	13	(5.318)	-6,14%	(10.723)	-11,65%	105.918	76,74%	(24.635)
	(%) CASA	64,71%	77,44%	78,10%	78,11%									
	FDR	46,30%	76,68%	83,18%	83,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	656	765	773		8	116	17,74%	(2.484)	-76,27%	-	0,00%	773
2	Giro ISE	705	158	179	186		7	28	17,59%	(519)	-73,65%	-	0,00%	186
3	Tabungan ISE	2.552	498	586	587		1	89	17,79%	(1.965)	-77,00%	-	0,00%	587
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	147	154	154	154		0	0	0,00%	7	4,76%	-	0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	0,00%	0
2	MBG	-	4.142	4.563	-	500	500	-91	421	4.563	79	3.633	125,60%	930
	KUR	-	4.055	4.478	-	500	500	-89	423	4.478	77	3.445	129,99%	1.033
	Non KUR	-	87	85	-	0	0	-2	-2	85	2	188	45,19%	(103)
3	PWG	2.349	5.988	6.413	520	785	265	144	425	4.064	360	6.181	103,76%	232
	Cilem	2.349	5.988	6.413	520	785	265	144	425	4.064	360	6.181	103,76%	232
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.573	1.091	714	-377	307	-47	12.087	761	74.615	101,28%	958
	CF 1	26.468	28.175	27.915	241	49	-192	-88	-260	1.447	309	27.892	100,08%	24
	Total Griya	25.069	24.440	24.239	220	-	-220	0	-202	-830	202	25.514	95,00%	(1.276)
4	• Total Non Program	25.069	24.440	24.239	220	-	-220	326	-202	-830	202	25.514	95,00%	(1.276)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.676	21	49	28	-88	-59	2.277	108	2.377	154,65%	1.299
	CF 2	37.018	47.444	47.658	850	665	-185	394	214	10.640	451	46.723	102,00%	934
	Mitraguna & Others	36.826	47.238	47.456	850	665	-185	399	218	10.630	447	45.599	104,07%	1.857
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	86.549	1.611	1.999	388	360	799	20.714	1.200	84.429	102,51%	2.120

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				MtD	YtD	MtM	%	Penc.	Gap					
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
2	MBG	-	-	-	-	662	0,00%	0,00%	14,52%	662	662	662							
	KUR	-	-	-	-	662	0,00%	0,00%	14,79%	662	662	662							
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
3	PWG	-	-	-	-	420	0,00%	0,00%	6,55%	420	420	420							
	Cilem	-	-	-	-	420	0,00%	0,00%	6,55%	420	420	420							
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
4	CFG	1.097	1.553	1.482	2.047	1.097	1,73%	1.96%	2,71%	565	950	494							
	CF 1	1.097	1.183	1.182	1.788	1.097	4,15%	4,20%	6,41%	606	691	606							
	Total Griya	1.097	1.040	1.038	1.401	1.097	4,38%	4,25%	5,78%	363	304	361							
	Oto	-	143	144	387	1.097	0,00%	3,85%	10,53%	243	387	244							
	CF 2	-	370	300	259	1.097	0,00%	0,63%	0,54%	(42)	259	(112)							
	Mitraguna & Others	-	370	300	259	1.097	0,00%	0,64%	0,54%	(42)	259	(112)							
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	-	-	-							
	Total Pembiayaan	120	840	840	2.163	1.097	0,18%	0,98%	2,50%	1.323	2.043	1.323	0,94%	62,32%	-1,6%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0	0,00%	-	-	-				
	Non KUR	-	-	-	-	0												

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	4.276	3.353	4.064	4.258	(1.376)	194	905	26,98%	(18)	-0,43%	13.937	30,55%	(9.680)
2	Tabungan	143.334	173.220	168.493	168.576	6.171	83	(4.644)	-2,68%	25.241	17,61%	159.063	105,98%	9.513
3	Deposito	111.952	109.799	108.727	108.727	(15.522)	0	(1.071)	-0,98%	(3.225)	-2,88%	112.836	96,36%	(4.109)
	Total	259.563	286.371	281.284	281.561	(10.728)	277	(4.811)	-1,68%	21.998	8,47%	285.836	98,50%	(4.276)
	CASA	147.610	176.573	172.557	172.833	4.794	277	(3.740)	-2,12%	25.223	17,09%	173.000	99,90%	(167)
	(%) CASA	56,87%	61,66%	61,35%	61,38%									
	FDR	26,72%	30,26%	31,40%	31,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.255	2.310	2.362	52	107	4,73%	25	1,05%	-	0,00%	2.362	
2	Giro ISE	22	24	24	24	0	(0)	-0,02%	3	11,65%	-	0,00%	24	
3	Tabungan ISE	2.316	2.231	2.285	2.338	52	107	4,78%	22	0,95%	-	0,00%	2.338	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	107	113	116	116	0	3	2,65%	9	8,41%	-	0,00%	116	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.342	9.424	200	1.250	1.050	116	1.082	9.230	168	3.788	248,79%	5.636
	KUR	194	7.561	8.466	200	1.050	850	140	905	8.272	145	3.600	235,18%	4.866
	Non KUR	-	780	957	-	200	200	-24	177	957	23	188	509,61%	770
3	PWG	3.438	5.534	5.380	171	206	35	-581	-154	1.942	361	9.388	57,31%	(4.008)
	Cilem	3.438	5.534	5.380	171	206	35	-581	-154	1.942	361	9.388	57,31%	(4.008)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	72.182	72.931	730	2.492	1.762	1.336	749	7.968	1.743	77.036	94,67%	(4.105)
	CF 1	19.068	19.140	19.202	-	250	250	-69	62	134	188	20.608	93,18%	(1.406)
	Total Griya	17.646	16.678	16.806	-	250	250	0	128	-840	122	18.124	92,73%	(1.319)
4	• Total Non Program	17.646	16.678	16.806	-	250	250	-106	128	-840	122	18.124	92,73%	(1.319)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.462	2.396	-	-	0	-69	-66	974	66	2.483	96,49%	(87)
	CF 2	45.895	53.042	53.729	730	2.242	1.512	1.405	687	7.834	1.555	56.429	95,22%	(2.699)
	Mitraguna & Others	40.397	47.281	47.649	730	1.900	1.170	1.432	368	7.252	1.532	49.918	95,45%	(2.269)
	Pensiun	5.498	5.761	6.080	-	342	342	-27	320	582	22	6.510	93,39%	(430)
	Total Pembiayaan	69.359	86.651	88.328	1.101	3.948	2.847	871	1.677	18.970	2.272	90.976	97,09%	(2.647)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25		31-Dec-24	31-Oct-25	27-Nov-25				%	Penc.	Gap
1	SME	764	-	-	-	764	100,00%	0,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	593	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	593	100,00%	0,00%	0,00%	-	(764)	-			
	Value Chain	-	-	-	-	593	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	117	0,00%	0,00%	1,24%	117	117	117			
	KUR	-	-	-	-	95	0,00%	0,00%	1,12%	95	95	95			
	Non KUR	-	-	-	-	22	0,00%	0,00%	2,31%	22	22	22			
3	PWG	-	-	-	-	424	0,00%	0,00%	7,88%	424	424	424			
	Cilem	-	-	-	-	424	0,00%	0,00%	7,88%	424	424	424			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	1.293	4.096	5.508	1.213	1.63%	5,68%	7,55%	1.412	4.448	4.216			
	CF 1	648	-	3.784	4.151	3.40%	19,77%	21,62%	368	3.503	4.151				
	Total Griya	648	-	3.784	4.151	3.67%	22,69%	24,70%	368	3.503	4.151				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	365	1.318	1.318	0,00%	2,49%	2,45%	-	1.318	953				
	Mitraguna & Others	-	365	1.318	1.318	0,00%	2,79%	2,77%	-	1.318	953				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	267	1.828	2.661	2.766	0,39%	3,07%	3,13%	105	2.499	938	2,15%	31,46%	-1,0%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 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	3.817	14.078	15.873	16.040	(964)	166	1.961	13,93%	12.222	320,18%	10.173	157,67%	5.867
2	Tabungan	117.085	115.849	114.058	114.459	3.632	401	(1.390)	-1,20%	(2.626)	-2,24%	127.435	89,82%	(12.976)
3	Deposito	49.844	47.990	47.415	47.415	(547)	0	(575)	-1,20%	(2.429)	-4,87%	50.425	94,03%	(3.010)
	Total	170.746	177.918	177.346	177.914	2.121	568	(4)	-0,00%	7.167	4,20%	188.033	94,62%	(10.119)
	CASA	120.903	129.928	129.931	130.499	2.668	568	571	0,44%	9.596	7,94%	137.608	94,83%	(7.109)
	(%) CASA	70,81%	73,03%	73,26%	73,35%									
	FDR	80,42%	77,98%	78,53%	78,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	785	775	792		17	7	0,89%	(899)	-53,16%	-	0,00%	792
2	Giro ISE	436	84	72	72		0	(12)	-13,83%	(364)	-83,39%	-	0,00%	72
3	Tabungan ISE	1.254	701	702	720		17	19	2,66%	(535)	-42,64%	-	0,00%	720
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	68	75	75	75		0	0	0,00%	7	10,29%	-	0,00%	75

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	21.994	23.201	5.267	4.072	-1.195	1.462	1.207	9.651	2.864	21.977	105,57%	1.224
	Cilem	7.456	11.398	11.997	1.467	1.365	-102	655	599	4.541	766	12.976	92,46%	(978)
	Gadai	6.094	10.595	11.204	3.800	2.707	-1.093	806	609	5.110	2.098	9.002	124,46%	2.202
4	CFG	119.321	116.751	116.070	1.174	2.033	859	-599	-681	-3.251	2.714	131.690	88,14%	(15.619)
	CF 1	15.625	17.890	17.735	461	-	-461	-70	-155	2.110	155	17.374	102,08%	361
	Total Griya	13.902	15.769	15.669	461	-	-461	0	-100	1.766	100	14.395	108,84%	1.273
4	• Total Non Program	13.902	15.769	15.669	461	-	-461	355	-100	1.766	100	-	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	2.979	69,36%	(913)
	Oto	1.723	2.121	2.066	-	-	0	-70	-55	344	55	-	86,02%	(15.980)
	CF 2	103.696	98.862	98.335	713	2.033	1.320	-529	-526	-5.361	2.559	114.315	86,02%	1.273
	Mitraguna & Others	94.197	89.050	88.260	233	1.455	1.222	-803	-790	-5.937	2.245	103.618	85,18%	(15.358)
	Pensiun	9.499	9.812	10.075	480	578	98	275	264	576	314	10.697	94,19%	(622)
	Total Pembiayaan	137.307	138.745	139.271	6.441	6.105	-336	863	526	1.964	5.578	158.103	88,09%	(18.832)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25		31-Dec-24	31-Oct-25	27-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
3	PWG	-	-	-	-	1.695	0,00%	0,00%	7,30%	1.695	1.695	1.695	-	-	-	
	Cilem	-	-	-	-	1.306	0,00%	0,00%	10,89%	1.306	1.306	1.306	-	-	-	
	Gadai	-	-	-	-	389	0,00%	0,00%	3,47%	389	389	389	-	-	-	
4	CFG	1.942	2.012	506	4.677	1.633	0,43%	0,43%	4,03%	4.171	2.735	2.665	-	-	-	
	CF 1	86	209	-	-	1.931	0,55%	0,00%	10,89%	1.931	1.845	1.722	-	-	-	
	Total Griya	-	-	-	-	1.798	0,00%	0,00%	11,47%	1.798	1.798	1.798	-	-	-	
	Oto	86	209	-	-	133	4,99%	0,00%	6,46%	133	47	(75)	-	-	-	
	CF 2	1.856	1.803	506	2.746	1.79%	0,51%	0,29%	2.239	890	943	-	-	-	-	
	Mitraguna & Others	1.856	1.803	506	2.746	1.97%	0,57%	3,11%	2.239	890	943	-	-	-	-	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Total Pembiayaan	331	479	602	617	0,24%	0,43%	0,44%	15	286	138	0,63%	-43,33%	0,2%	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25		31-Dec-24	31-Oct-25	27-Nov-25				%	Penc.	Gap
1	Asset (Retail) T	172.182	170.746	175.797	3.615										
2	Contribution Margin	5.707	7.910	7.278	1.571										
	Neraca														
		Posisi	Dec-24	Sep-25	Growth (YoY)		Posisi	Dec-24	Sep-25	Growth (Mtd)		Growth (YoY)			
1	Asset (Retail) T														
2	Contribution Margin														
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25						
1	Asset (Retail) T	172.182	170.746	175.797	3.615		3,03	3,33	3,32	(0,01)	0,30				
2	Contribution Margin	5.707	7.910	7.278	1.571		665	542	545	3					

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	13.930	12.470	8.074	8.108	(7.910)	34	(4.363)	-34,98%	(5.823)	-41,80%	22.731	35,67%	(14.623)
2	Tabungan	118.671	158.029	155.188	155.357	8.241	169	(2.672)	-1,69%	36.686	30,91%	133.410	116,45%	21.947
3	Deposito	125.329	134.600	111.758	111.758	10.955	0	(22.842)	-16,97%	(13.571)	-10,83%	126.098	88,63%	(14.340)
	Total	257.931	305.100	275.020	275.223	11.286	203	(29.877)	-9,79%	17.292	6,70%	282.239	97,51%	(7.016)
	CASA	132.602	170.500	163.262	163.465	331	203	(7.035)	-4,13%	30.863	23,27%	156.141	104,69%	7.324
	(%) CASA	51,41%	55,88%	59,36%	59,39%									
	FDR	59,82%	60,13%	67,95%	67,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.538	4.148	4.682	4.524	(158)	377	9,09%	986	27,88%	-	0,00%	4.524
2	Giro ISE	1	1	1	1	0	(0)	-2,12%	(0)	-35,06%	-	0,00%	1
3	Tabungan ISE	3.537	4.147	4.681	4.524	(158)	377	9,09%	987	27,90%	-	0,00%	4.524
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	49	49	49	0	0	0,00%	4	8,89%	-	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	• Local Champion	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	74	72	-	-	0	24	-2	-245	2	317	22,61%	(245)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	74	72	-	-	0	24	-2	-245	2	317	22,61%	(245)
3	PWG	17.010	25.951	27.729	5.885	4.195	-1.690	2.838	1.778	10.719	2.417	22.618	122,59%	5.110
	Cilem	7.758	11.911	12.788	792	1.514	722	343	877	5.030	636	12.110	105,60%	678
	Gadai	9.252	14.040	14.941	5.093	2.681	-2.412	2.495	900	5.689	1.781	10.508	142,18%	4.432
4	CFG	136.962	149.035	150.717	2.692	4.111	1.419	859	1.682	13.755	2.429	151.758	99,31%	(1.041)
	CF 1	16.548	16.454	16.271	257	-	-257	158	-182	-277	182	18.143	89,69%	(1.871)
	Total Griya	15.017	13.737	13.626	-	-	0	0	-110	-1.391	110	15.466	88,10%	(1.840)
4	• Total Non Program	15.017	13.737	13.626	-	-	0	0	-110	-1.391	110	15.466	88,10%	(1.840)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.717	2.645	257	-	-257	158	-72	1.114	72	2.676	98,83%	(31)
	CF 2	120.414	132.581	134.445	2.435	4.111	1.676	701	1.864	14.032	2.247	133.615	100,62%	831
	Mitraguna & Others	110.777	121.822	123.532	1.970	3.631	1.661	317	1.710	12.755	1.921	122.887	100,53%	645
	Pensiun	9.636	10.759	10.913	465	480	15	384	154	1.277	326	10.728	101,73%	185
	Total Pembiayaan	154.289	183.469	186.876	9.577	8.306	-1.271	12.130	3.406	32.587	4.900	174.693	106,97%	12.183

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)							
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non KUR	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)							
3	PWG	-	-	-	-	2.170	0,00%	0,00%	783%	2.170	2.170	2.170						
	Cilem	-	-	-	-	1.652	0,00%	0,00%	12,92%	1.652	1.652	1.652						
	Gadai	-	-	-	-	518	0,00%	0,00%	3,47%	518	518	518						
4	CFG	334	1.041	415	3.194	0,24%	0,28%	0,28%	2.12%	2.780	2.860	2.154						
	CF 1	-	569	195	1.048	0,00%	0,00%	0,00%	1,18%	854	1.048	479						
	Total Griya	-	569	44	898	0,00%	0,00%	0,00%	0,32%	659	854	898						
	Oto	-	-	151	151	0,00%	0,00%	0,00%	5,54%	5,69%	-	151	151					
	CF 2	334	472	220	2.146	0,28%	0,17%	0,16%	1,07%	1.926	1.812	1.674						
	Mitraguna & Others	334	472	220	2.146	0,30%	0,18%	0,18%	1,74%	1.926	1.812	1.674						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Total Pembiayaan	863	1.203	1.276	1.471	0,56%	0,70%	0,79%	195	609	268	0,00%	100,00%	-0,8%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 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	8.580	6.544	9.321	9.860	(7.020)	539	3.316	50,67%	1.280	14,92%	19.111	51,59%	(9.251)
2	Tabungan	115.717	139.694	138.341	135.939	10.026	(2.402)	(3.755)	-2,69%	20.222	17,48%	130.187	104,42%	5.751
3	Deposito	158.683	172.137	167.446	167.447	(5.821)	0	(4.691)	-2,72%	8.764	5,52%	159.611	104,91%	7.836
	Total	282.980	318.375	315.108	313.245	(2.815)	(1.863)	(5.130)	-1,61%	30.266	10,70%	308.909	101,40%	4.336
	CASA	124.297	146.238	147.662	145.799	3.006	(1.863)	(439)	-0,30%	21.502	17,30%	149.298	97,66%	(3.500)
	(%) CASA	43,92%	45,93%	46,86%	46,54%									
	FDR	77,18%	77,84%	79,33%	79,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	6.508	6.073	(435)	(2.745)	-31,13%	2.754	82,97%	-	0,00%	6.073
2	Giro ISE	510	227	515	526	11	299	131,56%	16	3,19%	-	0,00%	526
3	Tabungan ISE	2.559	8.341	5.744	5.297	(447)	(3.043)	-36,49%	2.738	106,96%	-	0,00%	5.297
4	Deposito ISE	250	250	250	250	0	0	0,00%	0	0,00%	-	0,00%	250
5	CIF ISE	50	56	56	56	0	0	0,00%	6	12,00%	-	0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	7.994	50,11%	(3.988)	
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)	
	Non-Linkage	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	6.476	61,85%	(2.470)	
	• Local Champion	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	5.442	73,61%	(1.436)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)	
2	MBG	9.912	12.255	12.015	275	280	5	251	-240	2.103	520	12.148	98,91%	(133)	
	KUR	9.027	10.798	10.757	200	280	80	222	-41	1.730	321	11.171	96,30%	(414)	
	Non KUR	885	1.456	1.258	75	-	-75	28	-199	372	199	977	128,77%	281	
3	PWG	13.890	23.684	24.391	2.791	3.535	745	490	707	10.500	2.828	26.829	90,91%	(2.439)	
	Cilem	5.699	14.241	14.743	599	1.687	1.087	-430	501	9.043	1.185	15.972	92,30%	(1.230)	
	Gadai	8.191	9.442	9.648	2.191	1.848	-343	919	206	1.457	1.642	10.857	88,87%	(1.209)	
4	CFG	190.097	207.781	209.550	4.209	6.654	2.445	-303	1.769	19.453	4.885	205.092	102,17%	4.458	
	CF 1	25.896	28.102	27.382	-	-	0	-122	-720	1.486	720	27.742	98,70%	(360)	
	Total Griya	21.834	24.165	23.967	-	-	0	0	-198	2.133	198	22.354	107,22%	1.613	
4	• Total Non Program	21.834	24.165	23.967	-	-	0	0	-202	-198	2.133	198	22.354	107,22%	1.613
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Oto	4.062	3.936	3.415	-	-	0	-122	-522	-647	522	5.388	63,38%	(1.973)	
	CF 2	164.201	179.679	182.168	4.209	6.654	2.445	-181	2.489	17.967	4.165	177.351	102,72%	4.817	
	Mitraguna & Others	145.925	160.670	163.279	3.923	6.612	2.689	-189	2.610	17.354	4.002	157.811	103,47%	5.468	
	Pensiun	18.276	19.010	18.889	286	42	-244	7	-121	613	163	19.540	96,67%	(651)	
	Total Pembiayaan	218.409	247.836	249.962	7.275	10.469	3.195	314	2.126	31.553	8.344	252.063	99,17%	(2.102)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	284	-	100	1.000	2.87%	0,82%	8,32%	899	715	1.000						
	KUR	284	-	100	1.000	3,15%	0,93%	9,29%	899	715	1.000						
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	26	1.493	0,00%	0,11%	6,12%	1.467	1.493	1.493						
	Cilem	-	-	-	1.338	0,00%	0,00%	9,08%	1.338	1.338	1.338						
	Gadai	-	-	26	155	0,00%	0,28%	1,60%	129	155	155						
4	CFG	85	484	467	6.131	0,04%	0,22%	2,93%	5.664	6.046	5.646						
	CF 1	52	484	467	306	0,20%	0,16%	1,12%	(161)	253	(179)						
	Total Griya	52	48	48	288	0,24%	0,20%	1,20%	240	236	240						
	Oto	-	436	419	18	0,00%	10,65%	0,52%	(402)	18	(418)						
	CF 2	33	-	-	5.825	0,02%	0,00%	3,20%	5.825	5.792	5.825						
	Mitraguna & Others	33	-	-	5.825	0,02%	0,00%	3,57%	5.825	5.792	5.825						
	Pensiun	-	241	241	241	0,00%	0,10%	1,28%	-	241	(0)						
	Total Pembiayaan	1.209	515	514	512	0,55%	0,21%	0,20%	(2)	(697)	(3)	0,00%	98,98%	-0,2%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	-	-	-	0,04%	0,00%	0,00%	-							

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	8.554	3.398	4.602	4.597	(4.792)	(5)	1.199	35,28%	(3.957)	-46,26%	15.576	29,51%	(10.980)
2	Tabungan	104.558	103.775	99.997	98.891	4.473	(1.106)	(4.884)	-4,71%	(5.667)	-5,42%	116.810	84,66%	(17.919)
3	Deposito	118.514	111.806	111.694	111.694	(5.325)	0	(112)	-0,10%	(6.820)	-5,75%	119.096	93,78%	(7.402)
	Total	231.625	218.978	216.292	215.182	(5.644)	(1.111)	(3.797)	-1,73%	(16.444)	-7,10%	251.482	85,57%	(36.301)
	CASA	113.112	107.173	104.598	103.488	(319)	(1.111)	(3.685)	-3,44%	(9.624)	-8,51%	132.386	78,17%	(28.899)
	(%) CASA	48,83%	48,94%	48,36%	48,09%									
	FDR	61,23%	68,43%	70,25%	70,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	2.660	4.420	4.362	4.383	21	(37)	-0,84%	1.723	64,77%	-	0,00%	4.383
2	Giro ISE	666	1.060	992	1.014	23	(46)	-4,30%	348	52,25%	-	0,00%	1.014
3	Tabungan ISE	1.893	3.259	3.270	3.268	(2)	9	0,27%	1.375	72,60%	-	0,00%	3.268
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%	-	0,00%	100
5	CIF ISE	73	78	78	78	0	0	0,00%	5	6,85%	-	0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	-	1.724	1.683	-	-	0	-40	-41	1.683	41	0	0,00%	1.683
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.683	-	-	0	-40	-41	1.683	41	0	0,00%	1.683
	• Local Champion	-	1.724	1.683	-	-	0	-40	-41	1.683	41	0	0,00%	1.683
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
3	PWG	18.643	25.017	26.684	3.834	4.242	407	1.304	1.668	8.041	2.574	28.064	95,08%	(1.380)
	Cilem	13.169	14.403	15.433	919	1.753	834	-208	1.030	2.264	723	18.830	81,96%	(3.397)
	Gadai	5.474	10.614	11.251	2.915	2.489	-426	1.513	638	5.777	1.851	9.234	121,84%	2.017
4	CFG	123.108	123.055	123.517	1.300	1.704	404	84	462	409	1.242	137.225	90,01%	(13.708)
	CF 1	17.304	13.823	13.566	-	-	0	-191	-257	-3.738	257	19.095	71,05%	(5.529)
	Total Griya	13.206	10.394	10.237	-	-	0	0	-156	-2.969	156	13.694	74,76%	(3.456)
4	• Total Non Program	13.206	10.394	10.237	-	-	0	-787	-156	-2.969	156	13.694	74,76%	(3.456)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.329	-	-	0	-191	-101	-769	101	5.401	61,63%	(2.073)
	CF 2	105.804	109.232	109.951	1.300	1.704	404	274	719	4.147	985	118.130	93,08%	(8.179)
	Mitraguna & Others	72.025	76.346	77.431	1.300	1.704	404	707	1.085	5.407	619	83.166	93,10%	(5.735)
	Pensiun	33.780	32.886	32.520	-	-	0	-433	-367	-1.260	367	34.964	93,01%	(2.444)
	Total Pembiayaan	141.827	149.855	151.943	5.134	5.946	811	1.346	2.088	10.117	3.857	165.365	91,88%	(13.422)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	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	%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	-	-	-	-	59	0,00%	0,00%	100,00%	59	59	59	-	-	-
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Non KUR	-	-	-	-	59	0,00%	0,00%	100,00%	59	59	59	-	-	-
3	PWG	-	-	-	-	1.888	0,00%	0,00%	7,08%	1.888	1.888	1.888	-	-	-
	Cilem	-	-	-	-	1.477	0,00%	0,00%	9,57%	1.477	1.477	1.477	-	-	-
	Gadai	-	-	-	-	411	0,00%	0,00%	3,66%	411	411	411	-	-	-
4	CFG	370	965	1.341	2.189	0,00%	0,30%	1,09%	1,77%	848	1.819	1.224	-	-	-
	CF 1	206	654	891	1.136	1,19%	6,45%	8,38%	245	930	482	-	-	-	-
	Total Griya	92	559	798	959	0,69%	7,68%	9,36%	160	867	400	-	-	-	-
	Oto	114	95	93	178	2,79%	2,70%	5,34%	85	63	83	-	-	-	-
	CF 2	164	311	450	1.052	0,15%	0,41%	0,96%	602	889	741	-	-	-	-
	Mitraguna & Others	164	311	352	685	0,23%	0,46%	0,88%	333	522	374	-	-	-	-
	Pensiun	-	-	98	367	0,00%	0,30%	1,13%	270	367	367	-	-	-	-
	Total Pembiayaan	5	325	625	621	0,00%	0,42%	0,41%	(5)	616	296	2,10%	-413,50%	1,7%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 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	1.615	3.412	3.707	3.425	(1.230)	(281)	14	0,40%	1.810	112,05%	6.881	49,78%	(3.456)
2	Tabungan	101.049	104.238	104.516	104.498	(1.606)	(18)	260	0,25%	3.449	3,41%	109.623	95,33%	(5.125)
3	Deposito	38.774	45.450	47.765	46.765	(520)	(1.000)	1.315	2,89%	7.991	20,61%	39.255	119,13%	7.509
	Total	141.438	153.100	155.987	154.688	(3.355)	(1.299)	1.588	1,04%	13.250	9,37%	155.759	99,31%	(1.071)
	CASA	102.664	107.650	108.223	107.924	(2.836)	(299)	274	0,25%	5.259	5,12%	116.504	92,64%	(8.580)
	(%) CASA	72,59%	70,31%	69,38%	69,77%									
	FDR	91,03%	105,36%	104,76%	105,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.949	2.924	2.876	(48)	(73)	-2,47%	(422)	-12,80%		-	0,00%	2.876
2	Giro ISE	186	257	153	153	0	(104)	-40,35%	(32)	-17,45%			0,00%	153
3	Tabungan ISE	2.913	2.682	2.761	2.713	(48)	31	1,15%	(200)	-6,85%			0,00%	2.713
4	Deposito ISE	200	10	10	10	0	0	0,00%	(190)	-95,00%			0,00%	10
5	CIF ISE	94	102	103	103	0	1	0,98%	9	9,57%			0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	415	20.120	20.118	150	-	-150	148	-2	19.703	2	415	4847,96%	19.703
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.120	20.118	150	-	-150	148	-2	19.703	2	415	4847,96%	19.703
	• Local Champion	415	20.120	19.972	150	-	-150	148	-148	19.557	148	415	4812,70%	19.557
	• Value Chain	-	-	146	-	-	-	0	146	146	(146)	0	0,00%	146
2	MBG	241	6.899	7.365	450	590	140	331	467	7.124	123	3.851	191,28%	3.515
	KUR	103	6.283	6.763	450	590	140	349	480	6.660	110	3.549	190,56%	3.214
	Non KUR	139	616	602	-	-	0	-17	-13	464	13	302	199,70%	301
3	PWG	20.398	30.373	32.596	7.809	6.635	-1.174	2.240	2.223	12.198	4.412	31.029	105,05%	1.567
	Cilem	7.170	12.746	13.670	1.971	1.958	-14	809	924	6.500	1.034	15.989	85,50%	(2.319)
	Gadai	13.229	17.627	18.926	5.838	4.677	-1.160	1.431	1.299	5.697	3.378	15.040	125,84%	3.886
4	CFG	107.701	103.913	103.331	2.304	994	-1.310	580	-582	-4.370	1.576	119.299	86,62%	(15.968)
	CF 1	13.161	13.563	13.485	-	119	119	-83	-78	323	197	14.643	92,09%	(1.158)
	Total Griya	10.223	10.121	10.001	-	-	0	0	-120	-222	120	10.685	93,60%	(684)
	• Total Non Program	10.223	9.949	9.829	-	-	0	-1	-1	172	1	10.685	91,99%	(856)
	• Program	-	172	172	-	-	-	0	0	-	-	3.958	88,02%	(474)
	Oto	2.938	3.442	3.484	-	119	119	-83	42	546	76	104.656	85,85%	(14.810)
	CF 2	94.540	90.350	89.846	2.304	875	-1.429	664	-504	-4.694	1.379	98.315	84,92%	(14.828)
	Mitraguna & Others	89.171	84.140	83.487	1.530	521	-1.009	-55	-652	-5.684	1.173	6.341	100,28%	18
	Pensiun	5.368	6.211	6.358	774	354	-420	719	148	990	206			
	Total Pembiayaan	128.755	161.305	163.410	10.713	8.218	-2.494	3.300	2.105	34.655	6.113	154.593	105,70%	8.817

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25		31-Dec-24	31-Oct-25	27-Nov-25				%	Penc.	Gap
1	SME	-	-	-	146	0,00%	0,00%	0,73%	146	146	146				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	146	0,00%	0,00%	0,73%	146	146	146				
2	MBG	-	-	-	933	0,00%	0,00%	12,67%	933	933	933				
	KUR	-	-	-	709	0,00%	0,00%	10,48%	709	709	709				
	Non KUR	-	-	-	225	0,00%	0,00%	37,32%	225	225	225				
3	PWG	-	-	-	3.535	0,00%	0,00%	10,84%	3.535	3.535	3.535				
	Cilem	-	-	-	1.997	0,00%	0,00%	14,61%	1.997	1.997	1.997				
	Gadai	-	-	-	1.538	0,00%	0,00%	8,12%	1.538	1.538	1.538				
4	CFG	1.919	960	1.884	2.094	1,78%	1,81%	2,45%	210	176	1.135				
	CF 1	23	78	78	78	0,18%	0,58%	0,58%	-	55	-				
	Total Griya	-	78	78	78	0,00%	0,77%	0,78%	-	78	-				
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-				
	CF 2	2.482	2.042	2.451	2.451	2,63%	2,71%	2,73%	(0)	(31)	409				
	Mitraguna & Others	2.482	2.042	2.451	2.451	2,78%	2,91%	2,94%	(0)	(31)	409				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	2.920	2.121	2.530	2.529	2,27%	1,57%	1,55%	(0)	(391)	409	0,00%	100,00%	-1,5%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	125.537	141.438	161.771	36.234		2.95	3,17	3,18
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%	762	785	788

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	35	110	122	127	(16)	5	17	15,95%	92	262,87%	40	321,10%	88
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	122	127	(16)	5	17	15,95%	92	262,87%	40	321,10%	88
	CASA	35	110	122	127	(16)	5	17	15,95%	92	262,87%	40	321,10%	88
	(%) 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	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
4	• 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			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25		31-Dec-24	31-Oct-25	27-Nov-25				%	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			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25		31-Dec-24	31-Oct-25	27-Nov-25				%	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
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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	438	693	559	562	75	3	(131)	-18,88%	124	28,22%	495	113,46%	67
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.109	1.112	75	3	(131)	-10,53%	674	153,71%	495	224,51%	617
	CASA	438	693	559	562	75	3	(131)	-18,88%	124	28,22%	495	113,46%	67
(%) CASA	100,00%	55,74%	50,42%	50,54%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	0	0	0	0	(195)	-99,95%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	195	0	0	0	0	(195)	-99,95%	0	0,00%	0	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	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	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				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				31-Dec-24	31-Oct-25	27-Nov-25				%	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				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				31-Dec-24	31-Oct-25	27-Nov-25				%	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%	-	-	-	-</					

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	21.452	44.415	37.787	37.863	5.703	76	(6.552)	-14,75%	16.411	76,50%	31.025	122,04%	6.838
2	Tabungan	103.481	122.013	118.549	116.729	7.231	(1.820)	(5.285)	-4,33%	13.248	12,80%	119.071	98,03%	(2.342)
3	Deposito	132.303	85.939	108.795	108.795	(6.648)	0	22.856	26,60%	(23.508)	-17,77%	133.190	81,68%	(24.396)
	Total	257.235	252.367	265.130	263.386	6.286	(1.744)	11.020	4,37%	6.151	2,39%	283.286	92,98%	(19.900)
	CASA	124.933	166.428	156.336	154.592	12.934	(1.744)	(11.836)	-7,11%	29.659	23,74%	150.096	103,00%	4.496
	(%) CASA	48,57%	65,95%	58,97%	58,69%									
	FDR	70,83%	83,50%	81,93%	82,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.471	7.149	7.389	240	(1.083)	(1.083)	-12,78%	(547)	-6,89%	-	0,00%	7.389
2	Giro ISE	4.026	3.734	3.655	3.681	25	(53)	(53)	-1,43%	(345)	-8,58%	-	0,00%	3.681
3	Tabungan ISE	2.910	4.737	3.494	3.708	214	(1.029)	(1.029)	-21,73%	798	27,43%	-	0,00%	3.708
4	Deposito ISE	1.000	-	-	-	0	0	#DIV/0!	(1.000)	-100,00%	-	-	0,00%	0
5	CIF ISE	62	64	65	65	0	1	1,56%	3	4,84%	-	-	0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	45.235	38.775	39.096	-	640	640	-388	320	-6.139	320	54.048	72,33%	(14.953)
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)
	Non-Linkage	30.579	24.148	24.469	-	640	640	-390	320	-6.110	320	35.554	68,82%	(11.086)
	• Local Champion	28.121	21.313	21.648	-	640	640	-215	335	-6.473	305	30.480	71,02%	(8.832)
	• Value Chain	2.457	2.835	2.820	-	-	-	-174	-15	363	15	5.074	55,58%	(2.254)
2	MBG	4.919	2.874	2.815	-	-	0	-219	-58	-2.103	58	4.919	57,24%	(2.103)
	KUR	4.804	2.874	2.815	-	-	0	-219	-58	-1.989	58	4.804	58,61%	(1.989)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	39.533	42.936	11.527	9.008	-2.519	3.166	3.403	19.599	5.605	39.389	109,00%	3.547
	Cilem	6.677	17.447	18.905	3.106	2.447	-659	1.920	1.459	12.228	989	19.951	94,76%	(1.045)
	Gadai	16.660	22.086	24.030	8.420	6.561	-1.860	1.246	1.944	7.370	4.617	19.438	123,62%	4.592
4	CFG	108.703	129.533	132.368	2.607	5.145	2.538	2.647	2.835	23.665	2.310	121.184	109,23%	11.183
	CF 1	24.869	27.555	27.153	27	19	-8	-108	-402	2.284	421	26.405	102,83%	748
	Total Griya	19.873	21.431	21.241	-	-	0	0	-190	1.369	190	20.306	104,61%	936
	• Total Non Program	19.873	21.431	21.241	-	-	0	0	-424	-190	190	20.306	104,61%	936
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	5.912	27	19	-8	-108	-212	915	231	6.099	96,93%	(187)
	CF 2	83.833	101.978	105.214	2.580	5.126	2.546	2.755	3.237	21.381	1.889	94.779	111,01%	10.435
	Mitraguna & Others	62.328	78.196	80.406	2.180	3.906	1.726	2.567	2.210	18.078	1.696	72.223	111,33%	8.184
	Pensiun	21.505	23.782	24.808	400	1.220	820	189	1.026	3.303	194	22.557	109,98%	2.251
	Total Pembiayaan	182.193	210.715	217.215	14.134	14.793	659	5.206	6.500	35.022	8.293	219.540	98,94%	(2.326)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap	
1	SME	-	-	-	-	2.788	0,00%	0,00%	7,13%	7,13%	2.788	2.788	2.788	-	-	-	
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	2.728	0,00%	0,00%	11,15%	11,15%	2.728	2.728	2.728	-	-	-	
	Value Chain	-	-	-	-	60	0,00%	0,00%	0,28%	0,28%	60	60	60	-	-	-	
2	MBG	121	20	32	86	86	2,46%	1,11%	3,07%	54	54	(35)	66	-	-	-	
	KUR	83	20	32	86	86	1,72%	1,11%	3,07%	54	54	4	66	-	-	-	
	Non KUR	38	-	-	-	-	33,52%	0,00%	0,00%	-	-	(38)	-	-	-	-	
3	PWG	-	-	-	-	2.907	0,00%	0,00%	6,77%	6,77%	2.907	2.907	2.907	-	-	-	
	Cilem	-	-	-	-	1.586	0,00%	0,00%	8,39%	8,39%	1.586	1.586	1.586	-	-	-	
	Gadai	-	-	-	-	1.321	0,00%	0,00%	5,50%	5,50%	1.321	1.321	1.321	-	-	-	
4	CFG	330	1.698	1.506	2.184	2.184	0,30%	1,16%	1,65%	678	678	1.855	486	-	-	-	
	CF 1	209	63	-	322	322	0,84%	0,00%	1,19%	322	322	113	259	-	-	-	
	Total Griya	-	-	-	164	164	0,00%	0,00%	0,77%	164	164	164	164	-	-	-	
	Oto	209	63	-	158	158	4,19%	0,00%	2,67%	158	158	(51)	95	-	-	-	
	CF 2	120	1.635	1.506	1.862	1.862	0,14%	1,48%	1,77%	356	356	1.742	228	-	-	-	
	Mitraguna & Others	-	1.495	1.506	1.506	1.526	0,00%	1,93%	1,90%	19	19	1.526	31	-	-	-	
	Pensiun	120	140	-	137	137	0,56%	0,00%	1,36%	337	337	216	197	-	-	-	
	Total Pembiayaan	8.782	6.428	6.553	8.055	4.82%	3,11%	3,71%	1.502	(727)	1.627	3,38%	8,93%	-0,3%	-	-	-

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)</th
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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	17.704	40.076	18.628	18.802	16.346	174	(21.274)	-53,08%	1.098	6,20%	27.730	67,80%	(8.928)
2	Tabungan	74.047	76.608	76.351	79.606	1.205	3.255	2.998	3,91%	5.559	7,51%	90.374	88,08%	(10.768)
3	Deposito	177.676	159.231	188.557	188.557	(2.193)	0	29.326	18,42%	10.881	6,12%	178.593	105,58%	9.964
	Total	269.427	275.916	283.536	286.965	15.359	3.429	11.049	4,00%	17.538	6,51%	296.698	96,72%	(9.733)
	CASA	91.751	116.684	94.979	98.408	17.551	3.429	(18.276)	-15,66%	6.657	7,26%	118.105	83,32%	(19.697)
	(%) CASA	34,05%	42,29%	33,50%	34,29%									
	FDR	66,93%	75,15%	74,20%	73,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.827	2.054	2.146	92	319	17,44%	(1.553)	-41,98%		-	0,00%	2.146
2	Giro ISE	1.245	198	405	480	75	282	142,53%	(765)	-61,44%			0,00%	480
3	Tabungan ISE	2.454	1.630	1.649	1.666	17	37	2,24%	(788)	-32,11%			0,00%	1.666
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	78	83	84	84	0	1	1,20%	6	7,69%			0,00%	84

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	0,00%	0
2	MBG	7.500	10.464	11.397	30	1.200	1.170	214	933	3.897	267	10.279	110,87%	1.118
	KUR	5.814	8.922	9.869	30	1.200	1.170	252	946	4.055	254	8.593	114,84%	1.275
	Non KUR	1.686	1.542	1.528	-	-	0	-38	-13	-158	13	1.686	90,65%	(158)
3	PWG	25.637	37.586	39.584	8.130	8.879	749	2.015	1.998	13.947	6.881	37.092	106,72%	2.492
	Cilem	7.478	16.013	17.040	2.794	2.018	-776	1.735	1.027	9.562	991	17.536	97,17%	(496)
	Gadai	18.160	21.573	22.544	5.336	6.861	1.525	280	971	4.385	5.890	19.556	115,28%	2.988
4	CFG	147.202	159.308	159.389	3.258	3.557	299	1.851	81	12.187	3.476	161.418	98,74%	(2.029)
	CF 1	16.107	19.021	20.571	257	1.895	1.638	-201	1.550	4.465	345	18.142	113,39%	2.429
	Total Griya	8.451	13.214	15.042	257	1.895	1.638	0	1.828	6.591	67	8.981	167,48%	6.061
4	• Total Non Program	8.451	13.214	15.042	257	1.895	1.638	189	1.828	6.591	67	8.981	167,48%	6.061
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.807	5.529	-	-	0	-201	-278	-2.126	278	9.161	60,36%	(3.632)
	CF 2	131.096	140.287	138.818	3.001	1.662	-1.339	2.052	-1.469	7.722	3.131	143.276	96,89%	(4.458)
	Mitraguna & Others	128.138	136.656	135.000	2.766	1.447	-1.319	1.845	-1.656	6.861	3.103	138.882	97,20%	(3.882)
	Pensiun	2.957	3.631	3.818	235	215	-20	208	188	861	27	4.394	86,89%	(576)
	Total Pembiayaan	180.340	207.358	210.370	11.418	13.636	2.218	4.080	3.012	30.031	10.624	208.789	100,76%	1.581

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				MtD	YtD				Posisi	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	453	156	151	1.678	6,04%	1.44%	14,72%	1.527	1.225	1.521						
	KUR	363	83	80	1.290	6,24%	0,90%	13,07%	1.209	927	1.207						
	Non KUR	90	73	70	388	5,33%	4,57%	25,37%	317	298	315						
3	PWG	-	-	-	-	2.420	0,00%	0,00%	6,11%	2.420	2.420	2.420					
	Cilem	-	-	-	-	2.042	0,00%	0,00%	11,99%	2.042	2.042	2.042					
	Gadai	-	-	-	-	378	0,00%	0,00%	1,68%	378	378	378					
4	CFG	537	1.372	1.213	5.751	0,36%	0,76%	3,61%	4.538	5.214	4.379						
	CF 1	200	783	336	1.445	1,24%	1,77%	7,03%	1.109	1.246	662						
	Total Griya	-	-	-	-	621	0,00%	0,00%	4,13%	621	621	621					
	Oto	200	783	336	825	2,61%	5,79%	14,92%	488	625	42						
	CF 2	337	589	876	4.305	0,26%	0,62%	3,10%	3.429	3.968	3.717						
	Mitraguna & Others	337	589	876	4.266	0,26%	0,64%	3,16%	3.389	3.929	3.677						
	Pensiun	-	-	-	-	40	0,00%	0,00%	1,04%	40	40	40					
	Total Pembiayaan	990	1.528	1.364	9.849	0,55%	0,66%	4,68%	8.485	8.859	8.321	0,61%	86,99%	-4,1%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				MtD	YtD				Posisi	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	70	199	198	198	0,9										

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	12.950	14.546	14.741	14.866	(614)	125	320	2,20%	1.916	14,79%	17.890	83,09%	(3.025)
2	Tabungan	76.505	85.359	80.858	81.493	6.313	635	(3.867)	-4,53%	4.988	6,52%	85.927	94,84%	(4.434)
3	Deposito	21.770	21.261	21.060	21.060	72	0	(201)	-0,94%	(710)	-3,26%	22.258	94,62%	(1.198)
	Total	111.225	121.166	116.659	117.419	5.771	759	(3.747)	-3,09%	6.194	5,57%	126.075	93,13%	(8.657)
	CASA	89.454	99.905	95.599	96.358	5.700	759	(3.547)	-3,55%	6.904	7,72%	103.817	92,82%	(7.459)
	(%) CASA	80,43%	82,45%	81,95%	82,06%									
	FDR	45,34%	58,33%	61,82%	61,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.451	1.451	1.371		(79)	(80)	-5,52%	213	18,40%	-	0,00%	1.371
2	Giro ISE	199	118	138	90		(48)	(28)	-23,73%	(109)	-54,89%	-	0,00%	90
3	Tabungan ISE	959	1.334	1.312	1.281		(31)	(52)	-3,92%	322	33,63%	-	0,00%	1.281
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%	-	0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	103	4.767	5.698	-	1.000	1.000	232	931	5.595	69	3.735	152,58%	1.963
	KUR	103	4.563	5.494	-	1.000	1.000	234	931	5.391	69	3.547	154,91%	1.947
	Non KUR	-	204	204	-	0	-2	0	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	19.545	3.789	3.959	170	1.055	1.216	7.319	2.743	27.410	71,31%	(7.864)
	Cilem	5.118	10.278	11.111	683	1.521	838	284	833	5.993	687	17.009	65,33%	(5.898)
	Gadai	7.109	8.052	8.434	3.106	2.438	-668	771	382	1.325	2.056	10.400	81,09%	(1.966)
4	CFG	38.093	47.576	46.875	1.138	980	-158	614	-701	8.782	1.681	46.389	101,05%	487
	CF 1	11.280	11.393	11.065	15	-	-15	-341	-327	-214	327	12.354	89,57%	(1.289)
	Total Griya	5.847	6.704	6.545	-	-	0	0	-159	699	159	6.132	106,73%	413
	• Total Non Program	5.847	6.026	5.869	-	-	0	-84	-157	22	157	0	0,00%	676
	• Program	-	678	676	-	-	0	166	-2	676	2	-	-	-
	Oto	5.433	4.688	4.520	15	-	-15	-341	-168	-913	168	6.221	72,65%	(1.701)
	CF 2	26.814	36.184	35.810	1.123	980	-143	955	-374	8.997	1.354	34.035	105,22%	1.775
	Mitraguna & Others	24.934	33.989	33.436	1.123	780	-343	910	-553	8.502	1.333	31.461	106,28%	1.975
	Pensiun	1.880	2.195	2.375	-	200	200	45	179	495	21	2.574	92,25%	(199)
	Total Pembiayaan	50.425	70.675	72.121	4.927	5.939	1.012	1.900	1.445	21.696	4.493	77.535	93,02%	(5.414)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25				
		31-Dec-24	30-Sep-25	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	-	-	-	-	1.241	0,00%	0,00%	21,79%	1.241	1.241	1.241							
	KUR	-	-	-	-	1.037	0,00%	0,00%	18,88%	1.037	1.037	1.037							
	Non KUR	-	-	-	-	204	0,00%	0,00%	100,00%	204	204	204							
3	PWG	-	-	-	-	1.562	0,00%	0,00%	7,99%	1.562	1.562	1.562							
	Cilem	-	-	-	-	1.391	0,00%	0,00%	12,52%	1.391	1.391	1.391							
	Gadai	-	-	-	-	171	0,00%	0,00%	2,03%	171	171	171							
4	CFG	182	943	361	3.188	385	0,49%	0,76%	0,82%	24	203	(558)							
	CF 1	77	348	272	259	259	1,61%	1,01%	1,04%	(13)	183	(89)							
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	-	(1)	-							
	Oto	76	348	272	259	259	1,39%	5,80%	5,72%	(13)	183	(89)							
	CF 2	105	595	89	657	657	0,39%	2,46%	1,83%	(235)	650	261							
	Mitraguna & Others	105	595	89	657	657	0,03%	2,62%	1,96%	(235)	650	261							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-							
	Total Pembiayaan	190	513	1.008	774	0,38%	1,43%	1,07%	(235)	583	261	0,00%	100,00%	-1,1%	0,00%	100,00%	-1,1%	0,00%	100,00%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.167	111.225	115.395	16.228	
2	Contribution Margin	2.958	4.726	3.088	130	-4,4%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 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	17.434	5.366	8.558	8.567	199	9	3.201	59,65%	(8.868)	-50,86%	22.385	38,27%	(13.818)
2	Tabungan	88.077	86.195	77.188	77.493	(7.659)	305	(8.702)	-10,10%	(10.584)	-12,02%	97.031	79,86%	(19.538)
3	Deposito	27.462	48.947	49.622	49.623	9.993	1	676	1,38%	22.161	80,69%	27.903	177,84%	21.720
	Total	132.974	140.508	135.367	135.682	2.533	315	(4.825)	-3,43%	2.708	2,04%	147.320	92,10%	(11.637)
	CASA	105.512	91.561	85.745	86.059	(7.460)	314	(5.502)	-6,01%	(19.452)	-18,44%	119.416	72,07%	(33.357)
	(%) CASA	79,35%	65,16%	63,34%	63,43%									
	FDR	8,88%	16,51%	18,19%	18,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	7.799	4.449	4.566	117	(3.232)	-41,44%	(8.163)	-64,13%		-	0,00%	4.566
2	Giro ISE	9.787	158	1.196	1.315	119	1.157	731,09%	(8.472)	-86,56%			0,00%	1.315
3	Tabungan ISE	2.943	7.140	2.753	2.751	(2)	(4.389)	-61,47%	(192)	-6,51%			0,00%	2.751
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!			0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%			0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.385	5.378	305	318	13	-32	-7	2.306	325	3.201	167,99%	2.177
	Cilem	3.072	5.385	5.378	305	318	13	-32	-7	2.306	325	3.201	167,99%	2.177
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	19.239	875	1.575	700	973	1.420	10.497	155	17.590	109,37%	1.649
	CF 1	1.694	1.865	1.838	-	-	0	-24	-27	144	27	2.718	67,63%	(880)
	Total Griya	398	867	863	-	-	0	0	-3	465	3	696	124,03%	167
	• Total Non Program	398	867	863	-	-	0	0	-3	465	3	696	124,03%	167
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	975	-	-	0	-24	-23	-321	23	2.022	48,21%	(1.047)
	CF 2	7.049	15.955	17.401	875	1.575	700	997	1.446	10.353	129	14.872	117,00%	2.529
	Mitraguna & Others	6.955	15.863	17.310	875	1.575	700	997	1.447	10.355	128	14.204	121,87%	3.106
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	24.617	1.180	1.893	713	941	1.413	12.802	480	20.791	118,40%	3.826

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	27-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25				MtD	YtD				%	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	-	-	-	-	357	0,00%	0,00%	6,64%	357	357	357					
	Cilem	-	-	-	-	357	0,00%	0,00%	6,64%	357	357	357					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	-	339	230	585	2,55%	1,90%	3,04%	246	362	585					
	CF 1	223	-	184	230	333	13,18%	9,86%	18,14%	150	110	333					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	-	184	230	333	17,22%	18,42%	34,20%	150	110	333					
	CF 2	-	-	155	230	252	0,00%	0,97%	1,45%	97	252	252					
	Mitraguna & Others	-	-	155	230	252	0,00%	0,98%	1,45%	97	252	252					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	76	76	230	0,00%	0,33%	0,93%	154	230	154	5,99%	-542,78%	5,1%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 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	19.025	36.420	36.737	36.747	(4.985)	11	328	0,90%	17.722	93,15%	24.527	149,83%	12.221
2	Tabungan	42.453	54.176	51.184	51.494	2.399	310	(2.682)	-4,95%	9.040	21,30%	50.594	101,78%	899
3	Deposito	43.338	45.527	45.108	45.108	1.425	0	(418)	-0,92%	1.770	4,08%	43.913	102,72%	1.195
	Total	104.817	136.122	133.028	133.349	(1.161)	321	(2.773)	-2,04%	28.532	27,22%	119.034	112,03%	14.315
	CASA	61.479	90.595	87.920	88.241	(2.586)	321	(2.354)	-2,60%	26.763	43,53%	75.121	117,47%	13.120
	(%) CASA	58,65%	66,55%	66,09%	66,17%									
	FDR	25,79%	41,74%	43,83%	43,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.683	1.938	1.943	5	260	15,44%	561	40,63%	-	0,00%	1.943	
2	Giro ISE	167	58	53	54	1	(5)	-7,99%	(114)	-67,87%	-	0,00%	54	
3	Tabungan ISE	1.214	1.625	1.885	1.889	5	265	16,29%	675	55,58%	-	0,00%	1.889	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	26	33	36	36	0	3	9,09%	10	38,46%	-	0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Local Champion	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.868	10.347	1.270	416	-854	358	-521	5.604	936	5.399	191,66%	4.948
	Cilem	4.744	10.868	10.347	1.270	416	-854	358	-521	5.604	936	5.399	191,66%	4.948
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	45.953	3.043	1.478	-1.565	1.685	7	23.666	1.471	31.309	146,77%	14.643
	CF 1	3.598	7.925	7.796	791	-	-791	906	-129	4.198	129	4.708	165,58%	3.088
	Total Griya	1.186	3.167	3.129	-	-	0	0	-38	1.943	38	1.499	208,76%	1.630
4	• Total Non Program	1.186	3.167	3.129	-	-	0	0	-38	1.943	38	1.499	208,76%	1.630
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.667	791	-	-791	906	-90	2.255	90	3.209	145,42%	1.458
	CF 2	18.689	38.021	38.157	2.252	1.478	-774	779	136	19.468	1.342	26.601	143,44%	11.556
	Mitraguna & Others	17.983	37.214	37.354	2.165	1.478	-687	681	140	19.371	1.338	25.135	148,61%	12.219
	Pensiun	705	807	803	87	-	-87	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	58.300	4.313	3.894	-419	2.043	1.486	31.269	2.407	36.708	158,82%	21.592

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	% 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		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	0	0,00%	0,00%	3,13%	324	324	324		
	Cilem	-	-	-	-	0	0,00%	0,00%	3,13%	324	324	324		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	-	-	-	-	2	0,00%	0,00%	0,00%	2	2	2		
	CF 1	-	-	-	-	2	0,00%	0,00%	0,00%	2	2	2		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Oto	-	-	-	-	2	0,00%	0,00%	0,05%	2	2	2		
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!
														0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	% 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		%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	CF 2	-	-	-									

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!	6.752	0,00%	(6.752)
2	Tabungan	2.113	10.577	11.731	11.716	(1.709)	(16)	1.138	10,76%	9.603	454,53%	13.107	89,38%	(1.391)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,12%	52	6,96%	1.367	58,67%	(565)
	Total	2.863	11.693	12.533	12.518	(1.708)	(16)	824	7,05%	9.655	337,27%	21.226	58,97%	(8.708)
	CASA	2.113	10.577	11.731	11.716	(1.709)	(16)	1.138	10,76%	9.603	454,53%	19.859	58,99%	(8.143)
(%) CASA	73,80%	90,46%	93,60%	93,59%										
FDR	44,75%	142,80%	139,37%	139,55%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	135	86	86		0	(49)	-36,30%	86	#DIV/0!	-	0,00%	86
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	135	86	86		0	(49)	-36,30%	86	#DIV/0!		0,00%	86
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	3	3	3		0	0	0,00%	(86)	-96,63%		0,00%	3

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	11.296	12.136	2.150	2.165	15	909	841	10.935	1.325	8.970	135,30%	3.166
	Cilem	1.026	8.054	8.876	858	1.616	759	195	823	7.850	794	6.281	141,33%	2.596
	Gadai	175	3.242	3.260	1.293	549	(744)	714	18	3.085	531	2.689	121,23%	571
4	CFG	80	5.403	5.332	50	-	(50)	(10)	(71)	5.252	71	9.385	56,81%	(4.053)
	CF 1	-	2.553	2.512	-	-	0	(31)	(41)	2.512	41	1.107	226,94%	1.405
	Total Griya	-	1.031	1.021	-	-	0	0	(10)	1.021	10	268	381,00%	753
• Total Non Program	-	1.031	1.021	-	-	-	0	0	(10)	1.021	10	268	381,00%	753
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	1.522	1.492	-	-	-	0	(31)	(31)	1.492	31	839	177,74%	652
CF 2	-	80	2.849	2.820	50	-	(50)	21	(30)	2.740	30	8.278	34,06%	(5.459)
Mitraguna & Others	-	80	2.577	2.550	-	-	0	(27)	(28)	2.470	28	7.607	33,52%	(5.058)
Pensiun	-	-	272	270	50	-	(50)	48	(2)	270	2	671	40,21%	(401)
Total Pembiayaan		1.281	16.698	17.468	2.200	2.165	(35)	899	770	16.187	1.395	18.355	95,17%	(887)

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	-	35	-	466		0,00%	0,00%	3,84%		466	466	431			
	Cilem	-	-	-	460		0,00%	0,00%	5,19%		460	460	460			
	Gadai	-	35	-	5		0,00%	0,00%	0,17%		5	5	(30)			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
Total Pembiayaan							0,00%	0,00%	0,00%					1,22%	#DIV/0!	1,2%

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	Asset (Retail) T	-	2.863	19.235	19.235		19.235	19.235	19.235		0	0	0			
2	Contribution Margin	-	(222)	(763)	(763)		#DIV/0!	#DIV/0!	#DIV/0!		-	12	13	0,15	#DIV/0!	13

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Posisi	Sep-24	Sep-25
1	Asset (Retail) T	-	2.863	19.235	19.235	0	0	#DIV/0!	0
2	Contribution Margin	-	(222)	(763)	(763)	#DIV/0!	-	12	13