

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	44.322	52.173	(86.238)	7.851	(6.876)	-11,64%	(21.996)	-29,66%	212.481	24,55%	(160.308)
2	Tabungan	1.786.724	1.968.204	1.971.624	2.000.899	36.437	29.275	32.694	1,66%	214.175	11,99%	2.011.047	99,50%	(10.149)
3	Deposito	649.060	615.862	619.771	611.943	(36.484)	(7.827)	(3.918)	-0,64%	(37.117)	-5,72%	663.637	92,21%	(51.694)
Total		2.509.954	2.643.115	2.635.717	2.665.015	(86.285)	29.299	21.900	0,83%	155.061	6,18%	2.887.165	92,31%	(222.150)
CASA		1.860.893	2.027.253	2.015.946	2.053.072	(49.801)	37.126	25.818	1,27%	192.178	10,33%	2.223.528	92,33%	(170.456)
(% CASA)		74,14%	76,70%	76,49%	77,04%									
FDR		125,36%	131,49%	132,87%	131,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	40.398	41.147		749	(871)	-2,07%	(1.692)	-3,95%	80.699	50,99%	(39.552)
2	Giro ISE	4.948	4.741	3.738	4.179		441	(562)	-11,85%	(769)	-15,53%	27.894	14,98%	(23.715)
3	Tabungan ISE	31.691	33.067	32.441	32.749		308	(318)	-0,34%	1.058	3,34%	36.953	88,62%	(4.204)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	243.230	500	4.200	3.700	-5.617	565	58.659	3.635	215.986	112,61%	27.244
	Linkage	86.431	111.300	110.795	-	-	-	-488	-505	24.364	505	100.323	110,44%	10.472
	Non-Linkage	98.139	131.365	132.434	500	4.200	3.700	-5.130	1.070	34.295	3.130	115.663	114,50%	16.771
	• Local Champion	98.139	131.365	132.434	500	4.200	3.700	-5.130	1.070	34.295	3.130	112.586	117,63%	19.848
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	445.765	13.675	16.705	3.030	-160	1.426	-1.112	15.279	501.352	88,91%	(55.587)
	KUR	419.345	419.362	421.282	13.025	16.260	3.235	247	1.920	1.937	14.340	471.093	89,43%	(49.811)
	Non KUR	27.532	24.977	24.483	650	445	-205	-407	-494	-3.049	939	30.259	80,91%	(5.776)
3	PWG	258.833	406.261	423.011	103.037	91.755	-11.282	27.268	16.750	164.177	75.005	414.433	102,07%	8.578
	Cilem	127.522	219.691	228.319	24.351	23.559	-792	9.355	8.628	100.798	14.931	250.568	91,12%	(22.249)
	Gadai	131.312	186.659	194.691	78.686	68.196	-10.489	17.913	8.122	63.380	60.074	163.864	118,81%	30.827
4	CFG	2.256.170	2.382.215	2.390.055	54.708	51.369	-3.340	22.329	7.840	133.885	43.529	2.472.864	96,65%	(82.809)
	CF 1	461.418	471.592	473.351	9.460	6.777	-2.683	5.755	1.759	11.933	5.018	495.744	95,48%	(22.393)
	Total Griya	417.205	393.258	391.343	3.076	788	-2.288	0	-1.915	-25.862	2.703	432.970	90,39%	(41.626)
	• Total Non Program	64.148	59.328	59.205	2.761	510	-2.251	2.080	-124	-4.943	634	71.111	83,26%	(11.907)
	• Program	353.058	333.930	332.139	315	278	-37	-1.789	-1.791	-20.919	2.069	361.858	91,79%	(29.720)
	Oto	44.213	78.334	82.008	6.384	5.989	-395	5.755	3.673	37.795	2.316	62.775	130,64%	19.233
	CF 2	1.794.752	1.910.623	1.916.704	45.248	44.592	-656	16.573	6.081	121.952	38.511	1.977.120	96,94%	(60.416)
	Mitraguna & Others	1.323.695	1.431.023	1.435.761	35.881	35.428	-454	12.749	4.737	112.065	30.690	1.489.234	96,41%	(53.473)
	Pensiun	471.056	479.599	480.943	9.367	9.164	-203	3.824	1.344	9.887	7.821	487.886	98,58%	(6.943)
Total Pembiayaan		3.146.451	3.475.480	3.502.060	171.920	164.029	-7.891	43.819	26.580	355.609	137.449	3.604.634	97,15%	(102.574)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	9.059	0,10%	0,20%	3,72%	8.584	8.867	8.711			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	9.059	0,20%	0,36%	6,84%	8.584	8.867	8.711			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	37.458	1,09%	1,80%	8,40%	29.459	32.579	29.459			
	KUR	3.627	6.377	6.377	33.333	0,86%	1,52%	7,91%	26.956	29.706	26.956			
	Non KUR	1.252	1.623	1.623	4.125	4,55%	6,50%	16,85%	2.503	2.873	2.503			
3	PWG	275	1	1	10.632	0,11%	0,00%	2,51%	10.631	10.357	10.631			
	Cilem	275	1	1	9.291	0,22%	0,00%	4,07%	9.290	9.016	9.290			
	Gadai	-	-	-	1.341	0,00%	0,00%	0,69%	1.341	1.341	1.341			
4	CFG	67.344	65.418	65.451	94.739	2,98%	2,75%	3,96%	29.289	27.396	29.321			
	CF 1	43.373	41.883	41.926	58.399	9,40%	8,89%	12,34%	16.472	15.025	16.515			
	Total Griya	41.791	40.502	40.088	53.924	10,02%	10,19%	13,78%	13.836	12.134	13.423			
	Oto	1.583	1.381	1.838	4.474	3,58%	2,35%	5,46%	2.636	2.892	3.093			
	CF 2	23.971	23.535	23.525	36.341	1,34%	1,23%	1,90%	12.816	12.370	12.806			
	Mitraguna & Others	22.208	21.338	21.186	32.054	1,68%	1,48%	2,23%	10.867	9.846	10.715			
	Pensiun	1.763	2.197	2.338	4.287	0,37%	0,49%	0,89%	1.949	2.524	2.091			
Total Pembiayaan		72.690	73.767	73.927	151.889	2,31%	2,13%	4,34%	77.962	79.198	78.122	2,29%	47,31%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.279	19,34%	13,63%	13,68%	216	(2.412)	197			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.279	36,37%	25,17%	25,13%	216	(2.412)	197			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.946	0,79%	1,91%	2,01%	438	5.416	1.102			
	KUR	2.493	5.912	6.287	6.144	0,59%	1,50%	1,46%	(143)	3.652	233			
	Non KUR	1.037	1.932	2.221	2.801	3,77%	8,89%	11,44%	581	1.764	870			
3	PWG	184	184	184	197	0,07%	0,05%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,10%	0,09%	-	(0)	-			
4	CFG	99.269	134.606	135.903	132.616	4,40%	5,70%	5,55%	(3.288)	33.347	(1.991)			
	CF 1	73.505	94.608	94.254	95.851	15,93%	19,99%	20,25%	1.597	22.346	1.243			
	Total Griya	73.052	92.989	92.591	94.290	17,51%	23,54%	24,09%	1.698	21.238	1.300			
	Oto	453	1.619	1.663	1.562	1,03%	2,12%	1,90%	(102)	1.108	(57)			
	CF 2	25.764	39.998	41.649	36.764	1,44%	2,18%	1,92%	(4.884)	11.000	(3.234)			
	Mitraguna & Others	22.415	37.920	39.679	34.822	1,69%	2,77%	2,43%	(4.857)	12.407	(3.098)			
	Pensiun	3.349	2.078	1.969	1.942	0,11%	0,06%	0,40%	(27)	(1.407)	(136)			
Total Pembiayaan		138.673	175.716	177.658	175.037	4,41%	5,11%	5,00%	(2.621)	36.364	(678)	4,00%	19,98%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.902	7.459	7.327	665	(132)	425	6,15%	6.183	540,25%	10.075	72,73%	(2.748)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.109	9.977	(535)	(132)	425	4,44%	8.833	771,81%	10.358	96,33%	(381)
	CASA	1.144	6.902	7.459	7.327	665	(132)	425	6,15%	6.183	540,25%	10.075	72,73%	(2.748)
	(%) CASA	100,00%	72,26%	73,78%	73,44%									
	FDR	0,00%	29,74%	31,31%	31,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	159	139	139	0	(19)	-12,16%	139	#DIV/0!	-	0,00%	139
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	159	139	139	0	(19)	-12,16%	139	#DIV/0!		0,00%	139
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	7	7	0	2	40,00%	7	#DIV/0!		0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.841	3.165	450	400	-50	505	324	3.165	76	2.152	147,10%	1.013
	KUR	-	2.601	2.930	450	400	-50	510	329	2.930	71	2.044	143,31%	885
	Non KUR	-	240	236	-	-	0	-5	-5	236	5	107	219,11%	128
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	3.165	450	400	-50	505	324	3.165	76	2.152	147,10%	1.013

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	6.638	7.436	(414)	797	1.156	18,41%	(4.475)	-37,57%	28.234	26,34%	(20.799)
2	Tabungan	224.769	225.261	222.615	224.844	313	2.229	(417)	-0,18%	75	0,03%	245.884	91,44%	(21.040)
3	Deposito	43.574	34.515	34.767	34.668	(513)	(99)	153	0,44%	(8.907)	-20,44%	44.717	77,53%	(10.050)
	Total	280.254	266.055	264.021	266.947	(614)	2.927	892	0,34%	(13.307)	-4,75%	318.836	83,73%	(51.888)
	CASA	236.680	231.540	229.254	232.280	(101)	3.026	739	0,32%	(4.400)	-1,86%	274.118	84,74%	(41.839)
	(%) CASA	84,45%	87,03%	86,83%	87,01%									
	FDR	105,53%	135,18%	137,08%	135,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.435	6.811	6.833		22	398	6,19%	(1.915)	-21,89%	-	0,00%	6.833
2	Giro ISE	799	1.361	1.371	1.385		14	24	1,75%	585	73,20%		0,00%	1.385
3	Tabungan ISE	1.949	2.074	2.440	2.448		8	374	18,06%	500	25,65%		0,00%	2.448
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234		0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	46.856	-	-	0	-4.437	-919	15.948	919	38.880	120,51%	7.976
	Linkage	-	2.645	2.484	-	-	-	-159	-161	2.484	161	3.405	72,96%	(921)
	Non-Linkage	30.908	45.130	44.372	-	-	0	-4.278	-758	13.464	758	35.475	125,08%	8.897
	• Local Champion	30.908	45.130	44.372	-	-	0	-4.278	-758	13.464	758	34.449	128,80%	9.923
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	33.184	920	830	-90	104	-585	-1.860	1.415	38.842	85,43%	(5.658)
	KUR	33.160	32.116	31.555	920	830	-90	135	-561	-1.605	1.391	36.768	85,82%	(5.213)
	Non KUR	1.883	1.653	1.629	-	-	0	-31	-25	-254	25	2.074	78,53%	(445)
3	PWG	42.057	65.239	65.534	26.270	22.886	-3.384	10.115	295	23.478	22.591	59.884	109,43%	5.650
	Cilem	12.529	18.095	18.579	2.485	1.793	-692	1.230	483	6.049	1.310	25.249	73,58%	(6.670)
	Gadai	29.527	47.144	46.955	23.785	21.093	-2.692	8.884	-188	17.428	21.281	34.635	135,57%	12.320
4	CFG	187.744	212.874	216.342	8.284	7.904	-380	2.858	3.468	28.598	4.436	209.436	103,30%	6.906
	CF 1	15.514	20.653	21.596	1.885	1.309	-576	959	942	6.082	367	17.861	120,91%	3.735
	Total Griya	12.407	11.808	11.643	1.011	-	-1.011	0	-166	-764	166	12.727	91,48%	(1.085)
	• Total Non Program	12.280	11.688	11.523	1.011	-	-1.011	843	-165	-758	165	12.597	91,47%	(1.075)
	• Program	127	121	120	-	-	0	-1	-1	-7	1	130	92,45%	(10)
	Oto	3.107	8.845	9.953	874	1.309	435	959	1.108	6.846	201	5.134	193,88%	4.820
	CF 2	172.230	192.221	194.747	6.399	6.595	196	1.900	2.526	22.517	4.069	191.575	101,66%	3.171
	Mitraguna & Others	136.376	153.847	155.748	4.954	5.114	160	783	1.901	19.372	3.213	154.181	101,02%	1.566
	Pensiun	35.854	38.374	38.999	1.445	1.481	36	1.117	625	3.145	856	37.394	104,29%	1.605
	Total Pembiayaan	295.752	359.658	361.916	35.474	31.620	-3.854	8.640	2.258	66.164	29.362	347.042	104,29%	14.874

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	348	351	8.372	0,00%	0,73%	17,87%	8.021	8.372	8.024			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	348	351	8.372	0,00%	0,78%	18,87%	8.021	8.372	8.024			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	3.977	0,40%	3,23%	11,99%	2.888	3.838	2.978			
	KUR	69	987	1.080	3.802	0,21%	3,36%	12,05%	2.723	3.734	2.815			
	Non KUR	70	13	10	175	3,74%	0,59%	10,74%	165	104	162			
3	PWG	-	-	-	315	0,00%	0,00%	0,48%	315	315	315			
	Cilem	-	-	-	315	0,00%	0,00%	1,70%	315	315	315			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	606	1.732	1.400	2.413	0,32%	0,66%	1,12%	1.014	1.807	681			
	CF 1	136	431	665	847	0,88%	3,22%	3,92%	182	711	416			
	Total Griya	124	291	274	373	1,00%	2,32%	3,20%	99	249	82			
	Oto	12	140	391	474	0,39%	4,42%	4,76%	83	462	334			
	CF 2	470	1.301	734	1.566	0,27%	0,38%	0,80%	832	1.096	265			
	Mitraguna & Others	382	1.301	734	1.425	0,28%	0,48%	0,91%	690	1.042	123			
	Pensiun	88	-	-	142	0,24%	0,00%	0,36%	142	54	142			
	Total Pembiayaan	745	3.080	2.840	15.078	0,25%	0,79%	4,17%	12.238	14.333	11.998	1,14%	72,59%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.470	4,43%	2,34%	3,14%	351	101	351			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.470	4,43%	2,48%	3,31%	351	101	351			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	447	499	527	0,58%	1,48%	1,59%	28	325	79			
	KUR	-	99	153	174	0,00%	0,48%	0,55%	21	174	75			
	Non KUR	202	348	346	353	10,74%	20,91%	21,67%	7	151	5			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.708	2.020	1.308	1,17%	0,95%	0,60%	(712)	(890)	(399)			
	CF 1	358	365	365	365	2,31%	1,77%	1,69%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,09%	3,14%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.343	1.655	943	1,07%	0,86%	0,48%	(712)	(897)	(399)			
	Mitraguna & Others	1.689	1.204	1.517	805	1,24%	0,99%	0,52%	(712)	(884)	(399)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,35%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.275	3.638	3.306	1,27%	1,01%	0,91%	(333)	(464)	31	10,34%	#####	9,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	19.027	7.425	15.433	7.013	8.007	(3.594)	-18,89%	3.963	34,55%	28.015	55,09%	(12.583)
2	Tabungan	240.508	310.664	308.525	315.426	14.144	6.900	4.762	1,53%	74.917	31,15%	261.718	120,52%	53.708
3	Deposito	185.720	180.849	182.361	182.362	3.694	1	1.513	0,84%	(3.358)	-1,81%	186.880	97,58%	(4.518)
	Total	437.698	510.540	498.312	513.220	24.852	14.909	2.681	0,53%	75.523	17,25%	476.614	107,68%	36.607
	CASA	251.978	329.690	315.951	330.858	21.158	14.908	1.168	0,35%	78.880	31,30%	289.733	114,19%	41.125
	(%) CASA	57,57%	64,58%	63,40%	64,47%									
	FDR	88,88%	83,94%	86,91%	84,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	4.495	5.230	5.403		173	907	20,19%	1.278	30,97%	-	0,00%	5.403
2	Giro ISE	544	537	389	398		9	(140)	-25,98%	(146)	-26,89%		0,00%	398
3	Tabungan ISE	3.581	3.958	4.841	5.005		164	1.047	26,45%	1.424	39,76%		0,00%	5.005
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%		0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	104.617	500	4.000	3.500	-413	1.960	18.583	2.040	96.228	108,72%	8.389
	Linkage	44.151	42.940	42.736	-	-	-	-198	-205	-1.415	205	48.645	87,85%	(5.910)
	Non-Linkage	41.883	59.716	61.881	500	4.000	3.500	-215	2.165	19.998	1.835	47.582	130,05%	14.299
	• Local Champion	41.883	59.716	61.881	500	4.000	3.500	-215	2.165	19.998	1.835	46.557	132,92%	15.325
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	29.977	910	650	-260	19	-43	323	693	33.703	88,94%	(3.726)
	KUR	28.300	29.042	29.012	910	650	-260	34	-29	713	679	32.146	90,25%	(3.134)
	Non KUR	1.354	978	964	-	-	0	-15	-13	-389	13	1.557	61,94%	(592)
3	PWG	33.844	46.733	48.299	8.645	9.545	900	1.489	1.565	14.454	7.980	51.526	93,74%	(3.228)
	Cilem	16.485	25.101	25.727	1.641	2.236	595	88	626	9.242	1.610	30.241	85,07%	(4.514)
	Gadai	17.360	21.633	22.572	7.003	7.309	306	1.401	939	5.212	6.370	21.286	106,04%	1.286
4	CFG	239.485	249.114	250.171	6.099	6.272	173	1.764	1.057	10.686	5.216	265.972	94,06%	(15.801)
	CF 1	40.558	43.860	44.475	575	1.159	584	59	614	3.917	545	43.997	101,09%	477
	Total Griya	29.064	28.973	28.783	-	-	0	0	-190	-281	190	30.029	95,85%	(1.247)
	• Total Non Program	12.679	13.575	13.463	-	-	0	-66	-112	784	112	13.236	101,72%	227
	• Program	16.385	15.397	15.319	-	-	0	-90	-78	-1.066	78	16.793	91,22%	(1.474)
	Oto	11.494	14.888	15.692	575	1.159	584	59	804	4.198	355	13.968	112,34%	1.724
	CF 2	198.927	205.254	205.696	5.524	5.113	-411	1.705	442	6.770	4.671	221.975	92,67%	(16.278)
	Mitraguna & Others	182.594	188.635	188.141	4.586	3.853	-733	985	-494	5.546	4.347	203.670	92,38%	(15.529)
	Pensiun	16.332	16.619	17.556	938	1.260	322	720	937	1.223	323	18.305	95,91%	(749)
	Total Pembiayaan	389.016	428.523	433.063	16.154	20.467	4.314	2.859	4.540	44.047	15.927	447.429	96,79%	(14.366)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	597	370	1.274	0,33%	1,23%	4,25%	904	1.178	677			
	KUR	-	597	370	1.274	0,00%	1,27%	4,39%	904	1.274	677			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	-	632	0,23%	0,00%	1,31%	632	554	632			
	Cilem	78	-	-	564	0,47%	0,00%	2,19%	564	486	564			
	Gadai	-	-	-	68	0,00%	0,00%	0,30%	68	68	68			
4	CFG	3.097	3.508	3.356	5.411	1,29%	1,35%	2,16%	2.055	2.314	1.902			
	CF 1	2.023	2.551	2.761	4.476	4,99%	6,30%	10,06%	1.715	2.453	1.925			
	Total Griya	1.062	1.823	2.366	2.980	3,65%	8,17%	10,35%	614	1.918	1.157			
	Oto	961	729	395	1.496	8,36%	2,65%	9,54%	1.102	535	768			
	CF 2	1.074	957	595	934	0,54%	0,29%	0,45%	340	(140)	(23)			
	Mitraguna & Others	1.074	863	500	840	0,59%	0,27%	0,45%	340	(234)	(23)			
	Pensiun	-	94	95	95	0,00%	0,57%	0,54%	-	95	1			
	Total Pembiayaan	3.271	4.106	3.726	7.317	0,84%	0,87%	1,69%	3.591	4.046	3.211	8,46%	-400,45%	6,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.847	30.829	30.694	36,10%	30,03%	29,34%	(135)	(360)	(153)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.847	30.829	30.694	74,15%	51,63%	49,60%	(135)	(360)	(153)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	27,73%	28,11%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.001	5.191	4.715	1,53%	2,08%	1,88%	(476)	1.056	(286)			
	CF 1	2.180	2.624	2.673	2.673	5,37%	6,10%	6,01%	(1)	493	49			
	Total Griya	1.878	2.048	2.047	2.051	6,46%	7,07%	7,12%	4	173	3			
	Oto	302	576	627	622	2,62%	4,21%	3,96%	(4)	320	46			
	CF 2	1.479	2.376	2.517	2.042	0,74%	1,23%	0,99%	(476)	563	(335)			
	Mitraguna & Others	1.217	2.376	2.517	2.042	0,67%	1,33%	1,09%	(476)	825	(335)			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.119	36.291	35.680	8,98%	8,47%	8,24%	(611)	749	(439)	13,77%	-67,11%	5,5%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	16.165	5.932	5.989	(82.812)	57	(10.176)	-62,95%	2.473	70,33%	19.284	31,06%	(13.295)
2	Tabungan	249.031	279.455	280.783	281.326	5.695	543	1.872	0,67%	32.295	12,97%	266.981	105,37%	14.346
3	Deposito	114.464	61.967	71.205	71.106	(3.150)	(99)	9.139	14,75%	(43.359)	-37,88%	115.642	61,49%	(44.537)
	Total	367.012	357.587	357.921	358.421	(80.267)	501	834	0,23%	(8.590)	-2,34%	401.907	89,18%	(43.486)
	CASA	252.547	295.620	286.715	287.316	(77.118)	600	(8.304)	-2,81%	34.768	13,77%	286.265	100,37%	1.051
	(%) CASA	68,81%	82,67%	80,11%	80,16%									
	FDR	140,41%	153,22%	153,12%	152,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.384	3.168	3.142		(26)	(242)	-7,14%	(263)	-7,72%	-	0,00%	3.142
2	Giro ISE	179	96	36	36		0	(60)	-62,23%	(143)	-79,66%		0,00%	36
3	Tabungan ISE	3.226	3.287	3.131	3.106		(26)	(182)	-5,53%	(120)	-3,73%		0,00%	3.106
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	370	372	372		0	2	0,54%	105	39,33%		0,00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.846	83.482	-	200	-	-581	-364	25.366	564	71.366	116,98%	12.116
	Linkage	33.720	57.852	57.785	-	-	-	-59	-67	24.065	67	39.712	145,51%	18.073
	Non-Linkage	24.397	25.994	25.697	-	200	200	-522	-297	1.300	497	31.654	81,18%	(5.957)
	• Local Champion	24.397	25.994	25.697	-	200	200	-522	-297	1.300	497	30.629	83,90%	(4.932)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	42.711	36.650	35.932	850	650	-200	-543	-718	-6.779	1.368	46.747	76,87%	(10.814)
	KUR	42.080	35.505	34.806	850	650	-200	-443	-698	-7.274	1.348	45.967	75,72%	(11.160)
	Non KUR	631	1.146	1.126	-	-	0	-100	-20	495	20	780	144,37%	346
3	PWG	35.041	52.873	54.799	12.868	10.888	-1.980	1.453	1.926	19.758	8.962	51.704	105,98%	3.094
	Cilem	13.016	24.784	25.850	3.067	2.878	-189	894	1.066	12.835	1.812	25.565	101,12%	285
	Gadai	22.025	28.089	28.948	9.801	8.010	-1.791	559	859	6.923	7.151	26.139	110,75%	2.809
4	CFG	379.443	374.521	373.848	2.695	4.122	1.427	677	-673	-5.595	4.795	405.094	92,29%	(31.246)
	CF 1	241.455	234.709	234.734	741	1.468	728	780	26	-6.721	1.443	251.717	93,25%	(16.983)
	Total Griya	235.660	222.320	221.182	-	-	0	0	-1.138	-14.478	1.138	244.156	90,59%	(22.974)
	• Total Non Program	5.587	4.812	4.760	-	-	0	-55	-52	-827	52	8.349	57,01%	(3.589)
	• Program	230.073	217.508	216.422	-	-	0	-1.380	-1.086	-13.650	1.086	235.808	91,78%	(19.385)
	Oto	5.795	12.389	13.552	741	1.468	728	780	1.164	7.757	305	7.561	179,24%	5.991
	CF 2	137.987	139.812	139.113	1.954	2.654	700	-103	-699	1.126	3.352	153.377	90,70%	(14.263)
	Mitraguna & Others	90.056	91.160	90.520	1.418	2.318	900	-247	-641	464	2.958	104.194	86,88%	(13.674)
	Pensiun	47.932	48.652	48.594	536	336	-200	144	-58	662	394	49.183	98,80%	(589)
	Total Pembiayaan	515.311	547.891	548.060	16.413	15.860	-553	1.006	170	32.750	15.690	574.911	95,33%	(26.850)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	584	0,33%	0,00%	0,70%	584	392	584			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	584	0,79%	0,00%	2,27%	584	392	584			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	2.009	2,11%	1,42%	5,59%	1.488	1.106	1.181			
	KUR	903	726	418	2.009	2,15%	1,18%	5,77%	1.591	1.106	1.282			
	Non KUR	-	102	103	-	0,00%	9,01%	0,00%	(103)	-	(102)			
3	PWG	99	-	-	900	0,28%	0,00%	1,64%	900	801	900			
	Cilem	99	-	-	900	0,76%	0,00%	3,48%	900	801	900			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	32.852	32.031	30.578	38.326	8,66%	8,16%	10,25%	7.748	5.474	6.295			
	CF 1	31.606	28.171	27.466	33.478	13,09%	11,70%	14,26%	6.012	1.873	5.308			
	Total Griya	31.469	28.057	27.355	33.478	13,35%	12,30%	15,14%	6.123	2.009	5.421			
	Oto	136	114	111	-	2,35%	0,90%	0,00%	(111)	(136)	(114)			
	CF 2	1.247	3.861	3.113	4.848	0,90%	2,23%	3,48%	1.735	3.601	987			
	Mitraguna & Others	1.122	3.290	2.540	3.951	1,25%	2,79%	4,36%	1.411	2.829	661			
	Pensiun	124	571	572	897	0,26%	1,18%	1,85%	324	772	326			
	Total Pembiayaan	34.046	32.859	31.099	41.818	6,61%	5,68%	7,63%	10.719	7.772	8.959	0,20%	97,35%	-7,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,64%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	979	1.074	1.085	1,07%	2,93%	3,02%	12	629	106			
	KUR	456	979	1.074	982	1,08%	3,02%	2,82%	(91)	526	3			
	Non KUR	-	-	-	103	0,00%	0,00%	9,17%	103	103	103			
3	PWG	184	184	184	188	0,53%	0,35%	0,34%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,64%	-	(0)	-			
4	CFG	57.168	73.010	72.616	74.474	15,07%	19,39%	19,92%	1.857	17.306	1.464			
	CF 1	55.413	70.906	69.760	71.382	22,95%	29,72%	30,41%	1.622	15.969	476			
	Total Griya	55.413	70.906	69.760	71.382	23,51%	31,38%	32,27%	1.622	15.969	476			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.092	1,27%	2,04%	2,22%	236	1.337	988			
	Mitraguna & Others	1.113	1.927	2.681	2.919	1,24%	2,94%	3,22%	237	1.806	992			
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	76.683	11,82%	13,65%	13,99%	1.873	15.786	1.574	0,03%	99,82%	-14,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	59	59	61	0	(56)	-48,56%	(1.746)	-96,73%	10.075	0,59%	(10.016)
2	Tabungan	71.593	75.137	76.592	76.397	(749)	(195)	1.261	1,68%	4.804	6,71%	85.988	88,85%	(9.591)
3	Deposito	17.657	22.539	22.158	22.158	205	0	(380)	-1,69%	4.502	25,49%	18.761	118,11%	3.398
	Total	91.055	97.790	98.810	98.615	(482)	(195)	825	0,84%	7.560	8,30%	114.824	85,88%	(16.209)
	CASA	73.398	75.251	76.651	76.456	(688)	(195)	1.205	1,60%	3.058	4,17%	96.063	79,59%	(19.607)
	(%) CASA	80,61%	76,95%	77,57%	77,53%									
	FDR	229,29%	239,15%	240,03%	240,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.069	1.156	1.149	(7)	81	7,54%	(247)	-17,71%	-	0,00%	1.149	
2	Giro ISE	302	89	41	41	0	(49)	-54,39%	(261)	-86,52%		0,00%	41	
3	Tabungan ISE	1.094	979	1.115	1.108	(7)	129	13,18%	14	1,28%		0,00%	1.108	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	148	149	150	150	0	1	0,67%	2	1,35%		0,00%	150	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.614	19.818	1.150	650	-500	428	204	759	446	21.789	90,95%	(1.972)
	KUR	17.594	18.056	18.288	600	650	50	18	232	695	418	20.162	90,71%	(1.873)
	Non KUR	1.464	1.557	1.529	550	-	-550	411	-28	65	28	1.627	93,95%	(98)
3	PWG	15.250	27.102	29.861	8.324	6.033	-2.291	3.381	2.759	14.611	3.274	28.692	104,07%	1.169
	Cilem	9.140	15.653	17.526	2.599	2.920	321	1.650	1.873	8.386	1.047	19.791	88,55%	(2.265)
	Gadai	6.110	11.449	12.335	5.725	3.112	-2.613	1.730	886	6.225	2.227	8.901	138,58%	3.434
4	CFG	174.474	187.153	187.494	3.553	3.623	70	2.430	341	13.020	3.282	189.005	99,20%	(1.512)
	CF 1	2.726	4.142	4.272	300	200	-100	415	131	1.547	69	3.884	110,00%	389
	Total Griya	1.978	1.811	1.976	300	200	-100	0	164	-2	36	2.194	90,04%	(219)
	• Total Non Program	1.978	1.811	1.976	300	200	-100	266	164	-2	36	2.194	90,04%	(219)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.297	-	-	0	415	-34	1.549	34	1.689	135,94%	607
	CF 2	171.748	183.012	183.221	3.253	3.423	171	2.014	210	11.473	3.213	185.122	98,97%	(1.900)
	Mitraguna & Others	111.863	118.616	118.895	1.728	2.402	674	1.001	279	7.032	2.123	123.902	95,96%	(5.007)
	Pensiun	59.885	64.395	64.326	1.525	1.021	-504	1.013	-69	4.442	1.090	61.219	105,07%	3.107
	Total Pembiayaan	208.782	233.869	237.172	13.026	10.306	-2.721	6.239	3.303	28.390	7.003	239.487	99,03%	(2.315)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	153	36	4.610	1,81%	0,18%	23,26%	4.574	4.266	4.457			
	KUR	344	153	36	4.375	1,96%	0,20%	23,92%	4.339	4.031	4.222			
	Non KUR	-	-	-	236	0,00%	0,00%	15,41%	236	236	236			
3	PWG	-	-	-	2.664	0,00%	0,00%	8,92%	2.664	2.664	2.664			
	Cilem	-	-	-	2.213	0,00%	0,00%	12,63%	2.213	2.213	2.213			
	Gadai	-	-	-	451	0,00%	0,00%	3,66%	451	451	451			
4	CFG	621	1.136	471	4.312	0,36%	0,25%	2,30%	3.842	3.692	3.176			
	CF 1	122	-	-	98	4,46%	0,00%	2,30%	98	(23)	98			
	Total Griya	-	-	-	98	0,00%	0,00%	4,97%	98	98	98			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.136	471	4.214	0,29%	0,26%	2,30%	3.743	3.715	3.078			
	Mitraguna & Others	499	1.136	471	3.765	0,45%	0,40%	3,17%	3.294	3.266	2.629			
	Pensiun	-	-	-	449	0,00%	0,00%	0,70%	449	449	449			
	Total Pembiayaan	965	1.289	507	11.587	0,46%	0,22%	4,89%	11.080	10.622	10.297	0,61%	87,44%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	332	299	335	0,58%	1,52%	1,69%	36	225	3			
	KUR	66	332	299	335	0,37%	1,66%	1,83%	36	269	3			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.261	2.257	1.915	0,02%	1,21%	1,02%	(343)	1.875	(346)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.261	2.257	1.915	0,02%	1,23%	1,04%	(343)	1.875	(346)			
	Mitraguna & Others	40	2.015	2.011	1.669	0,04%	1,70%	1,40%	(343)	1.629	(346)			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.592	2.556	2.250	0,07%	1,09%	0,95%	(306)	2.100	(343)	1,18%	-24,11%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	81	81	145	0	(133)	-62,20%	37	82,70%	7.914	1,02%	(7.834)
2	Tabungan	126.106	141.500	134.887	145.943	6.657	11.055	4.442	3,14%	19.837	15,73%	139.914	104,31%	6.029
3	Deposito	46.391	59.763	59.246	51.246	300	(8.000)	(8.517)	-14,25%	4.855	10,47%	47.341	108,25%	3.905
	Total	172.540	201.477	194.214	197.269	7.102	3.055	(4.208)	-2,09%	24.729	14,33%	195.169	101,08%	2.100
	CASA	126.150	141.714	134.968	146.023	6.802	11.055	4.309	3,04%	19.873	15,75%	147.828	98,78%	(1.805)
	(%) CASA	73,11%	70,34%	69,49%	74,02%									
	FDR	92,15%	82,53%	85,93%	84,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	736	721		(15)	42	6,21%	120	19,87%	-	0,00%	721
2	Giro ISE	8	1	2	2		0	1	75,44%	(6)	-71,52%		0,00%	2
3	Tabungan ISE	593	678	734	719		(15)	41	6,07%	125	21,14%		0,00%	719
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Local Champion	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	20.455	700	1.035	335	315	574	3.927	461	19.794	103,34%	661
	KUR	15.208	18.629	19.239	700	1.035	335	411	610	4.031	425	18.312	105,06%	927
	Non KUR	1.319	1.252	1.216	-	-	0	-96	-35	-103	35	1.482	82,04%	(266)
3	PWG	4.082	8.809	8.586	860	380	-480	532	-222	4.504	603	8.162	105,19%	424
	Cilem	4.082	8.809	8.586	860	380	-480	532	-222	4.504	603	8.162	105,19%	424
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	137.848	2.850	3.097	247	748	276	-485	2.821	150.832	91,39%	(12.984)
	CF 1	3.556	3.552	3.648	265	278	13	205	96	92	182	4.936	73,90%	(1.288)
	Total Griya	1.390	1.029	1.291	-	278	278	0	261	-100	17	1.602	80,58%	(311)
	• Total Non Program	1.390	1.029	1.013	-	-	0	-17	-17	-378	17	1.602	63,22%	(589)
	• Program	-	-	278	-	278	278	0	278	278	-	0	0,00%	278
	Oto	2.165	2.522	2.357	265	-	-265	205	-165	192	165	3.334	70,69%	(977)
	CF 2	134.777	134.021	134.201	2.585	2.819	234	543	180	-577	2.639	145.896	91,98%	(11.695)
	Mitraguna & Others	92.204	94.065	94.957	2.465	2.607	142	931	892	2.753	1.715	102.238	92,88%	(7.281)
	Pensiun	42.574	39.955	39.243	120	212	92	-388	-712	-3.330	924	43.658	89,89%	(4.415)
	Total Pembiayaan	158.995	166.269	166.896	4.410	4.512	102	1.594	627	7.901	3.886	178.841	93,32%	(11.945)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	8	6	0,00%	100,00%	100,00%	(2)	6	6			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	6	0,00%	100,00%	100,00%	(2)	6	6			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	1.520	1,04%	0,68%	7,43%	1.384	1.348	1.386			
	KUR	85	-	-	1.389	0,56%	0,00%	7,22%	1.389	1.304	1.389			
	Non KUR	87	134	136	131	6,58%	10,84%	10,76%	(5)	44	(3)			
3	PWG	-	-	1	216	0,00%	0,01%	2,51%	214	216	216			
	Cilem	-	-	1	216	0,00%	0,01%	2,51%	214	216	216			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	926	1.500	1.251	0,82%	1,09%	0,91%	(248)	123	325			
	CF 1	123	-	-	204	3,46%	0,00%	5,60%	204	81	204			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	-	204	5,68%	0,00%	8,66%	204	81	204			
	CF 2	1.005	926	1.500	1.047	0,75%	1,12%	0,78%	(453)	42	121			
	Mitraguna & Others	743	623	1.195	1.047	0,81%	1,27%	1,10%	(147)	304	424			
	Pensiun	262	303	305	-	0,62%	0,76%	0,00%	(305)	(262)	(303)			
	Total Pembiayaan	1.300	1.060	1.644	2.993	0,82%	0,99%	1,79%	1.349	1.693	1.933	0,23%	86,93%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	121	54	53	0,22%	0,27%	0,26%	(1)	16	(68)			
	KUR	-	57	54	53	0,00%	0,29%	0,27%	(1)	53	(4)			
	Non KUR	37	64	-	-	2,80%	0,00%	0,00%	-	(37)	(64)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	874	1.017	1,97%	0,64%	0,74%	144	(1.708)	143			
	CF 1	30	106	106	-	0,85%	2,98%	0,00%	(106)	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	106	-	1,39%	4,20%	0,00%	(106)	(30)	(106)			
	CF 2	2.696	768	768	1.017	2,00%	0,57%	0,76%	249	(1.678)	249			
	Mitraguna & Others	2.696	462	462	712	2,92%	0,49%	0,75%	250	(1.983)	250			
	Pensiun	-	306	305	305	0,00%	0,18%	0,78%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	1.070	1,74%	0,56%	0,64%	143	(1.692)	75	0,60%	5,73%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	479	479	66	0	19	4,08%	(2.926)	-85,93%	10.740	4,46%	(10.261)
2	Tabungan	80.230	89.645	92.858	93.542	4.908	683	3.897	4,35%	13.311	16,59%	92.985	100,60%	556
3	Deposito	12.294	17.359	14.888	14.888	(224)	0	(2.470)	-14,23%	2.594	21,10%	12.970	114,79%	1.918
	Total	95.930	107.464	108.225	108.909	4.751	684	1.445	1,34%	12.979	13,53%	116.696	93,33%	(7.786)
	CASA	83.636	90.105	93.337	94.021	4.974	684	3.915	4,35%	10.385	12,42%	103.725	90,64%	(9.704)
	(%) CASA	87,18%	83,85%	86,24%	86,33%									
	FDR	162,31%	169,31%	170,93%	169,85%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	• Local Champion	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	56.654	2.375	2.435	60	518	291	2.841	2.144	59.009	96,01%	(2.354)
	KUR	50.217	53.456	53.859	2.375	2.435	60	634	403	3.642	2.032	55.180	97,61%	(1.321)
	Non KUR	3.596	2.908	2.796	-	-	0	-116	-113	-800	113	3.829	73,02%	(1.033)
3	PWG	27.769	42.250	44.154	10.468	10.096	-372	2.087	1.905	16.385	8.191	39.877	110,73%	4.277
	Cilem	10.764	19.493	20.579	1.383	2.020	637	669	1.086	9.815	934	19.655	104,70%	925
	Gadai	17.005	22.756	23.575	9.085	8.076	-1.009	1.418	819	6.570	7.257	20.223	116,58%	3.352
4	CFG	73.851	83.213	84.076	3.805	3.370	-435	1.822	863	10.225	2.507	86.117	97,63%	(2.041)
	CF 1	1.222	2.127	2.015	-	-	0	-25	-111	794	111	2.400	83,96%	(385)
	Total Griya	938	754	749	-	-	0	0	-5	-189	5	1.085	69,06%	(336)
	• Total Non Program	938	754	749	-	-	0	-5	-5	-189	5	1.085	69,06%	(336)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.266	-	-	0	-25	-106	982	106	1.315	96,25%	(49)
	CF 2	72.630	81.086	82.061	3.805	3.370	-435	1.848	975	9.432	2.395	83.717	98,02%	(1.656)
	Mitraguna & Others	46.537	52.417	52.182	3.280	1.327	-1.953	1.974	-234	5.645	1.561	56.568	92,25%	(4.386)
	Pensiun	26.093	28.670	29.879	525	2.043	1.518	-126	1.209	3.786	834	27.149	110,05%	2.730
	Total Pembiayaan	155.700	181.942	184.987	16.648	15.901	-747	4.414	3.044	29.286	12.857	185.270	99,85%	(284)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	837	704	3.548	0,48%	1,25%	6,26%	2.844	3.288	2.711			
	KUR	228	680	545	2.913	0,45%	1,02%	5,41%	2.368	2.686	2.233			
	Non KUR	33	157	159	635	0,91%	5,47%	22,71%	476	602	478			
3	PWG	-	-	-	436	0,00%	0,00%	0,99%	436	436	436			
	Cilem	-	-	-	436	0,00%	0,00%	2,12%	436	436	436			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	61	365	252	343	0,08%	0,30%	0,41%	91	282	(22)			
	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	61	365	252	343	0,08%	0,31%	0,42%	91	282	(22)			
	Mitraguna & Others	61	365	208	298	0,13%	0,40%	0,57%	91	237	(67)			
	Pensiun	-	-	45	45	0,00%	0,16%	0,15%	-	45	45			
	Total Pembiayaan	322	1.202	957	4.327	0,21%	0,53%	2,34%	3.371	4.006	3.125	8,84%	-278,00%	6,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	503	546	630	0,89%	0,97%	1,11%	83	152	127			
	KUR	257	313	388	314	0,51%	0,73%	0,58%	(73)	57	1			
	Non KUR	220	190	159	315	6,13%	5,45%	11,28%	157	95	125			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	923	948	606	0,86%	1,14%	0,72%	(342)	(32)	(317)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	923	948	606	0,88%	1,17%	0,74%	(342)	(32)	(317)			
	Mitraguna & Others	346	923	948	606	0,74%	1,81%	1,16%	(342)	260	(317)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.426	1.494	1.236	0,72%	0,82%	0,67%	(258)	121	(190)	4,48%	-570,95%	3,8%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	11.095	10.817	(4.461)	(277)	5.694	111,16%	(3.864)	-26,32%	25.531	42,37%	(14.714)
2	Tabungan	126.637	122.811	122.656	123.242	717	586	431	0,35%	(3.395)	-2,68%	139.975	88,05%	(16.733)
3	Deposito	60.864	56.161	55.375	55.375	(34.263)	0	(786)	-1,40%	(5.489)	-9,02%	62.098	89,17%	(6.723)
	Total	202.183	184.094	189.126	189.435	(38.007)	309	5.340	2,90%	(12.748)	-6,31%	227.605	83,23%	(38.170)
	CASA	141.318	127.934	133.751	134.060	(3.744)	309	6.126	4,79%	(7.259)	-5,14%	165.507	81,00%	(31.447)
	(%) CASA	69,90%	69,49%	70,72%	70,77%									
	FDR	127,02%	132,24%	126,39%	126,19%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	109	-	-	0	-23	-22	-131	22	241	45,33%	(131)
	Linkage	46	37	36	-	-	-	-1	-1	-9	1	46	79,57%	(9)
	Non-Linkage	195	94	73	-	-	0	-22	-21	-122	21	195	37,27%	(122)
	• Local Champion	195	94	73	-	-	0	-22	-21	-122	21	195	37,27%	(122)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	21.521	-	-	0	-991	-661	-5.969	661	30.742	70,00%	(9.221)
	KUR	24.649	20.271	19.684	-	-	0	-933	-588	-4.966	588	27.715	71,02%	(8.031)
	Non KUR	2.840	1.910	1.837	-	-	0	-58	-73	-1.003	73	3.027	60,69%	(1.190)
3	PWG	10.361	9.808	9.687	275	513	238	-424	-122	-674	635	18.333	52,84%	(8.647)
	Cilem	10.361	9.808	9.687	275	513	238	-424	-122	-674	635	18.333	52,84%	(8.647)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	207.722	2.663	2.841	178	-762	-3.604	-11.001	6.445	234.495	88,58%	(26.773)
	CF 1	7.216	7.476	7.651	315	310	-5	-93	175	436	135	8.917	85,80%	(1.266)
	Total Griya	3.957	4.107	4.371	315	310	-5	0	264	414	46	4.267	102,45%	104
	• Total Non Program	3.667	3.325	3.593	-	310	310	-43	267	-74	43	3.968	90,53%	(376)
	• Program	291	782	779	315	-	-315	335	-3	488	3	298	261,10%	480
	Oto	3.258	3.369	3.280	-	-	0	-93	-89	22	89	4.650	70,53%	(1.370)
	CF 2	211.508	203.851	200.071	2.348	2.531	183	-669	-3.779	-11.437	6.310	225.578	88,69%	(25.507)
	Mitraguna & Others	176.747	172.435	169.213	2.348	2.531	183	-289	-3.221	-7.534	5.752	189.546	89,27%	(20.332)
	Pensiun	34.761	31.416	30.858	-	-	0	-381	-558	-3.903	558	36.032	85,64%	(5.174)
	Total Pembiayaan	256.814	243.448	239.039	2.939	3.354	415	-2.201	-4.409	-17.775	7.763	283.811	84,22%	(44.772)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	42	22	0,00%	31,76%	19,91%	(20)	22	22			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	42	22	0,00%	44,40%	29,92%	(20)	22	22			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.080	707	1.452	0,56%	3,19%	6,75%	745	1.298	372			
	KUR	154	796	428	1.175	0,62%	2,11%	5,97%	747	1.021	379			
	Non KUR	-	284	279	277	0,00%	14,61%	15,10%	(2)	277	(7)			
3	PWG	25	-	-	521	0,24%	0,00%	5,38%	521	497	521			
	Cilem	25	-	-	521	0,24%	0,00%	5,38%	521	497	521			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	9.439	10.054	10.521	6,82%	4,76%	5,07%	468	(4.386)	1.083			
	CF 1	-	36	33	175	0,00%	0,44%	2,28%	142	175	139			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	36	33	175	0,00%	0,97%	5,32%	142	175	139			
	CF 2	14.908	9.403	10.021	10.347	7,05%	4,92%	5,17%	326	(4.561)	944			
	Mitraguna & Others	14.471	9.292	9.714	10.040	8,19%	5,63%	5,93%	326	(4.431)	749			
	Pensiun	436	111	307	307	1,25%	0,98%	0,99%	(0)	(129)	195			
	Total Pembiayaan	15.086	10.519	10.803	12.516	5,87%	4,44%	5,24%	1.714	(2.570)	1.997	0,48%	90,77%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	949	1.088	1.148	1,31%	4,91%	5,33%	59	786	199			
	KUR	269	771	910	969	1,09%	4,49%	4,92%	59	701	199			
	Non KUR	93	178	178	178	3,26%	9,33%	9,70%	-	86	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.610	21.945	19.504	3,60%	10,38%	9,39%	(2.441)	11.628	(2.106)			
	CF 1	-	216	216	216	0,00%	2,89%	2,83%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,42%	6,60%	-	216	-			
	CF 2	7.876	21.394	21.729	19.287	3,72%	10,66%	9,64%	(2.441)	11.411	(2.106)			
	Mitraguna & Others	7.422	20.957	21.292	18.876	4,20%	12,35%	11,15%	(2.416)	11.453	(2.081)			
	Pensiun	454	437	437	412	0,18%	0,18%	1,33%	(25)	(42)	(25)			
	Total Pembiayaan	8.238	22.559	23.033	20.660	3,21%	9,46%	8,64%	(2.373)	12.423	(1.899)	1,09%	87,34%	-7,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	7.414	6.671	(6.474)	(743)	320	5,04%	(842)	-11,21%	19.190	34,76%	(12.519)
2	Tabungan	148.174	174.962	174.116	174.055	7.558	(60)	(906)	-0,52%	25.882	17,47%	162.362	107,20%	11.694
3	Deposito	29.593	37.313	37.346	37.696	(2.366)	350	383	1,03%	8.103	27,38%	30.657	122,96%	7.040
	Total	185.281	218.626	218.877	218.423	(1.281)	(454)	(203)	-0,09%	33.142	17,89%	212.208	102,93%	6.215
	CASA	155.687	181.313	181.530	180.727	1.084	(804)	(587)	-0,32%	25.039	16,08%	181.551	99,55%	(825)
	(%) CASA	84,03%	82,93%	82,94%	82,74%									
	FDR	129,17%	128,36%	130,29%	130,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	7.185	5.012	5.565	552	(1.620)	-22,55%	(2.796)	-33,44%	-	0,00%	5.565	
2	Giro ISE	1.674	1.419	773	1.199	426	(220)	-15,53%	(476)	-28,40%		0,00%	1.199	
3	Tabungan ISE	6.686	5.766	4.239	4.366	127	(1.400)	-24,28%	(2.320)	-34,70%		0,00%	4.366	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	188	206	208	208	0	2	0,97%	20	10,64%		0,00%	208	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.549	48.246	1.335	2.665	1.330	-2	697	1.855	1.968	50.997	94,60%	(2.752)
	KUR	42.708	43.748	44.469	1.235	2.280	1.045	157	721	1.761	1.559	47.111	94,39%	(2.642)
	Non KUR	3.682	3.801	3.777	100	385	285	-158	-24	94	409	3.886	97,19%	(109)
3	PWG	25.907	46.459	49.153	12.925	12.816	-109	3.011	2.695	23.246	10.121	42.215	116,44%	6.939
	Cilem	11.633	27.453	29.623	4.965	5.539	574	1.712	2.171	17.990	3.369	23.136	128,04%	6.487
	Gadai	14.275	19.006	19.530	7.960	7.277	-683	1.299	524	5.255	6.753	19.078	102,37%	452
4	CFG	167.028	186.627	187.769	6.035	2.970	-3.066	3.377	1.142	20.741	1.828	183.810	102,15%	3.960
	CF 1	10.804	14.864	15.496	2.559	889	-1.671	834	632	4.692	257	12.832	120,76%	2.664
	Total Griya	4.197	5.432	5.384	1.450	-	-1.450	0	-48	1.187	48	4.477	120,25%	907
	• Total Non Program	4.197	5.278	5.230	1.450	-	-1.450	1.339	-48	1.033	48	4.477	116,82%	753
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	9.432	10.112	1.109	889	-221	834	680	3.505	209	8.355	121,03%	1.757
	CF 2	156.224	171.763	172.273	3.476	2.081	-1.395	2.544	510	16.049	1.571	170.978	100,76%	1.296
	Mitraguna & Others	100.077	114.328	114.675	2.363	1.363	-1.000	1.808	347	14.598	1.016	113.332	101,18%	1.343
	Pensiun	56.148	57.435	57.598	1.113	718	-395	735	163	1.451	555	57.645	99,92%	(47)
	Total Pembiayaan	239.326	280.635	285.168	20.295	18.451	-1.845	6.387	4.533	45.842	13.917	277.021	102,94%	8.147

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	395	322	5.945	0,43%	0,68%	12,32%	5.623	5.747	5.550			
	KUR	198	317	249	4.580	0,46%	0,57%	10,30%	4.331	4.382	4.262			
	Non KUR	-	78	74	1.365	0,00%	1,94%	36,15%	1.292	1.365	1.287			
3	PWG	-	-	-	1.697	0,00%	0,00%	3,45%	1.697	1.697	1.697			
	Cilem	-	-	-	1.635	0,00%	0,00%	5,52%	1.635	1.635	1.635			
	Gadai	-	-	-	62	0,00%	0,00%	0,32%	62	62	62			
4	CFG	1.021	478	788	3.188	0,61%	0,42%	1,70%	2.399	2.166	2.709			
	CF 1	202	15	371	1.753	1,87%	2,50%	11,31%	1.381	1.551	1.738			
	Total Griya	-	-	212	1.110	0,00%	3,90%	20,61%	898	1.110	1.110			
	Oto	202	15	160	643	3,06%	1,69%	6,36%	483	441	629			
	CF 2	819	464	417	1.435	0,52%	0,24%	0,83%	1.018	616	971			
	Mitraguna & Others	819	220	161	862	0,82%	0,14%	0,75%	701	43	642			
	Pensiun	-	243	256	573	0,00%	0,45%	0,99%	317	573	329			
	Total Pembiayaan	1.219	874	1.111	10.829	0,51%	0,40%	3,80%	9.718	9.610	9.956	1,09%	71,36%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	474	409	482	0,99%	0,86%	1,00%	73	21	8			
	KUR	366	423	358	432	0,86%	0,82%	0,97%	74	66	8			
	Non KUR	95	51	51	50	2,57%	1,33%	1,32%	(1)	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.209	1.424	1.424	1,59%	0,76%	0,76%	-	(1.224)	214			
	CF 1	10	294	294	294	0,09%	1,98%	1,90%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,11%	2,91%	-	284	-			
	CF 2	2.638	916	1.130	1.130	1,69%	0,66%	0,66%	-	(1.509)	214			
	Mitraguna & Others	2.229	887	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	214			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.683	1.832	1.905	1,30%	0,65%	0,67%	73	(1.204)	222	1,80%	-170,16%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	974	978	(208)	4	10	1,02%	(384)	-28,21%	7.960	12,29%	(6.982)
2	Tabungan	77.945	97.520	99.917	100.654	5.916	737	3.134	3,21%	22.709	29,14%	89.603	112,33%	11.051
3	Deposito	9.935	9.827	10.260	10.260	0	0	433	4,40%	325	3,27%	10.552	97,23%	(292)
	Total	89.243	108.315	111.151	111.892	5.707	741	3.577	3,30%	22.650	25,38%	108.115	103,49%	3.777
	CASA	79.307	98.488	100.892	101.632	5.707	741	3.144	3,19%	22.325	28,15%	97.563	104,17%	4.069
	(%) CASA	88,87%	90,93%	90,77%	90,83%									
	FDR	131,75%	136,37%	136,47%	135,56%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	24.086	1.505	1.350	-155	1.103	609	4.680	741	22.512	106,99%	1.574
	KUR	19.311	22.464	23.091	1.505	1.350	-155	913	627	3.780	723	22.260	103,73%	831
	Non KUR	95	1.013	995	-	-	0	189	-18	900	18	252	394,32%	743
3	PWG	2.291	6.594	6.452	814	387	-427	549	-142	4.160	530	5.977	107,94%	475
	Cilem	2.291	6.594	6.452	814	387	-427	549	-142	4.160	530	5.977	107,94%	475
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	121.147	5.178	5.369	191	3.574	3.512	25.362	1.857	105.810	114,49%	15.337
	CF 1	18.535	22.310	22.321	535	594	59	730	11	3.786	583	20.118	110,95%	2.203
	Total Griya	17.245	16.195	15.732	-	-	0	0	-463	-1.513	463	17.963	87,58%	(2.232)
	• Total Non Program	1.070	701	691	-	-	0	-10	-10	-379	10	1.386	49,85%	(695)
	• Program	16.174	15.493	15.041	-	-	0	-74	-453	-1.134	453	16.578	90,73%	(1.537)
	Oto	1.291	6.116	6.590	535	594	59	730	474	5.299	120	2.155	305,78%	4.435
	CF 2	77.250	95.325	98.826	4.643	4.775	132	2.844	3.502	21.576	1.273	85.692	115,33%	13.134
	Mitraguna & Others	58.013	77.042	80.684	4.615	4.775	160	3.384	3.642	22.671	1.133	65.673	122,86%	15.011
	Pensiun	19.237	18.282	18.142	28	-	-28	-540	-140	-1.095	140	20.018	90,63%	(1.876)
	Total Pembiayaan	117.580	147.707	151.685	7.497	7.106	-391	5.148	3.979	34.105	3.128	134.397	112,86%	17.288

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	518	622	1.053	0,86%	2,65%	4,37%	431	886	535			
	KUR	167	518	622	1.053	0,87%	2,77%	4,56%	431	886	535			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	158	0,00%	0,00%	2,45%	158	158	158			
	Cilem	-	-	-	158	0,00%	0,00%	2,45%	158	158	158			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.606	2.138	3.133	2,69%	1,82%	2,59%	995	561	1.527			
	CF 1	1.875	1.449	1.540	2.380	10,12%	6,90%	10,66%	841	505	931			
	Total Griya	1.875	1.449	1.449	2.198	10,87%	8,95%	13,97%	750	323	750			
	Oto	-	-	91	182	0,00%	1,48%	2,76%	91	182	182			
	CF 2	697	157	598	752	0,90%	0,63%	0,76%	155	56	595			
	Mitraguna & Others	583	157	598	752	1,01%	0,78%	0,93%	155	169	595			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.124	2.759	4.344	2,33%	1,87%	2,86%	1.584	1.605	2.219	0,82%	71,50%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	582	664	654	0,00%	2,83%	2,72%	(10)	654	73			
	KUR	-	582	664	654	0,00%	2,96%	2,83%	(10)	654	73			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.309	5.422	5.310	5,15%	4,61%	4,38%	(112)	375	1			
	CF 1	4.826	5.155	5.269	4.999	26,04%	23,62%	22,39%	(270)	173	(156)			
	Total Griya	4.826	5.155	5.269	4.999	27,99%	32,54%	31,78%	(270)	173	(156)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	154	153	311	0,14%	0,16%	0,31%	158	203	157			
	Mitraguna & Others	108	154	153	311	0,19%	0,20%	0,39%	158	203	157			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.890	6.086	5.964	4,20%	4,12%	3,93%	(122)	1.030	74	1,87%	52,37%	-2,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	89	89	(29)	(0)	(16)	-15,23%	(73)	-44,93%	7.153	1,24%	(7.064)
2	Tabungan	112.107	103.071	104.415	104.545	(3.868)	130	1.474	1,43%	(7.562)	-6,75%	125.573	83,25%	(21.028)
3	Deposito	7.734	12.256	12.503	12.503	(179)	0	247	2,01%	4.769	61,61%	8.692	143,84%	3.811
	Total	120.003	115.432	117.007	117.137	(4.076)	130	1.705	1,48%	(2.866)	-2,39%	141.418	82,83%	(24.281)
	CASA	112.269	103.176	104.504	104.634	(3.897)	130	1.458	1,41%	(7.635)	-6,80%	132.726	78,83%	(28.092)
	(%) CASA	93,56%	89,38%	89,31%	89,33%									
	FDR	119,28%	129,39%	127,88%	127,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.726	1.714	1.715		1	(11)	-0,63%	167	10,76%	-	0,00%	1.715
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%		0,00%	7
3	Tabungan ISE	1.542	1.719	1.707	1.708		1	(11)	-0,64%	166	10,74%		0,00%	1.708
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	157	158	158		0	1	0,64%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	• Local Champion	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.692	530	510	-20	-257	9	-2.819	501	21.218	73,96%	(5.526)
	KUR	17.071	14.238	14.225	530	450	-80	-215	-13	-2.846	463	19.621	72,50%	(5.396)
	Non KUR	1.440	1.446	1.467	-	60	60	-42	22	27	38	1.597	91,88%	(130)
3	PWG	10.369	17.014	18.035	3.134	2.176	-958	1.061	1.020	7.666	1.155	20.168	89,42%	(2.133)
	Cilem	7.309	11.443	11.518	977	621	-356	401	76	4.210	545	14.834	77,65%	(3.316)
	Gadai	3.060	5.572	6.516	2.157	1.555	-602	660	945	3.456	610	5.334	122,16%	1.182
4	CFG	114.187	116.613	115.850	1.614	1.762	148	-558	-763	1.664	2.525	125.036	92,65%	(9.186)
	CF 1	709	1.874	1.830	83	-	-83	45	-44	1.121	44	1.870	97,83%	(41)
	Total Griya	277	245	244	-	-	0	0	-1	-33	1	424	57,47%	(180)
	• Total Non Program	277	245	244	-	-	0	-7	-1	-33	1	424	57,47%	(180)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.586	83	-	-83	45	-43	1.155	43	1.446	109,66%	140
	CF 2	113.478	114.740	114.020	1.531	1.762	231	-603	-719	542	2.481	123.166	92,57%	(9.145)
	Mitraguna & Others	95.023	97.439	96.688	1.235	1.462	227	-556	-750	1.665	2.212	103.942	93,02%	(7.254)
	Pensiun	18.455	17.301	17.332	296	300	4	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	143.135	149.363	149.627	5.278	4.448	-830	244	264	6.492	4.184	166.490	89,87%	(16.863)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	757	728	1.810	1,73%	4,64%	11,53%	1.082	1.489	1.053			
	KUR	302	757	728	1.718	1,77%	5,11%	12,07%	990	1.416	961			
	Non KUR	19	-	-	92	1,33%	0,00%	6,30%	92	73	92			
3	PWG	-	-	-	60	0,00%	0,00%	0,33%	60	60	60			
	Cilem	-	-	-	60	0,00%	0,00%	0,52%	60	60	60			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	617	1.089	842	1.185	0,54%	0,72%	1,02%	343	569	96			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	617	1.089	842	1.185	0,54%	0,73%	1,04%	343	569	96			
	Mitraguna & Others	617	1.089	842	1.185	0,65%	0,86%	1,23%	343	569	96			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.846	1.570	3.056	0,65%	1,05%	2,04%	1.486	2.118	1.210	5,16%	-152,79%	3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.024	1.065	1.039	2,24%	6,79%	6,62%	(26)	624	15			
	KUR	236	926	968	944	1,38%	6,80%	6,64%	(24)	708	18			
	Non KUR	179	97	96	95	12,41%	6,66%	6,47%	(1)	(84)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.000	1.994	1.184	1,86%	1,71%	1,02%	(810)	(941)	(816)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.000	1.994	1.184	1,87%	1,74%	1,04%	(810)	(941)	(816)			
	Mitraguna & Others	1.814	1.980	1.975	1.164	1,91%	2,03%	1,20%	(810)	(650)	(816)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.024	3.059	2.223	1,77%	2,05%	1,49%	(836)	(317)	(800)	7,85%	-428,65%	6,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	867	867	(52)	0	(12)	-1,36%	(2.138)	-71,15%	11.516	7,53%	(10.649)
2	Tabungan	56.317	63.776	62.979	64.189	(6.667)	1.209	412	0,65%	7.872	13,98%	69.723	92,06%	(5.535)
3	Deposito	45.220	63.030	60.047	60.048	1.196	1	(2.982)	-4,73%	14.828	32,79%	46.360	129,53%	13.688
	Total	104.542	127.685	123.893	125.104	(5.523)	1.210	(2.582)	-2,02%	20.561	19,67%	127.600	98,04%	(2.496)
	CASA	59.322	64.655	63.847	65.056	(6.719)	1.209	400	0,62%	5.734	9,67%	81.240	80,08%	(16.184)
	(%) CASA	56,74%	50,64%	51,53%	52,00%									
	FDR	207,64%	186,30%	193,45%	191,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.168	1.918	1.933	15	(236)	-10,87%	(878)	-31,23%	-	0,00%	1.933	
2	Giro ISE	19	499	381	385	4	(114)	-22,75%	366	1913,92%		0,00%	385	
3	Tabungan ISE	2.791	1.669	1.537	1.547	11	(122)	-7,32%	(1.244)	-44,57%		0,00%	1.547	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	111	123	123	123	0	0	0,00%	12	10,81%		0,00%	123	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	7.933	-	-	0	-71	-72	-761	72	8.694	91,25%	(761)
	Linkage	8.515	7.826	7.754	-	-	-	-71	-72	-761	72	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.151	400	220	-180	-787	-664	-4.425	884	38.354	78,61%	(8.204)
	KUR	29.907	27.114	26.535	400	220	-180	-576	-579	-3.372	799	33.477	79,26%	(6.943)
	Non KUR	4.668	3.700	3.616	-	-	0	-210	-84	-1.052	84	4.877	74,14%	(1.261)
3	PWG	5.791	10.204	10.028	1.720	385	-1.335	1.043	-176	4.237	561	13.904	72,12%	(3.876)
	Cilem	5.791	10.204	10.028	1.720	385	-1.335	1.043	-176	4.237	561	13.904	72,12%	(3.876)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	191.565	4.133	4.887	754	3.850	2.706	23.556	2.181	185.426	103,31%	6.139
	CF 1	111.105	105.056	104.858	1.608	569	-1.039	1.393	-198	-6.247	768	116.015	90,38%	(11.156)
	Total Griya	105.380	97.030	96.489	-	-	0	0	-542	-8.892	542	108.893	88,61%	(12.404)
	• Total Non Program	15.372	12.556	12.462	-	-	0	-112	-93	-2.910	93	16.641	74,89%	(4.179)
	• Program	90.009	84.475	84.026	-	-	0	-579	-448	-5.982	448	92.252	91,08%	(8.226)
	Oto	5.724	8.026	8.369	1.608	569	-1.039	1.393	343	2.645	226	7.122	117,52%	1.248
	CF 2	56.904	83.802	86.707	2.525	4.318	1.793	2.457	2.905	29.803	1.413	69.411	124,92%	17.295
	Mitraguna & Others	52.060	72.435	74.799	610	2.870	2.260	445	2.364	22.740	506	63.278	118,21%	11.521
	Pensiun	4.844	11.367	11.908	1.915	1.448	-467	2.012	540	7.063	908	6.134	194,14%	5.774
	Total Pembiayaan	217.069	237.882	239.677	6.253	5.493	-761	4.035	1.795	22.608	3.698	246.378	97,28%	(6.702)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.211	1.195	2.637	1,36%	3,88%	8,75%	1.442	2.166	1.426			
	KUR	56	593	592	1.898	0,19%	2,18%	7,15%	1.306	1.841	1.304			
	Non KUR	415	617	603	739	8,89%	16,30%	20,44%	136	324	122			
3	PWG	-	-	-	534	0,00%	0,00%	5,32%	534	534	534			
	Cilem	-	-	-	534	0,00%	0,00%	5,32%	534	534	534			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.032	9.702	16.839	4,36%	5,14%	8,79%	7.138	9.510	7.808			
	CF 1	7.221	9.032	8.741	14.480	6,50%	8,32%	13,81%	5.739	7.259	5.448			
	Total Griya	7.194	8.838	8.389	13.598	6,83%	8,65%	14,09%	5.208	6.403	4.760			
	Oto	26	194	352	882	0,46%	4,39%	10,54%	530	856	689			
	CF 2	108	-	960	2.359	0,19%	1,15%	2,72%	1.399	2.251	2.359			
	Mitraguna & Others	-	-	960	2.359	0,00%	1,33%	3,15%	1.399	2.359	2.359			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.242	10.896	20.010	3,59%	4,58%	8,35%	9.114	12.210	9.768	0,05%	99,44%	-8,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,24%	2,26%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	557	701	870	0,76%	2,28%	2,89%	169	608	314			
	KUR	164	102	99	123	0,55%	0,36%	0,46%	24	(41)	21			
	Non KUR	98	455	603	747	2,11%	16,29%	20,67%	145	649	293			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.120	15.754	16.097	7,41%	8,34%	8,40%	343	3.643	977			
	CF 1	10.689	14.462	15.097	15.440	9,62%	14,37%	14,72%	343	4.751	978			
	Total Griya	10.577	14.195	14.830	15.173	10,04%	15,28%	15,73%	343	4.596	978			
	Oto	112	267	267	267	1,96%	3,33%	3,19%	-	155	-			
	CF 2	1.765	657	657	657	3,10%	0,78%	0,76%	(0)	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,91%	0,88%	(0)	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.855	16.634	17.146	5,94%	6,99%	7,15%	512	4.251	1.291	0,05%	99,37%	-7,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	1.310	1.311	97	0	(29)	-2,19%	(5.770)	-81,49%	14.952	8,76%	(13.642)
2	Tabungan	82.750	88.190	93.805	96.839	(2.093)	3.034	8.649	9,81%	14.090	17,03%	96.168	100,70%	671
3	Deposito	20.500	30.758	30.745	30.747	1.900	1	(11)	-0,04%	10.247	49,98%	21.133	145,49%	9.614
	Total	110.331	120.289	125.861	128.897	(95)	3.036	8.608	7,16%	18.566	16,83%	132.253	97,46%	(3.356)
	CASA	89.831	89.530	95.115	98.150	(1.996)	3.035	8.620	9,63%	8.319	9,26%	111.120	88,33%	(12.970)
	(%) CASA	81,42%	74,43%	75,57%	76,15%									
	FDR	132,60%	138,95%	135,43%	132,24%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.691	37.195	400	2.160	1.760	-230	504	-456	1.656	40.914	90,91%	(3.720)
	KUR	36.457	35.715	36.248	400	2.160	1.760	-201	533	-208	1.627	39.582	91,58%	(3.334)
	Non KUR	1.194	975	946	-	-	0	-30	-29	-247	29	1.332	71,03%	(386)
3	PWG	14.628	24.979	27.015	7.197	6.205	-991	1.867	2.036	12.387	4.170	24.877	108,59%	2.138
	Cilem	6.737	13.467	14.412	1.575	1.625	50	124	945	7.675	680	13.381	107,70%	1.031
	Gadai	7.891	11.512	12.603	5.622	4.580	-1.042	1.743	1.091	4.712	3.490	11.496	109,63%	1.107
4	CFG	94.017	105.470	106.246	1.986	2.197	211	1.055	777	12.230	1.420	107.669	98,68%	(1.423)
	CF 1	1.650	2.828	2.774	261	-	-261	205	-54	1.124	54	2.727	101,73%	47
	Total Griya	348	265	256	-	-	0	0	-9	-92	9	495	51,79%	(239)
	• Total Non Program	348	265	256	-	-	0	-9	-9	-92	9	495	51,79%	(239)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.518	261	-	-261	205	-45	1.216	45	2.232	112,80%	286
	CF 2	92.366	102.641	103.472	1.725	2.197	472	850	830	11.106	1.367	104.942	98,60%	(1.470)
	Mitraguna & Others	54.628	62.993	64.133	958	2.197	1.239	326	1.141	9.505	1.056	66.021	97,14%	(1.887)
	Pensiun	37.738	39.649	39.339	767	-	-767	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	170.456	9.583	10.562	980	2.692	3.316	24.161	7.246	173.460	98,27%	(3.004)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	54	659	0,22%	0,15%	1,77%	605	575	605			
	KUR	-	17	19	601	0,00%	0,05%	1,66%	582	601	584			
	Non KUR	83	37	35	58	6,98%	3,62%	6,14%	23	(25)	21			
3	PWG	-	-	-	184	0,00%	0,00%	0,68%	184	184	184			
	Cilem	-	-	-	184	0,00%	0,00%	1,27%	184	184	184			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	723	732	1.453	0,00%	0,69%	1,37%	722	1.453	730			
	CF 1	-	155	152	418	0,00%	5,38%	15,05%	266	418	263			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	155	152	418	0,00%	5,93%	16,58%	266	418	263			
	CF 2	-	569	580	1.036	0,00%	0,56%	1,00%	456	1.036	467			
	Mitraguna & Others	-	444	479	935	0,00%	0,76%	1,46%	456	935	491			
	Pensiun	-	124	101	101	0,00%	0,25%	0,26%	(0)	101	(23)			
	Total Pembiayaan	83	777	786	2.296	0,06%	0,47%	1,35%	1.510	2.213	1.519	0,56%	58,47%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	144	0,26%	0,76%	0,39%	(133)	46	(133)			
	KUR	98	187	187	54	0,27%	0,52%	0,15%	(133)	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,24%	9,53%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.914	3.059	2.745	0,02%	2,90%	2,58%	(314)	2.727	(169)			
	CF 1	-	-	-	14	0,00%	0,00%	0,50%	14	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	14	0,00%	0,00%	0,55%	14	14	14			
	CF 2	19	2.914	3.059	2.731	0,02%	2,98%	2,64%	(328)	2.713	(183)			
	Mitraguna & Others	19	2.485	2.509	2.181	0,03%	3,98%	3,40%	(328)	2.163	(304)			
	Pensiun	-	429	550	550	0,00%	0,33%	1,40%	-	550	121			
	Total Pembiayaan	116	3.191	3.336	2.889	0,08%	2,00%	1,69%	(447)	2.773	(302)	0,71%	58,20%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	552	386	405	(166)	(284)	-42,34%	230	146,73%	6.948	5,56%	(6.562)
2	Tabungan	45.583	48.535	47.351	49.300	946	1.949	766	1,58%	3.717	8,15%	55.342	89,08%	(6.042)
3	Deposito	28.548	6.815	6.821	6.821	(732)	0	6	0,09%	(21.727)	-76,11%	29.544	23,09%	(22.723)
	Total	74.288	56.019	54.725	56.507	619	1.783	489	0,87%	(17.780)	-23,93%	91.834	61,53%	(35.327)
	CASA	45.740	49.204	47.903	49.686	1.351	1.783	482	0,98%	3.946	8,63%	62.290	79,77%	(12.604)
	(%) CASA	61,57%	87,83%	87,54%	87,93%									
	FDR	155,10%	231,36%	237,68%	230,18%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	30.484	31.305	1.550	1.750	200	733	822	7.159	928	26.876	116,48%	4.429
	KUR	23.464	29.725	30.562	1.550	1.750	200	782	837	7.097	913	26.038	117,37%	4.524
	Non KUR	683	759	744	-	-	0	-49	-15	61	15	838	88,73%	(95)
3	PWG	2.751	5.831	6.021	983	417	-566	888	190	3.269	227	6.623	90,91%	(602)
	Cilem	2.751	5.831	6.021	983	417	-566	888	190	3.269	227	6.623	90,91%	(602)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	93.289	92.745	3.971	1.320	-2.651	1.600	-544	4.423	1.864	97.005	95,61%	(4.260)
	CF 1	3.542	3.592	3.547	-	-	0	-15	-45	5	45	4.474	79,28%	(927)
	Total Griya	3.385	2.554	2.524	-	-	0	0	-29	-860	29	3.531	71,48%	(1.007)
1	• Total Non Program	3.385	2.554	2.524	-	-	0	-29	-29	-860	29	3.531	71,48%	(1.007)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.039	1.023	-	-	0	-15	-16	865	16	943	108,49%	80
	CF 2	84.780	89.697	89.198	3.971	1.320	-2.651	1.616	-499	4.418	1.819	92.531	96,40%	(3.333)
	Mitraguna & Others	72.402	77.501	77.095	3.971	1.320	-2.651	1.803	-406	4.693	1.726	79.257	97,27%	(2.162)
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)
	Total Pembiayaan	115.220	129.604	130.071	6.504	3.487	-3.017	3.221	467	14.851	3.019	130.504	99,67%	(433)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	22	15	1.035	1,08%	0,05%	3,31%	1.020	774	1.013			
	KUR	188	-	-	1.020	0,80%	0,00%	3,34%	1.020	832	1.020			
	Non KUR	73	22	15	15	10,64%	1,96%	2,00%	-	(58)	(7)			
3	PWG	-	-	-	340	0,00%	0,00%	5,64%	340	340	340			
	Cilem	-	-	-	340	0,00%	0,00%	5,64%	340	340	340			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	891	1.072	2.381	0,64%	1,15%	2,57%	1.309	1.818	1.490			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	891	1.072	2.381	0,66%	1,20%	2,67%	1.309	1.818	1.490			
	Mitraguna & Others	408	817	998	2.307	0,56%	1,29%	2,99%	1.309	1.898	1.490			
	Pensiun	155	74	74	74	1,25%	0,61%	0,61%	-	(81)	1			
	Total Pembiayaan	824	913	1.087	3.756	0,72%	0,84%	2,89%	2.668	2.932	2.843	2,44%	15,34%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	232	169	169	0,11%	0,56%	0,54%	-	144	(63)			
	KUR	-	172	110	110	0,00%	0,37%	0,36%	-	110	(63)			
	Non KUR	26	59	60	60	3,76%	7,84%	8,00%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	950	949	759	1,34%	1,02%	0,82%	(190)	(429)	(191)			
	CF 1	-	320	320	320	0,00%	8,92%	9,03%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,54%	12,69%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	630	628	439	1,40%	0,70%	0,49%	(190)	(749)	(191)			
	Mitraguna & Others	1.187	567	566	376	1,64%	0,73%	0,49%	(190)	(811)	(191)			
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)			
	Total Pembiayaan	1.213	1.182	1.118	928	1,05%	0,86%	0,71%	(190)	(285)	(254)	1,39%	-94,46%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.406	1.578	424	171	224	16,58%	(6.480)	-80,42%	14.967	10,54%	(13.390)
2	Tabungan	114.229	116.866	118.622	119.162	2.472	540	2.296	1,96%	4.933	4,32%	127.078	93,77%	(7.916)
3	Deposito	24.505	18.203	17.280	17.298	(795)	18	(905)	-4,97%	(7.207)	-29,41%	25.528	67,76%	(8.230)
	Total	146.791	136.423	137.308	138.037	2.100	729	1.614	1,18%	(8.754)	-5,96%	167.573	82,37%	(29.536)
	CASA	122.286	118.220	120.028	120.740	2.895	711	2.520	2,13%	(1.547)	-1,26%	142.046	85,00%	(21.306)
	(%) CASA	83,31%	86,66%	87,42%	87,47%									
	FDR	111,90%	130,44%	131,78%	131,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	782	783		1	14	1,83%	218	38,54%	-	0,00%	783
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%		0,00%	1
3	Tabungan ISE	563	767	781	781		1	14	1,84%	218	38,74%		0,00%	781
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%		0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.561	18.249	320	1.300	980	-426	688	-456	612	21.408	85,25%	(3.158)
	KUR	17.857	17.017	17.728	320	1.300	980	-400	711	-129	589	20.405	86,88%	(2.676)
	Non KUR	848	544	521	-	-	0	-26	-23	-327	23	1.003	51,95%	(482)
3	PWG	28.691	42.364	45.387	8.555	9.029	474	217	3.023	16.696	6.006	42.488	106,82%	2.899
	Cilem	14.633	22.956	23.731	1.007	1.845	838	-1	775	9.098	1.069	25.716	92,28%	(1.985)
	Gadai	14.059	19.408	21.656	7.548	7.184	-364	219	2.248	7.597	4.936	16.772	129,12%	4.884
4	CFG	116.769	117.948	117.231	1.842	1.634	-208	-107	-718	461	2.352	127.157	92,19%	(9.927)
	CF 1	2.827	4.549	4.134	332	-	-332	264	-415	1.306	415	3.996	103,46%	138
	Total Griya	979	734	721	-	-	0	0	-13	-258	13	1.126	64,04%	(405)
	• Total Non Program	979	734	721	-	-	0	-15	-13	-258	13	1.126	64,04%	(405)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.413	332	-	-332	264	-402	1.564	402	2.870	118,92%	543
	CF 2	113.942	113.400	113.097	1.510	1.634	124	-371	-303	-845	1.937	123.162	91,83%	(10.065)
	Mitraguna & Others	55.116	58.111	58.031	1.350	1.289	-61	402	-80	2.915	1.369	63.433	91,48%	(5.402)
	Pensiun	58.827	55.288	55.066	160	345	185	-773	-222	-3.761	567	59.729	92,19%	(4.663)
	Total Pembiayaan	164.260	177.949	180.942	10.717	11.963	1.246	-314	2.994	16.683	8.969	191.147	94,66%	(10.204)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	433	326	1.032	3,30%	1,86%	5,66%	706	415	600			
	KUR	461	321	291	911	2,58%	1,71%	5,14%	620	450	590			
	Non KUR	156	112	35	121	18,40%	6,52%	23,31%	86	(35)	9			
3	PWG	74	-	-	1.975	0,26%	0,00%	4,35%	1.975	1.901	1.975			
	Cilem	74	-	-	1.216	0,51%	0,00%	5,12%	1.216	1.142	1.216			
	Gadai	-	-	-	759	0,00%	0,00%	3,51%	759	759	759			
4	CFG	1.969	2.461	2.567	3.983	1,69%	2,18%	3,40%	1.415	2.014	1.521			
	CF 1	66	45	197	89	2,32%	4,32%	2,16%	(107)	24	44			
	Total Griya	66	45	43	89	6,70%	5,83%	12,40%	47	24	44			
	Oto	-	-	154	-	0,00%	4,03%	0,00%	(154)	-	-			
	CF 2	1.904	2.417	2.371	3.893	1,67%	2,09%	3,44%	1.523	1.990	1.477			
	Mitraguna & Others	1.427	1.741	1.787	2.288	2,59%	3,08%	3,94%	501	861	547			
	Pensiun	477	676	583	1.605	0,81%	1,06%	2,92%	1.022	1.129	929			
	Total Pembiayaan	2.661	2.894	2.969	7.065	1,62%	1,67%	3,90%	4.097	4.405	4.171	0,00%	100,00%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	603	643	632	1,22%	3,66%	3,46%	(12)	403	29			
	KUR	229	569	541	530	1,28%	3,18%	2,99%	(11)	301	(39)			
	Non KUR	-	34	102	102	0,00%	18,82%	19,57%	(0)	102	68			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.719	1.451	1.559	1,37%	1,23%	1,33%	108	(38)	(160)			
	CF 1	-	159	154	149	0,00%	3,39%	3,60%	(5)	149	(11)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	159	154	149	0,00%	4,04%	4,36%	(5)	149	(11)			
	CF 2	1.597	1.560	1.297	1.410	1,40%	1,14%	1,25%	113	(187)	(149)			
	Mitraguna & Others	770	1.325	1.290	1.403	1,40%	2,22%	2,42%	113	633	78			
	Pensiun	827	235	8	8	0,50%	0,00%	0,01%	-	(820)	(227)			
	Total Pembiayaan	1.826	2.321	2.095	2.191	1,11%	1,18%	1,21%	96	365	(131)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	23.096	22.783	22.908	338	124	(188)	-0,82%	(1.993)	-8,00%	33.853	67,67%	(10.945)
3	Deposito	2.060	1.857	2.117	2.117	(359)	0	261	14,03%	57	2,77%	2.365	89,52%	(248)
	Total	26.961	24.953	24.901	25.025	(21)	124	72	0,29%	(1.936)	-7,18%	36.218	69,10%	(11.193)
	CASA	24.901	23.096	22.783	22.908	338	124	(188)	-0,82%	(1.993)	-8,00%	33.853	67,67%	(10.945)
	(%) CASA	92,36%	92,56%	91,50%	91,54%									
	FDR	86,03%	83,19%	80,86%	80,46%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.760	20.134	280	100	-180	-650	-625	-3.060	725	26.294	76,57%	(6.160)
	KUR	21.361	19.664	19.051	280	100	-180	-579	-613	-2.310	713	24.306	78,38%	(5.255)
	Non KUR	1.833	1.095	1.084	-	-	0	-70	-12	-750	12	1.988	54,51%	(904)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.760	20.134	280	100	-180	-650	-625	-3.060	725	26.294	76,57%	(6.160)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	860	1.173	4.896	2,98%	5,65%	24,32%	3.723	4.204	4.036			
	KUR	472	504	1.000	4.616	2,21%	5,09%	24,23%	3.616	4.143	4.112			
	Non KUR	220	356	173	280	11,98%	15,80%	25,87%	107	61	(75)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	860	1.173	4.896	2,98%	5,65%	24,32%	3.723	4.204	4.036	5,88%	75,81%	-18,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	495	749	907	0,77%	3,61%	4,50%	158	729	412			
	KUR	161	401	483	470	0,75%	2,46%	2,47%	(13)	309	70			
	Non KUR	17	94	266	437	0,91%	24,24%	40,28%	171	420	343			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	495	749	907	0,77%	3,61%	4,50%	158	729	412	25,06%	-456,62%	20,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
	CASA	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	100,00%	#DIV/0!	#DIV/0!									
	FDR	0,00%	0,00%	#DIV/0!	#DIV/0!									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	335	344	344	262	(0)	9	2,68%	43	14,17%	302	114,17%	43
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	344	344	262	(0)	9	2,68%	43	14,17%	302	114,17%	43
	CASA	302	335	344	344	262	(0)	9	2,68%	43	14,17%	302	114,17%	43
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	61	913	855	(758)	(58)	794	1294,41%	(2.654)	-75,64%	6.635	12,88%	(5.780)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	913	855	(758)	(58)	794	1294,41%	(2.654)	-75,64%	6.748	12,67%	(5.893)
	CASA	3.509	61	913	855	(758)	(58)	794	1294,41%	(2.654)	-75,64%	6.635	12,88%	(5.780)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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