

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	49.222	49.220	(86.238)	(3)	(9.829)	-16,65%	(24.949)	-33,64%	212.481	23,16%	(163.261)
2	Tabungan	1.786.724	1.968.204	1.945.315	1.938.015	36.437	(7.300)	(30.189)	-1,53%	151.291	8,47%	2.011.047	96,37%	(73.032)
3	Deposito	649.060	615.862	621.194	621.198	(36.484)	3	5.336	0,87%	(27.863)	-4,29%	663.637	93,61%	(42.439)
Total		2.509.954	2.643.115	2.615.732	2.608.433	(86.285)	(7.299)	(34.683)	-1,31%	98.479	3,92%	2.887.165	90,35%	(278.732)
CASA		1.860.893	2.027.253	1.994.537	1.987.235	(49.801)	(7.302)	(40.018)	-1,97%	126.342	6,79%	2.223.528	89,37%	(236.293)
(% CASA		74,14%	76,70%	76,25%	76,19%									
FDR		125,36%	131,49%	133,73%	134,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.463	42.111		649	94	0,22%	(728)	-1,70%	80.699	52,18%	(38.588)
2	Giro ISE	4.948	4.741	4.689	5.019		330	278	5,87%	71	1,44%	27.894	17,99%	(22.875)
3	Tabungan ISE	31.691	33.067	32.555	32.873		318	(194)	-0,59%	1.182	3,73%	36.953	88,96%	(4.079)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	243.065	500	3.200	2.700	-5.617	400	58.495	2.800	215.986	112,54%	27.079
	Linkage	86.431	111.300	110.956	-	-	-	-488	-344	24.525	344	100.323	110,60%	10.633
	Non-Linkage	98.139	131.365	132.109	500	3.200	2.700	-5.130	744	33.970	2.456	115.663	114,22%	16.446
	• Local Champion	98.139	131.365	132.109	500	3.200	2.700	-5.130	744	33.970	2.456	112.586	117,34%	19.523
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	442.928	9.270	8.915	-355	-160	-1.411	-3.949	10.326	501.352	88,35%	(58.423)
	KUR	419.345	419.362	418.531	9.170	8.755	-415	-247	-831	-814	9.586	471.093	88,84%	(52.562)
	Non KUR	27.532	24.977	24.398	100	160	60	-407	-580	-3.135	740	30.259	80,63%	(5.861)
3	PWG	258.833	406.261	424.014	85.348	68.241	-17.107	27.268	17.753	165.180	50.488	414.433	102,31%	9.581
	Cilem	127.522	219.691	228.661	23.518	18.788	-4.730	9.355	8.969	101.139	9.819	250.568	91,26%	(21.907)
	Gadai	131.312	186.669	195.353	61.830	49.452	-12.377	17.913	8.784	64.041	40.669	163.864	119,22%	31.488
4	CFG	2.256.170	2.382.215	2.388.127	45.547	34.710	-10.838	22.329	5.912	131.957	28.798	2.472.864	96,57%	(84.737)
	CF 1	461.418	471.592	471.903	5.776	3.412	-2.365	5.755	310	10.485	3.101	495.744	95,19%	(23.842)
	Total Griya	417.205	393.258	392.662	1.626	788	-838	0	-596	-24.544	1.384	432.970	90,69%	(40.308)
	• Total Non Program	64.148	59.328	59.560	1.311	510	-801	2.080	231	-4.588	279	71.111	83,76%	(11.552)
	• Program	353.058	333.930	333.102	315	278	-37	-1.789	-828	-19.956	1.106	361.858	92,05%	(28.756)
	Oto	44.213	78.334	79.241	4.150	2.624	-1.526	5.755	906	35.028	1.717	62.775	126,23%	16.466
	CF 2	1.794.752	1.910.623	1.916.224	39.771	31.298	-8.473	16.573	5.601	121.472	25.696	1.977.120	96,92%	(60.896)
	Mitraguna & Others	1.323.695	1.431.023	1.437.411	31.128	25.035	-6.094	12.749	6.387	113.715	18.647	1.489.234	96,52%	(51.823)
	Pensium	471.056	479.599	478.814	8.643	6.263	-2.379	3.824	-786	7.757	7.049	487.886	98,14%	(9.073)
Total Pembiayaan		3.146.451	3.475.480	3.498.134	140.665	115.065	-25.599	43.819	22.654	351.684	92.411	3.604.634	97,05%	(106.500)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	2.403	0,10%	0,20%	0,99%	1.927	2.211	2.054			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	2.403	0,20%	0,36%	1,82%	1.927	2.211	2.054			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	47.932	1,09%	1,80%	10,82%	39.933	43.053	39.933			
	KUR	3.627	6.377	6.377	43.912	0,86%	1,52%	10,49%	37.535	40.285	37.535			
	Non KUR	1.252	1.623	1.623	4.020	4,55%	6,50%	16,48%	2.397	2.768	2.397			
3	PWG	275	1	1	17.596	0,11%	0,00%	4,15%	17.595	17.321	17.595			
	Cilem	275	1	1	11.834	0,22%	0,00%	5,18%	11.833	11.559	11.833			
	Gadai	-	-	-	5.762	0,00%	0,00%	2,95%	5.762	5.762	5.762			
4	CFG	67.344	65.418	65.451	151.232	2,98%	2,75%	6,33%	85.781	83.888	85.814			
	CF 1	43.373	41.883	41.926	76.446	9,40%	8,89%	16,20%	34.520	33.073	34.563			
	Total Griya	41.791	40.502	40.088	61.604	10,02%	10,19%	15,69%	21.516	19.813	21.102			
	Oto	1.583	1.381	1.838	14.842	3,58%	2,35%	18,73%	13.004	13.259	13.461			
	CF 2	23.971	23.535	23.525	74.786	1,34%	1,23%	3,90%	51.261	50.815	51.251			
	Mitraguna & Others	22.208	21.338	21.186	70.326	1,68%	1,48%	4,89%	49.139	48.118	48.987			
	Pensium	1.763	2.197	2.338	4.460	0,37%	0,49%	0,93%	2.122	2.697	2.264			
Total Pembiayaan		72.690	73.767	73.927	219.163	2,31%	2,13%	6,27%	145.236	146.473	145.396	2,29%	63,53%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.414	19,34%	13,63%	13,75%	351	(2.277)	332			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.414	36,37%	25,17%	25,29%	351	(2.277)	332			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	9.369	0,79%	1,91%	2,12%	861	5.840	1.526			
	KUR	2.493	5.912	6.287	6.548	0,59%	1,50%	1,56%	260	4.055	636			
	Non KUR	1.037	1.932	2.221	2.822	3,77%	8,89%	11,57%	601	1.785	890			
3	PWG	184	184	184	206	0,07%	0,05%	0,05%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,01%	22	22	22			
	Gadai	184	184	184	184	0,14%	0,10%	0,09%	-	(0)	-			
4	CFG	99.269	134.606	135.903	142.150	4,40%	5,70%	5,95%	6.247	42.881	7.544			
	CF 1	73.505	94.608	94.254	98.431	15,93%	19,99%	20,86%	4.177	24.926	3.823			
	Total Griya	73.052	92.989	92.591	96.764	17,51%	23,54%	24,64%	4.173	23.712	3.774			
	Oto	453	1.619	1.663	1.668	1,03%	2,12%	2,10%	4	1.214	49			
	CF 2	25.764	39.998	41.649	43.718	1,44%	2,18%	2,28%	2.070	17.955	3.720			
	Mitraguna & Others	22.415	37.920	39.679	41.751	1,69%	2,77%	2,90%	2.072	19.337	3.831			
	Pensium	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	185.139	4,41%	5,11%	5,29%	7.481	46.466	9.423	4,00%	24,44%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.902	7.367	7.348	665	(19)	446	6,46%	6.204	542,09%	10.075	72,94%	(2.727)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.017	9.998	(535)	(19)	446	4,67%	8.854	773,65%	10.358	96,53%	(360)
	CASA	1.144	6.902	7.367	7.348	665	(19)	446	6,46%	6.204	542,09%	10.075	72,94%	(2.727)
	(%) CASA	100,00%	72,26%	73,54%	73,49%									
	FDR	0,00%	29,74%	29,90%	29,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	159	147	139		(8)	(20)	-12,43%	139	#DIV/0!	-	0,00%	139
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	159	147	139		(8)	(20)	-12,43%	139	#DIV/0!		0,00%	139
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	7	7		0	2	40,00%	7	#DIV/0!		0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.841	2.995	350	200	-150	505	154	2.995	46	2.152	139,18%	843
	KUR	-	2.601	2.755	350	200	-150	510	154	2.755	46	2.044	134,75%	710
	Non KUR	-	240	240	-	-	0	-5	0	240	-	107	223,61%	133
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	2.995	350	200	-150	505	154	2.995	46	2.152	139,18%	843

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	48	0,00%	0,00%	1,60%	48	48	48			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	48	0,00%	0,00%	19,95%	48	48	48			
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	-	-	-	48	0,00%	0,00%	1,60%	48	48	48	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	7.541	7.553	(414)	12	1.274	20,29%	(4.357)	-36,58%	28.234	26,75%	(20.681)
2	Tabungan	224.769	225.261	221.115	219.885	313	(1.230)	(5.376)	-2,39%	(4.884)	-2,17%	245.884	89,43%	(25.999)
3	Deposito	43.574	34.515	34.822	34.822	(513)	0	307	0,89%	(8.753)	-20,09%	44.717	77,87%	(9.896)
	Total	280.254	266.055	263.478	262.260	(614)	(1.218)	(3.795)	-1,43%	(17.994)	-6,42%	318.836	82,26%	(56.575)
	CASA	236.680	231.540	228.657	227.438	(101)	(1.218)	(4.102)	-1,77%	(9.241)	-3,90%	274.118	82,97%	(46.680)
	(%) CASA	84,45%	87,03%	86,78%	86,72%									
	FDR	105,53%	135,18%	137,02%	137,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.435	6.808	6.751	(57)	316	4,91%	(1.997)	-22,83%	-	0,00%	6.751
2	Giro ISE	799	1.361	1.288	1.302	13	(59)	-4,35%	502	62,81%		0,00%	1.302
3	Tabungan ISE	1.949	2.074	2.520	2.449	(71)	375	18,09%	501	25,69%		0,00%	2.449
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234	0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	47.459	-	-	0	-4.437	-317	16.550	317	38.880	122,06%	8.579
	Linkage	-	2.645	2.645	-	-	-	-159	0	2.645	-	3.405	77,68%	(760)
	Non-Linkage	30.908	45.130	44.813	-	-	0	-4.278	-317	13.905	317	35.475	126,32%	9.339
	• Local Champion	30.908	45.130	44.813	-	-	0	-4.278	-317	13.905	317	34.449	130,09%	10.364
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	33.249	640	500	-140	104	-520	-1.794	1.020	38.842	85,60%	(5.593)
	KUR	33.160	32.116	31.614	640	500	-140	135	-502	-1.546	1.002	36.768	85,98%	(5.154)
	Non KUR	1.883	1.653	1.635	-	-	0	-31	-18	-248	18	2.074	78,83%	(439)
3	PWG	42.057	65.239	65.623	20.668	15.977	-4.691	10.115	384	23.566	15.593	59.884	109,58%	5.739
	Cilem	12.529	18.095	18.491	2.485	1.403	-1.083	1.230	396	5.962	1.007	25.249	73,24%	(6.758)
	Gadai	29.527	47.144	47.131	18.183	14.575	-3.608	8.884	-12	17.604	14.587	34.635	136,08%	12.496
4	CFG	187.744	212.874	214.689	7.834	4.922	-2.911	2.858	1.815	26.945	3.107	209.436	102,51%	5.253
	CF 1	15.514	20.653	21.288	1.564	895	-668	959	635	5.774	260	17.861	119,19%	3.427
	Total Griya	12.407	11.808	11.704	1.011	-	-1.011	0	-104	-703	104	12.727	91,96%	(1.023)
	• Total Non Program	12.280	11.688	11.583	1.011	-	-1.011	843	-104	-697	104	12.597	91,95%	(1.014)
	• Program	127	121	121	-	-	0	-1	0	-6	-	130	92,93%	(9)
	Oto	3.107	8.845	9.584	553	895	343	959	739	6.477	156	5.134	186,70%	4.451
	CF 2	172.230	192.221	193.401	6.270	4.027	-2.243	1.900	1.180	21.171	2.847	191.575	100,95%	1.826
	Mitraguna & Others	136.376	153.847	155.177	4.825	3.321	-1.504	783	1.330	18.801	1.991	154.181	100,65%	996
	Pensiun	35.854	38.374	38.224	1.445	706	-739	1.117	-150	2.370	856	37.394	102,22%	830
	Total Pembiayaan	295.752	359.658	361.020	29.142	21.399	-7.742	8.640	1.362	65.268	20.037	347.042	104,03%	13.978

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	348	351	1.279	0,00%	0,73%	2,70%	928	1.279	931			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	348	351	1.279	0,00%	0,78%	2,85%	928	1.279	931			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	3.413	0,40%	3,23%	10,27%	2.324	3.274	2.414			
	KUR	69	987	1.080	3.243	0,21%	3,36%	10,26%	2.163	3.174	2.256			
	Non KUR	70	13	10	170	3,74%	0,59%	10,42%	161	100	158			
3	PWG	-	-	-	4.014	0,00%	0,00%	6,12%	4.014	4.014	4.014			
	Cilem	-	-	-	1.641	0,00%	0,00%	8,88%	1.641	1.641	1.641			
	Gadai	-	-	-	2.372	0,00%	0,00%	5,03%	2.372	2.372	2.372			
4	CFG	606	1.732	1.400	5.448	0,32%	0,66%	2,54%	4.049	4.842	3.716			
	CF 1	136	431	665	2.615	0,88%	3,22%	12,29%	1.950	2.480	2.184			
	Total Griya	124	291	274	540	1,00%	2,32%	4,61%	265	416	249			
	Oto	12	140	391	2.076	0,39%	4,42%	21,66%	1.684	2.063	1.935			
	CF 2	470	1.301	734	2.833	0,27%	0,38%	1,46%	2.099	2.363	1.531			
	Mitraguna & Others	382	1.301	734	2.691	0,28%	0,48%	1,73%	1.957	2.309	1.390			
	Pensiun	88	-	-	142	0,00%	0,00%	0,37%	142	54	142			
	Total Pembiayaan	745	3.080	2.840	14.154	0,25%	0,79%	3,92%	11.314	13.409	11.074	1,14%	70,88%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.470	4,43%	2,34%	3,10%	351	101	351			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.470	4,43%	2,48%	3,28%	351	101	351			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	447	499	596	0,58%	1,48%	1,79%	97	394	149			
	KUR	-	99	153	241	0,00%	0,48%	0,76%	88	241	141			
	Non KUR	202	348	346	355	10,74%	20,91%	21,74%	10	153	7			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.708	2.020	1.870	1,17%	0,95%	0,87%	(150)	(328)	162			
	CF 1	358	365	365	365	2,31%	1,77%	1,72%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,09%	3,12%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.343	1.655	1.505	1,07%	0,86%	0,78%	(150)	(336)	162			
	Mitraguna & Others	1.689	1.204	1.517	1.366	1,24%	0,99%	0,88%	(150)	(323)	162			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.275	3.638	3.936	1,27%	1,01%	1,09%	298	167	661	10,34%	-848,04%	9,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	19.027	12.236	12.246	7.013	10	(6.781)	-35,64%	776	6,77%	28.015	43,71%	(15.769)
2	Tabungan	240.508	310.664	302.673	301.993	14.144	(680)	(8.671)	-2,79%	61.485	25,56%	261.718	115,39%	40.275
3	Deposito	185.720	180.849	182.042	182.045	3.694	3	1.196	0,66%	(3.675)	-1,98%	186.880	97,41%	(4.835)
	Total	437.698	510.540	496.951	496.284	24.852	(667)	(14.256)	-2,79%	58.586	13,39%	476.614	104,13%	19.670
	CASA	251.978	329.690	314.909	314.239	21.158	(670)	(15.451)	-4,69%	62.261	24,71%	289.733	108,46%	24.506
	(%) CASA	57,57%	64,58%	63,37%	63,32%									
	FDR	88,88%	83,94%	86,72%	86,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	4.495	4.904	5.237		333	742	16,51%	1.112	26,96%	-	0,00%	5.237
2	Giro ISE	544	537	455	739		284	201	37,43%	194	35,75%		0,00%	739
3	Tabungan ISE	3.581	3.958	4.449	4.499		50	541	13,67%	918	25,63%		0,00%	4.499
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%		0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	103.752	500	3.000	2.500	-413	1.095	17.718	1.905	96.228	107,82%	7.524
	Linkage	44.151	42.940	42.736	-	-	-	-198	-205	-1.415	205	48.645	87,85%	(5.910)
	Non-Linkage	41.883	59.716	61.016	500	3.000	2.500	-215	1.300	19.133	1.700	47.582	128,23%	13.434
	• Local Champion	41.883	59.716	61.016	500	3.000	2.500	-215	1.300	19.133	1.700	46.557	131,06%	14.460
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	29.986	810	500	-310	19	-33	333	533	33.703	88,97%	(3.717)
	KUR	28.300	29.042	29.017	810	500	-310	34	-25	717	525	32.146	90,26%	(3.130)
	Non KUR	1.354	978	969	-	-	0	-15	-8	-384	8	1.557	62,27%	(587)
3	PWG	33.844	46.733	47.694	7.047	5.242	-1.805	1.489	961	13.849	4.281	51.526	92,56%	(3.833)
	Cilem	16.485	25.101	25.667	1.529	1.581	51	88	566	9.182	1.015	30.241	84,87%	(4.574)
	Gadai	17.360	21.633	22.027	5.517	3.661	-1.856	1.401	395	4.668	3.266	21.286	103,48%	742
4	CFG	239.485	249.114	249.533	4.829	3.813	-1.016	1.764	419	10.049	3.394	265.972	93,82%	(16.438)
	CF 1	40.558	43.860	43.811	575	269	-306	59	-49	3.253	318	43.997	99,58%	(186)
	Total Griya	29.064	28.973	28.888	-	-	0	0	-84	-176	84	30.029	96,20%	(1.141)
	• Total Non Program	12.679	13.575	13.551	-	-	0	-66	-24	872	24	13.236	102,38%	315
	• Program	16.385	15.397	15.337	-	-	0	-90	-60	-1.048	60	16.793	91,33%	(1.456)
	Oto	11.494	14.888	14.923	575	269	-306	59	35	3.429	234	13.968	106,84%	955
	CF 2	198.927	205.254	205.722	4.254	3.544	-710	1.705	468	6.795	3.076	221.975	92,68%	(16.253)
	Mitraguna & Others	182.594	188.635	188.592	3.636	2.710	-926	985	-43	5.998	2.753	203.670	92,60%	(15.077)
	Pensiun	16.332	16.619	17.130	618	834	216	720	511	797	323	18.305	93,58%	(1.175)
	Total Pembiayaan	389.016	428.523	430.965	13.185	12.555	-631	2.859	2.441	41.949	10.113	447.429	96,32%	(16.464)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	597	370	2.318	0,33%	1,23%	7,73%	1.948	2.222	1.721			
	KUR	-	597	370	2.278	0,00%	1,27%	7,85%	1.908	2.278	1.681			
	Non KUR	97	-	-	40	7,13%	0,00%	4,17%	40	(56)	40			
3	PWG	78	-	-	2.674	0,23%	0,00%	5,61%	2.674	2.596	2.674			
	Cilem	78	-	-	1.929	0,47%	0,00%	7,51%	1.929	1.851	1.929			
	Gadai	-	-	-	745	0,00%	0,00%	3,38%	745	745	745			
4	CFG	3.097	3.508	3.356	20.580	1,29%	1,35%	8,25%	17.224	17.483	17.072			
	CF 1	2.023	2.551	2.761	7.982	4,99%	6,30%	18,22%	5.221	5.959	5.431			
	Total Griya	1.062	1.823	2.366	5.095	3,65%	8,17%	17,64%	2.729	4.033	3.272			
	Oto	961	729	395	2.887	8,36%	2,65%	19,35%	2.493	1.926	2.159			
	CF 2	1.074	957	595	12.598	0,54%	0,29%	6,12%	12.003	11.524	11.641			
	Mitraguna & Others	1.074	863	500	12.503	0,59%	0,27%	6,63%	12.003	11.429	11.640			
	Pensiun	-	94	95	95	0,00%	0,57%	0,55%	-	95	1			
	Total Pembiayaan	3.271	4.106	3.726	25.572	0,84%	0,87%	5,93%	21.846	22.301	21.467	8,46%	-42,50%	2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.847	30.829	30.829	36,10%	30,03%	29,71%	-	(225)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.847	30.829	30.829	74,15%	51,63%	50,53%	-	(225)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	27,73%	27,96%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.001	5.191	5.677	1,53%	2,08%	2,28%	486	2.019	677			
	CF 1	2.180	2.624	2.673	2.936	5,37%	6,10%	6,70%	263	757	312			
	Total Griya	1.878	2.048	2.047	2.314	6,46%	7,07%	8,01%	267	436	266			
	Oto	302	576	627	622	2,62%	4,21%	4,17%	(4)	320	46			
	CF 2	1.479	2.376	2.517	2.741	0,74%	1,23%	1,33%	224	1.262	365			
	Mitraguna & Others	1.217	2.376	2.517	2.741	0,67%	1,33%	1,45%	224	1.524	365			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.119	36.291	36.778	8,98%	8,47%	8,53%	486	1.847	658	13,77%	-61,34%	5,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	16.165	15.498	15.498	(82.812)	0	(667)	-4,12%	11.982	340,78%	19.284	80,37%	(3.786)
2	Tabungan	249.031	279.455	279.356	278.433	5.695	(924)	(1.022)	-0,37%	29.401	11,81%	266.981	104,29%	11.452
3	Deposito	114.464	61.967	71.505	71.506	(3.150)	0	9.538	15,39%	(42.959)	-37,53%	115.642	61,83%	(44.137)
	Total	367.012	357.587	366.359	365.436	(80.267)	(923)	7.849	2,20%	(1.576)	-0,43%	401.907	90,93%	(36.471)
	CASA	252.547	295.620	294.854	293.931	(77.118)	(923)	(1.689)	-0,57%	41.383	16,39%	286.265	102,68%	7.666
	(%) CASA	68,81%	82,67%	80,48%	80,43%									
	FDR	140,41%	153,22%	149,62%	150,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.384	3.058	3.042	(16)	(341)	-10,09%	(363)	-10,65%	-	0,00%	3.042	
2	Giro ISE	179	96	12	12	0	(85)	-87,73%	(167)	-93,39%		0,00%	12	
3	Tabungan ISE	3.226	3.287	3.047	3.031	(16)	(257)	-7,81%	(195)	-6,06%		0,00%	3.031	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	267	370	372	372	0	2	0,54%	105	39,33%		0,00%	372	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.846	83.560	-	200	-	-581	-287	25.444	487	71.366	117,09%	12.193
	Linkage	33.720	57.852	57.785	-	-	-	-59	-67	24.065	67	39.712	145,51%	18.073
	Non-Linkage	24.397	25.994	25.775	-	200	200	-522	-220	1.378	420	31.654	81,43%	(5.879)
	• Local Champion	24.397	25.994	25.775	-	200	200	-522	-220	1.378	420	30.629	84,15%	(4.854)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	42.711	36.650	36.397	665	650	-15	-543	-254	-6.315	904	46.747	77,86%	(10.350)
	KUR	42.080	35.505	35.261	665	650	-15	-443	-243	-6.819	893	45.967	76,71%	(10.705)
	Non KUR	631	1.146	1.135	-	-	0	-100	-10	504	10	780	145,59%	356
3	PWG	35.041	52.873	55.108	10.598	8.323	-2.276	1.453	2.235	20.068	6.087	51.704	106,58%	3.404
	Cilem	13.016	24.784	26.224	3.001	2.377	-624	894	1.439	13.208	938	25.565	102,58%	659
	Gadai	22.025	28.089	28.885	7.597	5.946	-1.652	559	796	6.860	5.150	26.139	110,50%	2.746
4	CFG	379.443	374.521	373.076	2.459	2.170	-289	677	-1.445	-6.366	3.615	405.094	92,10%	(32.018)
	CF 1	241.455	234.709	234.350	741	546	-195	780	-359	-7.106	905	251.717	93,10%	(17.368)
	Total Griya	235.660	222.320	221.611	-	-	0	0	-710	-14.049	710	244.156	90,77%	(22.546)
	• Total Non Program	5.587	4.812	4.796	-	-	0	-55	-16	-791	16	8.349	57,45%	(3.552)
	• Program	230.073	217.508	216.814	-	-	0	-1.380	-694	-13.258	694	235.808	91,95%	(18.993)
	Oto	5.795	12.389	12.739	741	546	-195	780	350	6.944	196	7.561	168,48%	5.178
	CF 2	137.987	139.812	138.726	1.718	1.624	-94	-103	-1.085	739	2.709	153.377	90,45%	(14.650)
	Mitraguna & Others	90.056	91.160	90.308	1.182	1.463	281	-247	-852	252	2.315	104.194	86,67%	(13.886)
	Pensiun	47.932	48.652	48.419	536	161	-375	144	-233	487	394	49.183	98,45%	(764)
	Total Pembiayaan	515.311	547.891	548.141	13.722	11.342	-2.380	1.006	250	32.830	11.092	574.911	95,34%	(26.770)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	1.001	0,33%	0,00%	1,20%	1.001	809	1.001			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	1.001	0,79%	0,00%	3,88%	1.001	809	1.001			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	2.429	2,11%	1,42%	6,67%	1.908	1.526	1.601			
	KUR	903	726	418	2.285	2,15%	1,18%	6,48%	1.867	1.382	1.559			
	Non KUR	-	102	103	144	0,00%	9,01%	12,66%	41	144	42			
3	PWG	99	-	-	1.031	0,28%	0,00%	1,87%	1.031	932	1.031			
	Cilem	99	-	-	640	0,76%	0,00%	2,44%	640	541	640			
	Gadai	-	-	-	391	0,00%	0,00%	1,36%	391	391	391			
4	CFG	32.852	32.031	30.578	46.595	8,66%	8,16%	12,49%	16.017	13.743	14.564			
	CF 1	31.606	28.171	27.466	40.311	13,09%	11,70%	17,20%	12.845	8.705	12.140			
	Total Griya	31.469	28.057	27.355	37.238	13,35%	12,30%	16,80%	9.884	5.769	9.181			
	Oto	136	114	111	3.072	2,35%	0,90%	24,12%	2.961	2.936	2.959			
	CF 2	1.247	3.861	3.113	6.285	0,90%	2,23%	4,53%	3.172	5.038	2.424			
	Mitraguna & Others	1.122	3.290	2.540	5.388	1,25%	2,79%	5,97%	2.848	4.266	2.098			
	Pensiun	124	571	572	897	0,26%	1,18%	1,85%	324	772	326			
	Total Pembiayaan	34.046	32.859	31.099	51.056	6,61%	5,68%	9,31%	19.957	17.010	18.197	0,20%	97,83%	-9,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,63%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	979	1.074	1.160	1,07%	2,93%	3,19%	87	704	181			
	KUR	456	979	1.074	1.057	1,08%	3,02%	3,00%	(17)	601	78			
	Non KUR	-	-	-	103	0,00%	0,00%	9,09%	103	103	103			
3	PWG	184	184	184	188	0,53%	0,35%	0,34%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,64%	-	(0)	-			
4	CFG	57.168	73.010	72.616	75.813	15,07%	19,39%	20,32%	3.197	18.646	2.804			
	CF 1	55.413	70.906	69.760	72.744	22,95%	29,72%	31,04%	2.984	17.331	1.838			
	Total Griya	55.413	70.906	69.760	72.744	23,51%	31,38%	32,82%	2.984	17.331	1.838			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.070	1,27%	2,04%	2,21%	213	1.315	966			
	Mitraguna & Others	1.113	1.927	2.681	2.896	1,24%	2,94%	3,21%	215	1.784	970			
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	78.097	11,82%	13,65%	14,25%	3.288	17.201	2.989	0,03%	99,82%	-14,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	257	257	61	0	143	124,26%	(1.547)	-85,74%	10.075	2,55%	(9.818)
2	Tabungan	71.593	75.137	75.384	75.045	(749)	(339)	(91)	-0,12%	3.452	4,82%	85.988	87,27%	(10.943)
3	Deposito	17.657	22.539	22.153	22.153	205	0	(385)	-1,71%	4.497	25,47%	18.761	118,08%	3.393
	Total	91.055	97.790	97.795	97.456	(482)	(339)	(334)	-0,34%	6.401	7,03%	114.824	84,87%	(17.368)
	CASA	73.398	75.251	75.642	75.303	(688)	(339)	51	0,07%	1.905	2,60%	96.063	78,39%	(20.761)
	(%) CASA	80,61%	76,95%	77,35%	77,27%									
	FDR	229,29%	239,15%	242,68%	243,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.069	1.293	1.308		15	239	22,37%	(89)	-6,36%	-	0,00%	1.308
2	Giro ISE	302	89	234	236		2	147	164,30%	(66)	-21,89%		0,00%	236
3	Tabungan ISE	1.094	979	1.058	1.072		13	92	9,43%	(23)	-2,07%		0,00%	1.072
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	150	150		0	1	0,67%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.614	19.647	600	350	-250	428	34	589	316	21.789	90,17%	(2.142)
	KUR	17.594	18.056	18.107	600	350	-250	18	50	513	300	20.162	89,81%	(2.055)
	Non KUR	1.464	1.557	1.541	-	-	0	411	-16	76	16	1.627	94,67%	(87)
3	PWG	15.250	27.102	29.785	7.084	5.513	-1.571	3.381	2.682	14.535	2.830	28.692	103,81%	1.093
	Cilem	9.140	15.653	17.424	2.599	2.659	60	1.650	1.771	8.284	888	19.791	88,04%	(2.367)
	Gadai	6.110	11.449	12.361	4.485	2.853	-1.632	1.730	911	6.251	1.942	8.901	138,86%	3.459
4	CFG	174.474	187.153	187.893	3.257	3.411	154	2.430	740	13.419	2.671	189.005	99,41%	(1.112)
	CF 1	2.726	4.142	4.303	300	200	-100	415	162	1.577	38	3.884	110,80%	419
	Total Griya	1.978	1.811	2.000	300	200	-100	0	188	22	12	2.194	91,13%	(195)
	• Total Non Program	1.978	1.811	2.000	300	200	-100	266	188	22	12	2.194	91,13%	(195)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.303	-	-	0	415	-27	1.556	27	1.689	136,35%	614
	CF 2	171.748	183.012	183.590	2.957	3.211	254	2.014	578	11.842	2.633	185.122	99,17%	(1.532)
	Mitraguna & Others	111.863	118.616	119.263	1.618	2.190	572	1.001	647	7.399	1.543	123.902	96,26%	(4.639)
	Pensiun	59.885	64.395	64.327	1.339	1.021	-318	1.013	-68	4.442	1.089	61.219	105,08%	3.108
	Total Pembiayaan	208.782	233.869	237.325	10.941	9.274	-1.667	6.239	3.456	28.543	5.817	239.487	99,10%	(2.162)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	153	36	2.700	1,81%	0,18%	13,74%	2.663	2.355	2.546			
	KUR	344	153	36	2.700	1,96%	0,20%	14,91%	2.663	2.355	2.546			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	656	0,00%	0,00%	2,20%	656	656	656			
	Cilem	-	-	-	579	0,00%	0,00%	3,32%	579	579	579			
	Gadai	-	-	-	77	0,00%	0,00%	0,62%	77	77	77			
4	CFG	621	1.136	471	4.122	0,36%	0,25%	2,19%	3.652	3.502	2.986			
	CF 1	122	-	-	466	4,46%	0,00%	10,83%	466	344	466			
	Total Griya	-	-	-	98	0,00%	0,00%	4,91%	98	98	98			
	Oto	122	-	-	368	16,27%	0,00%	15,96%	368	246	368			
	CF 2	499	1.136	471	3.656	0,29%	0,26%	1,99%	3.186	3.157	2.520			
	Mitraguna & Others	499	1.136	471	3.206	0,45%	0,40%	2,69%	2.736	2.707	2.070			
	Pensiun	-	-	-	450	0,00%	0,00%	0,70%	450	450	450			
	Total Pembiayaan	965	1.289	507	7.477	0,46%	0,22%	3,15%	6.971	6.513	6.188	0,61%	80,53%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	332	299	335	0,58%	1,52%	1,71%	36	225	3			
	KUR	66	332	299	335	0,37%	1,66%	1,85%	36	269	3			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.261	2.257	2.256	0,02%	1,21%	1,20%	(2)	2.216	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.261	2.257	2.256	0,02%	1,23%	1,23%	(2)	2.216	(5)			
	Mitraguna & Others	40	2.015	2.011	2.010	0,04%	1,70%	1,69%	(2)	1.970	(5)			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.592	2.556	2.591	0,07%	1,09%	1,09%	35	2.441	(2)	1,18%	-7,84%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	81	81	145	0	(133)	-62,20%	37	82,70%	7.914	1,02%	(7.834)
2	Tabungan	126.106	141.500	133.747	133.353	6.657	(395)	(8.148)	-5,76%	7.247	5,75%	139.914	95,31%	(6.561)
3	Deposito	46.391	59.763	59.106	59.106	300	0	(657)	-1,10%	12.715	27,41%	47.341	124,85%	11.765
	Total	172.540	201.477	192.934	192.539	7.102	(395)	(8.938)	-4,44%	19.999	11,59%	195.169	98,65%	(2.630)
	CASA	126.150	141.714	133.828	133.433	6.802	(395)	(8.280)	-5,84%	7.284	5,77%	147.828	90,26%	(14.395)
	(%) CASA	73,11%	70,34%	69,36%	69,30%									
	FDR	92,15%	82,53%	86,20%	86,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	656	669		13	(10)	-1,41%	68	11,27%	-	0,00%	669
2	Giro ISE	8	1	2	2		0	1	75,44%	(6)	-71,52%		0,00%	2
3	Tabungan ISE	593	678	654	667		13	(11)	-1,56%	74	12,42%		0,00%	667
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Local Champion	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.922	700	400	-300	315	42	3.395	358	19.794	100,65%	128
	KUR	15.208	18.629	18.699	700	400	-300	411	70	3.491	330	18.312	102,12%	388
	Non KUR	1.319	1.252	1.223	-	-	0	-96	-28	-96	28	1.482	82,51%	(259)
3	PWG	4.082	8.809	8.784	727	311	-416	532	-24	4.702	336	8.162	107,62%	622
	Cilem	4.082	8.809	8.784	727	311	-416	532	-24	4.702	336	8.162	107,62%	622
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	137.602	2.540	2.285	-255	748	30	-731	2.255	150.832	91,23%	(13.230)
	CF 1	3.556	3.552	3.767	265	278	13	205	215	211	63	4.936	76,32%	(1.169)
	Total Griya	1.390	1.029	1.300	-	278	278	0	271	-90	7	1.602	81,17%	(302)
	• Total Non Program	1.390	1.029	1.022	-	-	0	-17	-7	-368	7	1.602	63,82%	(580)
	• Program	-	-	278	-	278	278	0	278	278	-	0	0,00%	278
	Oto	2.165	2.522	2.467	265	-	-265	205	-55	302	55	3.334	73,98%	(868)
	CF 2	134.777	134.021	133.835	2.275	2.007	-268	543	-186	-943	2.193	145.896	91,73%	(12.061)
	Mitraguna & Others	92.204	94.065	94.693	2.155	2.007	-148	931	628	2.489	1.379	102.238	92,62%	(7.545)
	Pensiun	42.574	39.955	39.141	120	-	-120	-388	-814	-3.432	814	43.658	89,65%	(4.517)
	Total Pembiayaan	158.995	166.269	166.314	3.967	2.996	-971	1.594	45	7.319	2.951	178.841	93,00%	(12.527)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	8	6	0,00%	100,00%	100,00%	(2)	6	6			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	6	0,00%	100,00%	100,00%	(2)	6	6			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	3.076	1,04%	0,68%	15,44%	2.940	2.904	2.942			
	KUR	85	-	-	2.801	0,56%	0,00%	14,98%	2.801	2.716	2.801			
	Non KUR	87	134	136	274	6,58%	10,84%	22,44%	139	188	141			
3	PWG	-	-	1	251	0,00%	0,01%	2,86%	250	251	251			
	Cilem	-	-	1	251	0,00%	0,01%	2,86%	250	251	251			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	926	1.500	5.485	0,82%	1,09%	3,99%	3.985	4.357	4.558			
	CF 1	123	-	-	204	3,46%	0,00%	5,42%	204	81	204			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	-	204	5,68%	0,00%	8,27%	204	81	204			
	CF 2	1.005	926	1.500	5.281	0,75%	1,12%	3,95%	3.781	4.275	4.354			
	Mitraguna & Others	743	623	1.195	5.281	0,81%	1,27%	5,58%	4.086	4.537	4.657			
	Pensiun	262	303	305	-	0,62%	0,76%	0,00%	(305)	(262)	(303)			
	Total Pembiayaan	1.300	1.060	1.644	8.817	0,82%	0,99%	5,30%	7.173	7.517	7.757	0,23%	95,58%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	121	54	53	0,22%	0,27%	0,27%	(1)	16	(68)			
	KUR	-	57	54	53	0,00%	0,29%	0,28%	(1)	53	(4)			
	Non KUR	37	64	-	-	2,80%	0,00%	0,00%	-	(37)	(64)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	874	1.054	1,97%	0,64%	0,77%	180	(1.672)	180			
	CF 1	30	106	106	106	0,85%	2,98%	2,81%	-	76	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	106	106	1,39%	4,20%	4,29%	-	76	-			
	CF 2	2.696	768	768	948	2,00%	0,57%	0,71%	180	(1.748)	180			
	Mitraguna & Others	2.696	462	462	643	2,92%	0,49%	0,68%	180	(2.053)	181			
	Pensiun	-	306	305	305	0,00%	0,18%	0,78%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	1.107	1,74%	0,56%	0,67%	179	(1.656)	112	0,60%	9,15%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	469	465	66	(3)	5	1,11%	(2.940)	-86,34%	10.740	4,33%	(10.274)
2	Tabungan	80.230	89.645	91.049	90.488	4.908	(560)	843	0,94%	10.258	12,79%	92.985	97,31%	(2.497)
3	Deposito	12.294	17.359	15.858	15.858	(224)	0	(1.501)	-8,64%	3.564	28,99%	12.970	122,26%	2.888
	Total	95.930	107.464	107.375	106.812	4.751	(564)	(652)	-0,61%	10.882	11,34%	116.696	91,53%	(9.884)
	CASA	83.636	90.105	91.517	90.953	4.974	(564)	848	0,94%	7.318	8,75%	103.725	87,69%	(12.772)
	(%) CASA	87,18%	83,85%	85,23%	85,15%									
	FDR	162,31%	169,31%	170,82%	171,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	3.070	3.043	3.042		(1)	(28)	-0,90%	1.501	97,34%	-	0,00%	3.042
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	2.060	2.024	2.023		(1)	(37)	-1,79%	482	31,27%	-	0,00%	2.023
4	Deposito ISE	-	1.009	1.019	1.019		0	9	0,93%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	155	157	157		0	2	1,29%	16	11,35%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	• Local Champion	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	55.825	1.400	835	-565	518	-539	2.012	1.374	59.009	94,60%	(3.184)
	KUR	50.217	53.456	52.995	1.400	835	-565	634	-461	2.778	1.296	55.180	96,04%	(2.185)
	Non KUR	3.596	2.908	2.830	-	-	0	-116	-78	-766	78	3.829	73,92%	(999)
3	PWG	27.769	42.250	43.799	9.014	7.485	-1.529	2.087	1.550	16.030	5.936	39.877	109,83%	3.922
	Cilem	10.764	19.493	20.409	1.383	1.475	92	669	916	9.645	559	19.655	103,84%	754
	Gadai	17.005	22.756	23.390	7.631	6.010	-1.621	1.418	634	6.386	5.376	20.223	115,66%	3.168
4	CFG	73.851	83.213	83.694	3.575	2.285	-1.290	1.822	481	9.843	1.804	86.117	97,19%	(2.423)
	CF 1	1.222	2.127	2.021	-	-	0	-25	-106	799	106	2.400	84,19%	(379)
	Total Griya	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
	• Total Non Program	938	754	754	-	-	0	-5	0	-184	-	1.085	69,52%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.267	-	-	0	-25	-106	983	106	1.315	96,28%	(49)
	CF 2	72.630	81.086	81.673	3.575	2.285	-1.290	1.848	587	9.044	1.698	83.717	97,56%	(2.044)
	Mitraguna & Others	46.537	52.417	52.046	3.050	1.127	-1.923	1.974	-371	5.509	1.498	56.568	92,01%	(4.522)
	Pensiun	26.093	28.670	29.628	525	1.158	633	-126	958	3.535	200	27.149	109,13%	2.479
	Total Pembiayaan	155.700	181.942	183.420	13.989	10.605	-3.384	4.414	1.477	27.719	9.128	185.270	99,00%	(1.851)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	837	704	6.898	0,48%	1,25%	12,36%	6.194	6.638	6.061			
	KUR	228	680	545	6.388	0,45%	1,02%	12,05%	5.843	6.160	5.708			
	Non KUR	33	157	159	510	0,91%	5,47%	18,03%	351	478	353			
3	PWG	-	-	-	2.012	0,00%	0,00%	4,59%	2.012	2.012	2.012			
	Cilem	-	-	-	1.413	0,00%	0,00%	6,93%	1.413	1.413	1.413			
	Gadai	-	-	-	598	0,00%	0,00%	2,56%	598	598	598			
4	CFG	61	365	252	871	0,08%	0,30%	1,04%	619	810	506			
	CF 1	-	-	-	22	0,00%	0,00%	1,08%	22	22	22			
	Total Griya	-	-	-	22	0,00%	0,00%	2,90%	22	22	22			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	365	252	849	0,08%	0,31%	1,04%	597	788	484			
	Mitraguna & Others	61	365	208	505	0,13%	0,40%	0,97%	297	444	140			
	Pensiun	-	-	45	344	0,00%	0,16%	1,16%	299	344	344			
	Total Pembiayaan	322	1.202	957	9.781	0,21%	0,53%	5,33%	8.824	9.459	8.579	8,84%	-65,83%	3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	503	546	705	0,89%	0,97%	1,26%	159	228	202			
	KUR	257	313	388	388	0,51%	0,73%	0,73%	-	131	75			
	Non KUR	220	190	159	318	6,13%	5,45%	11,22%	159	97	127			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	923	948	654	0,86%	1,14%	0,78%	(293)	17	(269)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	923	948	654	0,88%	1,17%	0,80%	(293)	17	(269)			
	Mitraguna & Others	346	923	948	654	0,74%	1,81%	1,26%	(293)	309	(269)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.426	1.494	1.360	0,72%	0,82%	0,74%	(134)	245	(66)	4,48%	-504,64%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	1.210	1.210	(4.461)	0	(3.912)	-76,37%	(13.471)	-91,76%	25.531	4,74%	(24.321)
2	Tabungan	126.637	122.811	119.240	118.729	717	(512)	(4.082)	-3,32%	(7.909)	-6,25%	139.975	84,82%	(21.247)
3	Deposito	60.864	56.161	56.474	56.474	(34.263)	0	314	0,56%	(4.390)	-7,21%	62.098	90,94%	(5.624)
	Total	202.183	184.094	176.925	176.413	(38.007)	(511)	(7.681)	-4,17%	(25.769)	-12,75%	227.605	77,51%	(51.191)
	CASA	141.318	127.934	120.450	119.939	(3.744)	(511)	(7.995)	-6,25%	(21.379)	-15,13%	165.507	72,47%	(45.568)
	(%) CASA	69,90%	69,49%	68,08%	67,99%									
	FDR	127,02%	132,24%	137,23%	137,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.604	3.511	3.572		61	(32)	-0,88%	154	4,51%	-	0,00%	3.572
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.404	3.311	3.372		61	(32)	-0,93%	154	4,79%	-	0,00%	3.372
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	231	232	232		0	1	0,43%	12	5,45%	-	0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	129	-	-	0	-23	-2	-111	2	241	53,65%	(111)
	Linkage	46	37	36	-	-	-	-1	-1	-9	1	46	79,57%	(9)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Local Champion	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	21.683	-	-	0	-991	-499	-5.807	499	30.742	70,53%	(9.060)
	KUR	24.649	20.271	19.837	-	-	0	-933	-435	-4.813	435	27.715	71,57%	(7.879)
	Non KUR	2.840	1.910	1.846	-	-	0	-58	-64	-994	64	3.027	60,98%	(1.181)
3	PWG	10.361	9.808	9.718	269	378	109	-424	-91	-643	468	18.333	53,01%	(8.615)
	Cilem	10.361	9.808	9.718	269	378	109	-424	-91	-643	468	18.333	53,01%	(8.615)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	211.263	2.243	1.836	-407	-762	-64	-7.460	1.900	234.495	90,09%	(23.232)
	CF 1	7.216	7.476	7.693	315	310	-5	-93	217	478	93	8.917	86,28%	(1.224)
	Total Griya	3.957	4.107	4.381	315	310	-5	0	274	424	36	4.267	102,69%	115
	• Total Non Program	3.667	3.325	3.602	-	310	310	-43	276	-65	34	3.968	90,75%	(367)
	• Program	291	782	780	315	-	-315	335	-2	489	2	298	261,56%	482
	Oto	3.258	3.369	3.312	-	-	0	-93	-57	54	57	4.650	71,22%	(1.338)
	CF 2	211.508	203.851	203.570	1.928	1.526	-402	-669	-281	-7.938	1.807	225.578	90,24%	(22.009)
	Mitraguna & Others	176.747	172.435	172.687	1.928	1.526	-402	-289	252	-4.060	1.274	189.546	91,11%	(16.859)
	Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	36.032	85,71%	(5.150)
	Total Pembiayaan	256.814	243.448	242.793	2.512	2.214	-298	-2.201	-656	-14.022	2.869	283.811	85,55%	(41.019)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	42	42	0,00%	31,76%	32,33%	-	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.080	707	2.819	0,56%	3,19%	13,00%	2.112	2.665	1.739			
	KUR	154	796	428	2.704	0,62%	2,11%	13,63%	2.276	2.551	1.909			
	Non KUR	-	284	279	115	0,00%	14,61%	6,21%	(165)	115	(170)			
3	PWG	25	-	-	475	0,24%	0,24%	4,89%	475	451	475			
	Cilem	25	-	-	475	0,24%	0,00%	4,89%	475	451	475			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	9.439	10.054	13.671	6,82%	4,76%	6,47%	3.618	(1.236)	4.233			
	CF 1	-	36	33	647	0,00%	0,44%	8,41%	614	647	611			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	36	33	647	0,00%	0,97%	19,54%	614	647	611			
	CF 2	14.908	9.403	10.021	13.024	7,05%	4,92%	6,40%	3.003	(1.883)	3.621			
	Mitraguna & Others	14.471	9.292	9.714	12.718	8,19%	5,63%	7,36%	3.004	(1.754)	3.426			
	Pensiun	436	111	307	307	1,25%	0,98%	0,99%	(0)	(129)	195			
	Total Pembiayaan	15.086	10.519	10.803	17.007	5,87%	4,44%	7,00%	6.205	1.922	6.489	0,48%	93,10%	-6,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	949	1.088	1.088	1,31%	4,91%	5,02%	-	727	139			
	KUR	269	771	910	910	1,09%	4,49%	4,59%	-	641	139			
	Non KUR	93	178	178	178	3,26%	9,33%	9,66%	-	86	-			
3	PWG	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Cilem	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.610	21.945	23.565	3,60%	10,38%	11,15%	1.620	15.688	1.954			
	CF 1	-	216	216	216	0,00%	2,89%	2,81%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,42%	6,53%	-	216	-			
	CF 2	7.876	21.394	21.729	23.348	3,72%	10,66%	11,47%	1.620	15.472	1.954			
	Mitraguna & Others	7.422	20.957	21.292	22.912	4,20%	12,35%	13,27%	1.620	15.489	1.955			
	Pensiun	454	437	437	437	0,18%	0,18%	1,41%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.559	23.033	24.670	3,21%	9,46%	10,16%	1.637	16.433	2.111	1,09%	89,23%	-9,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	7.026	7.025	(6.474)	(2)	673	10,60%	(489)	-6,50%	19.190	36,61%	(12.165)
2	Tabungan	148.174	174.962	174.802	174.181	7.558	(621)	(781)	-0,45%	26.007	17,55%	162.362	107,28%	11.819
3	Deposito	29.593	37.313	36.226	36.226	(2.366)	0	(1.087)	-2,91%	6.633	22,41%	30.657	118,17%	5.570
	Total	185.281	218.626	218.054	217.432	(1.281)	(622)	(1.194)	-0,55%	32.151	17,35%	212.208	102,46%	5.224
	CASA	155.687	181.313	181.828	181.206	1.084	(622)	(108)	-0,06%	25.518	16,39%	181.551	99,81%	(346)
	(%) CASA	84,03%	82,93%	83,39%	83,34%									
	FDR	129,17%	128,36%	130,25%	130,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	7.185	6.130	6.256		126	(929)	-12,93%	(2.105)	-25,18%	-	0,00%	6.256
2	Giro ISE	1.674	1.419	1.695	1.695		0	275	19,38%	20	1,20%		0,00%	1.695
3	Tabungan ISE	6.686	5.766	4.435	4.561		126	(1.205)	-20,89%	(2.125)	-31,78%		0,00%	4.561
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	208	208		0	2	0,97%	20	10,64%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.549	47.599	975	1.350	375	-2	50	1.209	1.300	50.997	93,34%	(3.398)
	KUR	42.708	43.748	44.082	875	1.250	375	157	334	1.374	916	47.111	93,57%	(3.029)
	Non KUR	3.682	3.801	3.517	100	100	0	-158	-283	-165	383	3.886	90,52%	(368)
3	PWG	25.907	46.459	50.128	10.799	10.233	-567	3.011	3.670	24.221	6.563	42.215	118,75%	7.914
	Cilem	11.633	27.453	29.459	4.481	4.460	-21	1.712	2.006	17.826	2.453	23.136	127,33%	6.323
	Gadai	14.275	19.006	20.669	6.318	5.773	-545	1.299	1.663	6.394	4.110	19.078	108,34%	1.591
4	CFG	167.028	186.627	186.298	4.181	1.342	-2.839	3.377	-329	19.270	1.671	183.810	101,35%	2.488
	CF 1	10.804	14.864	14.722	885	49	-836	834	-142	3.918	192	12.832	114,73%	1.890
	Total Griya	4.197	5.432	5.401	-	-	0	0	-30	1.204	30	4.477	120,64%	924
	• Total Non Program	4.197	5.278	5.248	-	-	0	1.339	-30	1.050	30	4.477	117,21%	771
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	9.432	9.320	885	49	-836	834	-112	2.714	161	8.355	111,56%	965
	CF 2	156.224	171.763	171.576	3.296	1.293	-2.003	2.544	-187	15.352	1.480	170.978	100,35%	599
	Mitraguna & Others	100.077	114.328	114.406	2.183	1.003	-1.180	1.808	78	14.329	925	113.332	100,95%	1.074
	Pensiun	56.148	57.435	57.170	1.113	290	-823	735	-265	1.023	555	57.645	99,18%	(475)
	Total Pembiayaan	239.326	280.635	284.025	15.955	12.925	-3.030	6.387	3.391	44.699	9.534	277.021	102,53%	7.004

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	395	322	8.067	0,43%	0,68%	16,95%	7.745	7.869	7.672			
	KUR	198	317	249	6.902	0,46%	0,57%	15,66%	6.653	6.704	6.584			
	Non KUR	-	78	74	1.166	0,00%	1,94%	33,14%	1.092	1.166	1.088			
3	PWG	-	-	-	1.889	0,00%	0,00%	3,77%	1.889	1.889	1.889			
	Cilem	-	-	-	1.324	0,00%	0,00%	4,50%	1.324	1.324	1.324			
	Gadai	-	-	-	565	0,00%	0,00%	2,73%	565	565	565			
4	CFG	1.021	478	788	12.243	0,61%	0,42%	6,57%	11.455	11.222	11.765			
	CF 1	202	15	371	2.225	1,87%	2,50%	15,12%	1.854	2.023	2.211			
	Total Griya	-	-	212	899	0,00%	3,90%	16,64%	687	899	899			
	Oto	202	15	160	1.326	3,06%	1,69%	14,23%	1.167	1.124	1.312			
	CF 2	819	464	417	10.018	0,52%	0,24%	5,84%	9.601	9.199	9.554			
	Mitraguna & Others	819	220	161	9.445	0,82%	0,14%	8,26%	9.284	8.626	9.225			
	Pensiun	-	243	256	573	0,00%	0,45%	1,00%	317	573	329			
	Total Pembiayaan	1.219	874	1.111	22.200	0,51%	0,40%	7,82%	21.089	20.981	21.326	1,09%	86,09%	-6,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	474	409	484	0,99%	0,86%	1,02%	75	23	10			
	KUR	366	423	358	434	0,86%	0,82%	0,99%	76	68	11			
	Non KUR	95	51	51	50	2,57%	1,33%	1,42%	(1)	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.209	1.424	1.424	1,59%	0,76%	0,76%	-	(1.224)	214			
	CF 1	10	294	294	294	0,09%	1,98%	2,00%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,11%	3,15%	-	284	-			
	CF 2	2.638	916	1.130	1.130	1,69%	0,66%	0,66%	-	(1.509)	214			
	Mitraguna & Others	2.229	887	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	214			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.683	1.832	1.908	1,30%	0,65%	0,67%	75	(1.201)	224	1,80%	-168,72%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	777	777	(208)	0	(192)	-19,78%	(586)	-42,99%	7.960	9,76%	(7.183)
2	Tabungan	77.945	97.520	97.561	97.176	5.916	(385)	(344)	-0,35%	19.232	24,67%	89.603	108,45%	7.573
3	Deposito	9.935	9.827	10.251	10.251	0	0	424	4,31%	315	3,18%	10.552	97,15%	(301)
	Total	89.243	108.315	108.589	108.204	5.707	(385)	(111)	-0,10%	18.961	21,25%	108.115	100,08%	88
	CASA	79.307	98.488	98.338	97.953	5.707	(385)	(535)	-0,54%	18.646	23,51%	97.563	100,40%	390
	(%) CASA	88,87%	90,93%	90,56%	90,53%									
	FDR	131,75%	136,37%	137,57%	138,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.472	2.341	2.343		3	(129)	-5,20%	(452)	-16,18%	-	0,00%	2.343
2	Giro ISE	1.018	624	519	519		0	(105)	-16,83%	(499)	-49,03%		0,00%	519
3	Tabungan ISE	1.778	1.848	1.822	1.824		3	(24)	-1,28%	47	2,63%		0,00%	1.824
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	97	97		0	1	1,04%	14	16,87%		0,00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.164	800	70	-730	1.103	-314	3.758	384	22.512	102,89%	651
	KUR	19.311	22.464	22.163	800	70	-730	913	-301	2.852	371	22.260	99,56%	(97)
	Non KUR	95	1.013	1.000	-	-	0	189	-13	906	13	252	396,44%	748
3	PWG	2.291	6.594	6.488	814	265	-549	549	-106	4.197	371	5.977	108,55%	511
	Cilem	2.291	6.594	6.488	814	265	-549	549	-106	4.197	371	5.977	108,55%	511
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	119.735	4.595	3.391	-1.204	3.574	2.100	23.949	1.291	105.810	113,16%	13.925
	CF 1	18.535	22.310	22.751	152	594	442	730	441	4.216	154	20.118	113,09%	2.633
	Total Griya	17.245	16.195	16.143	-	-	0	0	-52	-1.102	52	17.963	89,86%	(1.821)
	• Total Non Program	1.070	701	694	-	-	0	-10	-7	-376	7	1.386	50,11%	(691)
	• Program	16.174	15.493	15.448	-	-	0	-74	-45	-726	45	16.578	93,19%	(1.129)
	Oto	1.291	6.116	6.608	152	594	442	730	493	5.318	102	2.155	306,65%	4.453
	CF 2	77.250	95.325	96.984	4.443	2.797	-1.646	2.844	1.659	19.733	1.138	85.692	113,18%	11.292
	Mitraguna & Others	58.013	77.042	78.842	4.415	2.797	-1.618	3.384	1.799	20.829	998	65.673	120,05%	13.168
	Pensiun	19.237	18.282	18.142	28	-	-28	-540	-140	-1.095	140	20.018	90,63%	(1.876)
	Total Pembiayaan	117.580	147.707	149.387	6.209	3.726	-2.483	5.148	1.680	31.807	2.046	134.397	111,15%	14.990

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	518	622	1.051	0,86%	2,65%	4,54%	429	884	533			
	KUR	167	518	622	1.051	0,87%	2,77%	4,74%	429	884	533			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	162	0,00%	0,00%	2,50%	162	162	162			
	Cilem	-	-	-	162	0,00%	0,00%	2,50%	162	162	162			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.606	2.138	4.076	2,69%	1,82%	3,40%	1.939	1.504	2.470			
	CF 1	1.875	1.449	1.540	3.062	10,12%	6,90%	13,46%	1.523	1.187	1.613			
	Total Griya	1.875	1.449	1.449	2.452	10,87%	8,95%	15,19%	1.003	576	1.003			
	Oto	-	-	91	611	0,00%	1,48%	9,24%	520	611	611			
	CF 2	697	157	598	1.014	0,90%	0,63%	1,05%	416	317	857			
	Mitraguna & Others	583	157	598	1.014	1,01%	0,78%	1,29%	416	431	857			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.124	2.759	5.289	2,33%	1,87%	3,54%	2.530	2.550	3.165	0,82%	76,94%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	582	664	826	0,00%	2,83%	3,57%	161	826	244			
	KUR	-	582	664	826	0,00%	2,96%	3,73%	161	826	244			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.309	5.422	5.969	5,15%	4,61%	4,98%	547	1.034	660			
	CF 1	4.826	5.155	5.269	5.401	26,04%	23,62%	23,74%	132	575	246			
	Total Griya	4.826	5.155	5.269	5.401	27,99%	32,54%	33,46%	132	575	246			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	154	153	568	0,14%	0,16%	0,59%	415	459	414			
	Mitraguna & Others	108	154	153	568	0,19%	0,20%	0,72%	415	459	414			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.890	6.086	6.795	4,20%	4,12%	4,55%	708	1.860	904	1,87%	58,82%	-2,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	89	89	(29)	0	(16)	-15,12%	(72)	-44,87%	7.153	1,25%	(7.064)
2	Tabungan	112.107	103.071	103.618	103.594	(3.868)	(24)	523	0,51%	(8.513)	-7,59%	125.573	82,50%	(21.979)
3	Deposito	7.734	12.256	12.503	12.503	(179)	0	247	2,01%	4.769	61,61%	8.692	143,84%	3.811
	Total	120.003	115.432	116.210	116.186	(4.076)	(24)	754	0,65%	(3.816)	-3,18%	141.418	82,16%	(25.232)
	CASA	112.269	103.176	103.707	103.683	(3.897)	(24)	507	0,49%	(8.586)	-7,65%	132.726	78,12%	(29.043)
	(%) CASA	93,56%	89,38%	89,24%	89,24%									
	FDR	119,28%	129,39%	129,33%	129,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.726	1.773	1.773		0	47	2,74%	225	14,52%	-	0,00%	1.773
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%		0,00%	7
3	Tabungan ISE	1.542	1.719	1.766	1.766		0	47	2,75%	224	14,52%		0,00%	1.766
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	157	158	158		0	1	0,64%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	• Local Champion	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.784	530	410	-120	-257	101	-2.727	309	21.218	74,39%	(5.434)
	KUR	17.071	14.238	14.287	530	350	-180	-215	50	-2.783	300	19.621	72,82%	(5.334)
	Non KUR	1.440	1.446	1.497	-	60	60	-42	51	57	9	1.597	93,73%	(100)
3	PWG	10.369	17.014	18.071	2.760	1.918	-841	1.061	1.057	7.702	862	20.168	89,60%	(2.097)
	Cilem	7.309	11.443	11.518	977	530	-446	401	76	4.209	455	14.834	77,65%	(3.316)
	Gadai	3.060	5.572	6.553	1.783	1.388	-395	660	981	3.493	407	5.334	122,85%	1.219
4	CFG	114.187	116.613	116.394	1.414	1.566	152	-558	-220	2.207	1.786	125.036	93,09%	(8.642)
	CF 1	709	1.874	1.843	83	-	-83	45	-31	1.134	31	1.870	98,53%	(27)
	Total Griya	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
	• Total Non Program	277	245	245	-	-	0	-7	0	-32	-	424	57,79%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.598	83	-	-83	45	-31	1.166	31	1.446	110,48%	152
	CF 2	113.478	114.740	114.551	1.331	1.566	235	-603	-189	1.073	1.755	123.166	93,01%	(8.615)
	Mitraguna & Others	95.023	97.439	97.219	1.035	1.266	231	-556	-220	2.196	1.486	103.942	93,53%	(6.723)
	Pensiun	18.455	17.301	17.332	296	300	4	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	143.135	149.363	150.299	4.704	3.894	-810	244	936	7.165	2.958	166.490	90,28%	(16.191)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	757	728	2.575	1,73%	4,64%	16,32%	1.847	2.255	1.818			
	KUR	302	757	728	2.212	1,77%	5,11%	15,49%	1.484	1.911	1.455			
	Non KUR	19	-	-	363	1,33%	0,00%	24,25%	363	344	363			
3	PWG	-	-	-	475	0,00%	0,00%	2,63%	475	475	475			
	Cilem	-	-	-	424	0,00%	0,00%	3,68%	424	424	424			
	Gadai	-	-	-	51	0,00%	0,00%	0,79%	51	51	51			
4	CFG	617	1.089	842	1.895	0,54%	0,72%	1,63%	1.053	1.278	806			
	CF 1	-	-	-	11	0,00%	0,00%	0,60%	11	11	11			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	11	0,00%	0,00%	0,70%	11	11	11			
	CF 2	617	1.089	842	1.884	0,54%	0,73%	1,64%	1.042	1.267	795			
	Mitraguna & Others	617	1.089	842	1.884	0,65%	0,86%	1,94%	1.042	1.267	795			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.846	1.570	4.945	0,65%	1,05%	3,29%	3.375	4.008	3.099	5,16%	-56,90%	1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.024	1.065	989	2,24%	6,79%	6,27%	(76)	574	(34)			
	KUR	236	926	968	894	1,38%	6,80%	6,26%	(74)	658	(32)			
	Non KUR	179	97	96	95	12,41%	6,66%	6,34%	(1)	(84)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.000	1.994	1.858	1,86%	1,71%	1,60%	(136)	(267)	(142)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.000	1.994	1.858	1,87%	1,74%	1,62%	(136)	(267)	(142)			
	Mitraguna & Others	1.814	1.980	1.975	1.838	1,91%	2,03%	1,89%	(136)	24	(142)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.024	3.059	2.847	1,77%	2,05%	1,89%	(212)	307	(177)	7,85%	-314,65%	6,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	852	852	(52)	0	(27)	-3,10%	(2.153)	-71,65%	11.516	7,40%	(10.665)
2	Tabungan	56.317	63.776	59.552	59.469	(6.667)	(82)	(4.307)	-6,75%	3.152	5,60%	69.723	85,29%	(10.254)
3	Deposito	45.220	63.030	60.047	60.047	1.196	0	(2.983)	-4,73%	14.827	32,79%	46.360	129,52%	13.687
	Total	104.542	127.685	120.450	120.368	(5.523)	(82)	(7.317)	-5,73%	15.826	15,14%	127.600	94,33%	(7.232)
	CASA	59.322	64.655	60.403	60.321	(6.719)	(82)	(4.334)	-6,70%	999	1,68%	81.240	74,25%	(20.919)
	(%) CASA	56,74%	50,64%	50,15%	50,11%									
	FDR	207,64%	186,30%	199,03%	199,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.168	1.920	1.910		(10)	(259)	-11,93%	(901)	-32,05%	-	0,00%	1.910
2	Giro ISE	19	499	373	375		2	(124)	-24,89%	356	1858,17%		0,00%	375
3	Tabungan ISE	2.791	1.669	1.547	1.535		(12)	(135)	-8,06%	(1.256)	-45,01%		0,00%	1.535
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	7.933	-	-	0	-71	-72	-761	72	8.694	91,25%	(761)
	Linkage	8.515	7.826	7.754	-	-	-	-71	-72	-761	72	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.452	400	220	-180	-787	-362	-4.123	582	38.354	79,40%	(7.902)
	KUR	29.907	27.114	26.815	400	220	-180	-576	-299	-3.092	519	33.477	80,10%	(6.662)
	Non KUR	4.668	3.700	3.637	-	-	0	-210	-63	-1.031	63	4.877	74,57%	(1.240)
3	PWG	5.791	10.204	10.234	1.720	266	-1.454	1.043	29	4.442	237	13.904	73,60%	(3.671)
	Cilem	5.791	10.204	10.234	1.720	266	-1.454	1.043	29	4.442	237	13.904	73,60%	(3.671)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	191.116	3.145	4.053	908	3.850	2.257	23.107	1.796	185.426	103,07%	5.690
	CF 1	111.105	105.056	104.818	770	270	-500	1.393	-238	-6.287	508	116.015	90,35%	(11.196)
	Total Griya	105.380	97.030	96.711	-	-	0	0	-319	-8.669	319	108.893	88,81%	(12.182)
	• Total Non Program	15.372	12.556	12.541	-	-	0	-112	-15	-2.831	15	16.641	75,36%	(4.100)
	• Program	90.009	84.475	84.170	-	-	0	-579	-304	-5.838	304	92.252	91,24%	(8.082)
	Oto	5.724	8.026	8.107	770	270	-500	1.393	81	2.383	189	7.122	113,84%	986
	CF 2	56.904	83.802	86.298	2.375	3.783	1.408	2.457	2.496	29.394	1.287	69.411	124,33%	16.886
	Mitraguna & Others	52.060	72.435	74.388	460	2.335	1.875	445	1.953	22.329	382	63.278	117,56%	11.110
	Pensiun	4.844	11.367	11.910	1.915	1.448	-467	2.012	542	7.065	906	6.134	194,17%	5.776
	Total Pembiayaan	217.069	237.882	239.735	5.265	4.539	-726	4.035	1.853	22.666	2.686	246.378	97,30%	(6.643)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.211	1.195	4.149	1,36%	3,88%	13,62%	2.954	3.677	2.938			
	KUR	56	593	592	3.477	0,19%	2,18%	12,97%	2.885	3.421	2.884			
	Non KUR	415	617	603	672	8,89%	16,30%	18,47%	68	257	54			
3	PWG	-	-	-	600	0,00%	0,00%	5,87%	600	600	600			
	Cilem	-	-	-	600	0,00%	0,00%	5,87%	600	600	600			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.032	9.702	20.839	4,36%	5,14%	10,90%	11.138	13.510	11.808			
	CF 1	7.221	9.032	8.741	17.020	6,50%	8,32%	16,24%	8.279	9.799	7.989			
	Total Griya	7.194	8.838	8.389	15.171	6,83%	8,65%	15,69%	6.781	7.976	6.333			
	Oto	26	194	352	1.850	0,46%	4,39%	22,82%	1.498	1.823	1.656			
	CF 2	108	-	960	3.819	0,19%	1,15%	4,43%	2.859	3.711	3.819			
	Mitraguna & Others	-	-	960	3.819	0,00%	1,33%	5,13%	2.859	3.819	3.819			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.242	10.896	25.588	3,59%	4,58%	10,67%	14.692	17.788	15.346	0,05%	99,56%	-10,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,24%	2,26%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	557	701	850	0,76%	2,28%	2,79%	148	588	293			
	KUR	164	102	99	99	0,55%	0,36%	0,37%	-	(65)	(3)			
	Non KUR	98	455	603	751	2,11%	16,29%	20,65%	148	653	296			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.120	15.754	16.544	7,41%	8,34%	8,66%	790	4.090	1.424			
	CF 1	10.689	14.462	15.097	15.887	9,62%	14,37%	15,16%	790	5.198	1.424			
	Total Griya	10.577	14.195	14.830	15.620	10,04%	15,28%	16,15%	790	5.043	1.424			
	Oto	112	267	267	267	1,96%	3,33%	3,29%	-	155	-			
	CF 2	1.765	657	657	657	3,10%	0,78%	0,76%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,91%	0,88%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.855	16.634	17.572	5,94%	6,99%	7,33%	938	4.677	1.717	0,05%	99,38%	-7,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	1.230	1.232	97	2	(108)	-8,03%	(5.849)	-82,60%	14.952	8,24%	(13.720)
2	Tabungan	82.750	88.190	92.081	91.680	(2.093)	(401)	3.489	3,96%	8.930	10,79%	96.168	95,33%	(4.488)
3	Deposito	20.500	30.758	30.874	30.874	1.900	0	116	0,38%	10.374	50,60%	21.133	146,09%	9.741
	Total	110.331	120.289	124.185	123.786	(95)	(399)	3.497	2,91%	13.455	12,20%	132.253	93,60%	(8.467)
	CASA	89.831	89.530	93.311	92.912	(1.996)	(399)	3.382	3,78%	3.081	3,43%	111.120	83,61%	(18.208)
	(%) CASA	81,42%	74,43%	75,14%	75,06%									
	FDR	132,60%	138,95%	136,33%	136,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.880	1.769	1.924		155	44	2,34%	1.129	142,17%	-	0,00%	1.924
2	Giro ISE	389	33	31	61		29	27	81,84%	(328)	-84,37%		0,00%	61
3	Tabungan ISE	406	1.846	1.737	1.863		126	17	0,90%	1.457	359,37%		0,00%	1.863
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	116	116	116		0	0	0,00%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.691	36.658	200	1.010	810	-230	-33	-992	1.043	40.914	89,60%	(4.256)
	KUR	36.457	35.715	35.696	200	1.010	810	-201	-20	-761	1.030	39.582	90,18%	(3.886)
	Non KUR	1.194	975	963	-	-	0	-30	-13	-231	13	1.332	72,27%	(369)
3	PWG	14.628	24.979	27.094	5.946	4.581	-1.365	1.867	2.114	12.466	2.467	24.877	108,91%	2.217
	Cilem	6.737	13.467	14.463	1.559	1.384	-175	124	996	7.726	388	13.381	108,09%	1.082
	Gadai	7.891	11.512	12.630	4.386	3.197	-1.189	1.743	1.118	4.739	2.079	11.496	109,87%	1.135
4	CFG	94.017	105.470	105.554	1.506	1.087	-419	1.055	85	11.538	1.002	107.669	98,04%	(2.115)
	CF 1	1.650	2.828	2.793	-	-	0	205	-36	1.142	36	2.727	102,40%	65
	Total Griya	348	265	256	-	-	0	0	-9	-92	9	495	51,79%	(239)
	• Total Non Program	348	265	256	-	-	0	-9	-9	-92	9	495	51,79%	(239)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.536	-	-	0	205	-27	1.234	27	2.232	113,61%	304
	CF 2	92.366	102.641	102.762	1.506	1.087	-419	850	120	10.395	967	104.942	97,92%	(2.180)
	Mitraguna & Others	54.628	62.993	63.423	958	1.087	129	326	430	8.794	657	66.021	96,07%	(2.598)
	Pensiun	37.738	39.649	39.339	548	-	-548	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	169.306	7.652	6.678	-974	2.692	2.166	23.011	4.512	173.460	97,61%	(4.154)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	54	1.447	0,22%	0,15%	3,95%	1.393	1.364	1.393			
	KUR	-	17	19	1.198	0,00%	0,05%	3,36%	1.179	1.198	1.181			
	Non KUR	83	37	35	249	6,98%	3,62%	25,88%	214	166	212			
3	PWG	-	-	-	1.166	0,00%	0,00%	4,31%	1.166	1.166	1.166			
	Cilem	-	-	-	1.025	0,00%	0,00%	7,09%	1.025	1.025	1.025			
	Gadai	-	-	-	141	0,00%	0,00%	1,12%	141	141	141			
4	CFG	-	723	732	2.733	0,00%	0,69%	2,59%	2.002	2.733	2.010			
	CF 1	-	155	152	653	0,00%	5,38%	23,38%	501	653	499			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	155	152	653	0,00%	5,93%	25,75%	501	653	499			
	CF 2	-	569	580	2.080	0,00%	0,56%	2,02%	1.501	2.080	1.512			
	Mitraguna & Others	-	444	479	1.979	0,00%	0,76%	3,12%	1.501	1.979	1.535			
	Pensiun	-	124	101	101	0,00%	0,25%	0,26%	(0)	101	(23)			
	Total Pembiayaan	83	777	786	5.347	0,06%	0,47%	3,16%	4.561	5.263	4.570	0,56%	82,29%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,76%	0,76%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	9,24%	9,37%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.914	3.059	3.073	0,02%	2,90%	2,91%	14	3.054	159			
	CF 1	-	-	-	14	0,00%	0,00%	0,50%	14	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	14	0,00%	0,00%	0,55%	14	14	14			
	CF 2	19	2.914	3.059	3.059	0,02%	2,98%	2,98%	-	3.040	145			
	Mitraguna & Others	19	2.485	2.509	2.509	0,03%	3,98%	3,96%	-	2.490	24			
	Pensiun	-	429	550	550	0,00%	0,33%	1,40%	-	550	121			
	Total Pembiayaan	116	3.191	3.336	3.350	0,08%	2,00%	1,98%	14	3.234	159	0,71%	64,19%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	513	513	405	0	(157)	-23,46%	356	227,53%	6.948	7,38%	(6.436)
2	Tabungan	45.583	48.535	47.497	46.655	946	(842)	(1.879)	-3,87%	1.072	2,35%	55.342	84,30%	(8.687)
3	Deposito	28.548	6.815	6.821	6.821	(732)	0	6	0,09%	(21.727)	-76,11%	29.544	23,09%	(22.723)
	Total	74.288	56.019	54.831	53.989	619	(842)	(2.030)	-3,62%	(20.299)	-27,32%	91.834	58,79%	(37.845)
	CASA	45.740	49.204	48.010	47.168	1.351	(842)	(2.036)	-4,14%	1.428	3,12%	62.290	75,72%	(15.122)
	(%) CASA	61,57%	87,83%	87,56%	87,37%									
	FDR	155,10%	231,36%	238,55%	242,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	905	1.042	1.036		(6)	131	14,51%	241	30,34%	-	0,00%	1.036
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	962,04%		0,00%	72
3	Tabungan ISE	788	833	971	965		(6)	131	15,75%	176	22,38%		0,00%	965
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	30.484	31.211	950	1.420	470	733	727	7.064	693	26.876	116,13%	4.335
	KUR	23.464	29.725	30.461	950	1.420	470	782	736	6.997	684	26.038	116,99%	4.423
	Non KUR	683	759	750	-	-	0	-49	-8	68	8	838	89,48%	(88)
3	PWG	2.751	5.831	6.054	966	361	-605	888	223	3.303	138	6.623	91,42%	(568)
	Cilem	2.751	5.831	6.054	966	361	-605	888	223	3.303	138	6.623	91,42%	(568)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	93.289	93.531	3.104	1.320	-1.784	1.600	243	5.209	1.077	97.005	96,42%	(3.473)
	CF 1	3.542	3.592	3.573	-	-	0	-15	-19	31	19	4.474	79,86%	(901)
	Total Griya	3.385	2.554	2.542	-	-	0	0	-11	-842	11	3.531	72,00%	(989)
1	• Total Non Program	3.385	2.554	2.542	-	-	0	-29	-11	-842	11	3.531	72,00%	(989)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.039	1.031	-	-	0	-15	-8	873	8	943	109,33%	88
	CF 2	84.780	89.697	89.958	3.104	1.320	-1.784	1.616	262	5.178	1.058	92.531	97,22%	(2.572)
	Mitraguna & Others	72.402	77.501	77.855	3.104	1.320	-1.784	1.803	354	5.453	966	79.257	98,23%	(1.402)
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)
	Total Pembiayaan	115.220	129.604	130.797	5.020	3.101	-1.919	3.221	1.193	15.577	1.908	130.504	100,22%	293

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	22	15	2.160	1,08%	0,05%	6,92%	2.145	1.899	2.137			
	KUR	188	-	-	2.036	0,80%	0,00%	6,69%	2.036	1.848	2.036			
	Non KUR	73	22	15	123	10,64%	1,96%	16,43%	108	51	101			
3	PWG	-	-	-	352	0,00%	0,00%	5,81%	352	352	352			
	Cilem	-	-	-	352	0,00%	0,00%	5,81%	352	352	352			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	891	1.072	7.832	0,64%	1,15%	8,37%	6.760	7.269	6.941			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	891	1.072	7.832	0,66%	1,20%	8,71%	6.760	7.269	6.941			
	Mitraguna & Others	408	817	998	7.758	0,56%	1,29%	9,96%	6.760	7.350	6.941			
	Pensiun	155	74	74	74	1,25%	0,61%	0,61%	-	(81)	1			
	Total Pembiayaan	824	913	1.087	10.344	0,72%	0,84%	7,91%	9.256	9.520	9.431	2,44%	69,09%	-5,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	232	169	169	0,11%	0,56%	0,54%	-	144	(63)			
	KUR	-	172	110	110	0,00%	0,37%	0,36%	-	110	(63)			
	Non KUR	26	59	60	60	3,76%	7,84%	7,93%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	950	949	949	1,34%	1,02%	1,01%	-	(239)	(2)			
	CF 1	-	320	320	320	0,00%	8,92%	8,96%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,54%	12,60%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	630	628	628	1,40%	0,70%	0,70%	-	(559)	(2)			
	Mitraguna & Others	1.187	567	566	566	1,64%	0,73%	0,73%	-	(621)	(1)			
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)			
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,85%	-	(95)	(64)	1,39%	-62,36%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.443	1.421	424	(22)	68	5,03%	(6.636)	-82,36%	14.967	9,50%	(13.546)
2	Tabungan	114.229	116.866	116.592	116.436	2.472	(155)	(430)	-0,37%	2.208	1,93%	127.078	91,63%	(10.642)
3	Deposito	24.505	18.203	17.785	17.785	(795)	0	(418)	-2,30%	(6.720)	-27,42%	25.528	69,67%	(7.743)
	Total	146.791	136.423	135.820	135.642	2.100	(178)	(781)	-0,57%	(11.149)	-7,60%	167.573	80,94%	(31.931)
	CASA	122.286	118.220	118.035	117.857	2.895	(178)	(362)	-0,31%	(4.429)	-3,62%	142.046	82,97%	(24.188)
	(%) CASA	83,31%	86,66%	86,91%	86,89%									
	FDR	111,90%	130,44%	133,47%	133,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	776	792		16	23	2,99%	227	40,12%	-	0,00%	792
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%		0,00%	1
3	Tabungan ISE	563	767	774	790		16	23	3,00%	227	40,32%		0,00%	790
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%		0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.561	18.022	50	900	850	-426	461	-683	439	21.408	84,19%	(3.385)
	KUR	17.857	17.017	17.494	50	900	850	-400	476	-363	424	20.405	85,73%	(2.911)
	Non KUR	848	544	529	-	-	0	-26	-15	-320	15	1.003	52,70%	(474)
3	PWG	28.691	42.364	45.433	6.936	7.388	452	217	3.069	16.742	4.319	42.488	106,93%	2.945
	Cilem	14.633	22.956	23.728	1.007	1.339	332	-1	772	9.095	567	25.716	92,27%	(1.988)
	Gadai	14.059	19.408	21.706	5.929	6.050	121	219	2.297	7.647	3.753	16.772	129,42%	4.934
4	CFG	116.769	117.948	117.748	866	1.228	362	-107	-200	979	1.428	127.157	92,60%	(9.409)
	CF 1	2.827	4.549	4.170	127	-	-127	264	-379	1.343	379	3.996	104,36%	174
	Total Griya	979	734	725	-	-	0	0	-9	-254	9	1.126	64,38%	(401)
	• Total Non Program	979	734	725	-	-	0	-15	-9	-254	9	1.126	64,38%	(401)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.445	127	-	-127	264	-369	1.597	369	2.870	120,04%	575
	CF 2	113.942	113.400	113.579	739	1.228	489	-371	179	-364	1.049	123.162	92,22%	(9.583)
	Mitraguna & Others	55.116	58.111	58.512	579	883	304	402	401	3.397	482	63.433	92,24%	(4.921)
	Pensiun	58.827	55.288	55.066	160	345	185	-773	-222	-3.761	567	59.729	92,19%	(4.663)
	Total Pembiayaan	164.260	177.949	181.279	7.852	9.516	1.664	-314	3.331	17.019	6.186	191.147	94,84%	(9.867)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	433	326	1.392	3,30%	1,86%	7,72%	1.066	775	959			
	KUR	461	321	291	1.360	2,58%	1,71%	7,77%	1.069	898	1.039			
	Non KUR	156	112	35	32	18,40%	6,52%	6,09%	(3)	(124)	(80)			
3	PWG	74	-	-	1.840	0,26%	0,00%	4,05%	1.840	1.766	1.840			
	Cilem	74	-	-	1.019	0,51%	0,00%	4,30%	1.019	945	1.019			
	Gadai	-	-	-	820	0,00%	0,00%	3,78%	820	820	820			
4	CFG	1.969	2.461	2.567	4.840	1,69%	2,18%	4,11%	2.272	2.870	2.378			
	CF 1	66	45	197	1.226	2,32%	4,32%	29,41%	1.030	1.161	1.182			
	Total Griya	66	45	43	89	6,70%	5,83%	12,33%	47	24	44			
	Oto	-	-	154	1.137	0,00%	4,03%	33,01%	983	1.137	1.137			
	CF 2	1.904	2.417	2.371	3.613	1,67%	2,09%	3,18%	1.242	1.710	1.197			
	Mitraguna & Others	1.427	1.741	1.787	2.135	2,59%	3,08%	3,65%	348	708	394			
	Pensiun	477	676	583	1.478	0,81%	1,06%	2,68%	895	1.002	802			
	Total Pembiayaan	2.661	2.894	2.969	8.147	1,62%	1,67%	4,49%	5.178	5.486	5.253	0,00%	100,00%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	603	643	645	1,22%	3,66%	3,58%	2	416	42			
	KUR	229	569	541	531	1,28%	3,18%	3,03%	(10)	302	(38)			
	Non KUR	-	34	102	114	0,00%	18,82%	21,56%	12	114	80			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.719	1.451	1.446	1,37%	1,23%	1,23%	(5)	(151)	(273)			
	CF 1	-	159	154	149	0,00%	3,39%	3,56%	(5)	149	(11)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	159	154	149	0,00%	4,04%	4,32%	(5)	149	(11)			
	CF 2	1.597	1.560	1.297	1.297	1,40%	1,14%	1,14%	-	(300)	(262)			
	Mitraguna & Others	770	1.325	1.290	1.290	1,40%	2,22%	2,20%	-	520	(35)			
	Pensiun	827	235	8	8	0,50%	0,00%	0,01%	-	(820)	(227)			
	Total Pembiayaan	1.826	2.321	2.095	2.091	1,11%	1,18%	1,15%	(4)	265	(231)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	23.096	22.868	22.779	338	(90)	(317)	-1,37%	(2.122)	-8,52%	33.853	67,29%	(11.074)
3	Deposito	2.060	1.857	2.077	2.077	(359)	0	220	11,85%	16	0,80%	2.365	87,80%	(288)
	Total	26.961	24.953	24.945	24.856	(21)	(90)	(97)	-0,39%	(2.105)	-7,81%	36.218	68,63%	(11.363)
	CASA	24.901	23.096	22.868	22.779	338	(90)	(317)	-1,37%	(2.122)	-8,52%	33.853	67,29%	(11.074)
	(%) CASA	92,36%	92,56%	91,67%	91,64%									
	FDR	86,03%	83,19%	81,51%	81,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.043	2.353	2.370		17	327	16,00%	436	22,55%	-	0,00%	2.370
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.043	2.353	2.370		17	327	16,00%	436	22,55%		0,00%	2.370
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.760	20.333	200	100	-100	-650	-426	-2.861	526	26.294	77,33%	(5.961)
	KUR	21.361	19.664	19.250	200	100	-100	-579	-415	-2.111	515	24.306	79,20%	(5.056)
	Non KUR	1.833	1.095	1.084	-	-	0	-70	-12	-750	12	1.988	54,51%	(904)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.760	20.333	200	100	-100	-650	-426	-2.861	526	26.294	77,33%	(5.961)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	860	1.173	3.390	2,98%	5,65%	16,67%	2.217	2.698	2.530			
	KUR	472	504	1.000	3.277	2,21%	5,09%	17,02%	2.277	2.804	2.773			
	Non KUR	220	356	173	113	11,98%	15,80%	10,43%	(60)	(107)	(243)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	860	1.173	3.390	2,98%	5,65%	16,67%	2.217	2.698	2.530	5,88%	64,71%	-10,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	495	749	921	0,77%	3,61%	4,53%	172	743	426			
	KUR	161	401	483	484	0,75%	2,46%	2,52%	1	323	84			
	Non KUR	17	94	266	437	0,91%	24,24%	40,28%	171	420	343			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	495	749	921	0,77%	3,61%	4,53%	172	743	426	25,06%	-453,53%	20,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
	CASA	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	100,00%	#DIV/0!	#DIV/0!									
	FDR	0,00%	0,00%	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	335	345	345	262	0	10	2,96%	44	14,48%	302	114,48%	44
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
Total		302	335	345	345	262	0	10	2,96%	44	14,48%	302	114,48%	44
CASA		302	335	345	345	262	0	10	2,96%	44	14,48%	302	114,48%	44
(%) 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 (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan		-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	61	468	426	(758)	(42)	365	595,01%	(3.083)	-87,86%	6.635	6,42%	(6.209)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	468	426	(758)	(42)	365	595,01%	(3.083)	-87,86%	6.748	6,31%	(6.322)
	CASA	3.509	61	468	426	(758)	(42)	365	595,01%	(3.083)	-87,86%	6.635	6,42%	(6.209)
	(%) 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 (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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