

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	722.967	703.006	245.075	(19.961)	103.447	17,25%	388.034	123,20%	475.089	147,97%	227.917
2	Tabungan	2.242.130	2.422.180	2.393.829	2.397.426	40.155	3.597	(24.754)	-1,02%	155.296	6,93%	2.502.873	95,79%	(105.447)
3	Deposito	2.798.677	2.790.913	3.311.204	3.310.731	460.105	(472)	519.819	18,63%	512.055	18,30%	2.813.322	117,68%	497.409
Total		5.355.779	5.812.652	6.428.000	6.411.163	745.335	(16.837)	598.512	10,30%	1.055.385	19,71%	5.791.284	110,70%	619.879
CASA		2.557.102	3.021.739	3.116.797	3.100.432	285.230	(16.365)	78.693	2,60%	543.330	21,25%	2.977.962	104,11%	122.470
(% CASA)		47,74%	51,99%	48,49%	48,36%									
FDR		47,52%	50,76%	46,17%	46,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	105.614	105.367		(247)	4.960	4,94%	(8.290)	-7,29%	148.814	70,80%	(43.447)
2	Giro ISE	31.184	14.307	17.569	17.665		95	3.358	23,47%	(13.519)	-43,35%	52.489	33,65%	(34.824)
3	Tabungan ISE	59.057	66.768	68.713	68.370		(343)	1.602	2,40%	9.313	15,77%	63.948	106,91%	4.422
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.286	4.250	2.830	-1.420	3.840	-1.582	17.077	4.412	233.500	87,92%	(28.214)
	Linkage	19.369	18.145	18.022	-	-	-	-124	-123	-1.347	123	39.092	46,10%	(21.070)
	Non-Linkage	168.841	188.723	187.264	4.250	2.830	-1.420	3.964	-1.459	18.424	4.289	194.408	96,33%	(7.144)
	• Local Champion	162.434	179.355	178.021	4.250	2.830	-1.420	4.242	-1.334	15.587	4.164	174.555	101,99%	3.466
	• Value Chain	6.407	9.368	9.243	-	-	-	-277	-125	2.836	125	19.853	46,56%	(10.610)
2	MBG	159.435	191.840	192.170	2.525	5.170	2.645	1.349	331	32.736	4.839	205.492	93,52%	(13.322)
	KUR	151.599	182.202	182.358	2.450	4.620	2.170	1.585	155	30.759	4.465	195.351	93,35%	(12.993)
	Non KUR	7.836	9.637	9.813	75	550	475	-236	175	1.977	375	10.141	96,76%	(328)
3	PWG	252.400	412.261	429.044	84.176	69.334	-14.843	23.624	16.783	176.644	52.550	431.397	99,45%	(2.353)
	Cilem	111.797	223.573	229.711	26.045	20.551	-5.494	8.750	6.138	117.914	14.413	256.762	89,46%	(27.051)
	Gadai	140.603	188.688	199.333	58.131	48.783	-9.349	14.874	10.645	58.730	38.137	174.635	114,14%	24.698
4	CFG	1.944.791	2.139.295	2.141.525	43.979	48.377	4.397	19.378	2.230	196.734	46.147	2.194.090	97,60%	(52.566)
	CF 1	376.842	385.958	381.217	2.059	2.477	417	235	-4.741	4.375	7.217	418.880	91,01%	(37.663)
	Total Griya	311.852	314.123	311.400	938	2.290	1.352	0	-2.723	-452	5.013	332.926	93,53%	(21.526)
	• Total Non Program	308.347	309.901	307.193	938	2.290	1.352	-3.862	-2.708	-1.154	4.998	317.656	96,71%	(10.463)
	• Program	3.505	4.223	4.207	-	-	0	133	-16	702	16	15.270	27,55%	(11.063)
	Oto	64.990	71.834	69.817	1.122	187	-935	235	-2.017	4.827	2.204	85.954	81,23%	(16.137)
	CF 2	1.567.950	1.753.337	1.760.308	41.920	45.900	3.980	19.143	6.970	192.358	38.930	1.775.210	99,16%	(14.903)
	Mitraguna & Others	1.383.782	1.559.560	1.564.879	38.890	42.010	3.120	18.462	5.320	181.098	36.690	1.571.846	99,56%	(6.966)
	Pensium	184.168	193.778	195.428	3.030	3.890	860	681	1.650	11.260	2.240	203.365	96,10%	(7.936)
Total Pembiayaan		2.544.835	2.950.264	2.968.025	134.931	125.710	-9.220	48.191	17.762	423.190	107.949	3.064.479	96,85%	(96.454)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	10.303	0,67%	1,55%	5,02%	7.100	9.036	10.303			
	Linkage	-	-	-	155	0,00%	0,00%	0,86%	155	155	155			
	Local Champion	1.267	-	3.204	9.882	0,75%	1,70%	5,28%	6.678	8.614	9.882			
	Value Chain	-	-	-	266	0,00%	0,00%	0,15%	266	266	266			
2	MBG	3.453	4.655	4.655	30.150	2,17%	2,43%	15,69%	25.495	26.697	25.495			
	KUR	2.876	4.305	4.305	28.164	1,90%	2,36%	15,44%	23.859	25.288	23.859			
	Non KUR	577	350	350	1.986	7,36%	3,63%	20,24%	1.636	1.409	1.636			
3	PWG	-	26	26	47.661	0,00%	0,01%	11,11%	47.635	47.661	47.635			
	Cilem	-	-	-	39.019	0,00%	0,00%	16,99%	39.019	39.019	39.019			
	Gadai	-	26	26	8.642	0,00%	0,01%	4,34%	8.616	8.642	8.616			
4	CFG	19.268	23.212	25.105	85.585	0,99%	1,17%	4,00%	60.480	66.317	62.374			
	CF 1	8.041	9.455	13.170	43.392	2,13%	3,41%	11,38%	30.222	35.352	33.938			
	Total Griya	6.972	7.025	10.986	39.201	2,24%	3,50%	12,59%	28.215	32.230	32.176			
	Oto	1.069	2.430	2.184	4.191	1,64%	3,04%	6,00%	2.007	3.122	1.761			
	CF 2	11.227	13.757	11.934	42.193	0,72%	0,68%	2,40%	30.258	30.966	28.436			
	Mitraguna & Others	11.107	13.302	11.331	40.170	0,80%	0,73%	2,57%	28.839	29.063	26.867			
	Pensium	120	455	603	2.023	0,07%	0,31%	1,04%	1.420	1.903	1.568			
Total Pembiayaan		23.988	27.892	32.989	173.699	0,94%	1,12%	5,85%	140.710	149.711	145.807	0,93%	84,09%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	11.020	4,79%	3,78%	5,37%	3.204	1.999	3.204			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.815	11.019	5,33%	4,14%	5,88%	3.204	2.022	3.204			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	1.926	1,80%	0,79%	1,00%	401	(937)	230			
	KUR	1.760	1.181	1.021	1.400	1,16%	0,56%	0,77%	379	(360)	219			
	Non KUR	1.104	515	504	526	14,08%	5,23%	5,36%	22	(578)	11			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	21.182	23.971	27.689	0,93%	1,12%	1,29%	3.718	9.566	6.507			
	CF 1	5.476	6.060	6.167	7.346	1,45%	1,60%	1,93%	1.178	1.870	1.286			
	Total Griya	4.795	5.611	5.656	6.835	1,54%	1,80%	2,19%	1.178	2.040	1.224			
	Oto	681	449	511	511	1,05%	0,71%	0,73%	-	(170)	62			
	CF 2	12.648	15.122	17.804	20.343	0,81%	1,02%	1,16%	2.540	7.696	5.221			
	Mitraguna & Others	12.330	14.664	17.209	19.749	0,89%	1,10%	1,26%	2.540	7.419	5.085			
	Pensium	318	458	595	595	0,01%	0,02%	0,30%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	40.636	1,18%	1,13%	1,37%	7.323	10.627	9.941	0,94%	31,39%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	
2	Contribution Margin	108.606	158.691	102.148	(6.458)	5,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,04	3,23	3,24	0,01	0,20
CIF Payroll	17.616	18.726	19.207	481	1.591

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	85.134	82.553	21.784	(2.581)	2.787	3,49%	2.389	2,98%	99.791	82,73%	(17.238)
2	Tabungan	392.786	392.341	402.375	397.415	(277)	(4.960)	5.074	1,29%	4.629	1,18%	424.694	93,58%	(27.279)
3	Deposito	233.260	195.103	200.571	200.324	(41.404)	(247)	5.221	2,68%	(32.935)	-14,12%	235.055	85,22%	(34.731)
	Total	706.209	667.209	688.081	680.292	(19.897)	(7.789)	13.083	1,96%	(25.917)	-3,67%	759.540	89,57%	(79.247)
	CASA	472.950	472.106	487.509	479.968	21.506	(7.542)	7.861	1,67%	7.018	1,48%	524.484	91,51%	(44.517)
	(%) CASA	66,97%	70,76%	70,85%	70,55%									
	FDR	69,41%	78,81%	76,59%	77,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	20.922	21.576	21.592	16	670	3,20%	(4.734)	-17,98%	-	0,00%	21.592
2	Giro ISE	3.901	3.080	3.423	3.428	5	348	11,31%	(473)	-12,12%		0,00%	3.428
3	Tabungan ISE	13.925	12.342	12.653	12.664	11	322	2,61%	(1.261)	-9,06%		0,00%	12.664
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	136	137	137	0	1	0,74%	9	7,03%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	89.596	87.728	3.000	190	-2.810	-818	-1.868	-5.996	2.058	106.513	82,36%	(18.784)
	Linkage	4.522	3.361	3.238	-	-	-	-122	-123	-1.284	123	10.091	32,08%	(6.853)
	Non-Linkage	89.203	86.235	84.491	3.000	190	-2.810	-696	-1.744	-4.712	1.934	96.422	87,63%	(11.931)
	• Local Champion	87.849	85.239	83.530	3.000	190	-2.810	-661	-1.708	-4.319	1.898	91.272	91,52%	(7.741)
	• Value Chain	1.354	996	960	-	-	-	-36	-36	-393	36	5.150	18,65%	(4.190)
2	MBG	44.762	41.512	41.476	350	1.055	705	-765	-35	-3.286	1.090	46.400	89,39%	(4.924)
	KUR	42.954	39.297	38.947	350	705	355	-699	-350	-4.007	1.055	44.605	87,32%	(5.658)
	Non KUR	1.808	2.214	2.529	-	350	350	-66	315	721	35	1.795	140,87%	734
3	PWG	25.216	36.316	36.998	7.311	6.622	-689	1.748	682	11.781	5.940	43.943	84,19%	(6.945)
	Cilem	10.119	17.246	17.332	1.716	1.306	-411	338	86	7.213	1.220	25.949	66,79%	(8.618)
	Gadai	15.098	19.070	19.666	5.595	5.316	-278	1.410	596	4.568	4.720	17.994	109,29%	1.672
4	CFG	326.493	358.409	360.802	8.430	10.891	2.461	2.388	2.393	34.309	8.498	347.257	103,90%	13.545
	CF 1	44.529	52.963	52.605	16	500	484	1.197	-358	8.076	858	46.935	112,08%	5.670
	Total Griya	33.717	42.230	42.127	-	500	500	0	-103	8.410	603	34.266	122,94%	7.861
	• Total Non Program	33.717	42.230	42.127	-	500	500	-645	-103	8.410	603	34.266	122,94%	7.861
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.733	10.477	16	-	-16	1.197	-255	-334	255	12.669	82,70%	(2.191)
	CF 2	281.964	305.446	308.197	8.414	10.391	1.977	1.191	2.751	26.233	7.640	300.322	102,62%	7.875
	Mitraguna & Others	268.245	288.489	290.482	8.414	9.385	971	1.718	1.993	22.237	7.392	285.267	101,83%	5.215
	Pensiun	13.719	16.957	17.714	-	1.006	1.006	-527	757	3.996	249	15.055	117,67%	2.660
	Total Pembiayaan	490.195	525.832	527.004	19.091	18.758	-333	2.553	1.171	36.808	17.587	544.113	96,86%	(17.109)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	-	3.204	3.395	0,31%	3,58%	3,87%	191	3.102	3.395			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	-	3.204	3.395	0,33%	3,71%	4,02%	191	3.102	3.395			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.094	1.021	6.911	1,23%	2,46%	16,66%	5.889	6.361	5.817			
	KUR	550	1.094	1.021	6.322	1,28%	2,60%	16,23%	5.301	5.772	5.228			
	Non KUR	-	-	-	589	0,00%	0,00%	23,28%	589	589	589			
3	PWG	-	-	-	2.004	0,00%	5,42%	2,004	2.004	2.004	2.004			
	Cilem	-	-	-	1.433	0,00%	8,27%	1,433	1.433	1.433	1.433			
	Gadai	-	-	-	571	0,00%	2,90%	571	571	571	571			
4	CFG	5.180	4.311	4.286	12.902	1,59%	1,20%	3,58%	8.616	7.721	8.591			
	CF 1	174	45	42	8.364	0,39%	0,08%	15,90%	8.321	8.190	8.319			
	Total Griya	174	45	42	8.115	0,52%	0,10%	19,26%	8.073	7.941	8.070			
	Oto	-	-	-	248	0,00%	2,37%	248	248	248	248			
	CF 2	5.006	4.266	4.244	4.538	1,78%	1,39%	1,47%	294	(468)	272			
	Mitraguna & Others	5.006	4.266	4.244	4.538	1,87%	1,47%	1,56%	294	(468)	272			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	5.406	8.511	25.211	1,23%	1,62%	4,78%	16.700	19.188	19.806	0,49%	89,78%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	4.269	0,87%	1,19%	4,87%	3.204	3.450	3.204			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	1.066	1.066	4.269	0,92%	1,24%	5,05%	3.204	3.450	3.204			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	175	170	350	1,56%	0,41%	0,84%	180	(350)	175			
	KUR	609	175	170	350	1,42%	0,43%	0,90%	180	(259)	175			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.224	4.220	6.043	1,35%	1,18%	1,67%	1.823	1.624	1.819			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.224	4.220	6.043	1,42%	1,38%	1,96%	1.823	2.036	1.819			
	Mitraguna & Others	4.007	4.224	4.220	6.043	1,49%	1,46%	2,08%	1.823	2.036	1.819			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.465	5.456	10.662	1,21%	1,04%	2,02%	5.206	4.725	5.197	0,64%	68,18%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	630.795	853.881	687.989	57.194	
2	Contribution Margin	21.469	30.075	21.993	524	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,32	3,34	0,02	0,10
CIF Payroll	2.195	2.310	2.317	7	122

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	6.072	6.236	(3.555)	164	(4.250)	-40,53%	(11.890)	-65,60%	33.616	18,55%	(27.380)
2	Tabungan	237.991	243.202	244.928	248.792	(1.888)	3.864	5.590	2,30%	10.801	4,54%	263.026	94,59%	(14.234)
3	Deposito	192.383	156.159	154.542	154.540	(51.287)	(2)	(1.619)	-1,04%	(37.843)	-19,67%	193.802	79,74%	(39.262)
	Total	448.500	409.846	405.542	409.568	(56.729)	4.026	(278)	-0,07%	(38.932)	-8,68%	490.444	83,51%	(80.876)
	CASA	256.117	253.687	250.999	255.028	(5.442)	4.028	1.341	0,53%	(1.089)	-0,43%	296.642	85,97%	(41.614)
	(%) CASA	57,11%	61,90%	61,89%	62,27%									
	FDR	54,70%	64,09%	63,67%	63,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.639	9.906	10.394	10.486	92	580	5,85%	(1.153)	-9,91%	-	0,00%	10.486
2	Giro ISE	2.314	454	718	727	9	273	60,00%	(1.587)	-68,59%		0,00%	727
3	Tabungan ISE	1.452	1.580	1.804	1.887	83	307	19,44%	434	29,89%		0,00%	1.887
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	14.944	100	-	-100	-2.842	-944	-2.635	944	26.993	55,36%	(12.049)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	14.944	100	-	-100	-2.842	-944	-2.635	944	22.893	65,28%	(7.949)
	• Local Champion	16.492	15.487	14.543	100	-	-100	-2.842	-944	-1.949	944	19.012	76,50%	(4.469)
	• Value Chain	1.087	401	401	-	-	-	0	-0	-686	0	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.325	620	595	-25	-254	-797	56	1.392	48.666	78,75%	(10.341)
	KUR	37.787	38.582	37.797	620	595	-25	-195	-785	9	1.380	47.501	79,57%	(9.704)
	Non KUR	483	540	529	-	-	0	-59	-12	46	12	1.166	45,37%	(637)
3	PWG	15.859	33.260	35.915	8.389	6.662	-1.728	3.002	2.655	20.056	4.007	33.597	106,90%	2.317
	Cilem	7.657	18.706	19.434	3.817	1.625	-2.192	2.015	728	11.777	897	21.318	91,16%	(1.884)
	Gadai	8.201	14.554	16.480	4.573	5.037	464	987	1.927	8.279	3.110	12.279	134,22%	4.202
4	CFG	173.601	174.409	169.013	1.788	2.150	362	-424	-5.396	-4.588	7.546	191.714	88,16%	(22.701)
	CF 1	81.382	70.149	67.697	-	-	0	-252	-2.452	-13.685	2.452	83.440	81,13%	(15.743)
	Total Griya	77.096	66.200	63.977	-	-	0	0	-2.223	-13.119	2.223	77.675	82,36%	(13.698)
	• Total Non Program	77.096	66.200	63.977	-	-	0	-1.037	-2.223	-13.119	2.223	77.675	82,36%	(13.698)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.720	-	-	0	-252	-229	-566	229	5.765	64,53%	(2.045)
	CF 2	92.219	104.260	101.316	1.788	2.150	362	-172	-2.944	9.097	5.094	108.274	93,57%	(6.958)
	Mitraguna & Others	90.304	99.165	95.998	1.655	1.900	245	-180	-3.167	5.694	5.067	104.949	91,47%	(8.951)
	Pensiun	1.915	5.095	5.318	133	250	117	8	224	3.403	26	3.326	159,92%	1.993
	Total Pembiayaan	245.309	262.678	258.197	10.897	9.407	-1.491	-517	-4.481	12.888	13.888	300.970	85,79%	(42.774)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	1.885	1,20%	0,00%	12,61%	1.885	1.674	1.885			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	1.885	1,20%	0,00%	12,61%	1.885	1.674	1.885			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	5.860	3,78%	5,55%	15,29%	3.688	4.414	3.612			
	KUR	1.433	2.078	2.047	5.735	3,79%	5,31%	15,17%	3.688	4.302	3.657			
	Non KUR	12	170	125	125	2,54%	23,17%	23,60%	(0)	113	(45)			
3	PWG	-	-	-	5.140	0,00%	0,00%	14,31%	5.140	5.140	5.140			
	Cilem	-	-	-	4.845	0,00%	0,00%	24,93%	4.845	4.845	4.845			
	Gadai	-	-	-	296	0,00%	0,00%	1,80%	296	296	296			
4	CFG	3.497	2.932	3.360	14.507	2,01%	1,93%	8,58%	11.148	11.010	11.576			
	CF 1	3.310	2.801	3.079	10.817	4,07%	4,39%	15,98%	7.739	7.507	8.016			
	Total Griya	3.310	2.698	2.976	10.703	4,29%	4,50%	16,73%	7.726	7.393	8.005			
	Oto	-	103	102	115	0,00%	2,59%	3,08%	12	115	11			
	CF 2	187	130	281	3.690	0,20%	0,27%	3,64%	3.409	3.503	3.560			
	Mitraguna & Others	187	130	88	3.497	0,21%	0,09%	3,64%	3.409	3.310	3.367			
	Pensiun	-	-	193	193	0,00%	3,78%	3,62%	(0)	193	193			
	Total Pembiayaan	5.153	5.179	5.532	27.392	2,10%	2,11%	10,61%	21.861	22.239	22.213	0,40%	96,19%	-10,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	345	322	0,18%	0,88%	0,84%	(22)	252	(23)			
	KUR	-	275	275	252	0,00%	0,71%	0,67%	(22)	252	(23)			
	Non KUR	70	70	70	70	14,55%	12,99%	13,28%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	4.928	5.084	2.661	1,44%	2,91%	1,57%	(2.423)	165	(2.268)			
	CF 1	2.172	2.812	2.968	2.305	2,67%	4,23%	3,41%	(663)	133	(507)			
	Total Griya	2.172	2.812	2.968	2.305	2,82%	4,48%	3,60%	(663)	133	(507)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	2.116	355	0,35%	2,03%	0,35%	(1.760)	32	(1.760)			
	Mitraguna & Others	323	2.116	2.116	355	0,36%	2,13%	0,37%	(1.760)	32	(1.760)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	5.273	5.429	2.983	1,45%	2,07%	1,16%	(2.446)	(574)	(2.290)	0,46%	60,36%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	408.149	448.564	466.664	58.515	
2	Contribution Margin	11.524	17.543	14.308	2.784	-24,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,94	3,23	3,22	(0,01)	0,28
CIF Payroll	1.775	1.745	1.883	138	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	863	824	(310)	(39)	(385)	-31,86%	(534)	-39,33%	9.983	8,26%	(9.158)
2	Tabungan	139.020	139.895	144.641	143.740	(343)	(901)	3.846	2,75%	4.720	3,40%	153.063	93,91%	(9.323)
3	Deposito	91.332	76.670	77.165	76.945	(2.687)	(220)	275	0,36%	(14.387)	-15,75%	92.121	83,53%	(15.176)
	Total	231.711	217.775	222.670	221.509	(3.339)	(1.160)	3.735	1,71%	(10.201)	-4,40%	255.167	86,81%	(33.657)
	CASA	140.379	141.104	145.504	144.565	(653)	(940)	3.460	2,45%	4.186	2,98%	163.046	88,67%	(18.481)
	(%) CASA	60,58%	64,79%	65,35%	65,26%									
	FDR	52,09%	65,09%	64,51%	64,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	2.354	7.946	8.406		460	6.052	257,09%	5.633	203,18%	-	0,00%	8.406
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,65%		0,00%	103
3	Tabungan ISE	2.669	2.251	7.843	8.303		460	6.052	268,90%	5.634	211,12%		0,00%	8.303
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	88	90	90		0	2	2,27%	6	7,14%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	306	306	-	-	0	-13	0	-1.108	-	1.415	21,65%	(1.108)
	Linkage	189	155	155	-	-	-	-4	0	-34	-	189	82,13%	(34)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Local Champion	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	5.223	-	300	300	571	230	5.223	70	3.617	144,42%	1.607
	KUR	-	4.454	4.692	-	300	300	579	238	4.692	62	3.445	136,19%	1.247
	Non KUR	-	539	531	-	-	0	-8	-8	531	8	172	309,53%	360
3	PWG	10.318	19.674	21.292	5.133	4.126	-1.007	632	1.617	10.974	2.509	21.891	97,26%	(600)
	Cilem	4.275	11.824	12.796	1.474	1.593	119	619	972	8.521	621	15.011	85,24%	(2.215)
	Gadai	6.043	7.850	8.496	3.660	2.533	-1.126	13	646	2.453	1.888	6.881	123,48%	1.615
4	CFG	108.966	116.775	116.819	2.521	2.015	-506	3.254	44	7.854	1.971	126.793	92,13%	(9.974)
	CF 1	22.575	21.821	21.328	16	-	-16	-98	-494	-1.248	494	25.867	82,45%	(4.539)
	Total Griya	18.510	17.085	16.683	-	-	0	0	-402	-1.827	402	20.337	82,03%	(3.654)
	• Total Non Program	18.168	16.590	16.189	-	-	0	-1.368	-401	-1.979	401	18.849	85,89%	(2.660)
	• Program	342	495	494	-	-	0	-2	-1	152	1	1.489	33,18%	(995)
	Oto	4.065	4.736	4.645	16	-	-16	-98	-92	579	92	5.530	83,99%	(885)
	CF 2	86.390	94.953	95.492	2.505	2.015	-490	3.352	538	9.102	1.477	100.926	94,62%	(5.434)
	Mitraguna & Others	53.276	64.119	64.864	2.505	2.015	-490	3.603	744	11.588	1.271	66.415	97,66%	(1.552)
	Pensiun	33.115	30.834	30.628	-	-	0	-251	-206	-2.486	206	34.511	88,75%	(3.883)
	Total Pembiayaan	120.698	141.748	143.641	7.654	6.441	-1.213	4.444	1.892	22.943	4.549	153.716	93,45%	(10.075)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	306	0,00%	0,00%	100,00%	306	306	306			
	Linkage	-	-	-	155	0,00%	0,00%	100,00%	155	155	155			
	Local Champion	-	-	-	151	0,00%	0,00%	100,00%	151	151	151			
	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	-	-	-	1.671	0,00%	0,00%	7,85%	1.671	1.671	1.671			
	Cilem	-	-	-	1.640	0,00%	0,00%	12,81%	1.640	1.640	1.640			
	Gadai	-	-	-	32	0,00%	0,00%	0,37%	32	32	32			
4	CFG	438	2.664	2.333	5.792	0,40%	2,00%	4,96%	3.458	5.353	3.128			
	CF 1	438	1.437	1.265	1.512	1,94%	5,80%	7,09%	247	1.074	75			
	Total Griya	438	1.286	1.265	1.380	2,37%	7,40%	8,27%	115	941	94			
	Oto	-	151	-	132	0,00%	0,00%	2,85%	132	132	(19)			
	CF 2	-	1.227	1.068	4.279	0,00%	1,12%	4,48%	3.211	4.279	3.053			
	Mitraguna & Others	-	1.227	1.068	3.795	0,00%	1,67%	5,85%	2.726	3.795	2.568			
	Pensiun	-	-	-	485	0,00%	0,00%	1,58%	485	485	485			
	Total Pembiayaan	438	2.664	2.333	7.769	0,36%	1,65%	5,41%	5.436	7.331	5.105	1,46%	72,95%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	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	525	784	980	1.713	0,48%	0,84%	1,47%	732	1.188	929			
	CF 1	397	542	541	1.115	1,76%	2,48%	5,23%	574	718	573			
	Total Griya	397	542	541	1.115	2,14%	3,17%	6,68%	574	718	573			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	439	598	0,15%	0,46%	0,63%	159	471	357			
	Mitraguna & Others	20	241	439	598	0,04%	0,69%	0,92%	159	578	357			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	980	1.713	1,19%	0,69%	1,19%	732	275	929	0,24%	79,75%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	314.688	443.827	442.106	237.766	(1.721)	127.418	40,49%	369.125	505,78%	88.241	501,02%	353.865
2	Tabungan	196.862	210.855	201.133	202.384	(607)	1.251	(8.470)	-4,02%	5.522	2,81%	221.903	91,20%	(19.519)
3	Deposito	1.160.939	1.291.617	1.785.516	1.784.979	570.316	(537)	493.362	38,20%	624.040	53,75%	1.162.357	153,57%	622.622
	Total	1.430.782	1.817.160	2.430.476	2.429.469	807.475	(1.007)	612.309	33,70%	998.687	69,80%	1.472.501	164,99%	956.968
	CASA	269.843	525.542	644.960	644.490	237.159	(470)	118.948	22,63%	374.647	138,84%	310.144	207,80%	334.346
	(%) CASA	18,86%	28,92%	26,54%	26,53%									
	FDR	15,38%	14,45%	10,95%	10,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.320	10.548	10.636		87	316	3,06%	1.557	17,15%	-	0,00%	10.636
2	Giro ISE	2.308	2.000	2.028	2.028		0	28	1,39%	(280)	-12,12%		0,00%	2.028
3	Tabungan ISE	1.370	4.019	4.220	4.307		87	288	7,17%	2.937	214,30%		0,00%	4.307
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	67	68	68		0	1	1,49%	10	17,24%		0,00%	68

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	20.886	-	-	0	-361	-609	756	609	30.920	67,55%	(10.034)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	20.886	-	-	0	-361	-609	756	609	26.221	79,65%	(5.335)
	• Local Champion	18.621	20.216	19.646	-	-	0	-323	-570	1.024	570	21.509	91,34%	(1.863)
	• Value Chain	1.509	1.280	1.241	-	-	-	-38	-39	-268	39	4.712	26,33%	(3.472)
2	MBG	53.102	56.338	55.895	600	700	100	940	-442	2.794	1.142	64.025	87,30%	(8.130)
	KUR	50.813	54.812	54.441	600	700	100	1.010	-371	3.629	1.071	61.091	89,11%	(6.650)
	Non KUR	2.289	1.525	1.454	-	-	0	-70	-71	-835	71	2.934	49,56%	(1.480)
3	PWG	17.782	25.816	27.076	5.974	4.913	-1.061	1.961	1.260	9.294	3.653	33.143	81,69%	(6.067)
	Cilem	6.518	15.281	15.548	1.534	1.535	1	24	267	9.031	1.268	20.343	76,43%	(4.794)
	Gadai	11.264	10.534	11.528	4.440	3.378	-1.062	1.937	993	263	2.385	12.800	90,06%	(1.273)
4	CFG	129.053	158.843	162.366	6.210	6.337	127	3.390	3.522	33.313	2.815	158.758	102,27%	3.608
	CF 1	19.758	17.484	17.474	-	250	250	-264	-10	-2.283	260	33.408	52,31%	(15.934)
	Total Griya	14.572	12.909	13.027	-	250	250	0	118	-1.544	132	26.744	48,71%	(13.716)
	• Total Non Program	11.408	10.033	10.162	-	250	250	-173	129	-1.246	121	12.963	78,40%	(2.800)
	• Program	3.163	2.877	2.865	-	-	0	-31	-12	-298	12	13.781	20,79%	(10.916)
	Oto	5.186	4.575	4.447	-	-	0	-264	-128	-739	128	6.665	66,73%	(2.217)
	CF 2	109.295	141.359	144.891	6.210	6.087	-123	3.654	3.532	35.596	2.555	125.350	115,59%	19.542
	Mitraguna & Others	90.925	122.975	126.454	6.090	5.930	-160	3.912	3.479	35.529	2.451	105.569	119,78%	20.885
	Pensiun	18.370	18.384	18.437	120	157	37	-257	53	67	104	19.780	93,21%	(1.343)
	Total Pembiayaan	220.067	262.492	266.224	12.784	11.950	-834	5.930	3.731	46.157	8.219	286.846	92,81%	(20.623)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.208	0,00%	0,00%	5,78%	1.208	1.208	1.208			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.208	0,00%	0,00%	5,78%	1.208	1.208	1.208			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	451	1.624	1.104	9.770	0,85%	1,96%	17,48%	8.666	9.318	8.146			
	KUR	163	1.506	1.023	9.398	0,32%	1,87%	17,26%	8.374	9.235	7.891			
	Non KUR	289	118	80	372	12,61%	5,27%	25,59%	292	84	254			
3	PWG	-	-	-	2.134	0,00%	0,00%	7,88%	2.134	2.134	2.134			
	Cilem	-	-	-	1.943	0,00%	0,00%	12,50%	1.943	1.943	1.943			
	Gadai	-	-	-	191	0,00%	0,00%	1,65%	191	191	191			
4	CFG	1.759	541	1.049	2.470	1,36%	0,66%	1,52%	1.421	711	1.929			
	CF 1	1.212	541	1.049	2.470	6,14%	6,00%	14,14%	1.421	1.258	1.929			
	Total Griya	1.052	541	586	1.560	7,22%	4,54%	11,97%	973	508	1.018			
	Oto	161	-	463	911	3,10%	10,12%	20,48%	448	750	911			
	CF 2	547	-	-	-	0,50%	0,00%	0,00%	-	(547)	-			
	Mitraguna & Others	547	-	-	-	0,60%	0,00%	0,00%	-	(547)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	2.165	2.153	15.581	1,00%	0,82%	5,85%	13.429	13.371	13.416	2,24%	61,79%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	904	812	984	2,88%	1,44%	1,76%	172	(547)	80			
	KUR	855	460	378	600	1,68%	0,69%	1,10%	222	(255)	140			
	Non KUR	677	444	434	384	29,56%	28,44%	26,41%	(50)	(292)	(60)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	499	439	583	0,59%	0,28%	0,36%	144	(178)	84			
	CF 1	321	480	419	564	1,63%	2,40%	3,23%	144	243	84			
	Total Griya	321	480	419	564	2,20%	3,25%	4,33%	144	243	84			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.403	1.251	1.567	1,11%	0,48%	0,59%	316	(881)	164	1,58%	-168,98%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	7.091	6.611	(884)	(480)	(252)	-3,67%	(2.884)	-30,37%	15.938	41,48%	(9.327)
2	Tabungan	99.410	121.220	126.119	126.013	4.389	(106)	4.793	3,95%	26.603	26,76%	109.902	114,66%	16.111
3	Deposito	64.192	61.782	61.998	61.897	415	(101)	115	0,19%	(2.294)	-3,57%	64.781	95,55%	(2.884)
	Total	173.097	189.865	195.208	194.522	3.920	(686)	4.657	2,45%	21.424	12,38%	190.622	102,05%	3.900
	CASA	108.906	128.083	133.210	132.624	3.505	(585)	4.541	3,55%	23.719	21,78%	125.841	105,39%	6.783
	(%) CASA	62,92%	67,46%	68,24%	68,18%									
	FDR	57,60%	62,38%	59,51%	59,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.447	13.195	13.262		67	1.815	15,85%	(41)	-0,31%	-	0,00%	13.262
2	Giro ISE	6.014	2.591	3.917	3.945		28	1.354	52,25%	(2.069)	-34,40%		0,00%	3.945
3	Tabungan ISE	6.490	8.056	8.478	8.517		39	461	5,72%	2.027	31,24%		0,00%	8.517
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.842	5.711	-	-	0	-131	-131	5.711	131	0	0,00%	5.711
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.842	5.711	-	-	0	-131	-131	5.711	131	0	0,00%	5.711
	• Local Champion	-	1.986	1.884	-	-	0	-102	-102	1.884	102	0	0,00%	1.884
	• Value Chain	-	3.856	3.827	-	-	-	-29	-29	3.827	29	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.658	34.654	8.000	4.835	-3.164	915	-1.004	10.925	5.839	31.275	110,81%	3.379
	Cilem	8.075	16.250	15.704	2.181	882	-1.299	562	-545	7.629	1.427	13.319	117,91%	2.386
	Gadai	15.654	19.408	18.950	5.818	3.953	-1.865	353	-458	3.296	4.412	17.956	105,53%	993
4	CFG	75.933	76.937	75.797	1.251	200	-1.051	746	-1.140	-136	1.340	85.579	88,57%	(9.782)
	CF 1	16.979	16.082	15.819	-	-	0	-84	-263	-1.160	263	18.301	86,44%	(2.482)
	Total Griya	15.306	13.981	13.771	-	-	0	0	-210	-1.535	210	15.789	87,22%	(2.018)
	• Total Non Program	15.306	13.981	13.771	-	-	0	-208	-210	-1.535	210	15.789	87,22%	(2.018)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.101	2.048	-	-	0	-84	-53	375	53	2.512	81,52%	(464)
	CF 2	58.954	60.855	59.978	1.251	200	-1.051	830	-877	1.024	1.077	67.278	89,15%	(7.300)
	Mitraguna & Others	51.295	53.770	52.948	1.251	200	-1.051	630	-822	1.653	1.022	58.819	90,02%	(5.871)
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)
	Total Pembiayaan	99.702	118.437	116.162	9.251	5.035	-4.215	1.530	-2.275	16.460	7.311	116.894	99,37%	(732)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	5.205	0,00%	0,00%	15,02%	5.205	5.205	5.205			
	Cilem	-	-	-	4.006	0,00%	0,00%	25,51%	4.006	4.006	4.006			
	Gadai	-	-	-	1.199	0,00%	0,00%	6,33%	1.199	1.199	1.199			
4	CFG	315	443	466	1.528	0,41%	0,61%	2,02%	1.061	1.213	1.084			
	CF 1	-	260	258	222	0,00%	1,61%	1,41%	(36)	222	(37)			
	Total Griya	-	238	237	196	0,00%	1,70%	1,42%	(41)	196	(42)			
	Oto	-	22	21	27	0,00%	1,00%	1,30%	6	27	5			
	CF 2	315	184	208	1.305	0,53%	0,34%	2,18%	1.097	991	1.122			
	Mitraguna & Others	315	184	208	1.305	0,61%	0,39%	2,47%	1.097	991	1.122			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	443	466	6.732	0,32%	0,39%	5,80%	6.266	6.418	6.289	1,92%	66,85%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	620	645	645	0,90%	0,84%	0,85%	-	(37)	25			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	620	645	645	1,07%	1,06%	1,08%	-	15	25			
	Mitraguna & Others	630	620	645	645	1,23%	1,20%	1,22%	-	15	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	620	645	645	0,72%	0,54%	0,56%	-	(76)	25	0,26%	53,50%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	2.297	2.243	(3.083)	(54)	(228)	-9,22%	(1.265)	-36,07%	8.802	25,48%	(6.559)
2	Tabungan	88.498	84.131	77.566	78.995	103	1.429	(5.136)	-6,11%	(9.503)	-10,74%	97.117	81,34%	(18.122)
3	Deposito	50.176	25.230	22.786	22.786	(1.116)	(0)	(2.444)	-9,69%	(27.390)	-54,59%	50.660	44,98%	(27.874)
	Total	142.182	111.831	102.649	104.024	(4.096)	1.375	(7.808)	-6,98%	(38.158)	-26,84%	156.578	66,44%	(52.554)
	CASA	92.006	86.602	79.863	81.238	(2.980)	1.375	(5.364)	-6,19%	(10.768)	-11,70%	105.918	76,70%	(24.681)
	(%) CASA	64,71%	77,44%	77,80%	78,10%									
	FDR	46,30%	76,68%	84,32%	83,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	656	689	695		6	39	5,88%	(2.562)	-78,66%	-	0,00%	695
2	Giro ISE	705	158	172	175		3	17	10,94%	(529)	-75,14%		0,00%	175
3	Tabungan ISE	2.552	498	518	520		2	21	4,28%	(2.032)	-79,63%		0,00%	520
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	154	154	154		0	0	0,00%	7	4,76%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	-	4.142	4.580	-	500	500	-91	438	4.580	62	3.633	126,07%	947
	KUR	-	4.055	4.495	-	500	500	-89	440	4.495	60	3.445	130,48%	1.050
	Non KUR	-	87	85	-	-	0	-2	-2	85	2	188	45,19%	(103)
3	PWG	2.349	5.988	6.369	520	724	204	144	381	4.020	343	6.181	103,05%	189
	Cilem	2.349	5.988	6.369	520	724	204	144	381	4.020	343	6.181	103,05%	189
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.608	1.070	714	-356	307	-11	12.122	725	74.615	101,33%	993
	CF 1	26.468	28.175	27.947	220	49	-171	-88	-229	1.478	278	27.892	100,20%	55
	Total Griya	25.069	24.440	24.252	220	-	-220	0	-188	-817	188	25.514	95,05%	(1.262)
1	• Total Non Program	25.069	24.440	24.252	220	-	-220	326	-188	-817	188	25.514	95,05%	(1.262)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.694	-	49	49	-88	-41	2.295	90	2.377	155,40%	1.317
	CF 2	37.018	47.444	47.662	850	665	-185	394	218	10.644	447	46.723	102,01%	938
	Mitraguna & Others	36.826	47.238	47.460	850	665	-185	399	222	10.634	443	45.599	104,08%	1.861
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	86.558	1.590	1.938	348	360	808	20.722	1.131	84.429	102,52%	2.129

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	480	0,00%	0,00%	10,47%	480	480	480			
	KUR	-	-	-	480	0,00%	0,00%	10,67%	480	480	480			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	775	0,00%	0,00%	12,17%	775	775	775			
	Cilem	-	-	-	775	0,00%	0,00%	12,17%	775	775	775			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.553	1.482	4.748	1,73%	1,96%	6,28%	3.266	3.651	3.195			
	CF 1	1.097	1.183	1.182	4.404	4,15%	4,20%	15,76%	3.222	3.307	3.221			
	Total Griya	1.097	1.040	1.038	4.167	4,38%	4,25%	17,18%	3.129	3.070	3.127			
	Oto	-	143	144	237	0,00%	3,85%	6,41%	93	237	94			
	CF 2	-	370	300	344	0,00%	0,63%	0,72%	44	344	(27)			
	Mitraguna & Others	-	370	300	344	0,00%	0,64%	0,72%	44	344	(27)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.553	1.482	6.003	1,67%	1,73%	6,94%	4.521	4.906	4.450	0,42%	94,01%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	840	840	2.163	0,19%	1,11%	2,86%	1.323	2.043	1.323			
	CF 1	-	821	821	1.844	0,00%	2,91%	6,60%	1.023	1.844	1.023			
	Total Griya	-	821	821	1.844	0,00%	3,36%	7,60%	1.023	1.844	1.023			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	319	0,32%	0,04%	0,67%	300	199	300			
	Mitraguna & Others	120	19	19	319	0,33%	0,04%	0,67%	300	199	300			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	840	840	2.163	0,18%	0,98%	2,50%	1.323	2.043	1.323	0,94%	62,32%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	140.794	142.182	115.928	(24.866)	
2	Contribution Margin	2.365	3.810	2.748	383	-16,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,71	2,94	2,90	(0,04)	0,19
CIF Payroll	1.129	930	1.282	352	153

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.937	3.937	(1.376)	0	584	17,42%	(339)	-7,93%	13.937	28,25%	(10.000)
2	Tabungan	143.334	173.220	165.797	165.944	6.171	147	(7.276)	-4,20%	22.610	15,77%	159.063	104,33%	6.881
3	Deposito	111.952	109.799	108.727	108.727	(15.522)	1	(1.071)	-0,98%	(3.225)	-2,88%	112.836	96,36%	(4.109)
	Total	259.563	286.371	278.461	278.608	(10.728)	147	(7.763)	-2,71%	19.045	7,34%	285.836	97,47%	(7.228)
	CASA	147.610	176.573	169.734	169.881	4.794	147	(6.692)	-3,79%	22.271	15,09%	173.000	98,20%	(3.119)
	(%) CASA	56,87%	61,66%	60,95%	60,97%									
	FDR	26,72%	30,26%	31,14%	31,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.255	2.293	2.273		(21)	17	0,77%	(65)	-2,77%	-	0,00%	2.273
2	Giro ISE	22	24	24	24		0	(0)	-0,02%	3	11,65%		0,00%	24
3	Tabungan ISE	2.316	2.231	2.269	2.248		(21)	17	0,78%	(67)	-2,90%		0,00%	2.248
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	113	116	116		0	3	2,65%	9	8,41%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.342	9.146	200	950	750	116	804	8.952	146	3.788	241,46%	5.358
	KUR	194	7.561	8.186	200	750	550	140	625	7.993	125	3.600	227,41%	4.586
	Non KUR	-	780	960	-	200	200	-24	179	960	21	188	510,70%	772
3	PWG	3.438	5.534	5.388	171	195	24	-581	-146	1.950	342	9.388	57,39%	(4.000)
	Cilem	3.438	5.534	5.388	171	195	24	-581	-146	1.950	342	9.388	57,39%	(4.000)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	72.182	71.592	730	1.142	412	1.336	-590	6.630	1.732	77.036	92,93%	(5.444)
	CF 1	19.068	19.140	19.212	-	250	250	-69	72	144	178	20.608	93,23%	(1.395)
	Total Griya	17.646	16.678	16.811	-	250	250	0	133	-835	117	18.124	92,76%	(1.313)
	• Total Non Program	17.646	16.678	16.811	-	250	250	-106	133	-835	117	18.124	92,76%	(1.313)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.462	2.401	-	-	0	-69	-62	979	62	2.483	96,68%	(83)
	CF 2	45.895	53.042	52.380	730	892	162	1.405	-661	6.485	1.553	56.429	92,83%	(4.048)
	Mitraguna & Others	40.397	47.281	46.300	730	550	-180	1.432	-981	5.903	1.531	49.918	92,75%	(3.618)
	Pensiun	5.498	5.761	6.080	-	342	342	-27	320	582	22	6.510	93,39%	(430)
	Total Pembiayaan	69.359	86.651	86.719	1.101	2.287	1.186	871	68	17.361	2.220	90.976	95,32%	(4.256)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.007	0,00%	0,00%	11,01%	1.007	1.007	1.007			
	KUR	-	-	-	834	0,00%	0,00%	10,18%	834	834	834			
	Non KUR	-	-	-	174	0,00%	0,00%	18,09%	174	174	174			
3	PWG	-	-	-	920	0,00%	0,00%	17,07%	920	920	920			
	Cilem	-	-	-	920	0,00%	0,00%	17,07%	920	920	920			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	1.293	4.096	7.341	1,63%	5,68%	10,25%	3.244	6.281	6.048			
	CF 1	648	-	3.784	5.872	3,40%	19,77%	30,56%	2.089	5.224	5.872			
	Total Griya	648	-	3.784	5.872	3,67%	22,69%	34,93%	2.089	5.224	5.872			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	412	1.293	313	1.469	0,90%	0,59%	2,80%	1.156	1.057	176			
	Mitraguna & Others	412	978	-	1.156	1,02%	0,00%	2,50%	1.156	744	178			
	Pensiun	-	315	313	313	0,00%	5,43%	5,15%	-	313	(2)			
	Total Pembiayaan	1.824	1.293	4.096	9.268	2,63%	4,73%	10,69%	5.171	7.443	7.975	0,54%	94,93%	-10,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)			
	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	267	1.234	2.067	2.173	0,41%	2,86%	3,03%	105	1.905	938			
	CF 1	267	869	749	855	1,40%	3,91%	4,45%	105	587	(15)			
	Total Griya	132	734	614	719	0,75%	3,68%	4,28%	105	587	(15)			
	Oto	135	135	135	135	9,51%	5,49%	5,63%	-	-	-			
	CF 2	-	365	1.318	1.318	0,00%	2,49%	2,52%	-	1.318	953			
	Mitraguna & Others	-	365	1.318	1.318	0,00%	2,79%	2,85%	-	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.828	2.661	2.766	0,39%	3,07%	3,19%	105	2.499	938	2,15%	32,71%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	16.605	15.626	(964)	(979)	1.548	10,99%	11.809	309,34%	10.173	153,60%	5.453
2	Tabungan	117.085	115.849	115.366	115.399	3.632	33	(451)	-0,39%	(1.687)	-1,44%	127.435	90,55%	(12.036)
3	Deposito	49.844	47.990	47.425	47.425	(547)	0	(565)	-1,18%	(2.419)	-4,85%	50.425	94,05%	(3.000)
	Total	170.746	177.918	179.395	178.449	2.121	(946)	532	0,30%	7.703	4,51%	188.033	94,90%	(9.584)
	CASA	120.903	129.928	131.971	131.025	2.668	(946)	1.097	0,84%	10.122	8,37%	137.608	95,22%	(6.584)
	(%) CASA	70,81%	73,03%	73,56%	73,42%									
	FDR	80,42%	77,98%	77,42%	77,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	785	784	785		1	(0)	-0,06%	(906)	-53,60%	-	0,00%	785
2	Giro ISE	436	84	72	72		0	(12)	-13,83%	(364)	-83,39%		0,00%	72
3	Tabungan ISE	1.254	701	711	712		1	11	1,59%	(542)	-43,24%		0,00%	712
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	68	75	75	75		0	0	0,00%	7	10,29%		0,00%	75

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	21.994	23.118	5.053	3.385	-1.668	1.462	1.124	9.568	2.261	21.977	105,19%	1.140
	Cilem	7.456	11.398	11.895	1.467	1.156	-310	655	497	4.440	659	12.976	91,68%	(1.080)
	Gadai	6.094	10.595	11.222	3.586	2.229	-1.357	806	627	5.128	1.602	9.002	124,67%	2.221
4	CFG	119.321	116.751	115.778	1.174	1.723	549	-599	-974	-3.544	2.697	131.690	87,92%	(15.912)
	CF 1	15.625	17.890	17.736	461	-	-461	-70	-154	2.111	154	17.374	102,08%	361
	Total Griya	13.902	15.769	15.669	461	-	-461	0	-99	1.767	99	14.395	108,85%	1.274
	• Total Non Program	13.902	15.769	15.669	461	-	-461	355	-99	1.767	99	14.395	108,85%	1.274
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.121	2.066	-	-	0	-70	-55	344	55	2.979	69,36%	(913)
	CF 2	103.696	98.862	98.042	713	1.723	1.010	-529	-820	-5.654	2.543	114.315	85,76%	(16.274)
	Mitraguna & Others	94.197	89.050	87.967	233	1.145	912	-803	-1.083	-6.230	2.228	103.618	84,89%	(15.652)
	Pensiun	9.499	9.812	10.075	480	578	98	275	264	576	314	10.697	94,19%	(622)
	Total Pembiayaan	137.307	138.745	138.895	6.227	5.108	-1.119	863	150	1.588	4.957	158.103	87,85%	(19.208)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	2.893	0,00%	0,00%	0,00%	2.893	2.893	2.893			
	Cilem	-	-	-	2.007	0,00%	0,00%	16,88%	2.007	2.007	2.007			
	Gadai	-	-	-	885	0,00%	0,00%	7,89%	885	885	885			
4	CFG	1.942	2.012	506	5.462	1,63%	0,43%	4,72%	4.956	3.521	3.450			
	CF 1	86	209	-	2.121	0,55%	0,00%	11,96%	2.121	2.035	1.912			
	Total Griya	-	-	-	2.121	0,00%	0,00%	13,54%	2.121	2.121	2.121			
	Oto	86	209	-	-	4,99%	0,00%	0,00%	-	(86)	(209)			
	CF 2	1.856	1.803	506	3.341	1,79%	0,51%	3,41%	2.835	1.486	1.538			
	Mitraguna & Others	1.856	1.803	506	3.341	1,97%	0,57%	3,80%	2.835	1.486	1.538			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.012	506	8.355	1,41%	0,36%	6,02%	7.849	6.413	6.343	0,37%	93,81%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	331	479	602	617	0,28%	0,52%	0,53%	15	286	138			
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	-	(300)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-			
	CF 2	31	479	602	617	0,03%	0,61%	0,63%	15	586	138			
	Mitraguna & Others	31	479	602	617	0,03%	0,68%	0,70%	15	586	138			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	479	602	617	0,24%	0,43%	0,44%	15	286	138	0,63%	-42,94%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	172.182	170.746	175.797	3.615	
2	Contribution Margin	5.707	7.910	7.278	1.571	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,33	3,32	(0,01)	0,30
CIF Payroll	665	542	545	3	(120)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	9.012	7.427	(7.910)	(1.585)	(5.043)	-40,44%	(6.504)	-46,69%	22.731	32,67%	(15.304)
2	Tabungan	118.671	158.029	156.458	156.208	8.241	(250)	(1.821)	-1,15%	37.537	31,63%	133.410	117,09%	22.798
3	Deposito	125.329	134.600	111.758	111.758	10.955	(0)	(22.842)	-16,97%	(13.571)	-10,83%	126.098	88,63%	(14.340)
	Total	257.931	305.100	277.228	275.393	11.286	(1.835)	(29.707)	-9,74%	17.462	6,77%	282.239	97,57%	(6.846)
	CASA	132.602	170.500	165.470	163.635	331	(1.835)	(6.865)	-4,03%	31.033	23,40%	156.141	104,80%	7.494
	(%) CASA	51,41%	55,88%	59,69%	59,42%									
	FDR	59,82%	60,13%	67,20%	67,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.148	4.621	4.622		1	475	11,45%	1.084	30,65%	-	0,00%	4.622
2	Giro ISE	1	1	1	1		0	(0)	-2,12%	(0)	-35,06%		0,00%	1
3	Tabungan ISE	3.537	4.147	4.621	4.622		1	475	11,45%	1.085	30,67%		0,00%	4.622
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	• Local Champion	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	74	72	-	-	0	24	-2	-245	2	317	22,61%	(245)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	74	72	-	-	0	24	-2	-245	2	317	22,61%	(245)
3	PWG	17.010	25.951	27.112	3.719	3.548	-170	2.838	1.161	10.102	2.387	22.618	119,87%	4.493
	Cilem	7.758	11.911	12.361	792	1.056	264	343	450	4.603	606	12.110	102,07%	251
	Gadai	9.252	14.040	14.751	2.927	2.492	-435	2.495	711	5.500	1.781	10.508	140,37%	4.243
4	CFG	136.962	149.035	150.749	2.692	4.111	1.419	859	1.714	13.787	2.397	151.758	99,34%	(1.008)
	CF 1	16.548	16.454	16.281	257	-	-257	158	-173	-267	173	18.143	89,74%	(1.862)
	Total Griya	15.017	13.737	13.629	-	-	0	0	-107	-1.388	107	15.466	88,12%	(1.837)
	• Total Non Program	15.017	13.737	13.629	-	-	0	-118	-107	-1.388	107	15.466	88,12%	(1.837)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.717	2.652	257	-	-257	158	-65	1.120	65	2.676	99,08%	(25)
	CF 2	120.414	132.581	134.468	2.435	4.111	1.676	701	1.887	14.055	2.224	133.615	100,64%	854
	Mitraguna & Others	110.777	121.822	123.555	1.970	3.631	1.661	317	1.732	12.777	1.899	122.887	100,54%	668
	Pensiun	9.636	10.759	10.913	465	480	15	384	154	1.277	326	10.728	101,73%	185
	Total Pembiayaan	154.289	183.469	186.291	7.411	7.659	249	12.130	2.822	32.003	4.837	174.693	106,64%	11.599

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)			
3	PWG	-	-	-	2.881	0,00%	0,00%	0,00%	2.881	2.881	2.881			
	Cilem	-	-	-	2.362	0,00%	0,00%	19,11%	2.362	2.362	2.362			
	Gadai	-	-	-	518	0,00%	0,00%	3,51%	518	518	518			
4	CFG	334	1.041	415	3.825	0,24%	0,28%	2,54%	3.410	3.491	2.784			
	CF 1	-	569	195	1.212	0,00%	1,18%	7,44%	1.017	1.212	643			
	Total Griya	-	569	44	1.061	0,00%	0,32%	7,78%	1.017	1.061	492			
	Oto	-	-	151	151	0,00%	5,54%	5,68%	-	151	151			
	CF 2	334	472	220	2.613	0,28%	0,17%	1,94%	2.393	2.279	2.141			
	Mitraguna & Others	334	472	220	2.613	0,30%	0,18%	2,11%	2.393	2.279	2.141			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	1.090	489	6.705	0,31%	0,27%	3,60%	6.216	6.224	5.615	0,15%	95,86%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	76	-	-	72	24,03%	0,00%	100,00%	72	(4)	72			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	-	72	24,03%	0,00%	100,00%	72	(4)	72			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	1.203	1.276	1.400	0,57%	0,86%	0,93%	124	613	197			
	CF 1	645	-	74	73	3,90%	0,45%	0,45%	(0)	(571)	73			
	Total Griya	645	-	74	73	4,29%	0,54%	0,54%	(0)	(571)	73			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	1.203	1.203	1.326	0,12%	0,91%	0,99%	124	1.184	123			
	Mitraguna & Others	142	1.203	1.203	1.326	0,13%	0,99%	1,07%	124	1.184	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.203	1.276	1.471	0,56%	0,70%	0,79%	195	609	268	0,00%	100,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	11.592	8.395	(7.020)	(3.197)	1.851	28,28%	(185)	-2,16%	19.111	43,93%	(10.716)
2	Tabungan	115.717	139.694	136.388	138.497	10.026	2.109	(1.197)	-0,86%	22.780	19,69%	130.187	106,38%	8.310
3	Deposito	158.683	172.137	167.646	167.646	(5.821)	(0)	(4.491)	-2,61%	8.964	5,65%	159.611	105,03%	8.036
	Total	282.980	318.375	315.627	314.539	(2.815)	(1.089)	(3.836)	-1,21%	31.559	11,15%	308.909	101,82%	5.629
	CASA	124.297	146.238	147.981	146.892	3.006	(1.089)	654	0,45%	22.595	18,18%	149.298	98,39%	(2.406)
	(%) CASA	43,92%	45,93%	46,88%	46,70%									
	FDR	77,18%	77,84%	79,09%	79,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	6.216	6.217		0	(2.601)	-29,50%	2.897	87,29%	-	0,00%	6.217
2	Giro ISE	510	227	486	486		0	258	113,77%	(24)	-4,74%		0,00%	486
3	Tabungan ISE	2.559	8.341	5.481	5.481		0	(2.860)	-34,29%	2.921	114,14%		0,00%	5.481
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	7.994	50,11%	(3.988)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)
	Non-Linkage	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	6.476	61,85%	(2.470)
	• Local Champion	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	5.442	73,61%	(1.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)
2	MBG	9.912	12.255	12.058	275	280	5	251	-196	2.146	476	12.148	99,26%	(89)
	KUR	9.027	10.798	10.798	200	280	80	222	-0	1.771	280	11.171	96,66%	(373)
	Non KUR	885	1.456	1.260	75	-	-	-75	-196	375	196	977	129,00%	283
3	PWG	13.890	23.684	24.219	2.526	3.129	603	490	536	10.329	2.593	26.829	90,27%	(2.610)
	Cilem	5.699	14.241	14.674	599	1.388	789	-430	433	8.975	956	15.972	91,87%	(1.298)
	Gadai	8.191	9.442	9.545	1.927	1.740	-186	919	103	1.354	1.637	10.857	87,92%	(1.312)
4	CFG	190.097	207.781	209.353	4.009	6.379	2.370	-303	1.572	19.256	4.807	205.092	102,08%	4.261
	CF 1	25.896	28.102	27.450	-	-	0	-122	-652	1.554	652	27.742	98,95%	(292)
	Total Griya	21.834	24.165	23.971	-	-	0	0	-195	2.137	195	22.354	107,23%	1.617
	• Total Non Program	21.834	24.165	23.971	-	-	0	-202	-195	2.137	195	22.354	107,23%	1.617
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.936	3.479	-	-	0	-122	-457	-583	457	5.388	64,57%	(1.909)
	CF 2	164.201	179.679	181.903	4.009	6.379	2.370	-181	2.224	17.702	4.155	177.351	102,57%	4.553
	Mitraguna & Others	145.925	160.670	163.014	3.723	6.337	2.614	-189	2.345	17.089	3.992	157.811	103,30%	5.203
	Pensiun	18.276	19.010	18.889	286	42	-244	7	-121	613	163	19.540	96,67%	(651)
	Total Pembiayaan	218.409	247.836	249.636	6.810	9.788	2.978	314	1.800	31.228	7.988	252.063	99,04%	(2.427)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	284	-	100	721	2,87%	0,82%	5,98%	621	437	721			
	KUR	284	-	100	721	3,15%	0,93%	6,68%	621	437	721			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	26	2.788	0,00%	0,11%	11,51%	2.762	2.788	2.788			
	Cilem	-	-	-	2.633	0,00%	0,00%	17,95%	2.633	2.633	2.633			
	Gadai	-	-	26	155	0,00%	0,28%	1,62%	129	155	155			
4	CFG	85	484	467	10.258	0,04%	0,22%	4,90%	9.791	10.173	9.774			
	CF 1	52	484	467	1.282	0,20%	1,66%	4,67%	815	1.230	797			
	Total Griya	52	48	48	1.037	0,24%	0,20%	4,33%	989	985	989			
	Oto	-	436	419	245	0,00%	10,65%	7,04%	(174)	245	(191)			
	CF 2	33	-	-	8.976	0,02%	0,00%	4,93%	8.976	8.944	8.976			
	Mitraguna & Others	33	-	-	8.976	0,02%	0,00%	5,51%	8.976	8.944	8.976			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	369	484	593	13.768	0,17%	0,24%	5,52%	13.175	13.399	13.283	0,18%	96,81%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.205	515	514	512	0,63%	0,25%	0,24%	(2)	(693)	(3)			
	CF 1	485	-	-	-	1,87%	0,00%	0,00%	-	(485)	-			
	Total Griya	485	-	-	-	2,22%	0,00%	0,00%	-	(485)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	515	514	512	0,44%	0,29%	0,28%	(2)	(207)	(3)			
	Mitraguna & Others	719	274	273	271	0,49%	0,17%	0,17%	(2)	(449)	(3)			
	Pensiun	-	241	241	241	0,00%	0,10%	1,28%	-	241	(0)			
	Total Pembiayaan	1.209	515	514	512	0,55%	0,21%	0,21%	(2)	(697)	(3)	0,00%	98,98%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	318.479	282.980	321.190	2.711	
2	Contribution Margin	7.721	11.567	8.757	1.036	-13,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,11	3,13	0,02	0,17
CIF Payroll	1.488	1.563	1.593	30	105

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	3.175	3.142	(4.792)	(33)	(256)	-7,53%	(5.412)	-63,27%	15.576	20,17%	(12.435)
2	Tabungan	104.558	103.775	99.276	99.632	4.473	356	(4.143)	-3,99%	(4.926)	-4,71%	116.810	85,29%	(17.178)
3	Deposito	118.514	111.806	111.694	111.694	(5.325)	0	(112)	-0,10%	(6.820)	-5,75%	119.096	93,78%	(7.402)
	Total	231.625	218.978	214.145	214.468	(5.644)	323	(4.510)	-2,06%	(17.157)	-7,41%	251.482	85,28%	(37.015)
	CASA	113.112	107.173	102.451	102.774	(319)	323	(4.399)	-4,10%	(10.338)	-9,14%	132.386	77,63%	(29.612)
	(%) CASA	48,83%	48,94%	47,84%	47,92%									
	FDR	61,23%	68,43%	70,58%	70,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.420	4.395	4.347		(47)	(72)	-1,63%	1.688	63,45%	-	0,00%	4.347
2	Giro ISE	666	1.060	1.042	1.042		0	(18)	-1,70%	376	56,39%		0,00%	1.042
3	Tabungan ISE	1.893	3.259	3.253	3.205		(47)	(54)	-1,66%	1.312	69,28%		0,00%	3.205
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.724	1.687	-	-	0	-40	-37	1.687	37	0	0,00%	1.687
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.687	-	-	0	-40	-37	1.687	37	0	0,00%	1.687
	• Local Champion	-	1.724	1.687	-	-	0	-40	-37	1.687	37	0	0,00%	1.687
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
3	PWG	18.643	25.017	26.090	3.659	3.415	-244	1.304	1.074	7.447	2.342	28.064	92,97%	(1.974)
	Cilem	13.169	14.403	14.788	919	1.050	130	-208	385	1.619	665	18.830	78,53%	(4.042)
	Gadai	5.474	10.614	11.302	2.739	2.365	-374	1.513	689	5.828	1.677	9.234	122,40%	2.068
4	CFG	123.108	123.055	123.315	1.300	1.495	195	84	260	207	1.235	137.225	89,86%	(13.910)
	CF 1	17.304	13.823	13.573	-	-	0	-191	-250	-3.731	250	19.095	71,08%	(5.522)
	Total Griya	13.206	10.394	10.239	-	-	0	0	-155	-2.967	155	13.694	74,77%	(3.455)
	• Total Non Program	13.206	10.394	10.239	-	-	0	-787	-155	-2.967	155	13.694	74,77%	(3.455)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.334	-	-	0	-191	-95	-763	95	5.401	61,73%	(2.067)
	CF 2	105.804	109.232	109.742	1.300	1.495	195	274	510	3.938	985	118.130	92,90%	(8.388)
	Mitraguna & Others	72.025	76.346	77.222	1.300	1.495	195	707	876	5.198	619	83.166	92,85%	(5.944)
	Pensiun	33.780	32.886	32.520	-	-	0	-433	-367	-1.260	367	34.964	93,01%	(2.444)
	Total Pembiayaan	141.827	149.855	151.151	4.959	4.910	-49	1.346	1.297	9.325	3.614	165.365	91,40%	(14.213)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	514	0,00%	0,00%	30,47%	514	514	514			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	514	0,00%	0,00%	30,47%	514	514	514			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	59	0,00%	0,00%	100,00%	59	59	59			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	59	0,00%	0,00%	100,00%	59	59	59			
3	PWG	-	-	-	3.111	0,00%	0,00%	11,92%	3.111	3.111	3.111			
	Cilem	-	-	-	2.644	0,00%	0,00%	17,88%	2.644	2.644	2.644			
	Gadai	-	-	-	467	0,00%	0,00%	4,13%	467	467	467			
4	CFG	370	965	1.341	2.124	0,30%	1,09%	1,72%	783	1.755	1.159			
	CF 1	206	654	891	1.072	1,19%	6,45%	7,90%	181	866	418			
	Total Griya	92	559	798	1.072	0,69%	7,68%	10,47%	273	980	513			
	Oto	114	95	93	-	2,79%	2,70%	0,00%	(93)	(114)	(95)			
	CF 2	164	311	450	1.052	0,15%	0,41%	0,96%	602	889	741			
	Mitraguna & Others	164	311	352	685	0,23%	0,46%	0,89%	333	522	374			
	Pensiun	-	-	98	367	0,00%	0,30%	1,13%	270	367	367			
	Total Pembiayaan	370	965	1.341	5.808	0,26%	0,89%	3,84%	4.467	5.439	4.844	1,35%	64,88%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	5	325	625	621	0,00%	0,51%	0,50%	(5)	616	296			
	CF 1	5	108	106	101	0,03%	0,77%	0,75%	(5)	97	(7)			
	Total Griya	5	108	106	101	0,04%	1,02%	0,99%	(5)	97	(7)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	217	519	519	0,00%	0,48%	0,47%	-	519	302			
	Mitraguna & Others	-	-	303	303	0,00%	0,40%	0,39%	-	303	303			
	Pensiun	-	217	217	217	0,00%	0,14%	0,67%	-	217	(0)			
	Total Pembiayaan	5	325	625	621	0,00%	0,42%	0,41%	(5)	616	296	2,10%	-410,82%	1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	4.432	3.699	(1.230)	(733)	288	8,43%	2.084	129,01%	6.881	53,76%	(3.182)
2	Tabungan	101.049	104.238	103.769	105.108	(1.606)	1.339	870	0,83%	4.059	4,02%	109.623	95,88%	(4.515)
3	Deposito	38.774	45.450	47.759	47.765	(520)	6	2.315	5,09%	8.991	23,19%	39.255	121,68%	8.509
	Total	141.438	153.100	155.960	156.571	(3.355)	612	3.472	2,27%	15.133	10,70%	155.759	100,52%	812
	CASA	102.664	107.650	108.201	108.807	(2.836)	606	1.157	1,08%	6.142	5,98%	116.504	93,39%	(7.697)
	(%) CASA	72,59%	70,31%	69,38%	69,49%									
	FDR	91,03%	105,36%	103,96%	103,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.949	2.521	2.538		17	(411)	-13,94%	(761)	-23,06%	-	0,00%	2.538
2	Giro ISE	186	257	153	153		0	(104)	-40,35%	(32)	-17,45%		0,00%	153
3	Tabungan ISE	2.913	2.682	2.357	2.374		17	(308)	-11,47%	(538)	-18,48%		0,00%	2.374
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	102	103	103		0	1	0,98%	9	9,57%		0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.120	20.118	150	-	-150	148	-2	19.703	2	415	4847,96%	19.703
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.120	20.118	150	-	-150	148	-2	19.703	2	415	4847,96%	19.703
	• Local Champion	415	20.120	19.972	150	-	-150	148	-148	19.557	148	415	4812,70%	19.557
	• Value Chain	-	-	146	-	-	-	0	146	146	(146)	0	0,00%	146
2	MBG	241	6.899	6.874	450	90	-360	331	-25	6.633	115	3.851	178,52%	3.023
	KUR	103	6.283	6.272	450	90	-360	349	-11	6.169	101	3.549	176,72%	2.723
	Non KUR	139	616	602	-	-	0	-17	-13	464	13	302	199,70%	301
3	PWG	20.398	30.373	31.902	7.446	5.559	-1.888	2.240	1.530	11.504	4.029	31.029	102,81%	873
	Cilem	7.170	12.746	13.131	1.910	1.378	-532	809	385	5.962	993	15.989	82,13%	(2.858)
	Gadai	13.229	17.627	18.771	5.536	4.180	-1.356	1.431	1.145	5.543	3.035	15.040	124,81%	3.731
4	CFG	107.701	103.913	103.238	1.834	830	-1.004	580	-675	-4.463	1.505	119.299	86,54%	(16.061)
	CF 1	13.161	13.563	13.502	-	119	119	-83	-61	340	180	14.643	92,21%	(1.141)
	Total Griya	10.223	10.121	10.005	-	-	0	0	-116	-218	116	10.685	93,64%	(680)
	• Total Non Program	10.223	9.949	9.833	-	-	0	-122	-116	-390	116	10.685	92,03%	(852)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.497	-	119	119	-83	55	558	63	3.958	88,35%	(461)
	CF 2	94.540	90.350	89.736	1.834	711	-1.123	664	-614	-4.804	1.325	104.656	85,74%	(14.920)
	Mitraguna & Others	89.171	84.140	83.490	1.060	521	-539	-55	-650	-5.682	1.171	98.315	84,92%	(14.825)
	Pensiun	5.368	6.211	6.246	774	190	-584	719	36	878	154	6.341	98,51%	(94)
	Total Pembiayaan	128.755	161.305	162.133	9.880	6.478	-3.402	3.300	828	33.377	5.650	154.593	104,88%	7.539

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	146	0,00%	0,00%	0,73%	146	146	146			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	146	0,00%	0,00%	0,73%	146	146	146			
2	MBG	-	-	-	1.847	0,00%	0,00%	26,87%	1.847	1.847	1.847			
	KUR	-	-	-	1.622	0,00%	0,00%	25,87%	1.622	1.622	1.622			
	Non KUR	-	-	-	225	0,00%	0,00%	37,32%	225	225	225			
3	PWG	-	-	-	5.204	0,00%	0,00%	16,31%	5.204	5.204	5.204			
	Cilem	-	-	-	3.516	0,00%	0,00%	26,78%	3.516	3.516	3.516			
	Gadai	-	-	-	1.688	0,00%	0,00%	8,99%	1.688	1.688	1.688			
4	CFG	1.919	960	1.884	2.698	1,78%	1,81%	2,61%	813	779	1.738			
	CF 1	107	77	167	580	0,81%	1,23%	4,29%	413	473	503			
	Total Griya	107	-	167	510	1,04%	1,65%	5,10%	343	403	510			
	Oto	-	77	-	70	0,00%	0,00%	1,99%	70	70	(7)			
	CF 2	1.812	883	1.717	2.118	1,92%	1,90%	2,36%	401	306	1.235			
	Mitraguna & Others	1.812	883	1.717	1.829	2,03%	2,04%	2,19%	112	17	947			
	Pensiun	-	-	-	289	0,00%	0,00%	4,62%	289	289	289			
	Total Pembiayaan	1.919	960	1.884	9.895	1,49%	1,17%	6,10%	8.011	7.976	8.935	0,00%	100,00%	-6,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	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	2.505	2.121	2.530	2.529	2,33%	2,43%	2,45%	(0)	24	409			
	CF 1	23	78	78	78	0,18%	0,58%	0,58%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,77%	0,78%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.042	2.451	2.451	2,63%	2,71%	2,73%	(0)	(31)	409			
	Mitraguna & Others	2.482	2.042	2.451	2.451	2,78%	2,91%	2,94%	(0)	(31)	409			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.121	2.530	2.529	2,27%	1,57%	1,56%	(0)	(391)	409	0,00%	100,00%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	125.537	141.438	161.771	36.234	
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,17	3,18	0,02	0,23
CIF Payroll	762	785	788	3	26

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	110	119	121	(16)	2	11	10,16%	86	244,76%	40	305,08%	81
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	119	121	(16)	2	11	10,16%	86	244,76%	40	305,08%	81
	CASA	35	110	119	121	(16)	2	11	10,16%	86	244,76%	40	305,08%	81
	(%) 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 (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	20	35	125	105	
2	Contribution Margin	(210)	(277)	(173)	37	17,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	2,00	2,00	-	(1,00)
CIF Payroll	1	1	1	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	693	564	564	75	(1)	(129)	-18,66%	125	28,57%	495	113,78%	68
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.114	1.114	75	(1)	(129)	-10,40%	675	154,06%	495	224,82%	618
	CASA	438	693	564	564	75	(1)	(129)	-18,66%	125	28,57%	495	113,78%	68
	(%) CASA	100,00%	55,74%	50,64%	50,61%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	0	0		0	(195)	-99,95%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	195	0	0		0	(195)	-99,95%	0	0,00%		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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	258	438	1.168	910	
2	Contribution Margin	(227)	(280)	(138)	89	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,75	4,25	4,25	-	0,50
CIF Payroll	4	8	8	-	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	44.839	41.537	5.703	(3.303)	(2.878)	-6,48%	20.085	93,63%	31.025	133,88%	10.511
2	Tabungan	103.481	122.013	117.873	117.155	7.231	(718)	(4.858)	-3,98%	13.674	13,21%	119.071	98,39%	(1.915)
3	Deposito	132.303	85.939	109.145	108.795	(6.648)	(350)	22.856	26,60%	(23.508)	-17,77%	133.190	81,68%	(24.396)
	Total	257.235	252.367	271.857	267.486	6.286	(4.370)	15.119	5,99%	10.251	3,99%	283.286	94,42%	(15.800)
	CASA	124.933	166.428	162.712	158.692	12.934	(4.020)	(7.736)	-4,65%	33.759	27,02%	150.096	105,73%	8.596
	(%) CASA	48,57%	65,95%	59,85%	59,33%									
	FDR	70,83%	83,50%	79,19%	80,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.471	7.413	6.457		(956)	(2.014)	-23,78%	(1.479)	-18,63%	-	0,00%	6.457
2	Giro ISE	4.026	3.734	3.548	3.589		42	(145)	-3,88%	(437)	-10,85%		0,00%	3.589
3	Tabungan ISE	2.910	4.737	3.866	2.868		(998)	(1.869)	-39,46%	(42)	-1,44%		0,00%	2.868
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	65	65		0	1	1,56%	3	4,84%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	38.775	38.945	-	640	640	-388	170	-6.290	470	54.048	72,06%	(15.103)
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)
	Non-Linkage	30.579	24.148	24.318	-	640	640	-390	170	-6.261	470	35.554	68,40%	(11.236)
	• Local Champion	28.121	21.313	21.650	-	640	640	-215	336	-6.472	304	30.480	71,03%	(8.830)
	• Value Chain	2.457	2.835	2.668	-	-	-	-174	-167	211	167	5.074	52,58%	(2.406)
2	MBG	4.919	2.874	2.828	-	-	0	-219	-46	-2.091	46	4.919	57,49%	(2.091)
	KUR	4.804	2.874	2.828	-	-	0	-219	-46	-1.977	46	4.804	58,86%	(1.977)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	39.533	42.273	11.278	7.915	-3.362	3.166	2.740	18.936	5.175	39.389	107,32%	2.884
	Cilem	6.677	17.447	18.171	3.075	1.634	-1.442	1.920	725	11.494	909	19.951	91,08%	(1.779)
	Gadai	16.660	22.086	24.102	8.202	6.282	-1.921	1.246	2.015	7.442	4.267	19.438	123,99%	4.663
4	CFG	108.703	129.533	131.249	2.607	3.995	1.388	2.647	1.716	22.546	2.279	121.184	108,31%	10.065
	CF 1	24.869	27.555	27.180	27	19	-8	-108	-375	2.311	394	26.405	102,94%	775
	Total Griya	19.873	21.431	21.243	-	-	0	0	-188	1.370	188	20.306	104,61%	937
	• Total Non Program	19.873	21.431	21.243	-	-	0	-424	-188	1.370	188	20.306	104,61%	937
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	5.938	27	19	-8	-108	-186	941	205	6.099	97,35%	(162)
	CF 2	83.833	101.978	104.068	2.580	3.976	1.396	2.755	2.091	20.235	1.885	94.779	109,80%	9.289
	Mitraguna & Others	62.328	68.196	79.710	2.180	3.206	1.026	2.567	1.514	17.382	1.692	72.223	110,37%	7.488
	Pensiun	21.505	23.782	24.358	400	770	370	189	576	2.853	194	22.557	107,99%	1.801
	Total Pembiayaan	182.193	210.715	215.294	13.885	12.551	-1.334	5.206	4.580	33.101	7.971	219.540	98,07%	(4.246)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.850	0,00%	0,00%	7,32%	2.850	2.850	2.850			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.730	0,00%	0,00%	11,22%	2.730	2.730	2.730			
	Value Chain	-	-	-	120	0,00%	0,00%	0,55%	120	120	120			
2	MBG	121	20	32	97	2,46%	1,11%	3,44%	65	(24)	77			
	KUR	83	20	32	97	1,72%	1,11%	3,44%	65	15	77			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	4.142	0,00%	0,00%	9,80%	4.142	4.142	4.142			
	Cilem	-	-	-	2.559	0,00%	0,00%	14,08%	2.559	2.559	2.559			
	Gadai	-	-	-	1.583	0,00%	0,00%	6,57%	1.583	1.583	1.583			
4	CFG	330	1.698	1.506	3.593	0,30%	1,16%	2,74%	2.086	3.263	1.894			
	CF 1	209	63	-	946	0,84%	0,00%	3,48%	946	736	882			
	Total Griya	-	-	-	787	0,00%	0,00%	3,71%	787	787	787			
	Oto	209	63	-	158	4,19%	0,00%	2,66%	158	(51)	95			
	CF 2	120	1.635	1.506	2.647	0,14%	1,48%	2,54%	1.141	2.527	1.012			
	Mitraguna & Others	-	1.495	1.506	2.310	0,00%	1,93%	2,90%	804	2.310	815			
	Pensiun	120	140	-	337	0,56%	0,00%	1,38%	337	216	197			
	Total Pembiayaan	451	1.718	1.538	10.681	0,25%	0,73%	4,96%	9.143	10.230	8.963	3,29%	33,73%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,88%	15,81%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,49%	25,31%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	73	-	-	7,57%	0,00%	0,00%	-	(372)	(73)			
	KUR	296	73	-	-	6,16%	0,00%	0,00%	-	(296)	(73)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	199	397	1.901	2,47%	0,31%	1,45%	1.504	(783)	1.703			
	CF 1	107	199	261	261	0,43%	0,95%	0,96%	-	153	62			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	199	261	261	2,15%	4,25%	4,39%	-	153	62			
	CF 2	2.577	-	137	1.641	3,07%	0,13%	1,58%	1.504	(936)	1.641			
	Mitraguna & Others	2.422	-	-	1.504	3,89%	0,00%	1,89%	1.504	(917)	1.504			
	Pensiun	155	-	137	137	0,09%	0,06%	0,56%	-	(19)	137			
	Total Pembiayaan	8.782	6.428	6.553	8.057	4,82%	3,11%	3,74%	1.504	(725)	1.630	3,38%	9,77%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,88	3,01	3,01	(0,00)	0,13
CIF Payroll	650	671	674	3	24

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	23.886	18.441	16.346	(5.445)	(21.635)	-53,98%	737	4,16%	27.730	66,50%	(9.289)
2	Tabungan	74.047	76.608	77.399	78.250	1.205	851	1.641	2,14%	4.203	5,68%	90.374	86,58%	(12.124)
3	Deposito	177.676	159.231	187.557	188.557	(2.193)	1.000	29.326	18,42%	10.881	6,12%	178.593	105,58%	9.964
	Total	269.427	275.916	288.842	285.248	15.359	(3.594)	9.332	3,38%	15.821	5,87%	296.698	96,14%	(11.450)
	CASA	91.751	116.684	101.285	96.691	17.551	(4.594)	(19.993)	-17,13%	4.940	5,38%	118.105	81,87%	(21.414)
	(%) CASA	34,05%	42,29%	35,07%	33,90%									
	FDR	66,93%	75,15%	72,23%	73,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.699	1.827	2.658	2.668	10	840	45,98%	(1.031)	-27,88%	-	0,00%	2.668
2	Giro ISE	1.245	198	645	646	1	448	226,18%	(599)	-48,14%		0,00%	646
3	Tabungan ISE	2.454	1.630	2.013	2.022	9	393	24,09%	(432)	-17,61%		0,00%	2.022
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	83	84	84	0	1	1,20%	6	7,69%		0,00%	84

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	7.500	10.464	10.436	30	200	170	214	-28	2.936	228	10.279	101,52%	157
	KUR	5.814	8.922	8.908	30	200	170	252	-15	3.093	215	8.593	103,66%	314
	Non KUR	1.686	1.542	1.528	-	-	0	-38	-13	-158	13	1.686	90,65%	(158)
3	PWG	25.637	37.586	39.426	7.825	8.035	210	2.015	1.840	13.789	6.195	37.092	106,29%	2.334
	Cilem	7.478	16.013	16.798	2.753	1.698	-1.055	1.735	785	9.321	913	17.536	95,79%	(738)
	Gadai	18.160	21.573	22.628	5.072	6.337	1.265	280	1.054	4.468	5.282	19.556	115,71%	3.072
4	CFG	147.202	159.308	158.761	3.258	2.772	-486	1.851	-546	11.559	3.318	161.418	98,35%	(2.657)
	CF 1	16.107	19.021	20.121	257	1.290	1.033	-201	1.100	4.014	190	18.142	110,91%	1.979
	Total Griya	8.451	13.214	14.437	257	1.290	1.033	0	1.223	5.986	67	8.981	160,75%	5.456
	• Total Non Program	8.451	13.214	14.437	257	1.290	1.033	189	1.223	5.986	67	8.981	160,75%	5.456
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.807	5.684	-	-	0	-201	-123	-1.971	123	9.161	62,05%	(3.477)
	CF 2	131.096	140.287	138.640	3.001	1.482	-1.519	2.052	-1.646	7.545	3.128	143.276	96,76%	(4.635)
	Mitraguna & Others	128.138	136.656	135.002	2.766	1.447	-1.319	1.845	-1.654	6.864	3.101	138.882	97,21%	(3.879)
	Pensiun	2.957	3.631	3.638	235	35	-200	208	8	681	27	4.394	82,79%	(756)
	Total Pembiayaan	180.340	207.358	208.623	11.112	11.007	-105	4.080	1.265	28.284	9.742	208.789	99,92%	(166)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	453	156	151	2.141	6,04%	1,44%	20,52%	1.991	1.689	1.985			
	KUR	363	83	80	1.903	6,24%	0,90%	21,36%	1.822	1.540	1.819			
	Non KUR	90	73	70	239	5,33%	4,57%	15,63%	168	149	166			
3	PWG	-	-	-	4.115	0,00%	0,00%	10,44%	4.115	4.115	4.115			
	Cilem	-	-	-	3.268	0,00%	0,00%	19,46%	3.268	3.268	3.268			
	Gadai	-	-	-	846	0,00%	0,00%	3,74%	846	846	846			
4	CFG	537	1.372	1.213	6.375	0,36%	0,76%	4,02%	5.162	5.838	5.003			
	CF 1	200	783	336	1.712	1,24%	1,77%	8,51%	1.376	1.513	929			
	Total Griya	-	-	-	621	0,00%	0,00%	4,30%	621	621	621			
	Oto	200	783	336	1.092	2,61%	5,79%	19,21%	755	892	309			
	CF 2	337	589	876	4.662	0,26%	0,62%	3,36%	3.786	4.325	4.074			
	Mitraguna & Others	337	589	876	4.623	0,26%	0,64%	3,42%	3.746	4.285	4.034			
	Pensiun	-	-	-	40	0,00%	0,00%	1,09%	40	40	40			
	Total Pembiayaan	990	1.528	1.364	12.631	0,55%	0,66%	6,05%	11.267	11.641	11.103	0,61%	89,94%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	70	199	198	198	0,93%	1,90%	1,90%	(0)	128	(0)			
	KUR	-	199	198	198	0,00%	2,22%	2,23%	(0)	198	(0)			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.625	2.669	3.128	0,78%	1,68%	1,97%	459	1.979	503			
	CF 1	107	35	35	35	0,67%	0,18%	0,17%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,26%	0,24%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.590	2.634	3.093	0,80%	1,88%	2,23%	459	2.051	503			
	Mitraguna & Others	1.042	2.590	2.634	3.093	0,81%	1,93%	2,29%	459	2.051	503			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.824	2.867	3.326	0,68%	1,38%	1,59%	459	2.107	503	0,06%	95,97%	-1,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.535	269.409	260.557	(1.978)	
2	Contribution Margin	5.976	8.606	5.452	(524)	8,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,66	3,78	3,81	0,03	0,15
CIF Payroll	609	697	732	35	123

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	14.820	15.038	(614)	218	492	3,38%	2.088	16,12%	17.890	84,06%	(2.853)
2	Tabungan	76.505	85.359	82.556	82.550	6.313	(6)	(2.810)	-3,29%	6.045	7,90%	85.927	96,07%	(3.377)
3	Deposito	21.770	21.261	20.831	20.810	72	(20)	(450)	-2,12%	(960)	-4,41%	22.258	93,50%	(1.448)
	Total	111.225	121.166	118.206	118.398	5.771	192	(2.768)	-2,28%	7.173	6,45%	126.075	93,91%	(7.677)
	CASA	89.454	99.905	97.376	97.588	5.700	212	(2.317)	-2,32%	8.133	9,09%	103.817	94,00%	(6.230)
	(%) CASA	80,43%	82,45%	82,38%	82,42%									
	FDR	45,34%	58,33%	60,29%	60,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.451	1.494	1.495		0	43	2,96%	336	29,04%	-	0,00%	1.495
2	Giro ISE	199	118	138	138		0	20	17,20%	(61)	-30,68%		0,00%	138
3	Tabungan ISE	959	1.334	1.356	1.356		0	23	1,71%	397	41,44%		0,00%	1.356
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	4.767	5.198	-	500	500	232	431	5.095	69	3.735	139,19%	1.464
	KUR	103	4.563	4.994	-	500	500	234	431	4.891	69	3.547	140,81%	1.447
	Non KUR	-	204	204	-	-	0	-2	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	19.571	3.460	3.714	254	1.055	1.241	7.344	2.473	27.410	71,40%	(7.839)
	Cilem	5.118	10.278	10.939	683	1.316	633	284	660	5.820	655	17.009	64,31%	(6.071)
	Gadai	7.109	8.052	8.632	2.777	2.398	-379	771	581	1.523	1.817	10.400	83,00%	(1.768)
4	CFG	38.093	47.576	46.496	1.138	570	-568	614	-1.081	8.402	1.651	46.389	100,23%	107
	CF 1	11.280	11.393	11.084	15	-	-15	-341	-309	-196	309	12.354	89,72%	(1.270)
	Total Griya	5.847	6.704	6.545	-	-	0	0	-159	699	159	6.132	106,73%	413
	• Total Non Program	5.847	6.026	5.869	-	-	0	-84	-157	22	157	6.132	95,71%	(263)
	• Program	-	678	676	-	-	0	166	-2	676	2	0	0,00%	676
	Oto	5.433	4.688	4.539	15	-	-15	-341	-150	-894	150	6.221	72,95%	(1.683)
	CF 2	26.814	36.184	35.412	1.123	570	-553	955	-772	8.598	1.342	34.035	104,05%	1.377
	Mitraguna & Others	24.934	33.989	33.197	1.123	530	-593	910	-791	8.264	1.321	31.461	105,52%	1.736
	Pensiun	1.880	2.195	2.215	-	40	40	45	19	335	21	2.574	86,04%	(359)
	Total Pembiayaan	50.425	70.675	71.266	4.598	4.784	186	1.900	591	20.842	4.193	77.535	91,92%	(6.268)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.256	0,00%	0,00%	24,17%	1.256	1.256	1.256			
	KUR	-	-	-	1.052	0,00%	0,00%	21,07%	1.052	1.052	1.052			
	Non KUR	-	-	-	204	0,00%	0,00%	100,00%	204	204	204			
3	PWG	-	-	-	2.182	0,00%	0,00%	11,15%	2.182	2.182	2.182			
	Cilem	-	-	-	1.982	0,00%	0,00%	18,12%	1.982	1.982	1.982			
	Gadai	-	-	-	200	0,00%	0,00%	2,32%	200	200	200			
4	CFG	182	943	361	440	0,48%	0,76%	0,95%	79	258	(503)			
	CF 1	77	348	272	314	0,68%	2,39%	2,83%	42	237	(34)			
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	(1)	-			
	Oto	76	348	272	314	1,39%	5,80%	6,91%	42	238	(34)			
	CF 2	105	595	89	126	0,39%	0,25%	0,36%	37	22	(469)			
	Mitraguna & Others	105	595	89	126	0,42%	0,26%	0,38%	37	22	(469)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	943	361	3.878	0,36%	0,51%	5,44%	3.517	3.696	2.935	0,00%	100,00%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	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	188	511	1.007	772	0,49%	2,12%	1,66%	(235)	583	261			
	CF 1	182	115	115	115	1,61%	1,01%	1,04%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,46%	2,54%	-	-	-			
	CF 2	7	396	891	657	0,03%	2,46%	1,85%	(235)	650	261			
	Mitraguna & Others	7	396	891	657	0,03%	2,62%	1,98%	(235)	650	261			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	1.008	774	0,38%	1,43%	1,09%	(235)	583	261	0,00%	100,00%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	8.511	8.310	199	(201)	2.944	54,86%	(9.124)	-52,34%	22.385	37,12%	(14.075)
2	Tabungan	88.077	86.195	77.399	77.572	(7.659)	173	(8.624)	-10,00%	(10.506)	-11,93%	97.031	79,95%	(19.460)
3	Deposito	27.462	48.947	49.624	49.623	9.993	(1)	677	1,38%	22.161	80,70%	27.903	177,84%	21.720
	Total	132.974	140.508	135.534	135.505	2.533	(29)	(5.003)	-3,56%	2.531	1,90%	147.320	91,98%	(11.815)
	CASA	105.512	91.561	85.910	85.882	(7.460)	(28)	(5.680)	-6,20%	(19.630)	-18,60%	119.416	71,92%	(33.535)
	(%) CASA	79,35%	65,16%	63,39%	63,38%									
	FDR	8,88%	16,51%	18,20%	18,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	7.799	6.953	6.962	9	(836)	-10,72%	(5.767)	-45,31%	-	0,00%	6.962
2	Giro ISE	9.787	158	1.046	1.054	8	896	565,90%	(8.733)	-89,23%		0,00%	1.054
3	Tabungan ISE	2.943	7.140	5.407	5.408	1	(1.732)	-24,25%	2.466	83,78%		0,00%	5.408
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	3.072	5.385	5.421	305	307	2	-32	36	2.349	271	3.201	169,33%	2.219
	Cilem	3.072	5.385	5.421	305	307	2	-32	36	2.349	271	3.201	169,33%	2.219
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	19.249	875	1.575	700	973	1.429	10.506	146	17.590	109,43%	1.659
	CF 1	1.694	1.865	1.848	-	-	0	-24	-17	154	17	2.718	67,99%	(870)
	Total Griya	398	867	863	-	-	0	0	-3	465	3	696	124,03%	167
	• Total Non Program	398	867	863	-	-	0	-3	-3	465	3	696	124,03%	167
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	985	-	-	0	-24	-14	-312	14	2.022	48,69%	(1.037)
	CF 2	7.049	15.955	17.401	875	1.575	700	997	1.446	10.353	129	14.872	117,00%	2.529
	Mitraguna & Others	6.955	15.863	17.310	875	1.575	700	997	1.447	10.355	128	14.204	121,87%	3.106
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	24.670	1.180	1.882	702	941	1.465	12.855	416	20.791	118,65%	3.878

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	551	0,00%	0,00%	10,17%	551	551	551			
	Cilem	-	-	-	551	0,00%	0,00%	10,17%	551	551	551			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	-	339	809	2,55%	1,90%	4,21%	471	586	809			
	CF 1	223	-	184	353	13,18%	9,86%	19,08%	169	129	353			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	-	184	353	17,22%	18,42%	35,81%	169	129	353			
	CF 2	-	-	155	457	0,00%	0,97%	2,63%	302	457	457			
	Mitraguna & Others	-	-	155	457	0,00%	0,98%	2,64%	302	457	457			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	-	339	1.361	1,89%	1,46%	5,52%	1.022	1.137	1.361	2,14%	61,29%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	76	76	230	0,00%	0,42%	1,19%	154	230	154			
	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	-	76	76	230	0,00%	0,47%	1,32%	154	230	154			
	Mitraguna & Others	-	76	76	230	0,00%	0,48%	1,33%	154	230	154			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	76	76	230	0,00%	0,33%	0,93%	154	230	154	5,99%	-544,15%	5,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	36.875	36.882	(4.985)	6	462	1,27%	17.856	93,86%	24.527	150,37%	12.355
2	Tabungan	42.453	54.176	52.055	51.121	2.399	(935)	(3.055)	-5,64%	8.667	20,42%	50.594	101,04%	526
3	Deposito	43.338	45.527	45.107	45.107	1.425	0	(419)	-0,92%	1.769	4,08%	43.913	102,72%	1.194
	Total	104.817	136.122	134.038	133.109	(1.161)	(928)	(3.013)	-2,21%	28.292	26,99%	119.034	111,82%	14.075
	CASA	61.479	90.595	88.930	88.002	(2.586)	(928)	(2.593)	-2,86%	26.523	43,14%	75.121	117,15%	12.881
	(%) CASA	58,65%	66,55%	66,35%	66,11%									
	FDR	25,79%	41,74%	43,56%	43,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.683	1.917	1.927		11	244	14,52%	546	39,50%	-	0,00%	1.927
2	Giro ISE	167	58	53	53		0	(5)	-8,93%	(114)	-68,20%		0,00%	53
3	Tabungan ISE	1.214	1.625	1.864	1.874		11	250	15,36%	660	54,35%		0,00%	1.874
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	36	36		0	3	9,09%	10	38,46%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Local Champion	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.868	10.384	1.270	416	-854	358	-484	5.640	900	5.399	192,33%	4.985
	Cilem	4.744	10.868	10.384	1.270	416	-854	358	-484	5.640	900	5.399	192,33%	4.985
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	45.997	3.043	1.478	-1.565	1.685	52	23.710	1.426	31.309	146,91%	14.688
	CF 1	3.598	7.925	7.839	791	-	-791	906	-86	4.240	86	4.708	166,49%	3.130
	Total Griya	1.186	3.167	3.129	-	-	0	0	-38	1.943	38	1.499	208,76%	1.630
	• Total Non Program	1.186	3.167	3.129	-	-	0	555	-38	1.943	38	1.499	208,76%	1.630
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.710	791	-	-791	906	-48	2.297	48	3.209	146,75%	1.500
	CF 2	18.689	38.021	38.159	2.252	1.478	-774	779	138	19.470	1.340	26.601	143,45%	11.558
	Mitraguna & Others	17.983	37.214	37.356	2.165	1.478	-687	681	142	19.373	1.336	25.135	148,62%	12.221
	Pensiun	705	807	803	87	-	-87	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	58.381	4.313	3.894	-419	2.043	1.567	31.350	2.326	36.708	159,04%	21.673

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	985	0,00%	0,00%	9,49%	985	985	985			
	Cilem	-	-	-	985	0,00%	0,00%	9,49%	985	985	985			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	714	0,00%	0,00%	1,55%	714	714	714			
	CF 1	-	-	-	140	0,00%	0,00%	1,79%	140	140	140			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	140	0,00%	0,00%	2,98%	140	140	140			
	CF 2	-	-	-	574	0,00%	0,00%	1,50%	574	574	574			
	Mitraguna & Others	-	-	-	574	0,00%	0,00%	1,54%	574	574	574			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	1.700	0,00%	0,00%	2,91%	1.700	1.700	1.700	0,00%	100,00%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	105.426	104.817	137.283	31.857	
2	Contribution Margin	1.061	1.727	2.257	1.196	-112,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,26	3,32	0,06	0,34
CIF Payroll	240	434	396	(38)	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6.752	0,00%	(6.752)
2	Tabungan	2.113	10.577	12.048	11.968	(1.709)	(80)	1.391	13,15%	9.855	466,48%	13.107	91,31%	(1.139)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,12%	52	6,96%	1.367	58,67%	(565)
	Total	2.863	11.693	12.851	12.770	(1.708)	(80)	1.077	9,21%	9.908	346,09%	21.226	60,16%	(8.456)
	CASA	2.113	10.577	12.048	11.968	(1.709)	(80)	1.391	13,15%	9.855	466,48%	19.859	60,27%	(7.891)
	(%) CASA	73,80%	90,46%	93,76%	93,72%									
	FDR	44,75%	142,80%	133,69%	134,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	135	86	86	0	(49)	-36,31%	86	#DIV/0!	-	0,00%	86	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	135	86	86	0	(49)	-36,31%	86	#DIV/0!		0,00%	86	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%		0,00%	3	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	1.201	11.296	11.838	2.137	1.833	-304	909	542	10.637	1.291	8.970	131,97%	2.868
	Cilem	1.026	8.054	8.578	858	1.291	433	195	524	7.552	767	6.281	136,57%	2.297
	Gadai	175	3.242	3.260	1.280	542	-738	714	18	3.085	524	2.689	121,23%	571
4	CFG	80	5.403	5.343	50	-	-50	-10	-60	5.263	60	9.385	56,93%	(4.043)
	CF 1	-	2.553	2.523	-	-	0	-31	-30	2.523	30	1.107	227,91%	1.416
	Total Griya	-	1.031	1.021	-	-	0	0	-10	1.021	10	268	381,00%	753
	• Total Non Program	-	1.031	1.021	-	-	0	-10	-10	1.021	10	268	381,00%	753
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.522	1.502	-	-	0	-31	-20	1.502	20	839	179,02%	663
	CF 2	80	2.849	2.820	50	-	-50	21	-30	2.740	30	8.278	34,06%	(5.459)
	Mitraguna & Others	80	2.577	2.550	-	-	0	-27	-28	2.470	28	7.607	33,52%	(5.058)
	Pensiun	-	272	270	50	-	-50	48	-2	270	2	671	40,21%	(401)
	Total Pembiayaan	1.281	16.698	17.180	2.187	1.833	-354	899	482	15.899	1.351	18.355	93,60%	(1.175)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	35	-	961	0,00%	0,00%	8,12%	961	961	926			
	Cilem	-	-	-	949	0,00%	0,00%	11,06%	949	949	949			
	Gadai	-	35	-	12	0,00%	0,00%	0,37%	12	12	(23)			
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	-	35	-	961	0,00%	0,00%	5,59%	961	961	926	1,20%	78,62%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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%	-	-	-	1,22%	#DIV/0!	1,2%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,08	3,23	0,15	#DIV/0!
CIF Payroll	-	12	13	1	13