

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	% MtD	YtD	% YtD	Posisi	Penc.	Gap
1	Giro	314,972	599,559	433,311	437,227	245,075	3,916	(162,332)	-27.08%	122,255	38.81%	475,089	92.03%	(37,862)
2	Tabungan	2,242,130	2,422,180	2,408,911	2,410,328	40,155	1,417	(11,852)	-0.49%	168,198	7.50%	2,502,873	96.30%	(92,545)
3	Deposito	2,798,677	2,790,913	3,310,892	3,310,810	460,105	(81)	519,898	18.63%	512,134	18.30%	2,813,322	117.68%	497,488
	Total	5,355,779	5,812,652	6,153,114	6,158,366	745,335	5,252	345,714	5.95%	802,587	14.99%	5,791,284	106.34%	367,082
	CASA	2,557,102	3,021,739	2,842,222	2,847,555	285,230	5,333	(174,184)	-5.76%	290,453	11.36%	2,977,962	95.62%	(130,407)
	(%) CASA	47.74%	51.99%	46.19%	46.24%									
	FDR	47.52%	50.76%	48.51%	48.47%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	% MtD	YtD	% YtD	Posisi	Penc.
1	DPK ISE	113,657	100,407	102,362	101,975	(388)	1,568	1.56%	(11,682)	-10.28%	148,814	68.53%	(46,839)
2	Giro ISE	31,184	14,307	17,146	17,197	51	2,891	20.20%	(13,987)	-44.85%	52,489	32.76%	(35,292)
3	Tabungan ISE	59,057	66,768	65,884	65,445	(438)	(1,323)	-1.98%	6,388	10.82%	63,948	102.34%	1,497
4	Deposito ISE	23,415	19,332	19,332	19,332	0	0	0.00%	(4,083)	-17.44%	32,377	59.71%	(13,045)
5	CIF ISE	2,046	1,532	1,545	1,545	0	13	0.85%	(501)	-24.49%		0.00%	1,545

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188,209	206,868	207,370	11,650	5,680	(5,970)	3,840	502	19,160	5,178	233,500	88.81%	(26,130)
	Linkage	19,369	18,145	18,018	-	-	-	(124)	(128)	(1,351)	128	39,092	46.09%	(21,074)
	Non-Linkage	168,841	188,723	189,352	11,650	5,680	(5,970)	3,964	629	20,511	5,051	194,408	97.40%	(5,056)
	• Local Champion	162,434	179,355	180,112	11,650	5,680	(5,970)	4,242	757	17,678	4,923	174,555	103.18%	5,557
	• Value Chain	6,407	9,368	9,240	-	-	-	(277)	(127)	2,834	127	19,853	46.54%	(10,612)
2	MBG	159,435	191,840	194,705	7,385	9,695	2,310	1,349	2,866	35,271	6,829	205,492	94.75%	(10,787)
	KUR	151,599	182,202	184,987	7,310	9,145	1,835	1,585	2,785	33,389	6,360	195,351	94.69%	(10,364)
	Non KUR	7,836	9,637	9,718	75	550	475	(236)	81	1,882	469	10,141	95.83%	(423)
3	PWG	252,400	412,261	434,226	106,903	87,122	(19,781)	23,624	21,965	181,826	65,157	431,397	100.66%	2,829
	Cilem	111,797	223,573	234,409	28,253	27,287	(966)	8,750	10,836	122,612	16,451	256,762	91.29%	(22,352)
	Gadai	140,603	188,688	199,817	78,650	59,835	(18,815)	14,874	11,129	59,214	17,643	174,635	114.42%	25,182
4	CFG	1,944,791	2,139,295	2,148,802	61,377	61,413	37	19,378	9,507	204,011	51,906	2,194,090	97.94%	(45,288)
	CF 1	376,842	385,958	382,082	5,005	4,624	(380)	235	(3,875)	5,241	8,500	418,880	91.22%	(36,798)
	Total Griya	311,852	314,123	312,450	2,009	3,880	1,872	0	(1,673)	598	5,554	332,926	93.85%	(20,476)
	• Total Non Program	308,347	309,901	308,099	1,849	3,720	1,871	(3,862)	(1,802)	(248)	5,522	317,656	96.99%	(9,557)
	• Program	3,505	4,223	4,351	160	160	0	133	128	846	32	15,270	28.49%	(10,919)
	Oto	64,990	71,834	69,632	2,996	744	(2,252)	235	(2,202)	4,642	2,946	85,954	81.01%	(16,322)
	CF 2	1,567,950	1,753,337	1,766,720	56,372	56,789	417	19,143	13,383	198,771	43,406	1,775,210	99.52%	(8,490)
	Mitraguna & Others	1,383,782	1,559,560	1,569,914	52,905	51,357	(1,548)	18,462	10,354	186,132	41,003	1,571,846	99.88%	(1,932)
	Pensiun	184,168	193,778	196,806	3,467	5,432	1,965	681	3,028	12,638	2,404	203,365	96.77%	(6,559)
	Total Pembiayaan	2,544,835	2,950,264	2,985,103	187,315	163,910	(23,405)	48,191	34,840	440,268	129,070	3,064,479	97.41%	(79,376)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-30 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25				%	Penc.	Gap
1	SME	1,267	-	3,204	3,204	0.67%	0.55%	1.54%	-	1,936	3,204			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	1,267	-	3,204	3,204	0.75%	1.70%	1.69%	-	1,936	3,204			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	3,453	4,655	4,655	7,826	2.17%	2.43%	4.02%	3,171	4,373	3,171			
	KUR	2,876	4,305	4,305	7,073	1.90%	2.36%	3.82%	2,768	4,197	2,768			
	Non KUR	577	350	350	752	7.36%	3.63%	7.74%	402	176	402			
3	PWG	-	26	26	2,178	0.00%	0.01%	0.50%	2,152	2,178	2,152			
	Cilem	-	-	-	2,155	0.00%	0.00%	0.92%	2,155	2,155	2,155			
	Gadai	-	26	26	23	0.00%	0.01%	0.01%	(3)	23	(3)			
4	CFG	19,268	23,212	25,105	26,642	0.99%	1.17%	1.24%	1,537	3,734	3,431			
	CF 1	8,041	9,455	13,170	14,253	2.13%	3.41%	3.73%	1,083	6,212	4,799			
	Total Griya	6,972	7,025	10,986	12,114	2.24%	3.50%	3.88%	1,128	5,143	5,090			
	Oto	1,069	2,430	2,184	2,139	1.64%	3.04%	3.07%	(45)	1,070	(291)			
	CF 2	11,227	13,757	11,934	12,389	0.72%	0.68%	0.70%	454	1,162	(1,368)			
	Mitraguna & Others	11,107	13,302	11,331	11,161	0.80%	0.73%	0.71%	(170)	54	(2,141)			
	Pensiun	318	458	595	595	0.01%	0.02%	0.30%	624	1,107	136			
	Total Pembiayaan	30,008	30,694	33,313	34,103	1.18%	1.13%	1.14%	791	4,095	3,409	0.94%	17.78%	-0.2%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4,145,414	4,358,798	5,069,354	923,940	5.9%
2	Contribution Margin	108,606	158,691	102,148	(6,458)	

Kinerja	Posisi		
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80,164	79,766	76,095	75,955	21,784	(139)	(3,810)	-4.78%	(4,208)	-5.25%	99,791	76.11%	(23,835)
2	Tabungan	392,786	392,341	398,992	398,058	(277)	(934)	5,717	1.46%	5,272	1.34%	424,694	93.73%	(26,636)
3	Deposito	233,260	195,103	200,125	200,095	(41,404)	(30)	4,992	2.56%	(33,165)	-14.22%	235,055	85.13%	(34,961)
	Total	706,209	667,209	675,211	674,108	(19,897)	(1,103)	6,899	1.03%	(32,101)	-4.55%	759,540	88.75%	(85,432)
	CASA	472,950	472,106	475,086	474,013	21,506	(1,073)	1,907	0.40%	1,064	0.22%	524,484	90.38%	(50,471)
	(%) CASA	66.97%	70.76%	70.36%	70.32%									
	FDR	69.41%	78.81%	77.91%	78.04%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	26,326	20,922	22,606	22,263	(343)	1,341	6.41%	(4,062)	-15.43%	-	0.00%	22,263		
2	Giro ISE	3,901	3,080	3,441	3,323	(117)	244	7.92%	(577)	-14.80%	-	0.00%	3,323		
3	Tabungan ISE	13,925	12,342	13,665	13,440	(226)	1,097	8.89%	(485)	-3.48%	-	0.00%	13,440		
4	Deposito ISE	8,500	5,500	5,500	5,500	0	0	0.00%	(3,000)	-35.29%	-	0.00%	5,500		
5	CIF ISE	128	136	137	137	0	1	0.74%	9	7.03%	-	0.00%	137		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93,725	89,596	87,637	3,000	190	(2,810)	(818)	(1,959)	(6,088)	2,149	106,513	82.28%	(18,876)
	Linkage	4,522	3,361	3,238	-	-	-	-	(122)	(1,284)	123	10,091	32.08%	(6,853)
	Non-Linkage	89,203	86,235	84,399	3,000	190	(2,810)	(696)	(1,836)	(4,803)	2,026	96,422	87.53%	(12,023)
	• Local Champion	87,849	85,239	83,439	3,000	190	(2,810)	(661)	(1,800)	(4,410)	1,990	91,272	91.42%	(7,833)
	• Value Chain	1,354	996	960	-	-	-	(36)	(36)	(393)	36	5,150	18.65%	(4,190)
2	MBG	44,762	41,512	41,020	600	1,055	455	(765)	(491)	(3,742)	1,546	46,400	88.41%	(5,380)
	KUR	42,954	39,297	38,501	600	705	105	(699)	(796)	(4,453)	1,501	44,605	86.32%	(6,103)
	Non KUR	1,808	2,214	2,519	-	350	350	(66)	304	711	46	1,795	140.28%	723
3	PWG	25,216	36,316	37,720	9,835	8,159	(1,676)	1,748	1,404	12,503	6,755	43,943	85.84%	(6,223)
	Cilem	10,119	17,246	17,747	1,838	1,852	13	338	501	7,629	1,350	25,949	68.39%	(8,202)
	Gadai	15,098	19,070	19,972	7,997	6,308	(1,689)	1,410	902	4,875	5,405	17,994	111.00%	1,978
4	CFG	326,493	358,409	359,714	12,092	11,996	(96)	2,388	1,305	33,221	10,691	347,257	103.59%	12,457
	CF 1	44,529	52,963	52,301	1,476	500	(976)	1,197	(661)	7,773	1,161	46,935	111.43%	5,367
	Total Griya	33,717	42,230	41,992	-	500	500	(645)	(238)	8,274	738	34,266	122.55%	7,725
	• Total Non Program	33,717	42,230	41,992	-	500	500	(238)	(238)	8,274	738	34,266	122.55%	7,725
	• Program	-	-	-	-	0	0	0	0	0	-	0	0.00%	0
	Oto	10,812	10,733	10,310	1,476	-	(1,476)	1,197	(423)	(502)	423	12,669	81.38%	(2,359)
	CF 2	281,964	305,446	307,412	10,616	11,496	880	1,191	1,966	25,448	9,530	300,322	102.36%	7,090
	Mitraguna & Others	268,245	288,489	289,516	10,616	10,205	(411)	1,718	1,027	21,271	9,178	285,267	101.49%	4,249
	Pensiun	13,719	16,957	17,896	-	1,291	1,291	(527)	939	4,177	352	15,055	118.87%	2,841
	Total Pembiayaan	490,195	525,832	526,090	25,527	21,400	(4,127)	2,553	258	35,895	21,142	544,113	96.69%	(18,022)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-24	31-Oct-25	30-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25				MtD	YtD	MtM				%	Penc.	Gap
1	SME	293	-	3,204	3,204	3,204	3,204	0.31%	3.58%	3.66%	-	2,911	3,204			
	Linkage	-	-	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	293	-	3,204	3,204	3,204	3,204	0.33%	3.71%	3.80%	-	2,911	3,204			
	Value Chain	-	-	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	550	1,094	1,021	1,822	1,822	1,822	1.23%	2.46%	4.44%	800	1,271	728			
	KUR	550	1,094	1,021	1,728	1,728	1,728	1.28%	2.60%	4.49%	707	1,178	634			
	Non KUR	-	-	-	94	94	94	0.00%	0.00%	0.00%	94	94	94			
3	PWG	-	-	-	68	68	68	0.00%	0.00%	0.00%	68	68	68			
	Cilem	-	-	-	68	68	68	0.00%	0.00%	0.00%	68	68	68			
	Gadai	-	-	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	5,180	4,311	4,286	2,347	2,347	2,347	1.59%	1.20%	0.65%	(1,939)	(2,833)	(1,964)			
	CF 1	174	45	42	174	174	174	0.39%	0.08%	0.33%	131	(0)	129			
	Total Griya	174	45	42	174	174	174	0.52%	0.10%	0.41%	131	(0)	129			
	CF 2	5,006	4,266	4,244	2,174	2,174	2,174	1.78%	1.39%	0.71%	(2,070)	(2,833)	(2,092)			
	Mitraguna & Others	5,006	4,266	4,244	2,174	2,174	2,174	1.87%	1.47%	0.75%	(2,070)	(2,833)	(2,092)			
	Pensiun	-	-	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	6,024	5,406	5,451	7,441	7,441	7,441	1.23%	1.62%	1.41%	(1,071)	1,417	2,035	0.49%	65.45%	-0.9%

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	30-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25				MtD	YtD	MtM				%	Penc.	Gap
1	SME	819	1,066	1,066	1,066	819	819	819	0.87%	1.19%	1.22%	-	247	0			
	Linkage	-	-	-	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	819	1,066	1,066	1,066	819	819	819									

## Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11,639	9,906	10,565	10,462	(104)	556	5.61%	(1,177)	-10.11%	-	0.00%	10,462
2	Giro ISE	2,314	454	755	599	(156)	145	31.86%	(1,715)	-74.12%		0.00%	599
3	Tabungan ISE	1,452	1,580	1,938	1,991	53	411	26.02%	538	37.05%		0.00%	1,991
4	Deposito ISE	7,872	7,872	7,872	7,872	0	0	0.00%	0	0.00%		0.00%	7,872
5	CIF ISE	286	289	289	289	0	0	0.00%	3	1.05%		0.00%	289

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17,579	15,887	18,301	100	2,850	2,750	(2,842)	2,413	722	437	26,993	67.80%	(8,692)
	Linkage	-	-	-	-	-	-	0	0	0	-	4,100	0.00%	(4,100)
	Non-Linkage	17,579	15,887	18,301	100	2,850	2,750	(2,842)	2,413	722	437	22,893	79.94%	(4,593)
	• Local Champion	16,492	15,487	17,900	100	2,850	2,750	(2,842)	2,413	1,408	437	19,012	94.15%	(1,112)
	• Value Chain	1,087	401	401	-	-	-	0	(0)	(686)	0	3,882	10.32%	(3,481)
2	MBG	38,270	39,122	38,175	1,270	850	(420)	(254)	(947)	(95)	1,797	48,666	78.44%	(10,491)
	KUR	37,787	38,582	37,663	1,270	850	(420)	(195)	(919)	(124)	1,769	47,501	79.29%	(9,838)
	Non KUR	483	540	512	-	-	0	(59)	(28)	30	28	1,166	43.95%	(653)
3	PWG	15,859	33,260	36,570	9,622	7,898	(1,723)	3,002	3,311	20,712	4,588	33,597	108.85%	2,973
	Cilem	7,657	18,706	20,083	3,956	2,379	(1,577)	2,015	1,377	12,425	1,002	21,318	94.20%	(1,236)
	Gadai	8,201	14,554	16,488	5,666	5,520	(146)	987	1,934	8,286	3,586	12,279	134.28%	4,209
4	CFG	173,601	174,409	168,587	3,238	2,150	(1,088)	(424)	(5,822)	(5,014)	7,972	191,714	87.94%	(23,127)
	CF 1	81,382	70,149	67,478	-	-	0	(252)	(2,671)	(13,905)	2,671	83,440	80.87%	(15,962)
	Total Griya	77,096	66,200	63,780	-	-	0	0	(2,420)	(13,316)	2,420	77,675	82.11%	(13,895)
1	• Total Non Program	77,096	66,200	63,780	-	-	0	(1,037)	(2,420)	(13,316)	2,420	77,675	82.11%	(13,895)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,286	3,949	3,697	-	-	0	(252)	(252)	(589)	252	5,765	64.14%	(2,067)
	CF 2	92,219	104,260	101,110	3,238	2,150	(1,088)	(172)	(3,150)	8,890	5,300	108,274	93.38%	(7,165)
	Mitraguna & Others	90,304	99,165	95,791	3,105	1,900	(1,205)	(180)	(3,374)	5,487	5,274	104,949	91.27%	(9,157)
	Pensiun	1,915	5,095	5,318	133	250	117	8	224	3,403	26	3,326	159.92%	1,993
	<b>Total Pembiayaan</b>	<b>245,309</b>	<b>262,678</b>	<b>261,633</b>	<b>14,230</b>	<b>13,748</b>	<b>(481)</b>	<b>(517)</b>	<b>(1,045)</b>	<b>16,324</b>	<b>14,794</b>	<b>300,970</b>	<b>86.93%</b>	<b>(39,337)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1.20%	0.00%	0.00%	-	(210)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	210	-	-	-	1.20%	0.00%	0.00%	-	(210)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	1,446	2,248	2,172	2,546	3.78%	5.55%	6.67%	374	1,101	299			
	KUR	1,433	2,078	2,047	2,423	3.79%	5.31%	6.43%	376	990	345			
	Non KUR	12	170	125	124	2.54%	23.17%	24.15%	(2)	111	(46)			
3	PWG	-	-	-	503	0.00%	0.00%	1.38%	503	503	503			
	Cilem	-	-	-	503	0.00%	0.00%	2.51%	503	503	503			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	3,497	2,932	3,360	6,535	2.01%	1.93%	3.88%	3,175	3,038	3,603			
	CF 1	3,310	2,801	3,079	5,084	4.07%	4.39%	7.53%	2,005	1,774	2,282			
	Total Griya	3,310	2,698	2,976	4,981	4.29%	4.50%	7.81%	2,005	1,671	2,283			
	Oto	-	103	102	102	0.00%	2.59%	2.77%	-	102	(1)			
	CF 2	187	130	281	1,451	0.20%	0.27%	1.43%	1,170	1,264	1,321			
	Mitraguna & Others	187	130	88	1,258	0.21%	0.09%	1.31%	1,170	1,071	1,128			
	Pensiun	-	-	193	193	0.00%	3.78%	3.62%	(0)	193	193			
	<b>Total Pembiayaan</b>	<b>5,153</b>	<b>5,179</b>	<b>5,532</b>	<b>9,584</b>	<b>2.10%</b>	<b>2.11%</b>	<b>3.66%</b>	<b>4,053</b>	<b>4,431</b>	<b>4,405</b>	<b>0.40%</b>	<b>88.95%</b>	<b>-3.3%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5.64%	0.00%	0.00%	-	(991)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	991	-	-	-	5.64%	0.00%	0.00%	-	(991)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	70	345	345	322	0.18%	0.88%	0.84%	(22)	252	(23)			
	KUR	-	275	275	252	0.00%	0.71%	0.67%	(22)	252	(23)			
	Non KUR	70	70	70	70	14.55%	12.99%	13.71%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,495	4,928	5,084	2,040	1.44%	2.91%	1.21%	(3,044)	(455)	(2,888)			
	CF 1	2,172	2,812	2,968	1,872	2.67%	4.23%	2.77%	(1,096)	(300)	(941)			
	Total Griya	2,172	2,812	2,968	1,872	2.82%	4.48%	2.93%	(1,096)	(300)	(941)			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	323	2,116	2,116	168	0.35%	2.03%	0.17%	(1,948)	(155)	(1,947)			
	Mitraguna & Others	323	2,116	2,116	168	0.36%	2.13%	0.18%	(1,948)	(155)	(1,947)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>3,556</b>	<b>5,273</b>	<b>5,429</b>	<b>2,362</b>	<b>1.45%</b>	<b>2.07%</b>	<b>0.90%</b>	<b>(3,066)</b>	<b>(1,194)</b>	<b>(2,911)</b>	<b>0.46%</b>	<b>49.28%</b>	<b>-0.4%</b>

## Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	408,149	448,564	466,664	58,515	
2	Contribution Margin	11,524	17,543	14,308	2,784	-24.2%

**PHR & Payroll**

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.94	3.23	3.22	(0.01)	0.28
CIF Payroll	1,775	1,745	1,883	138	108

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,359	1,210	1,286	1,121	(310)	(165)	(89)	-7.35%	(238)	-17.51%	9,983	11.23%	(8,862)
2	Tabungan	139,020	139,895	144,251	143,955	(343)	(296)	4,061	2.90%	4,935	3.55%	153,063	94.05%	(9,108)
3	Deposito	91,332	76,670	76,945	76,900	(2,687)	(45)	230	0.30%	(14,432)	-15.80%	92,121	83.48%	(15,221)
	Total	231,711	217,775	222,482	221,976	(3,339)	(506)	4,202	1.93%	(9,735)	-4.20%	255,167	86.99%	(33,191)
	CASA	140,379	141,104	145,537	145,076	(653)	(461)	3,972	2.81%	4,698	3.35%	163,046	88.98%	(17,970)
	(%) CASA	60.58%	64.79%	65.42%	65.36%									
	FDR	52.09%	65.09%	64.91%	65.06%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,773	2,354	6,223	6,223	(1)	3,868	164.33%	3,450	124.42%	-	-	0.00%	6,223
2	Giro ISE	104	103	103	103	0	(0)	-0.03%	(1)	-0.65%	-	-	0.00%	103
3	Tabungan ISE	2,669	2,251	6,120	6,119	(1)	3,869	171.88%	3,451	129.30%	-	-	0.00%	6,119
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	84	88	90	90	0	2	2.27%	6	7.14%	-	-	0.00%	90

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1,415	306	293	-	-	0	(13)	(13)	(1,122)	13	1,415	20.72%	(1,122)
	Linkage	189	155	152	-	-	-	(4)	(4)	(37)	4	189	80.21%	(37)
	Non-Linkage	1,226	151	141	-	-	0	(9)	(10)	(1,084)	10	1,226	11.54%	(1,084)
	• Local Champion	1,226	151	141	-	-	0	(9)	(10)	(1,084)	10	1,226	11.54%	(1,084)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	4,993	5,392	650	510	(140)	571	399	5,392	111	3,617	149.09%	1,776
	KUR	-	4,454	4,861	650	510	(140)	579	408	4,861	102	3,445	141.10%	1,416
	Non KUR	-	539	531	-	-	0	(8)	(8)	531	8	172	309.53%	360
3	PWG	10,318	19,674	21,770	5,799	4,720	(1,079)	632	2,096	11,453	2,624	21,891	99.45%	(121)
	Cilem	4,275	11,824	13,043	1,711	1,879	168	619	1,219	8,768	660	15,011	86.89%	(1,968)
	Gadai	6,043	7,850	8,728	4,089	2,842	(1,247)	13	877	2,685	1,964	6,881	126.84%	1,847
4	CFG	108,966	116,775	116,958	4,286	2,415	(1,871)	3,254	183	7,992	2,232	126,793	92.24%	(9,836)
	CF 1	22,575	21,821	21,270	181	-	(181)	(98)	(551)	(1,305)	551	25,867	82.23%	(4,597)
	Total Griya	18,510	17,085	16,655	-	-	0	0	(430)	(1,855)	430	20,337	81.90%	(3,682)
	• Total Non Program	18,168	16,590	16,162	-	-	0	(1,368)	(428)	(2,006)	428	18,849	85.75%	(2,686)
	• Program	342	495	493	-	-	0	(2)	(2)	152	2	1,489	33.14%	(995)
	Oto	4,065	4,736	4,615	181	-	(181)	(98)	(121)	550	121	5,530	83.45%	(915)
	CF 2	86,390	94,953	95,687	4,105	2,415	(1,690)	3,352	734	9,297	1,681	100,926	94.81%	(5,239)
	Mitraguna & Others	53,276	64,119	65,059	4,105	2,415	(1,690)	3,603	940	11,783	1,475	66,415	97.96%	(1,356)
	Pensiun	33,115	30,834	30,628	-	-	0	(251)	(206)	(2,486)	206	34,511	88.75%	(3,883)
	Total Pembiayaan	120,698	141,748	144,413	10,736	7,645	(3,090)	4,444	2,665	23,715	4,980	153,716	93.95%	(9,303)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	31-Sep-25	31-Oct-25	30-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0.00%	0	-	-			
	Linkage	-	-	-	-	0	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0	0.00%	0.00%	-	-	-			
4	CFG	438	2,664	2,333	4,364	0.40%	2.00%	3.73%	2,031	3,925	1,700			
	CF 1	438	1,437	1,265	1,653	1.94%	5.80%	7.77%	388	1,215	216			
	Total Griya	438	1,286	1,265	1,653	2.37%	7.40%	9.92%	388	1,215	367			
	Oto	-	151	-	-	0.00%	0.00%	0.00%	-	-	(151)			
	CF 2	-	1,227	1,068	2,711	0.00%	1.12%	2.83%	1,643	2,711	1,484			
	Mitraguna & Others	-	1,227	1,068	2,450	0.00%	1.67%	3.77%	1,382	2,450	1,223			
	Pensiun	-	108	-	-	0.09%	0.00%	0.00%	261	261	261			
	Total Pembiayaan	1,438	784	980	671	1.19%	0.69%	0.46%	(309)	(767)	(112)	0.24%	48.06%	-0.2%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll					
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	228,311	232,327	221,354	(6,957)			Kinerja	2.72	2.91	2.89	(0.01)	0.17
2	Contribution Margin	6,387	9,061	6,182	(205)	3.2%		PHR	836	895	908	13	72

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72,981	314,688	186,851	188,554	237,766	1,703	(126,134)	-40.08%	115,573	158.36%	88,241	213.68%	100,314
2	Tabungan	196,862	210,855	203,883	204,302	(607)	419	(6,553)	-3.11%	7,440	3.78%	221,903	92.07%	(17,602)
3	Deposito	1,160,939	1,291,617	1,779,383	1,779,384	570,316	0	487,766	37.76%	618,445	53.27%	1,162,357	153.08%	617,027
	Total	1,430,782	1,817,160	2,170,118	2,172,240	807,475	2,122	355,080	19.54%	741,457	51.82%	1,472,501	147.52%	699,739
	CASA	269,843	525,542	390,735	392,856	237,159	2,122	(132,686)	-25.25%	123,013	45.59%	310,144	126.67%	82,712
	(%) CASA	18.86%	28.92%	18.01%	18.09%									
	FDR	15.38%	14.45%	12.27%	12.25%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9,078	10,320	10,485	10,502		17	183	1.77%	1,424	15.69%	-	0.00%	10,502
2	Giro ISE	2,308	2,000	2,024	2,025		1	24	1.22%	(283)	-12.26%		0.00%	2,025
3	Tabungan ISE	1,370	4,019	4,161	4,178		16	158	3.94%	2,807	204.83%		0.00%	4,178
4	Deposito ISE	5,400	4,300	4,300	4,300		0	0	0.00%	(1,100)	-20.37%		0.00%	4,300
5	CIF ISE	58	67	68	68		0	1	1.49%	10	17.24%		0.00%	68

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20,130	21,495	19,655	-	-	0	(361)	(1,840)	(475)	1,840	30,920	63.57%	(11,265)
	Linkage	-	-	-	-	-	-	0	0	0	-	4,699	0.00%	(4,699)
	Non-Linkage	20,130	21,495	19,655	-	-	0	(361)	(1,840)	(475)	1,840	26,221	74.96%	(6,566)
	• Local Champion	18,621	20,216	18,415	-	-	0	(323)	(1,801)	(207)	1,801	21,509	85.61%	(3,094)
	• Value Chain	1,509	1,280	1,241	-	-	-	(38)	(39)	(268)	39	4,712	26.33%	(3,472)
2	MBG	53,102	56,338	55,988	2,560	1,440	(1,120)	940	(350)	2,886	1,790	64,025	87.45%	(8,037)
	KUR	50,813	54,812	54,555	2,560	1,440	(1,120)	1,010	(257)	3,742	1,697	61,091	89.30%	(6,537)
	Non KUR	2,289	1,525	1,433	-	-	0	(70)	(92)	(856)	92	2,934	48.84%	(1,501)
3	PWG	17,782	25,816	27,370	7,575	5,706	(1,869)	1,961	1,554	9,588	4,151	33,143	82.58%	(5,773)
	Cilem	6,518	15,281	15,787	1,581	1,993	412	24	506	9,270	1,487	20,343	77.61%	(4,555)
	Gadai	11,264	10,534	11,583	5,994	3,713	(2,282)	1,937	1,048	319	2,664	12,800	90.49%	(1,217)
4	CFG	129,053	158,843	163,177	6,908	7,703	795	3,390	4,333	34,124	3,370	158,758	102.78%	4,419
	CF 1	19,758	17,484	18,007	-	868	868	(264)	523	(1,750)	345	33,408	53.90%	(15,401)
	Total Griya	14,572	12,909	13,493	-	775	775	0	584	(1,078)	191	26,744	50.45%	(13,251)
	• Total Non Program	11,408	10,033	10,643	-	775	775	(173)	610	(765)	165	12,963	82.11%	(2,320)
	• Program	3,163	2,877	2,850	-	-	0	(31)	(27)	(313)	27	13,781	20.68%	(10,931)
	Oto	5,186	4,575	4,514	-	93	93	(264)	(60)	(672)	154	6,665	67.74%	(2,150)
	CF 2	109,295	141,359	145,169	6,908	6,835	(73)	3,654	3,810	35,874	3,025	125,350	115.81%	19,820
	Mitraguna & Others	90,925	122,975	126,738	6,788	6,678	(110)	3,912	3,763	35,814	2,915	105,569	120.05%	21,169
	Pensiun	18,370	18,384	18,431	120	157	37	(257)	47	61	110	19,780	93.18%	(1,349)
	Total Pembiayaan	220,067	262,492	266,190	17,043	14,849	(2,194)	5,930	3,698	46,124	11,151	286,846	92.80%	(20,656)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			% Relatif	MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	31-Sep-25	31-Oct-25					%	Penc.	Gap
1	SME	-	-	-	0.00%	0.00%	0.00%	-	(156)	-	-
	Linkage	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Local Champion	-	-	-	0.77%	0.00%	0.00%	-	(156)	-	-
	Value Chain	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	451	1,624	1,104	2,299	0.85%	1.96%	4.11%	1,196	1,848	675
	KUR	163	1,506	1,023	2,115	0.32%	1.87%	3.88%	1,092	1,952	609
	Non KUR	289	118	80	184	12.61%	5.27%	12.85%	104	(104)	66
3	PWG	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Cilem	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Gadai	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
4	CFG	1,759	541	1,049	694	1.36%	0.66%	0.43%	(355)	(1,065)	153
	CF 1	1,212	541	1,049	694	6.14%	6.00%	3.86%	(355)	(518)	153
	Total Griya	1,052	541	586	572	7.22%	4.54%	4.24%	(15)	(480)	31
	Oto	161	-	463	123	3.10%	10.12%	2.72%	(340)	(38)	123
	CF 2	547	-	-	50	0.50%	0.00%	-	(547)	-	-
	Mitraguna & Others	547	-	-	50	0.60%	0.00%	-	(547)	-	-
	Pensiun	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Total Pembiayaan	2,449	1,403	1,251	1,467	1.11%	0.48%	0.55%	215	(982)	63

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi			% Relatif	MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25					%	Penc.	Gap
1	SME	156	-	-	0.77%	0.00%	0.00%	-	(156)	-	-
	Linkage	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Non-Linkage	156	-	-	0.77%	0.00%	0.00%	-	(156)	-	-
	Value Chain	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	1,531	904	812	883	2.88%	1.44%	1.58%	71	(648)	(21)
	KUR	855	460	378	491	1.68%	0.69%	0.90%	113	(364)	32
	Non KUR	677	444	434	392	29.56%	28.44%	27.35%	(42)	(285)	(52)
3	PWG	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Cilem	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Gadai	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
4	CFG	761	499	439	583	0.59%	0.28%	0.36%	144	(178)	84
	CF 1	321	480	419	564	1.63%	2.40%	3.13%	144	243	84
	Total Griya	321	480	419	564	2.20%	3.25%	4.18%	144	243	84
	Oto	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	CF 2	440	19	19	19						

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9,495	6,863	7,943	8,171	(884)	228	1,308	19.06%	(1,324)	-13.95%	15,938	51.27%	(7,768)
2	Tabungan	99,410	121,220	126,170	126,187	4,389	17	4,967	4.10%	26,776	26.94%	109,902	114.82%	16,284
3	Deposito	64,192	61,782	41,870	41,870	415	0	(19,912)	-32.23%	(22,322)	-34.77%	64,781	64.63%	(22,911)
	Total	173,097	189,865	175,983	176,228	3,920	245	(13,637)	-7.18%	3,130	1.81%	190,622	92.45%	(14,394)
	CASA	108,906	128,083	134,113	134,358	3,505	245	6,275	4.90%	25,452	23.37%	125,841	106.77%	8,517
	(%) CASA	62.92%	67.46%	76.21%	76.24%									
	FDR	57.60%	62.38%	66.13%	66.04%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13,303	11,447	13,115	13,326	210	1,878	16.41%	22	0.17%	-	-	0.00%	13,326
2	Giro ISE	6,014	2,591	3,439	3,550	111	959	37.00%	(2,464)	-40.97%	-	-	0.00%	3,550
3	Tabungan ISE	6,490	8,056	8,877	8,976	99	919	11.41%	2,486	38.30%	-	-	0.00%	8,976
4	Deposito ISE	800	800	800	800	0	0	0.00%	0	0.00%	-	-	0.00%	800
5	CIF ISE	44	54	54	54	0	0	0.00%	10	22.73%	-	-	0.00%	54

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5,842	5,711	-	-	0	(131)	(131)	5,711	131	0	0.00%	5,711
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	5,842	5,711	-	-	0	(131)	(131)	5,711	131	0	0.00%	5,711
	• Local Champion	-	1,986	1,884	-	-	0	(102)	(102)	1,884	102	0	0.00%	1,884
	• Value Chain	-	3,856	3,827	-	-	-	(29)	(29)	3,827	29	0	0.00%	3,827
2	MBG	40	-	-	-	-	0	0	0	(40)	-	40	0.00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	40	-	-	-	-	0	0	0	(40)	-	40	0.00%	(40)
3	PWG	23,729	35,658	35,023	10,248	6,719	(3,529)	915	(635)	11,294	7,354	31,275	111.98%	3,748
	Cilem	8,075	16,250	16,036	2,239	1,319	(921)	562	(213)	7,961	1,532	13,319	120.40%	2,718
	Gadai	15,654	19,408	18,987	8,009	5,401	(2,608)	353	(421)	3,333	5,822	17,956	105.74%	1,030
4	CFG	75,933	76,937	75,642	1,605	325	(1,280)	746	(1,295)	(291)	1,620	85,579	88.39%	(9,937)
	CF 1	16,979	16,082	15,787	-	-	0	(84)	(295)	(1,193)	295	18,301	86.26%	(2,515)
	Total Griya	15,306	13,981	13,771	-	-	0	0	(210)	(1,535)	210	15,789	87.22%	(2,018)
4	• Total Non Program	15,306	13,981	13,771	-	-	0	(208)	(210)	(1,535)	210	15,789	87.22%	(2,018)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,673	2,101	2,015	-	-	0	(84)	(86)	342	86	2,512	80.23%	(497)
	CF 2	58,954	60,855	59,855	1,605	325	(1,280)	830	(1,000)	901	1,325	67,278	88.97%	(7,423)
	Mitraguna & Others	51,295	53,770	52,828	1,301	325	(976)	630	(943)	1,532	1,268	58,819	89.81%	(5,992)
	Pensiun	7,658	7,085	7,028	304	-	(304)	200	(57)	(631)	57	8,458	83.08%	(1,431)
	Total Pembiayaan	99,702	118,437	116,376	11,853	7,044	(4,809)	1,530	(2,061)	16,674	9,106	116,894	99.56%	(518)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-24		31-Oct-25	30-Nov-25	MtD		Posisi	Penc.	Gap	
1	SME	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	
	Linkage	-	-	-	0.00%		0.00%	0.00%	-	-	-	-	-	
	Local Champion	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	
	Value Chain	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	
2	MBG	-	-	-	0.00%	100.00%	0.00%	0.00%	-	(40)	-	-	-	
	KUR	-	-	-	0.00%		0.00%	0.00%	-	-	-	-	-	
	Non KUR	40	-	-	100.00%	100.00%	0.00%	0.00%	-	(40)	-	-	-	
3	PWG	-	-	-	0.00%		0.00%	0.00%	-	-	-	-	-	
	Cilem	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	
	Gadai	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	
4	CFG	682	620	645	497	0.90%	0.84%	0.66%	(148)	(184)	(123)	-	-	
	CF 1	52	-	-	0.31%	0.00%	0.00%	-	(52)	-	-	-	-	
	Total Griya	52	-	-	0.34%	0.00%	0.00%	-	(52)	-	-	-	-	
	Oto	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	CF 2	630	620	645	497	1.07%	1.06%	0.83%	(148)	(132)	(123)	-	-	
	Mitraguna & Others	630	620	645	497	1.23%	1.20%	0.94%	(148)	(132)	(123)	-	-	
	Pensiun	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Total Pembiayaan	721	620	645	497	0.72%	0.54%	0.43%	(148)	(224)	(123)	0.26%	39.58%	-0.2%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll					
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	160,500	173,097	185,945	25,445	-	-	PHR	2.99	3.09	3.09	0.00	0.10
2	Contribution Margin	3,646	5,207	6,225	2,579	-70.7%	-	CIF Payroll	836	793	798	5	(38)

## Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,257	656	765	773	8	116	17.74%	(2,484)	-76.27%	-	0.00%	773
2	Giro ISE	705	158	179	186	7	28	17.59%	(519)	-73.65%		0.00%	186
3	Tabungan ISE	2,552	498	586	587	1	89	17.79%	(1,965)	-77.00%		0.00%	587
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	147	154	154	154	0	0	0.00%	7	4.76%		0.00%	154

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	-	4,142	4,557	-	500	500	(91)	414	4,557	86	3,633	125.43%	924
	KUR	-	4,055	4,472	-	500	500	(89)	417	4,472	83	3,445	129.80%	1,027
	Non KUR	-	87	85	-	-	0	(2)	(2)	85	2	188	45.19%	(103)
3	PWG	2,349	5,988	6,400	520	785	265	144	412	4,051	373	6,181	103.55%	219
	Cilem	2,349	5,988	6,400	520	785	265	144	412	4,051	373	6,181	103.55%	219
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	63,486	75,620	75,532	1,516	714	(802)	307	(88)	12,046	802	74,615	101.23%	917
	CF 1	26,468	28,175	27,876	561	49	(512)	(88)	(299)	1,408	348	27,892	99.95%	(15)
	Total Griya	25,069	24,440	24,203	540	-	(540)	0	(237)	(866)	237	25,514	94.86%	(1,311)
1	• Total Non Program	25,069	24,440	24,203	540	-	(540)	326	(237)	(866)	237	25,514	94.86%	(1,311)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,399	3,735	3,673	21	49	28	(88)	(62)	2,274	111	2,377	154.50%	1,296
	CF 2	37,018	47,444	47,656	955	665	(290)	394	212	10,638	453	46,723	102.00%	932
	Mitraguna & Others	36,826	47,238	47,454	955	665	(290)	399	216	10,628	449	45,599	104.07%	1,856
	Pensiun	192	206	202	-	-	0	(5)	(5)	10	5	1,125	17.92%	(923)
	<b>Total Pembiayaan</b>	<b>65,835</b>	<b>85,750</b>	<b>86,489</b>	<b>2,036</b>	<b>1,999</b>	<b>(37)</b>	<b>360</b>	<b>739</b>	<b>20,653</b>	<b>1,260</b>	<b>84,429</b>	<b>102.44%</b>	<b>2,060</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Linkage	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Local Champion	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Value Chain	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
2	MBG	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	KUR	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Non KUR	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
3	PWG	-	-	-	66	● 0.00%	● 0.00%	● 1.03%	66	66	66			
	Cilem	-	-	-	66	● 0.00%	● 0.00%	● 1.03%	66	66	66			
	Gadai	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
4	CFG	1,097	1,553	1,482	214	● 1.73%	● 1.96%	● 0.28%	(1,268)	(883)	(1,339)			
	CF 1	1,097	1,183	1,182	144	● 4.15%	● 4.20%	● 0.52%	(1,038)	(954)	(1,039)			
	Total Griya	1,097	1,040	1,038	-	● 4.38%	● 4.25%	● 0.00%	(1,038)	(1,097)	(1,040)			
	Oto	-	143	144	144	● 0.00%	● 3.85%	● 3.91%	-	144	1			
	CF 2	-	370	300	70	● 0.00%	● 0.63%	● 0.15%	(230)	70	(300)			
	Mitraguna & Others	-	370	300	70	● 0.00%	● 0.64%	● 0.15%	(230)	70	(300)			
	Pensiun	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1,097</b>	<b>1,553</b>	<b>1,482</b>	<b>280</b>	<b>● 1.67%</b>	<b>● 1.73%</b>	<b>● 0.32%</b>	<b>(1,202)</b>	<b>(817)</b>	<b>(1,273)</b>	<b>0.42%</b>	<b>-28.26%</b>	<b>0.1%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Linkage	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Non-Linkage	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Value Chain	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
2	MBG	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	KUR	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Non KUR	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
3	PWG	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Cilem	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Gadai	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
4	CFG	120	840	840	2,161	● 0.19%	● 1.11%	● 2.86%	1,321	2,041	1,321			
	CF 1	-	821	821	1,844	● 0.00%	● 2.91%	● 6.61%	1,023	1,844	1,023			
	Total Griya	-	821	821	1,844	● 0.00%	● 3.36%	● 7.62%	1,023	1,844	1,023			
	Oto	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	CF 2	120	19	19	317	● 0.32%	● 0.04%	● 0.67%	299	197	299			
	Mitraguna & Others	120	19	19	317	● 0.33%	● 0.04%	● 0.67%	299	197	299			
	Pensiun	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>120</b>	<b>840</b>	<b>840</b>	<b>2,161</b>	<b>● 0.18%</b>	<b>● 0.98%</b>	<b>● 2.50%</b>	<b>1,321</b>	<b>2,041</b>	<b>1,321</b>	<b>0.94%</b>	<b>62.32%</b>	<b>-1.6%</b>

## Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	140,794	142,182	115,928	(24,866)	-16.2%
2	Contribution Margin	2,365	3,810	2,748	383	-16.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.71	2.94	2.90	(0.04)	0.19
CIF Pavroll	1,129	930	1,282	352	153

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4,276	3,353	4,826	4,646	(1,376)	(181)	1,293	38.55%	370	8.65%	13,937	33.33%	(9,292)
2	Tabungan	143,334	173,220	169,848	167,749	6,171	(2,099)	(5,471)	-3.16%	24,414	17.03%	159,063	105.46%	8,686
3	Deposito	111,952	109,799	108,727	108,727	(15,522)	0	(1,071)	-0.98%	(3,225)	-2.88%	112,836	96.36%	(4,109)
	Total	259,563	286,371	283,402	281,122	(10,728)	(2,280)	(5,250)	-1.83%	21,559	8.31%	285,836	98.35%	(4,714)
	CASA	147,610	176,573	174,674	172,395	4,794	(2,280)	(4,178)	-2.37%	24,784	16.79%	173,000	99.65%	(606)
	(%) CASA	56.87%	61.66%	61.63%	61.32%									
	FDR	26.72%	30.26%	31.44%	31.70%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,337	2,255	2,310	2,362	52	107	4.73%	25	1.05%	-	-	0.00%	2,362
2	Giro ISE	22	24	24	24	0	(0)	-0.02%	3	11.65%	-	-	0.00%	24
3	Tabungan ISE	2,316	2,231	2,285	2,338	52	107	4.78%	22	0.95%	-	-	0.00%	2,338
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	107	113	116	116	0	3	2.65%	9	8.41%	-	-	0.00%	116

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	590	-	-	0	0	(4)	(175)	4	764	77.16%	(175)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	764	593	590	-	-	0	0	(4)	(175)	4	764	77.16%	(175)
	• Local Champion	764	593	590	-	-	0	0	(4)	(175)	4	764	77.16%	(175)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	194	8,342	9,505	300	1,355	1,055	116	1,163	9,311	192	3,788	250.94%	5,717
	KUR	194	7,561	8,548	300	1,155	855	140	987	8,355	168	3,600	237.47%	4,949
	Non KUR	-	780	956	-	200	200	(24)	176	956	24	188	509.00%	768
3	PWG	3,438	5,534	5,369	195	206	12	(581)	(165)	1,931	371	9,388	57.20%	(4,018)
	Cilem	3,438	5,534	5,369	195	206	12	(581)	(165)	1,931	371	9,388	57.20%	(4,018)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	64,963	72,182	73,640	2,380	3,222	842	1,336	1,458	8,677	1,764	77,036	95.59%	(3,396)
	CF 1	19,068	19,140	19,183	-	250	250	(69)	43	115	207	20,608	93.09%	(1,424)
	Total Griya	17,646	16,678	16,791	-	250	250	0	113	(855)	137	18,124	92.64%	(1,333)
	• Total Non Program	17,646	16,678	16,791	-	250	250	(106)	113	(855)	137	18,124	92.64%	(1,333)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,422	2,462	2,393	-	-	0	(69)	(70)	971	70	2,483	96.34%	(91)
	CF 2	45,895	53,042	54,457	2,380	2,972	592	1,405	1,415	8,562	1,557	56,429	96.51%	(1,972)
	Mitraguna & Others	40,397	47,281	48,377	2,380	2,630	250	1,432	1,096	7,980	1,534	49,918	96.91%	(1,542)
	Pensiun	5,498	5,761	6,080	-	342	342	(27)	320	582	22	6,510	93.39%	(430)
	Total Pembiayaan	69,359	86,651	89,104	2,875	4,783	1,909	871	2,453	19,745	2,331	90,976	97.94%	(1,872)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	31-Sep-25	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25		%	Penc.	Gap	
1	SME	764	-	-	-	100.00%	0.00%	0.00%	0.00%	(764)	-	-	-	
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
	Local Champion	764	-	-	-	100.00%	0.00%	0.00%	0.00%	(764)	-	-	-	
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
4	CFG	1,060	1,293	4,096	4,001	1.63%	5.68%	5.43%	(96)	2,941	2,708	-	-	-
	CF 1	648	-	3,784	3,665	3.40%	19.77%	19.10%	(119)	3,016	3,665	-	-	-
	Total Griya	648	-	3,784	3,665	3.67%	22.69%	21.83%	(119)	3,016	3,665	-	-	-
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	CF 2	412	1,293	313	336	0.90%	0.59%	0.62%	23	(76)	(957)	-	-	-
	Mitraguna & Others	412	978	-	23	1.02%	0.00%	0.05%	23	(389)	(955)	-	-	-
	Pensiun	-	315	313	313	0.00%	5.43%	5.15%	-	313	(2)	-	-	-
	Total Pembiayaan	267	1,828	2,661	2,762	0.39%	3.07%	3.10%	102	2,495	935	2.15%	30.76%	-1.0%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		31-Dec-24	31-Oct-25	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25
1	Asset (Retail) T	217,623	259,564	297,099	79,476	-	-	PHR	2.95	3.24
2	Contribution Margin	3,691	5,407	4,409	718	-19.5%	-	CIF Payroll	949	934

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3,817	14,078	15,371	15,381	(964)	10	1,303	9.25%	11,564	302.93%	10,173	151.19%	5,208
2	Tabungan	117,085	115,849	114,429	114,592	3,632	163	(1,258)	-1.09%	(2,494)	-2.13%	127,435	89.92%	(12,843)
3	Deposito	49,844	47,990	46,365	46,365	(547)	0	(1,625)	-3.39%	(3,478)	-6.98%	50,425	91.95%	(4,060)
	Total	170,746	177,918	176,166	176,338	2,121	173	(1,579)	-0.89%	5,592	3.28%	188,033	93.78%	(11,695)
	CASA	120,903	129,928	129,800	129,973	2,668	173	45	0.03%	9,070	7.50%	137,608	94.45%	(7,635)
	(%) CASA	70.81%	73.03%	73.68%	73.71%									
	FDR	80.42%	77.98%	79.12%	79.04%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,691	785	775	792	17	7	0.89%	(899)	-53.16%	-	-	0.00%	792
2	Giro ISE	436	84	72	72	0	(12)	-13.83%	(364)	-83.39%	-	-	0.00%	72
3	Tabungan ISE	1,254	701	702	720	17	19	2.66%	(535)	-42.64%	-	-	0.00%	720
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	68	75	75	75	0	0	0.00%	7	10.29%	-	-	0.00%	75

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4,436	-	-	-	-	0	0	0	(4,436)	-	4,436	0.00%	(4,436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	4,436	-	-	-	-	0	0	0	(4,436)	-	4,436	0.00%	(4,436)
	• Local Champion	4,436	-	-	-	-	0	0	0	(4,436)	-	4,436	0.00%	(4,436)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	13,550	21,994	23,341	5,925	4,713	(1,211)	1,462	1,347	9,791	3,366	21,977	106.20%	1,363
	Cilem	7,456	11,398	12,123	1,545	1,593	47	655	725	4,668	868	12,976	93.43%	(852)
	Gadai	6,094	10,595	11,217	4,379	3,121	(1,259)	806	622	5,123	2,499	9,002	124.61%	2,216
4	CFG	119,321	116,751	116,045	1,424	2,033	609	(599)	(706)	(3,277)	2,739	131,690	88.12%	(15,645)
	CF 1	15,625	17,890	17,719	461	-	(461)	(70)	(171)	2,094	171	17,374	101.98%	345
	Total Griya	13,902	15,769	15,658	461	-	(461)	0	(111)	1,755	111	14,395	108.77%	1,262
	• Total Non Program	13,902	15,769	15,658	461	-	(461)	355	(111)	1,755	111	14,395	108.77%	1,262
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,723	2,121	2,062	-	-	0	(70)	(59)	339	59	2,979	69.21%	(917)
	CF 2	103,696	98,862	98,326	963	2,033	1,070	(529)	(536)	(5,371)	2,569	114,315	86.01%	(15,990)
	Mitraguna & Others	94,197	89,050	88,250	433	1,455	1,022	(803)	(800)	(5,947)	2,255	103,618	85.17%	(15,368)
	Pensiun	9,499	9,812	10,075	530	578	48	275	264	576	314	10,697	94.19%	(622)
	Total Pembiayaan	137,307	138,745	139,385	7,349	6,746	(602)	863	641	2,078	6,106	158,103	88.16%	(18,718)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25		
		31-Dec-24	31-Sep-25	31-Oct-25	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0	0.00%	-	-
	Linkage	-	-	-	-	0	0.00%	0	0.00%	-	-
	Local Champion	-	-	-	-	0	0.00%	0	0.00%	-	-
	Value Chain	-	-	-	-	0	0.00%	0	0.00%	-	-
2	MBG	-	-	-	-	0	0.00%	0	0.00%	-	-
	KUR	-	-	-	-	0	0.00%	0	0.00%	-	-
	Non KUR	-	-	-	-	0	0.00%	0	0.00%	-	-
3	PWG	-	-	-	-	0	0.00%	0	0.00%	-	-
	Cilem	-	-	-	-	0	0.00%	0	0.00%	-	-
	Gadai	-	-	-	-	0	0.00%	0	0.00%	-	-
4	CFG	1,942	2,012	506	525	1,63%	0.43%	0.45%	18	(1,417)	(1,487)
	CF 1	86	209	-	117	0.55%	0.66%	117	31	(92)	-
	Total Griya	-	-	-	-	0	0.00%	0	0.00%	-	-
	Oto	86	209	-	117	4.99%	0.00%	5.68%	117	31	(92)
	CF 2	1,856	1,803	506	408	1.79%	0.51%	0.41%	(99)	(1,448)	(1,395)
	Mitraguna & Others	1,856	1,803	506	408	1.97%	0.57%	0.46%	(99)	(1,448)	(1,395)
	Pensiun	-	-	-	-	0	0.00%	0	0.00%	-	-
	Total Pembiayaan	1,942	479	602	617	0.24%	0.43%	0.44%	15	286	138

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0	0.00%	-	-
	Linkage	-	-	-	-	0	0.00%	0	0.00%	-	-
	Non-Linkage	-	-	-	-	0	0.00%	0	0.00%	-	-
	Value Chain	-	-	-	-	0	0.00%	0	0.00%	-	-
2	MBG	-	-	-	-	0	0.00%	0	0.00%	-	-
	KUR	-	-	-	-	0	0.00%	0	0.00%	-	-
	Non KUR	-	-	-	-	0	0.00%	0	0.00%	-	-
3	PWG	-	-	-	-	0	0.00%	0	0.00%	-	-
	Cilem	-	-	-	-	0	0.00%	0	0.00%	-	-
	Gadai	-	-	-	-	0	0.00%	0	0.00%	-	-
4	CFG	331	479	602	617	0.28%	0.52%	0.53%	15	286	138
	CF 1	300	-	-	-	1.92%	0.00%	0	(300)	-	-
	Total Griya	-	-	-	-	0.00%	0.00%	0	0.00%	-	-
	Oto	300	-	-	-	17.42%	0.00%	0	(300)	-	-
	CF 2	31	479	602	617	0.03%	0.61%	0.63%	15	586	138
	Mitraguna & Others	31	479	602	617	0.68%	0.70%	0.70%	15	586	138
	Pensiun	-	-	-	-	0.00%	0.00%	0	0.00%	-	-
	Total Pembiayaan	331	479	602	617	0.24%	0.43%	0.44%	15	286	138

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR & Payroll		
Sep-24	Dec-24	Sep-25	Growth (Yoy)	Posisi	Sep-24	Aug-25	Sep-25	Growth (Mtd)	Growth (YoY)	



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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13,930	12,470	2,813	2,813	(7,910)	(0)	(9,658)	-77.45%	(11,118)	-79.81%	22,731	12.37%	(19,918)
2	Tabungan	118,671	158,029	156,096	155,162	8,241	(934)	(2,867)	-1.81%	36,491	30.75%	133,410	116.30%	21,752
3	Deposito	125,329	134,600	129,816	129,816	10,955	0	(4,784)	-3.55%	4,487	3.58%	126,098	102.95%	3,718
	Total	257,931	305,100	288,724	287,790	11,286	(934)	(17,309)	-5.67%	29,859	11.58%	282,239	101.97%	5,551
	CASA	132,602	170,500	158,909	157,974	331	(934)	(12,525)	-7.35%	25,373	19.13%	156,141	101.17%	1,834
	(%) CASA	51.41%	55.88%	55.04%	54.89%									
	FDR	59.82%	60.13%	64.76%	64.97%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,538	4,148	4,682	4,524	(158)	377	9.09%	986	27.88%	-	-	0.00%	4,524
2	Giro ISE	1	1	1	1	0	(0)	-2.12%	(0)	-35.06%	-	-	0.00%	1
3	Tabungan ISE	3,537	4,147	4,681	4,524	(158)	377	9.09%	987	27.90%	-	-	0.00%	4,524
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	45	49	49	49	0	0	0.00%	4	8.89%	-	-	0.00%	49

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8,409	8,358	8,400	-	(8,400)	8,409	(51)	8,358	51	0	0.00%	8,358
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	8,409	8,358	8,400	-	(8,400)	8,409	(51)	8,358	51	0	0.00%	8,358
	• Local Champion	-	8,409	8,358	8,400	-	(8,400)	8,409	(51)	8,358	51	0	0.00%	8,358
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	317	74	72	-	-	0	24	(2)	(245)	2	317	22.61%	(245)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	317	74	72	-	-	0	24	(2)	(245)	2	317	22.61%	(245)
3	PWG	17,010	25,951	27,740	8,091	4,979	(3,112)	2,838	1,790	10,731	3,189	22,618	122.65%	5,122
	Cilem	7,758	11,911	12,740	1,047	1,514	466	343	829	4,982	684	12,110	105.20%	630
	Gadai	9,252	14,040	15,000	7,044	3,465	(3,579)	2,495	960	5,749	2,505	10,508	142.75%	4,492
4	CFG	136,962	149,035	150,802	3,599	4,298	699	859	1,767	13,840	2,532	151,758	99.37%	(956)
	CF 1	16,548	16,454	16,435	257	187	(70)	158	(18)	(113)	206	18,143	90.59%	(1,708)
	Total Griya	15,017	13,737	13,625	-	-	0	0	(112)	(1,392)	112	15,466	88.09%	(1,841)
	• Total Non Program	15,017	13,737	13,625	-	-	0	(118)	(112)	(1,392)	112	15,466	88.09%	(1,841)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,532	2,717	2,810	257	187	(70)	158	93	1,279	94	2,676	104.99%	134
	CF 2	120,414	132,581	134,366	3,342	4,111	769	701	1,785	13,953	2,326	133,615	100.56%	752
	Mitraguna & Others	110,777	121,822	123,453	2,877	3,631	754	317	1,631	12,676	2,000	122,887	100.46%	566
	Pensiun	9,636	10,759	10,913	465	480	15	384	154	1,277	326	10,728	101.73%	185
	Total Pembiayaan	154,289	183,469	186,972	20,090	9,277	(10,813)	12,130	3,503	32,684	5,774	174,693	107.03%	12,279

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25	MtD				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
2	MBG	148	50	74	-	46.61%	100.00%	0.00%	74	(148)	(50)
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
	Non KUR	148	50	74	-	46.61%	100.00%	0.00%	74	(148)	(50)
3	PWG	-	-	-	-	344	0.00%	0.00%	344	344	344
	Cilem	-	-	-	-	344	0.00%	0.00%	344	344	344
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
4	CFG	334	1,041	415	396	0.24%	0.28%	0.26%	(19)	62	(645)
	CF 1	-	569	195	194	0.00%	1.18%	1.18%	(1)	194	(375)
	Total Griya	-	569	44	43	0.00%	0.32%	0.32%	(1)	43	(526)
	Oto	-	-	151	151	0.00%	5.54%	5.36%	-	151	151
	CF 2	334	472	220	202	0.28%	0.17%	0.15%	(18)	(132)	(270)
	Mitraguna & Others	334	472	220	202	0.30%	0.18%	0.16%	(18)	(132)	(270)
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
	Total Pembiayaan	482	1,090	489	739	0.31%	0.27%	0.40%	251	258	(351)
									0.15%	62.33%	-0.2%

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25	MtD				%	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	76	-	-	72	24.03%	0.00%	100.00%	72	(4)	72
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
	Non KUR	76	-	-	72	24.03%	0.00%	100.00%	72	(4)	72
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
4	CFG	787	1,203	1,276	1,276	0.57%	0.86%	0.85%	(0)	489	73
	CF 1	645	-	74	73	3.90%	0.45%	0.45%	(0)	(571)	73
	Total Griya	645	-	74	73	4.29%	0.54%	0.54%	(0)	(571)	73
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
	CF 2	142	1,203	1,203	1,202	0.13%	0.91%	0.89%	(0)	1,060	(1)
	Mitraguna & Others	142	1,203	1,203	1,202	0.00%	0.99%	0.97%	(0)	1,060	(1)
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
	Total Pembiayaan	863	1,203	1,276	1,347	0.56%</					

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8,580	6,544	4,936	4,950	(7,020)	14	(1,594)	-24.36%	(3,630)	-42.31%	19,111	25.90%	(14,161)
2	Tabungan	115,717	139,694	142,473	143,468	10,026	995	3,774	2.70%	27,751	23.98%	130,187	110.20%	13,281
3	Deposito	158,683	172,137	167,447	167,447	(5,821)	0	(4,690)	-2.72%	8,764	5.52%	159,611	104.91%	7,836
	Total	282,980	318,375	314,856	315,865	(2,815)	1,009	(2,510)	-0.79%	32,885	11.62%	308,909	102.25%	6,956
	CASA	124,297	146,238	147,409	148,418	3,006	1,009	2,180	1.49%	24,121	19.41%	149,298	99.41%	(880)
	(%) CASA	43.92%	45.93%	46.82%	46.99%									
	FDR	77.18%	77.84%	80.23%	79.98%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,319	8,818	6,508	6,073	(435)	(2,745)	-31.13%	2,754	82.97%	-	-	0.00%	6,073
2	Giro ISE	510	227	515	526	11	299	131.56%	16	3.19%	-	-	0.00%	526
3	Tabungan ISE	2,559	8,341	5,744	5,297	(447)	(3,043)	-36.49%	2,738	106.96%	-	-	0.00%	5,297
4	Deposito ISE	250	250	250	250	0	0	0.00%	0	0.00%	-	-	0.00%	250
5	CIF ISE	50	56	56	56	0	0	0.00%	6	12.00%	-	-	0.00%	56

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4,509	4,117	3,992	-	-	0	(124)	(124)	(517)	124	7,994	49.94%	(4,002)
	Linkage	-	-	-	-	-	-	0	0	0	-	1,518	0.00%	(1,518)
	Non-Linkage	4,509	4,117	3,992	-	-	0	(124)	(124)	(517)	124	6,476	61.64%	(2,484)
	• Local Champion	4,509	4,117	3,992	-	-	0	(124)	(124)	(517)	124	5,442	73.37%	(1,449)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1,035	0.00%	(1,035)
2	MBG	9,912	12,255	12,342	675	695	20	251	88	2,430	607	12,148	101.60%	195
	KUR	9,027	10,798	11,099	600	695	95	222	300	2,072	395	11,171	99.35%	(72)
	Non KUR	885	1,456	1,243	75	-	(75)	28	(213)	358	213	977	127.32%	267
3	PWG	13,890	23,684	24,341	4,356	3,667	(689)	490	657	10,451	3,010	26,829	90.73%	(2,488)
	Cilem	5,699	14,241	14,693	726	1,687	961	(430)	451	8,993	1,235	15,972	91.99%	(1,279)
	Gadai	8,191	9,442	9,648	3,630	1,981	(1,650)	919	206	1,457	1,775	10,857	88.87%	(1,209)
4	CFG	190,097	207,781	211,938	4,871	9,063	4,192	(303)	4,157	21,841	4,906	205,092	103.34%	6,846
	CF 1	25,896	28,102	27,655	-	276	276	(122)	(447)	1,759	724	27,742	99.69%	(87)
	Total Griya	21,834	24,165	23,963	-	-	0	0	(202)	2,130	202	22,354	107.20%	1,609
4	• Total Non Program	21,834	24,165	23,963	-	-	0	(202)	(202)	2,130	202	22,354	107.20%	1,609
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,062	3,936	3,691	-	276	276	(122)	(245)	(371)	522	5,388	68.51%	(1,696)
	CF 2	164,201	179,679	184,284	4,871	8,787	3,916	(181)	4,604	20,082	4,183	177,351	103.91%	6,933
	Mitraguna & Others	145,925	160,670	165,172	4,568	8,522	3,954	(189)	4,502	19,246	4,020	157,811	104.66%	7,361
	Pensiun	18,276	19,010	19,112	303	265	(38)	7	102	836	163	19,540	97.81%	(428)
	Total Pembiayaan	218,409	247,836	252,614	9,902	13,426	3,524	314	4,778	34,205	8,648	252,063	100.22%	551

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25				
		31-Dec-24	31-Sep-25	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25		%	Penc.	Gap		
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-		
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-		
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-		
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	284	-	100	99	284	2.87%	0.82%	0.80%	(2)	(185)	99			
	KUR	284	-	100	99	284	3.15%	0.93%	0.89%	(2)	(185)	99			
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	26	149	0	0.00%	0.11%	0.61%	123	149	149			
	Cilem	-	-	-	126	0	0.00%	0.00%	0.86%	126	126	126			
	Gadai	-	-	26	23	0	0.00%	0.28%	0.23%	(3)	23	23			
4	CFG	85	484	467	65	85	0.04%	0.22%	0.03%	(402)	(20)	(420)			
	CF 1	52	484	467	65	52	0.20%	1.66%	0.23%	(402)	12	(420)			
	Total Griya	52	48	48	47	52	0.24%	0.20%	0.20%	(1)	(5)	(1)			
	Oto	-	436	419	18	0	0.00%	10.65%	0.48%	(402)	18	(418)			
	CF 2	33	-	-	-	33	0.02%	0.00%	0.00%	-	(33)	-			
	Mitraguna & Others	33	-	-	-	33	0.02%	0.00%	0.00%	-	(33)	-			
	Pensiun	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	369	484	593	312	369	0.17%	0.24%	0.12%	(281)	(57)	(172)	0.18%	-42.39%	0.1%

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	4	-	-	-	4	0.04%	0.00%	0.00%	(4)	-	-	-	
	KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Non KUR	4	-	-	-	4	0.50%	0.00%	0.00%	(4)	-	-	-	
3	PWG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Cilem	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
4	CFG	1,205	515	514	512	1,205	0.63%	0.25%	0.24%	(2)	(693)	(3)		

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8,554	3,398	4,423	4,590	(4,792)	166	1,192	35.08%	(3,964)	-46.34%	15,576	29.47%	(10,987)
2	Tabungan	104,558	103,775	98,662	99,445	4,473	783	(4,330)	-4.17%	(5,113)	-4.89%	116,810	85.13%	(17,365)
3	Deposito	118,514	111,806	111,714	111,707	(5,325)	(7)	(98)	-0.9%	(6,807)	-5.74%	119,096	93.80%	(7,389)
	Total	231,625	218,978	214,799	215,742	(5,644)	943	(3,237)	-1.48%	(15,884)	-6.86%	251,482	85.79%	(35,741)
	CASA	113,112	107,173	103,085	104,035	(319)	950	(3,138)	-2.93%	(9,077)	-8.02%	132,386	78.58%	(28,352)
	(%) CASA	48.83%	48.94%	47.99%	48.22%									
	FDR	61.23%	68.43%	70.47%	70.16%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,660	4,420	4,362	4,383	21	(37)	-0.84%	1,723	64.77%	-	-	0.00%	4,383
2	Giro ISE	666	1,060	992	1,014	23	(46)	-4.30%	348	52.25%	-	-	0.00%	1,014
3	Tabungan ISE	1,893	3,259	3,270	3,268	(2)	9	0.27%	1,375	72.60%	-	-	0.00%	3,268
4	Deposito ISE	100	100	100	100	0	0	0.00%	0	0.00%	-	-	0.00%	100
5	CIF ISE	73	78	78	78	0	0	0.00%	5	6.85%	-	-	0.00%	78

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1,724	1,683	-	-	0	(40)	(41)	1,683	41	0	0.00%	1,683
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	1,724	1,683	-	-	0	(40)	(41)	1,683	41	0	0.00%	1,683
	• Local Champion	-	1,724	1,683	-	-	0	(40)	(41)	1,683	41	0	0.00%	1,683
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	76	59	57	-	-	0	(2)	(2)	(19)	2	76	75.10%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	76	59	57	-	-	0	(2)	(2)	(19)	2	76	75.10%	(19)
3	PWG	18,643	25,017	26,639	4,836	4,781	(55)	1,304	1,623	7,996	3,158	28,064	94.92%	(1,425)
	Cilem	13,169	14,403	15,283	931	1,753	822	(208)	880	2,115	873	18,830	81.16%	(3,547)
	Gadai	5,474	10,614	11,356	3,904	3,028	(876)	1,513	743	5,882	2,285	9,234	122.98%	2,122
4	CFG	123,108	123,055	122,995	1,940	1,704	(236)	84	(60)	(113)	1,764	137,225	89.63%	(14,230)
	CF 1	17,304	13,823	13,560	-	-	0	(191)	(263)	(3,743)	263	19,095	71.02%	(5,535)
	Total Griya	13,206	10,394	10,234	-	-	0	0	(160)	(2,972)	160	13,694	74.73%	(3,460)
	• Total Non Program	13,206	10,394	10,234	-	-	0	(787)	(160)	(2,972)	160	13,694	74.73%	(3,460)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,098	3,429	3,327	-	-	0	(191)	(103)	(771)	103	5,401	61.59%	(2,075)
	CF 2	105,804	109,232	109,435	1,940	1,704	(236)	274	203	3,631	1,501	118,130	92.64%	(8,695)
	Mitraguna & Others	72,025	76,346	76,915	1,940	1,704	(236)	707	569	4,890	1,135	83,166	92.48%	(6,251)
	Pensiun	33,780	32,886	32,520	-	-	0	(433)	(367)	(1,260)	367	34,964	93.01%	(2,444)
	Total Pembiayaan	141,827	149,855	151,375	6,776	6,485	(291)	1,346	1,520	9,548	4,965	165,365	91.54%	(13,990)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	31-Sep-25	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25		%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
3	PWG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Cilem	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
4	CFG	5	325	625	666	0	0.00%	0.51%	0.54%	41	662	342	
	CF 1	5	108	106	147	0	0.03%	0.77%	1.08%	41	142	39	
	Total Griya	5	108	106	147	0	0.04%	1.02%	1.44%	41	142	39	
	Oto	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	CF 2	-	217	519	519	0	0.00%	0.48%	0.47%	-	519	302	
	Mitraguna & Others	-	303	303	217	0	0.00%	0.40%	0.39%	-	303	303	
	Pensiun	-	217	217	217	0	0.00%	0.14%	0.67%	-	217	(0)	
	Total Pembiayaan	5	325	625	666	0	0.00%	0.42%	0.44%	41	662	342	2.10% -376.51% 1.7%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	222,570	231,625	224,623	2,053				3.06	3.22	3.21
2	Contribution Margin	5,016	7,365	6,362	1,346	-26.8%			1,010	1,088	1,108

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,615	3,412	3,443	3,452	(1,230)	9	41	1.20%	1,837	113.73%	6,881	50.17%	(3,428)
2	Tabungan	101,049	104,238	104,065	104,536	(1,606)	471	297	0.29%	3,486	3.45%	109,623	95.36%	(5,088)
3	Deposito	38,774	45,450	46,765	46,765	(520)	0	1,315	2.89%	7,991	20.61%	39,255	119.13%	7,510
	Total	141,438	153,100	154,273	154,753	(3,355)	480	1,653	1.08%	13,315	9.41%	155,759	99.35%	(1,006)
	CASA	102,664	107,650	107,508	107,988	(2,836)	480	338	0.31%	5,323	5.19%	116,504	92.69%	(8,516)
	(%) CASA	72.59%	70.31%	69.69%	69.78%									
	FDR	91.03%	105.36%	105.83%	105.51%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3,298	2,949	2,924	2,876	(48)	(73)	-2.47%	(422)	-12.80%	-	0.00%	2,876	
2	Giro ISE	186	257	153	153	0	(104)	-40.35%	(32)	-17.45%	-	0.00%	153	
3	Tabungan ISE	2,913	2,682	2,761	2,713	(48)	31	1.15%	(200)	-6.85%	-	0.00%	2,713	
4	Deposito ISE	200	10	10	10	0	0	0.00%	(190)	-95.00%	-	0.00%	10	
5	CIF ISE	94	102	103	103	0	1	0.98%	9	9.57%	-	0.00%	103	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20,120	20,118	150	-	(150)	148	(2)	19,703	2	415	4847.96%	19,703
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	415	20,120	20,118	150	-	(150)	148	(2)	19,703	2	415	4847.96%	19,703
	• Local Champion	415	20,120	20,118	150	-	(150)	148	(2)	19,703	2	415	4847.96%	19,703
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	241	6,899	7,349	450	590	140	331	451	7,108	139	3,851	190.86%	3,499
	KUR	103	6,283	6,751	450	590	140	349	468	6,648	122	3,549	190.22%	3,202
	Non KUR	139	616	598	-	-	0	(17)	(17)	460	17	302	198.37%	297
3	PWG	20,398	30,373	32,659	9,377	8,287	(1,090)	2,240	2,287	12,261	6,001	31,029	105.25%	1,630
	Cilem	7,170	12,746	13,626	2,140	1,958	(183)	809	879	6,456	1,078	15,989	85.22%	(2,364)
	Gadai	13,229	17,627	19,034	7,237	6,330	(907)	1,431	1,407	5,805	4,922	15,040	126.55%	3,994
4	CFG	107,701	103,913	103,147	2,604	1,074	(1,530)	580	(766)	(4,554)	1,840	119,299	86.46%	(16,152)
	CF 1	13,161	13,563	13,479	-	119	119	(83)	(83)	318	202	14,643	92.06%	(1,163)
	Total Griya	10,223	10,121	9,996	-	-	0	0	(126)	(227)	126	10,685	93.55%	(689)
	• Total Non Program	10,223	9,949	9,824	-	-	0	(122)	(125)	(399)	125	10,685	91.94%	(861)
	• Program	-	172	172	-	-	0	(1)	(1)	172	1	0	0.00%	172
	Oto	2,938	3,442	3,484	-	119	119	(83)	42	546	76	3,958	88.02%	(474)
	CF 2	94,540	90,350	89,667	2,604	955	(1,649)	664	(683)	(4,872)	1,638	104,656	85.68%	(14,989)
	Mitraguna & Others	89,171	84,140	83,229	1,830	521	(1,309)	(55)	(911)	(5,943)	1,432	98,315	84.66%	(15,086)
	Pensiun	5,368	6,211	6,438	774	434	(340)	719	228	1,070	206	6,341	101.54%	98
	Total Pembiayaan	128,755	161,305	163,274	12,581	9,951	(2,630)	3,300	1,969	34,518	7,982	154,593	105.61%	8,680

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	30-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	(415)	-				
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Local Champion	415	-	-	-	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	(415)	-				
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
4	CFG	2,505	2,121	2,530	2,284	2.33%	2.43%	2.21%	2.21%	(245)	(221)	164						
	CF 1	23	78	78	78	0.18%	0.58%	0.58%	0.58%	-	55	-						
	Total Griya	-	78	78	78	0.00%	0.77%	0.78%	0.78%	-	78	-						
	Oto	23	-	-	-	0.79%	0.00%	0.00%	0.00%	-	(23)	-						
	CF 2	2,482	2,042	2,451	2,206	2.63%	2.71%	2.46%	2.46%	(245)	(276)	164						
	Mitraguna & Others	2,482	2,042	2,451	2,206	2.78%	2.91%	2.65%	2.65%	(245)	(276)	164						
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-						
	Total Pembiayaan	2,920	2,121	2,530	2,284	2.27%	1.57%	1.40%	1.40%	(245)	(636)	164	0.00%	100.00%	-1.4%			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (YoY)			Kinerja	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	125,537	141,438	161,771	36,234			PHR	2.95	3.17	3.18
2	Contribution Margin	4,892	6,401	6,523	1,631	-33.3%		CIF Payroll	762	785	788

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	35	110	122	135	(16)	13	26	23.31%	100	285.92%	40	341.50%	96
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	Total	35	110	122	135	(16)	13	26	23.31%	100	285.92%	40	341.50%	96
	CASA	35	110	122	135	(16)	13	26	23.31%	100	285.92%	40	341.50%	96
	(%) CASA	100.00%	100.00%	100.00%	100.00%									
	FDR	0.00%	0.00%	0.00%	0.00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
3	Tabungan ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0

## Kinerja Pembiayaan

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

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	30-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25				MtD	YtD	%				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	0.00%	#DIV/0!	0.0%

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	30-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25				MtD	YtD	%				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	438	693	563	556	75	(7)	(137)	-19.79%	117	26.78%	495	112.19%	60
3	Deposito	-	550	550	550	0	0	0	0.00%	550	#DIV/0!	0	0.00%	550
	Total	438	1,243	1,113	1,106	75	(7)	(137)	-11.03%	667	152.27%	495	223.24%	610
	CASA	438	693	563	556	75	(7)	(137)	-19.79%	117	26.78%	495	112.19%	60
	(%) CASA	100.00%	55.74%	50.57%	50.26%									
	FDR	0.00%	0.00%	0.00%	0.00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	0	0	0	0	(195)	-99.95%	0	0.00%	-	0.00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
3	Tabungan ISE	0	195	0	0	0	0	(195)	-99.95%	0	0.00%	0	0.00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0

## Kinerja Pembiayaan

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

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	30-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Oto	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	0.00%	#DIV/0!	0.0%	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	30-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Oto	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-				
	Total Pembiayaan	-	-														

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21,452	44,415	37,819	38,326	5,703	508	(6,089)	-13.71%	16,874	78.66%	31,025	123.53%	7,301
2	Tabungan	103,481	122,013	115,056	115,421	7,231	365	(6,593)	-5.40%	11,940	11.54%	119,071	96.93%	(3,650)
3	Deposito	132,303	85,939	108,795	108,795	(6,648)	0	22,857	26.60%	(23,507)	-17.77%	133,190	81.68%	(24,395)
	Total	257,235	252,367	261,670	262,542	6,286	872	10,175	4.03%	5,307	2.06%	283,286	92.68%	(20,744)
	CASA	124,933	166,428	152,874	153,747	12,934	872	(12,681)	-7.62%	28,814	23.06%	150,096	102.43%	3,651
	(%) CASA	48.57%	65.95%	58.42%	58.56%									
	FDR	70.83%	83.50%	82.76%	82.49%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7,936	8,471	7,149	7,389	240	(1,083)	-12.78%	(547)	-6.89%		-	0.00%	7,389
2	Giro ISE	4,026	3,734	3,655	3,681	25	(53)	-1.43%	(345)	-8.58%			0.00%	3,681
3	Tabungan ISE	2,910	4,737	3,494	3,708	214	(1,029)	-21.73%	798	27.43%			0.00%	3,708
4	Deposito ISE	1,000	-	-	-	0	0	#DIV/0!	(1,000)	-100.00%			0.00%	0
5	CIF ISE	62	64	65	65	0	1	1.56%	3	4.84%			0.00%	65

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45,235	38,775	39,029	-	640	640	(388)	254	(6,206)	386	54,048	72.21%	(15,019)
	Linkage	14,656	14,627	14,627	-	-	-	1	(1)	(29)	1	18,494	79.09%	(3,868)
	Non-Linkage	30,579	24,148	24,403	-	640	640	(390)	254	(6,176)	386	35,554	68.63%	(11,152)
	• Local Champion	28,121	21,313	21,591	-	640	640	(215)	278	(6,530)	362	30,480	70.84%	(8,889)
	• Value Chain	2,457	2,835	2,812	-	-	-	(174)	(23)	354	23	5,074	55.41%	(2,263)
2	MBG	4,919	2,874	2,752	-	-	0	(219)	(122)	(2,167)	122	4,919	55.95%	(2,167)
	KUR	4,804	2,874	2,752	-	-	0	(219)	(122)	(2,052)	122	4,804	57.28%	(2,052)
	Non KUR	115	-	-	-	-	0	0	0	(115)	-	115	0.00%	(115)
3	PWG	23,337	39,533	42,468	13,306	10,234	(3,073)	3,166	2,935	19,131	7,299	39,389	107.82%	3,079
	Cilem	6,677	17,447	18,870	3,607	2,482	(1,125)	1,920	1,424	12,193	1,059	19,951	94.59%	(1,080)
	Gadai	16,660	22,086	23,597	9,699	7,751	(1,948)	1,246	1,511	6,937	6,241	19,438	121.40%	4,159
4	CFG	108,703	129,533	132,317	3,657	5,145	1,488	2,647	2,784	23,614	2,361	121,184	109.19%	11,132
	CF 1	24,869	27,555	27,138	27	19	(8)	(108)	(417)	2,269	436	26,405	102.78%	733
	Total Griya	19,873	21,431	21,234	-	-	0	0	(198)	1,361	198	20,306	104.57%	928
	• Total Non Program	19,873	21,431	21,234	-	-	0	(424)	(198)	1,361	198	20,306	104.57%	928
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,997	6,124	5,905	27	19	(8)	(108)	(219)	908	238	6,099	96.81%	(194)
	CF 2	88,833	101,978	105,178	3,630	5,126	1,496	2,755	3,201	21,345	1,925	94,779	110.97%	10,399
	Mitraguna & Others	62,328	78,196	80,370	3,230	3,906	676	2,567	2,174	18,042	1,732	72,223	111.28%	8,148
	Pensiun	21,505	23,782	24,808	400	1,220	820	189	1,026	3,303	194	22,557	109.98%	2,251
	Total Pembiayaan	182,193	210,715	216,565	16,963	16,019	(945)	5,206	5,850	34,372	10,168	219,540	98.64%	(2,975)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25		%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	0	-	-	-
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	121	20	32	73	73	2.46%	1.11%	2.64%	41	(48)	53	
	KUR	83	20	32	73	73	1.72%	1.11%	2.64%	41	(10)	53	
	Non KUR	38	-	-	-	38	33.52%	0.00%	0.00%	-	(38)	-	
3	PWG	-	-	-	-	87	0.00%	0.00%	0.20%	87	87	87	
	Cilem	-	-	-	-	87	0.00%	0.00%	0.46%	87	87	87	
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
4	CFG	330	1,698	1,506	1,053	1,053	0.30%	1.16%	0.80%	(453)	724	(645)	
	CF 1	209	63	-	100	100	0.84%	0.00%	0.37%	100	(110)	36	
	Total Griya	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	Oto	209	63	-	100	100	4.19%	0.00%	1.69%	100	(110)	36	
	CF 2	120	1,635	1,506	954	860	0.14%	1.48%	0.91%	(552)	833	(681)	
	Mitraguna & Others	-	1,495	1,506	-	1,506	0.00%	1.93%	1.07%	(646)	860	(635)	
	Pensiun	120	140	-	94	94	0.56%	0.00%	0.38%	94	(27)	(46)	
	Total Pembiayaan	451	1,718	1,538	1,213	1,213	0.25%	0.73%	0.56%	(325)	762	(505)	3.29% -487.03% 2.7%

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25		%	Penc.	Gap
1	SME	5,726	6,156	6,156	6,156	6,156	12.66%	15.88%	15.77%	-	430	-	-
	Linkage	23	-	-	-	0	0.15%	0.00%	0.00%	-	(23)	-	-
	Non-Linkage	5,703	6,156	6,156	6,156	6,156	18.65%	25.49%	25.23%	-	453	-	-
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	372	73	-	-	73	7.57%	0.00%	0.00%	-	(372)	(73)	
	KUR	296	73	-	-	73	6.16%	0.00%	0.00%	-	(296)	(73)	
	Non KUR	76	-	-	-	76	66.48%	0.00%	0.00%	-	(76)	-	
3	PWG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	Cilem	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%				

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17,704	40,076	22,479	23,510	16,346	1,031	(16,565)	-41.34%	5,806	32.80%	27,730	84.78%	(4,220)
2	Tabungan	74,047	76,608	78,743	78,794	1,205	50	2,185	2.85%	4,747	6.41%	90,374	87.19%	(11,581)
3	Deposito	177,676	159,231	188,557	188,557	(2,193)	0	29,326	18.42%	10,881	6.12%	178,593	105.58%	9,964
	Total	269,427	275,916	289,780	290,861	15,359	1,081	14,945	5.42%	21,434	7.96%	296,698	98.03%	(5,837)
	CASA	91,751	116,684	101,223	102,304	17,551	1,081	(14,380)	-12.32%	10,553	11.50%	118,105	86.62%	(15,800)
	(%) CASA	34.05%	42.29%	34.93%	35.17%									
	FDR	66.93%	75.15%	72.57%	72.30%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,699	1,827	2,054	2,146	92	319	17.44%	(1,553)	-41.98%		-	0.00%	2,146
2	Giro ISE	1,245	198	405	480	75	282	142.53%	(765)	-61.44%			0.00%	480
3	Tabungan ISE	2,454	1,630	1,649	1,666	17	37	2.24%	(788)	-32.11%			0.00%	1,666
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0.00%	0
5	CIF ISE	78	83	84	84	0	1	1.20%	6	7.69%			0.00%	84

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	-	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	7,500	10,464	11,317	560	1,200	640	214	853	3,817	347	10,279	110.09%	1,038
	KUR	5,814	8,922	9,807	560	1,200	640	252	885	3,993	315	8,593	114.13%	1,214
	Non KUR	1,686	1,542	1,510	-	-	0	(38)	(32)	(176)	32	1,686	89.54%	(176)
3	PWG	25,637	37,586	39,505	9,042	9,228	186	2,015	1,918	13,867	7,310	37,092	106.50%	2,413
	Cilem	7,478	16,013	16,995	2,819	2,018	(801)	1,735	982	9,518	1,036	17,536	96.92%	(541)
	Gadai	18,160	21,573	22,509	6,223	7,210	987	280	936	4,350	6,274	19,556	115.10%	2,953
4	CFG	147,202	159,308	159,481	3,608	4,057	449	1,851	173	12,279	3,884	161,418	98.80%	(1,937)
	CF 1	16,107	19,021	20,860	278	2,195	1,917	(201)	1,839	4,753	356	18,142	114.98%	2,717
	Total Griya	8,451	13,214	15,338	257	2,195	1,938	0	2,124	6,887	71	8,981	170.78%	6,357
	• Total Non Program	8,451	13,214	15,338	257	2,195	1,938	189	2,124	6,887	71	8,981	170.78%	6,357
	• Program	-	-	-	-	-	0	0	0	0	-	9,161	60.28%	(3,639)
	Oto	7,656	5,807	5,522	21	-	(21)	(201)	(285)	(2,134)	285			
	CF 2	131,096	140,287	138,621	3,330	1,862	(1,468)	2,052	(1,665)	7,526	3,527	143,276	96.75%	(4,654)
	Mitraguna & Others	128,138	136,656	134,803	3,095	1,647	(1,448)	1,845	(1,853)	6,665	3,500	138,882	97.06%	(4,078)
	Pensiun	2,957	3,631	3,818	235	215	(20)	208	188	861	27	4,394	86.89%	(576)
	Total Pembiayaan	180,340	207,358	210,302	13,210	14,485	1,276	4,080	2,944	29,963	11,541	208,789	100.72%	1,513

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	31-Sep-25	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	453	156	151	377	6.04%	1.44%	3.34%	227	(75)	221			
	KUR	363	83	80	229	6.24%	0.90%	2.33%	148	(134)	145			
	Non KUR	90	73	70	149	5.33%	4.57%	9.86%	78	59	76			
3	PWG	-	-	-	194	0.00%	0.00%	0.49%	194	194	194			
	Cilem	-	-	-	194	0.00%	0.00%	1.14%	194	194	194			
	Gadai	-	-	-	-	0	0.00%	0.00%	-	-	-			
4	CFG	537	1,372	1,213	2,430	0.36%	0.76%	1.52%	1,217	1,893	1,058			
	CF 1	200	783	336	817	1.24%	1.77%	3.91%	480	617	33			
	Total Griya	-	-	-	-	0	0.00%	0.00%	-	-	-			
	Oto	200	783	336	817	2.61%	5.79%	14.79%	480	617	33			
	CF 2	337	589	876	1,613	0.26%	0.62%	1.16%	737	1,276	1,025			
	Mitraguna & Others	337	589	876	1,613	0.26%	0.64%	1.20%	737	1,276	1,025			
	Pensiun	-	-	-	-	0	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,219	2,824	2,867	3,069	0.68%	1.38%	1.46%	202	1,850	246	0.06%	95.60%	-1.4%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25
1	Asset (Retail) T	262,535	269,409	260,557	(1,978)			Kinerja	3.66	3.78
2	Contribution Margin	5,976	8,606	5,452	(524)	8.8%		PHR	3.81	0.03

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12,950	14,546	14,329	14,521	(614)	193	(24)	-0.17%	1,572	12.14%	17,890	81.17%	(3,369)
2	Tabungan	76,505	85,359	82,270	82,083	6,313	(187)	(3,276)	-3.84%	5,579	7.29%	85,927	95.53%	(3,844)
3	Deposito	21,770	21,261	21,010	21,010	72	0	(250)	-1.18%	(760)	-3.49%	22,258	94.39%	(1,248)
	Total	111,225	121,166	117,609	117,615	5,771	6	(3,551)	-2.93%	6,390	5.75%	126,075	93.29%	(8,460)
	CASA	89,454	99,905	96,599	96,605	5,700	6	(3,300)	-3.30%	7,150	7.99%	103,817	93.05%	(7,213)
	(%) CASA	80.43%	82.45%	82.14%	82.14%									
	FDR	45.34%	58.33%	61.61%	61.61%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,158	1,451	1,451	1,371	(79)	(80)	-5.52%	213	18.40%	-	0.00%	1,371	
2	Giro ISE	199	118	138	90	(48)	(28)	-23.73%	(109)	-54.89%	-	0.00%	90	
3	Tabungan ISE	959	1,334	1,312	1,281	(31)	(52)	-3.92%	322	33.63%	-	0.00%	1,281	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0	
5	CIF ISE	50	55	55	55	0	0	0.00%	5	10.00%	-	0.00%	55	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100.00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	103	4,767	5,680	320	1,000	680	232	912	5,577	88	3,735	152.08%	1,945
	KUR	103	4,563	5,478	320	1,000	680	234	914	5,375	86	3,547	154.44%	1,931
	Non KUR	-	204	202	-	-	0	(2)	(2)	202	2	188	107.47%	14
3	PWG	12,227	18,330	19,477	4,198	4,132	(66)	1,055	1,147	7,250	2,985	27,410	71.06%	(7,932)
	Cilem	5,118	10,278	11,041	856	1,521	665	284	763	5,923	757	17,009	64.91%	(5,968)
	Gadai	7,109	8,052	8,436	3,342	2,611	(731)	771	384	1,327	2,227	10,400	81.11%	(1,964)
4	CFG	38,093	47,576	47,306	2,134	1,430	(704)	614	(270)	9,213	1,700	46,389	101.98%	918
	CF 1	11,280	11,393	11,207	175	160	(15)	(341)	(185)	(72)	346	12,354	90.72%	(1,146)
	Total Griya	5,847	6,704	6,705	160	160	0	(84)	(157)	22	157	6,132	109.34%	573
	• Total Non Program	5,847	6,026	5,869	-	-	0	0	0	0	0	6,132	95.71%	(263)
	• Program	-	678	836	160	160	0	166	157	836	3	6,221	72.37%	(1,719)
	Oto	5,433	4,688	4,502	15	-	(15)	(341)	(186)	(931)	186	10,400	81.11%	(1,964)
	CF 2	26,814	36,184	36,099	1,959	1,270	(689)	955	(85)	9,285	1,355	34,035	106.06%	2,064
	Mitraguna & Others	24,934	33,989	33,724	1,893	1,070	(823)	910	(264)	8,791	1,334	31,461	107.20%	2,264
	Pensiun	1,880	2,195	2,375	66	200	134	45	179	495	21	2,574	92.25%	(199)
	Total Pembiayaan	50,425	70,675	72,465	6,652	6,562	(90)	1,900	1,790	22,040	4,773	77,535	93.46%	(5,070)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25				% Relatif	%	Penc.	Target Nov'25	%	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
4	CFG	182	943	361	273	0.48%	0.76%	0.58%	(88)	91	(670)	-	-	-
	CF 1	77	348	272	184	0.68%	2.39%	1.64%	(88)	107	(164)	-	-	-
	Total Griya	1	-	-	-	0.02%	0.00%	0.00%	-	(1)	-	-	-	-
	Oto	76	348	272	184	1.39%	5.80%	4.09%	(88)	108	(164)	-	-	-
	CF 2	105	595	89	89	0.39%	0.25%	0.25%	(0)	(16)	(506)	-	-	-
	Mitraguna & Others	105	595	89	89	0.42%	0.26%	0.26%	(0)	(16)	(506)	-	-	-
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Total Pembiayaan	182	943	361	881	0.36%	0.51%	1.22%	521	700	(62)	0.00%	100.00%	-1.2%

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25				% Relatif	%	Penc.	Target Nov'25	%	Gap
1	SME	2	2	2	2	100.00%	100.00%	100.00%	100.00%	-	-	-	-	-
	Linkage	2	2	2	2	100.00%	100.00%	100.00%	100.00%	-	-	-	-	-
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-
4	CFG	188	511	1,007	683	0.49%	2.12%	1.44%	(324)	494	172	-	-	-
	CF 1	182	115	115	115	1.61%	1.01%	1.03%	-	(66)	-	-	-	-
	Total Griya	66	-	-	-	1.14%	0.00%	0.00%	-	(66)	-	-	-	-
	Oto</td													

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17,434	5,366	5,533	5,624	199	91	258	4.80%	(11,811)	-67.74%	22,385	25.12%	(16,761)
2	Tabungan	88,077	86,195	81,553	82,380	(7,659)	827	(3,815)	-4.43%	(5,697)	-6.47%	97,031	84.90%	(14,651)
3	Deposito	27,462	48,947	49,623	49,623	9,993	0	677	1.38%	22,161	80.70%	27,903	177.84%	21,720
	Total	132,974	140,508	136,709	137,627	2,533	918	(2,881)	-2.05%	4,653	3.50%	147,320	93.42%	(9,692)
	CASA	105,512	91,561	87,086	88,004	(7,460)	918	(3,557)	-3.89%	(17,508)	-16.59%	119,416	73.69%	(31,413)
	(%) CASA	79.35%	65.16%	63.70%	63.94%									
	FDR	8.88%	16.51%	18.75%	18.62%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12,730	7,799	4,449	4,566	117	(3,232)	-41.44%	(8,163)	-64.13%	-	-	0.00%	4,566
2	Giro ISE	9,787	158	1,196	1,315	119	1,157	731.09%	(8,472)	-86.56%	-	-	0.00%	1,315
3	Tabungan ISE	2,943	7,140	2,753	2,751	(2)	(4,389)	-61.47%	(192)	-6.51%	-	-	0.00%	2,751
4	Deposito ISE	-	500	500	500	0	0	0.00%	500	#DIV/0!	-	-	0.00%	500
5	CIF ISE	32	36	36	36	0	0	0.00%	4	12.50%	-	-	0.00%	36

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	-	0	0	-	0	0.00%	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	3,072	5,385	5,374	305	318	13	(32)	(11)	2,302	329	3,201	167.86%	2,172
	Cilem	3,072	5,385	5,374	305	318	13	(32)	(11)	2,302	329	3,201	167.86%	2,172
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	8,743	17,820	20,257	1,230	2,605	1,375	973	2,437	11,515	168	17,590	115.16%	2,667
	CF 1	1,694	1,865	1,835	-	-	0	(24)	(29)	141	29	2,718	67.53%	(882)
	Total Griya	398	867	863	-	-	0	0	(3)	465	3	696	124.03%	167
	• Total Non Program	398	867	863	-	-	0	(3)	(3)	465	3	696	124.03%	167
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,296	998	972	-	-	0	(24)	(26)	(324)	26	2,022	48.08%	(1,050)
	CF 2	7,049	15,955	18,422	1,230	2,605	1,375	997	2,467	11,373	138	14,872	123.87%	3,549
	Mitraguna & Others	6,955	15,863	18,330	1,230	2,605	1,375	997	2,467	11,375	138	14,204	129.05%	4,126
	Pensiun	94	92	92	-	-	0	(0)	(0)	(2)	0	668	13.70%	(577)
	Total Pembiayaan	11,815	23,204	25,631	1,535	2,923	1,388	941	2,427	13,816	496	20,791	123.28%	4,839

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25		%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
3	PWG	-	-	-	-	200	0.00%	0.00%	0.00%	3.71%	200	200	200
	Cilem	-	-	-	-	200	0.00%	0.00%	0.00%	3.71%	200	200	200
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
4	CFG	223	-	339	426	0	2.55%	1.90%	2.10%	87	203	426	
	CF 1	223	-	184	184	0	13.18%	9.86%	10.02%	-	(39)	184	
	Total Griya	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Oto	223	-	184	184	0	17.22%	18.42%	18.91%	-	(39)	184	
	CF 2	-	-	155	242	0	0.00%	0.97%	1.32%	87	242	242	
	Mitraguna & Others	-	-	155	242	0	0.00%	0.98%	1.32%	87	242	242	
	Pensiun	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Total Pembiayaan	-	76	76	230	0	0.00%	0.33%	0.90%	154	230	154	5.99% -569.25% 5.1%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	137,177	132,974	137,975	798			Kinerja	2.90	3.15	3.16
2	Contribution Margin	1,985	2,841	2,227	242	-12.2%		PHR	250	268	278
								CIF Payroll	10	28	

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19,025	36,420	36,752	36,771	(4,985)	19	351	0.96%	17,745	93.27%	24,527	149.92%	12,244
2	Tabungan	42,453	54,176	51,898	51,742	2,399	(156)	(2,433)	-4.49%	9,289	21.88%	50,594	102.27%	1,148
3	Deposito	43,338	45,527	45,108	45,108	1,425	0	(418)	-0.92%	1,770	4.08%	43,913	102.72%	1,195
	Total	104,817	136,122	133,758	133,621	(1,161)	(137)	(2,501)	-1.84%	28,804	27.48%	119,034	112.25%	14,587
	CASA	61,479	90,595	88,650	88,513	(2,586)	(137)	(2,082)	-2.30%	27,034	43.97%	75,121	117.83%	13,392
	(%) CASA	58.65%	66.55%	66.28%	66.24%									
	FDR	25.79%	41.74%	43.56%	43.61%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1,382	1,683	1,938	1,943	5	260	15.44%	561	40.63%	-	0.00%	1,943	
2	Giro ISE	167	58	53	54	1	(5)	-7.99%	(114)	-67.87%	-	0.00%	54	
3	Tabungan ISE	1,214	1,625	1,885	1,889	5	265	16.29%	675	55.58%	-	0.00%	1,889	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0	
5	CIF ISE	26	33	36	36	0	3	9.09%	10	38.46%	-	0.00%	36	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	2,000	-	2,000	2,000	0	2,000	2,000	-	0	0.00%	2,000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	2,000	-	2,000	2,000	0	2,000	2,000	-	0	0.00%	2,000
	• Local Champion	-	-	2,000	-	2,000	2,000	0	2,000	2,000	-	0	0.00%	2,000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	4,744	10,868	10,335	1,349	416	(934)	358	(534)	5,591	949	5,399	191.42%	4,936
	Cilem	4,744	10,868	10,335	1,349	416	(934)	358	(534)	5,591	949	5,399	191.42%	4,936
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	22,287	45,946	45,934	4,235	1,478	(2,757)	1,685	(12)	23,647	1,490	31,309	146.71%	14,625
	CF 1	3,598	7,925	7,777	1,589	-	(1,589)	906	(147)	4,179	147	4,708	165.19%	3,069
	Total Griya	1,186	3,167	3,129	591	-	(591)	0	(38)	1,943	38	1,499	208.76%	1,630
	• Total Non Program	1,186	3,167	3,129	591	-	(591)	555	(38)	1,943	38	1,499	208.76%	1,630
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	2,412	4,758	4,649	998	-	(998)	906	(109)	2,236	109	3,209	144.84%	1,439
	CF 2	18,689	38,021	38,157	2,646	1,478	(1,168)	779	136	19,468	1,342	26,601	143.44%	11,556
	Mitraguna & Others	17,983	37,214	37,354	2,559	1,478	(1,081)	681	140	19,371	1,338	25,135	148.61%	12,219
	Pensiun	705	807	803	87	-	(87)	99	(4)	97	4	1,466	54.75%	(663)
	Total Pembiayaan	27,031	56,814	58,269	5,584	3,894	(1,690)	2,043	1,455	31,238	2,439	36,708	158.74%	21,560

## Kualitas Pembiayaan (Kol 2)

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

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25					%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-

## Asset &amp; Contribution Margin

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6,752	0.00%	(6,752)
2	Tabungan	2,113	10,577	11,582	12,096	(1,709)	514	1,519	14.36%	9,984	472.55%	13,107	92.29%	(1,011)
3	Deposito	750	1,116	802	802	1	0	(314)	-28.12%	52	6.96%	1,367	58.67%	(565)
	Total	2,863	11,693	12,384	12,898	(1,708)	514	1,205	10.31%	10,036	350.57%	21,226	60.77%	(8,328)
	CASA	2,113	10,577	11,582	12,096	(1,709)	514	1,519	14.36%	9,984	472.55%	19,859	60.91%	(7,762)
	(%) CASA	73.80%	90.46%	93.52%	93.78%									
	FDR	44.75%	142.80%	145.00%	139.21%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	135	86	86	0	0	(49)	-36.30%	86	#DIV/0!	-	0.00%	86
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!		0.00%	0
3	Tabungan ISE	-	135	86	86	0	0	(49)	-36.30%	86	#DIV/0!		0.00%	86
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	89	3	3	3	0	0	0.00%	(86)	(86)	-96.63%		0.00%	3

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	-	-	500	-	500	500	0	500	500	-	0	0.00%	500
	KUR	-	-	500	-	500	500	0	500	500	-	0	0.00%	500
	Non KUR	-	-	-	-	0	0	0	0	0	-	0	0.00%	0
3	PWG	1,201	11,296	12,124	2,323	2,173	(151)	909	829	10,923	1,344	8,970	135.17%	3,155
	Cilem	1,026	8,054	8,863	887	1,616	730	195	809	7,837	807	6,281	141.11%	2,582
	Gadai	175	3,242	3,262	1,437	556	(881)	714	20	3,086	536	2,689	121.29%	573
4	CFG	80	5,403	5,332	50	-	(50)	(10)	(71)	5,252	71	9,385	56.81%	(4,053)
	CF 1	-	2,553	2,512	-	-	0	(31)	(41)	2,512	41	1,107	226.94%	1,405
	Total Griya	-	1,021	1,021	-	-	0	0	(10)	1,021	10	268	381.00%	753
	• Total Non Program	-	1,031	1,021	-	-	0	(10)	(10)	1,021	10	268	381.00%	753
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	1,522	1,492	-	-	0	(31)	(31)	1,492	31	839	177.74%	652
	CF 2	80	2,849	2,820	50	-	(50)	21	(30)	2,740	30	8,278	34.06%	(5,459)
	Mitraguna & Others	80	2,577	2,550	-	-	0	(27)	(28)	2,470	28	7,607	33.52%	(5,058)
	Pensiun	-	272	270	50	-	(50)	48	(2)	270	2	671	40.21%	(401)
	Total Pembiayaan	1,281	16,698	17,956	2,373	2,673	299	899	1,258	16,675	1,414	18,355	97.83%	(399)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	31-Sep-25	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	1.22%	#DIV/0!	1.2%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	2,863	19,235	19,235	#DIV/0!
2	Contribution Margin	-	(22)	(763)	(763)	#DIV/0!

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3.08	3.23	0.15	#DIV/0!
CIF Payroll	-	12	13	1	13