

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	134.349	131.020	(20.234)	(3.329)	(1.906)	-1,43%	(24.846)	-15,94%	307.972	42,54%	(176.952)
2	Tabungan	1.803.617	1.929.405	1.971.899	1.976.458	8.980	4.559	47.053	2,44%	172.841	9,58%	2.053.217	96,26%	(76.760)
3	Deposito	681.198	794.773	772.964	772.964	13.126	128	(21.809)	-2,74%	91.766	13,47%	695.719	111,10%	77.245
Total		2.640.681	2.857.104	2.879.083	2.880.441	1.872	1.358	23.338	0,82%	239.761	9,08%	3.056.908	94,23%	(176.467)
CASA		1.959.483	2.062.331	2.106.247	2.107.478	(11.254)	1.230	45.147	2,19%	147.995	7,55%	2.361.189	89,25%	(253.711)
(% CASA		74,20%	72,18%	73,16%	73,17%									
FDR		99,99%	103,86%	104,19%	104,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	81.926	80.682		(1.244)	2.487	3,18%	15.072	22,97%	93.649	86,15%	(12.968)
2	Giro ISE	23.758	19.240	20.840	20.062		(779)	822	4,27%	(3.696)	-15,56%	40.752	49,23%	(20.691)
3	Tabungan ISE	30.646	49.287	51.418	50.952		(465)	1.665	3,38%	20.306	66,26%	34.543	147,50%	16.409
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.030	3.115	5.900	2.785	1.646	3.741	19.632	2.159	108.670	92,05%	(8.640)
	Linkage	14.865	24.410	24.410	-	-	-	54	-0	9.545	0	27.177	89,82%	(2.767)
	Non-Linkage	65.533	71.879	75.620	3.115	5.900	2.785	1.592	3.741	10.087	2.159	81.493	92,79%	(5.873)
	• Local Champion	62.373	68.775	72.548	3.115	5.900	2.785	1.923	3.773	10.175	2.127	69.939	103,73%	2.608
	• Value Chain	3.160	3.104	3.072	-	-	-	-330	-32	-88	32	11.554	26,59%	(8.481)
2	MBG	368.059	386.301	386.719	12.521	12.550	29	2.427	418	18.660	12.132	416.638	92,82%	(29.919)
	KUR	343.457	360.866	360.642	11.421	11.290	-131	2.172	-224	17.185	11.514	389.607	92,57%	(28.965)
	Non KUR	24.602	25.435	26.077	1.100	1.260	160	255	642	1.476	618	27.031	96,47%	(954)
3	PWG	200.888	337.104	357.092	74.983	75.323	340	15.679	19.988	156.204	55.335	352.958	101,17%	4.134
	Cilem	92.590	179.567	195.565	16.851	28.081	11.230	5.131	15.998	102.975	12.083	214.664	91,10%	(19.099)
	Gadai	108.298	157.537	161.527	58.132	47.241	-10.891	10.549	3.989	53.229	43.252	138.294	116,80%	23.233
4	CFG	1.991.066	2.147.657	2.155.926	44.947	44.455	-492	24.686	8.269	164.860	36.185	2.201.267	97,94%	(45.341)
	CF 1	271.158	283.456	282.753	3.866	3.275	-591	1.344	-703	11.595	3.978	306.261	92,32%	(23.508)
	Total Griya	236.939	234.916	232.828	850	571	-279	0	-2.088	-4.111	2.659	254.302	91,56%	(21.474)
	• Total Non Program	155.508	157.635	155.791	850	250	-600	-522	-1.843	283	2.093	163.178	95,47%	(7.387)
	• Program	81.431	77.281	77.036	-	321	321	-763	-245	-4.394	565	91.124	84,54%	(14.087)
	Oto	34.219	48.540	49.925	3.016	2.704	-312	1.344	1.385	15.706	1.319	51.959	96,09%	(2.034)
	CF 2	1.719.908	1.864.201	1.873.173	41.082	41.180	99	23.342	8.973	153.266	32.207	1.895.007	98,85%	(21.833)
	Mitraguna & Others	1.474.657	1.597.603	1.606.075	36.331	37.852	1.521	17.258	8.472	131.418	29.380	1.633.534	98,32%	(27.459)
	Pensiun	245.250	266.598	267.098	4.751	3.328	-1.423	6.084	501	21.848	2.827	261.473	102,15%	5.625
Total Pembiayaan		2.640.411	2.967.351	2.999.767	135.567	138.228	2.661	44.438	32.416	359.356	105.812	3.079.533	97,41%	(79.766)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	2.651	0,00%	0,00%	2,65%	2.651	2.651	2.049			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	832	0,00%	0,00%	1,10%	832	832	230			
	Value Chain	-	-	-	1.819	0,00%	0,00%	2,51%	1.819	1.819	1.819			
2	MBG	2.275	5.444	5.444	33.434	0,62%	1,41%	8,65%	27.991	31.159	27.991			
	KUR	1.785	4.476	4.476	28.970	0,52%	1,24%	8,03%	24.494	27.184	24.494			
	Non KUR	489	968	968	4.465	1,99%	3,81%	17,12%	3.497	3.975	3.497			
3	PWG	10	-	-	13.262	0,00%	0,00%	3,71%	13.262	13.252	13.262			
	Cilem	10	-	-	9.752	0,01%	0,00%	4,99%	9.752	9.742	9.752			
	Gadai	-	-	-	3.510	0,00%	0,00%	2,17%	3.510	3.510	3.510			
4	CFG	19.717	27.801	28.500	55.651	0,99%	1,33%	2,58%	27.151	35.934	27.849			
	CF 1	13.249	15.216	16.070	25.730	4,89%	5,67%	9,10%	9.660	12.481	10.514			
	Total Griya	12.780	14.475	15.301	24.358	5,39%	6,51%	10,46%	9.056	11.578	9.883			
	Oto	469	742	769	1.372	1,37%	1,58%	2,75%	603	903	631			
	CF 2	6.468	12.585	12.430	29.921	0,38%	0,67%	1,60%	17.491	23.453	17.336			
	Mitraguna & Others	5.999	11.277	11.068	27.154	0,41%	0,69%	1,69%	16.086	21.156	15.877			
	Pensiun	470	1.308	1.361	2.766	0,19%	0,51%	1,04%	1.405	2.297	1.459			
Total Pembiayaan		22.002	33.847	33.943	104.997	0,83%	1,14%	3,50%	71.054	82.995	71.150	0,88%	74,86%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	24,10%	(414)	5.949	135			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.131	9.681	9.267	5,06%	13,47%	12,25%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.079	0,70%	0,71%	0,80%	346	507	770			
	KUR	1.118	1.018	1.434	1.604	0,33%	0,40%	0,44%	171	486	586			
	Non KUR	1.455	1.292	1.300	1.475	5,91%	5,11%	5,66%	176	21	183			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	24.651	1,29%	1,09%	1,14%	1.160	(1.017)	1.601			
	CF 1	9.750	10.411	9.855	11.269	3,60%	3,48%	3,99%	1.414	1.519	858			
	Total Griya	9.274	9.871	9.315	10.552	3,91%	3,97%	4,53%	1.237	1.278	681			
	Oto	476	540	540	717	1,39%	1,11%	1,44%	177	241	177			
	CF 2	15.917	12.639	13.636	13.382	0,93%	0,73%	0,71%	(254)	(2.536)	743			
	Mitraguna & Others	14.983	11.801	12.664	12.410	1,02%	0,79%	0,77%	(254)	(2.573)	609			
	Pensiun	934	838	972	972	0,04%	0,03%	0,36%	-	38	134			
Total Pembiayaan		46.399	49.332	50.747	51.838	1,76%	1,71%	1,73%	1.091	5.439	2.506	1,79%	-3,40%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	23.017	22.777	(1.762)	(241)	814	3,71%	(3.228)	-12,41%	39.337	57,90%	(16.560)
2	Tabungan	211.719	206.878	211.794	213.087	(13.599)	1.293	6.209	3,00%	1.368	0,65%	232.866	91,51%	(19.780)
3	Deposito	98.613	105.058	88.296	88.367	29.502	71	(16.691)	-15,89%	(10.246)	-10,39%	99.856	88,49%	(11.489)
	Total	336.337	333.899	323.107	324.231	14.141	1.123	(9.668)	-2,90%	(12.106)	-3,60%	372.059	87,15%	(47.828)
	CASA	237.724	228.840	234.811	235.863	(15.361)	1.052	7.023	3,07%	(1.860)	-0,78%	272.203	86,65%	(36.339)
	(%) CASA	70,68%	68,54%	72,67%	72,75%									
	FDR	113,34%	123,52%	129,57%	129,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	15.561	19.214	17.666		(1.548)	2.105	13,53%	2.191	14,16%	-	0,00%	17.666
2	Giro ISE	9.559	8.666	9.310	8.660		(650)	(6)	-0,07%	(899)	-9,41%		0,00%	8.660
3	Tabungan ISE	5.622	6.895	9.904	9.006		(898)	2.111	30,62%	3.384	60,19%		0,00%	9.006
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	445	448	448		0	3	0,67%	21	4,92%		0,00%	448

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	18.498	3.115	5.000	1.885	2.782	4.900	943	100	24.634	75,09%	(6.136)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	18.498	3.115	5.000	1.885	2.782	4.900	943	100	21.551	85,83%	(3.053)
	• Local Champion	16.779	12.893	17.801	3.115	5.000	1.885	2.789	4.908	1.022	92	18.673	95,33%	(872)
	• Value Chain	777	705	697	-	-	-	-7	-8	-79	8	2.878	24,23%	(2.181)
2	MBG	48.456	41.201	40.304	600	550	-50	-1.272	-897	-8.153	1.447	53.016	76,02%	(12.712)
	KUR	46.158	38.350	37.494	600	550	-50	-1.221	-855	-8.664	1.405	50.496	74,25%	(13.002)
	Non KUR	2.298	2.851	2.809	-	-	0	-51	-41	511	41	2.520	111,49%	289
3	PWG	20.904	26.807	27.106	6.398	4.344	-2.054	1.575	299	6.202	4.044	34.588	78,37%	(7.481)
	Cilem	9.146	13.780	13.565	917	619	-297	-575	-215	4.419	834	20.186	67,20%	(6.621)
	Gadai	11.759	13.027	13.541	5.481	3.725	-1.756	2.150	514	1.783	3.210	14.402	94,02%	(861)
4	CFG	294.292	330.838	332.737	7.349	7.365	16	2.642	1.899	38.445	5.466	309.858	107,38%	22.879
	CF 1	11.437	13.928	13.682	-	150	150	-86	-246	2.245	396	13.294	102,92%	388
	Total Griya	7.624	10.098	9.818	-	-	0	0	-280	2.194	280	8.092	121,33%	1.726
	• Total Non Program	7.624	10.098	9.818	-	-	0	-93	-280	2.194	280	8.092	121,33%	1.726
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.864	-	150	150	-86	34	51	116	5.202	74,28%	(1.338)
	CF 2	282.855	316.910	319.055	7.349	7.215	-134	2.729	2.145	36.201	5.070	296.564	107,58%	22.491
	Mitraguna & Others	252.904	277.936	279.778	6.145	6.628	483	833	1.841	26.874	4.787	265.342	105,44%	14.435
	Pensiun	29.951	38.974	39.278	1.204	587	-617	1.895	304	9.327	283	31.222	125,80%	8.056
	Total Pembiayaan	381.208	412.444	418.646	17.462	17.258	-203	5.727	6.202	37.438	11.057	422.096	99,18%	(3.450)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	2.049	1.481	4.169	0,14%	3,59%	10,34%	2.688	4.103	2.120			
	KUR	66	1.886	1.317	4.069	0,14%	3,44%	10,85%	2.752	4.003	2.183			
	Non KUR	-	163	163	100	0,00%	5,73%	3,56%	(64)	100	(63)			
3	PWG	-	-	-	1.069	0,00%	0,00%	3,94%	1.069	1.069	1.069			
	Cilem	-	-	-	494	0,00%	0,00%	3,64%	494	494	494			
	Gadai	-	-	-	575	0,00%	0,00%	4,25%	575	575	575			
4	CFG	-	2.198	2.414	3.498	0,00%	0,73%	1,05%	1.084	3.498	1.300			
	CF 1	-	91	92	728	0,00%	0,66%	5,32%	636	728	637			
	Total Griya	-	-	-	367	0,00%	0,00%	3,74%	367	367	367			
	Oto	-	91	92	361	0,00%	2,40%	9,35%	269	361	270			
	CF 2	-	2.107	2.322	2.769	0,00%	0,73%	0,87%	447	2.769	663			
	Mitraguna & Others	-	1.795	1.933	2.162	0,00%	0,70%	0,77%	229	2.162	367			
	Pensiun	-	312	389	607	0,00%	1,00%	1,55%	218	607	295			
	Total Pembiayaan	66	4.247	3.895	8.736	0,02%	0,94%	2,09%	4.841	8.669	4.488	0,00%	100,00%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	19,31%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	19,31%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	458	0,36%	0,66%	1,14%	184	283	183			
	KUR	175	56	56	176	0,38%	0,14%	0,47%	121	1	120			
	Non KUR	-	218	218	282	0,00%	7,65%	10,02%	64	282	63			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.589	2.176	2.175	0,52%	0,66%	0,65%	(0)	653	587			
	CF 1	290	290	290	290	2,54%	2,08%	2,12%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,51%	-	-	-			
	CF 2	1.232	1.298	1.885	1.885	0,44%	0,59%	0,59%	(0)	653	587			
	Mitraguna & Others	1.232	1.298	1.885	1.885	0,49%	0,68%	0,67%	(0)	653	587			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.462	6.021	6.205	0,62%	1,46%	1,48%	184	3.833	743	0,70%	52,84%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	367.490	387.886	413.298	45.808	
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,26	3,50	3,46	(0,04)	0,20
CIF Payroll	3.234	3.311	3.545	234	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	9.028	9.074	332	45	(142)	-1,54%	4.786	111,64%	16.989	53,41%	(7.915)
2	Tabungan	160.765	165.443	167.718	167.373	7.432	(345)	1.931	1,17%	6.609	4,11%	180.916	92,51%	(13.542)
3	Deposito	65.984	41.550	39.322	39.322	276	0	(2.228)	-5,36%	(26.663)	-40,41%	67.122	58,58%	(27.801)
	Total	231.036	216.208	216.068	215.769	8.040	(299)	(439)	-0,20%	(15.268)	-6,61%	265.027	81,41%	(49.258)
	CASA	165.052	174.658	176.746	176.447	7.763	(299)	1.789	1,02%	11.395	6,90%	197.905	89,16%	(21.457)
	(%) CASA	71,44%	80,78%	81,80%	81,78%									
	FDR	120,56%	144,20%	145,68%	145,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.609	2.075	2.179		103	(431)	-16,50%	624	40,11%	-	0,00%	2.179
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	1	#DIV/0!	-	0,00%	1
3	Tabungan ISE	1.555	2.166	2.074	2.177		103	11	0,52%	622	40,02%	-	0,00%	2.177
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	163	164	164		0	1	0,61%	14	9,33%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.174	-	-	0	-73	-71	4.102	71	3.456	120,75%	717
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.174	-	-	0	-71	-71	4.122	71	1.962	212,69%	2.211
	• Local Champion	51	4.245	4.174	-	-	0	-71	-71	4.122	71	957	435,95%	3.216
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.560	465	465	0	263	-5	4.915	470	17.686	110,60%	1.874
	KUR	12.693	16.663	16.515	465	265	-200	324	-149	3.822	414	15.586	105,96%	929
	Non KUR	1.952	2.902	3.045	-	200	200	-60	144	1.093	56	2.100	145,01%	945
3	PWG	16.365	26.307	27.426	4.814	4.450	-364	1.083	1.119	11.061	3.331	29.274	93,69%	(1.848)
	Cilem	8.190	15.249	16.337	1.322	1.881	560	459	1.088	8.147	793	18.454	88,53%	(2.116)
	Gadai	8.175	11.058	11.089	3.492	2.569	-923	624	31	2.913	2.538	10.820	102,48%	269
4	CFG	247.446	261.646	263.598	5.590	6.729	1.139	3.839	1.951	16.152	4.778	263.405	100,07%	192
	CF 1	12.247	10.586	10.464	17	-	-17	-60	-122	-1.783	122	14.104	74,19%	(3.640)
	Total Griya	9.062	7.852	7.794	-	-	0	0	-58	-1.269	58	9.491	82,12%	(1.697)
	• Total Non Program	9.062	7.852	7.794	-	-	0	-87	-58	-1.269	58	9.491	82,12%	(1.697)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.670	17	-	-17	-60	-64	-515	64	4.613	57,88%	(1.943)
	CF 2	235.199	251.061	253.134	5.573	6.729	1.156	3.899	2.073	17.935	4.656	249.302	101,54%	3.832
	Mitraguna & Others	206.067	221.171	222.817	5.473	5.919	446	4.041	1.645	16.750	4.274	218.862	101,81%	3.954
	Pensiun	29.132	29.890	30.317	100	810	710	-141	428	1.185	382	30.439	99,60%	(122)
	Total Pembiayaan	278.528	311.763	314.757	10.869	11.644	775	5.112	2.994	36.229	8.650	313.822	100,30%	936

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	82	79	1.344	0,00%	0,00%	6,87%	1.265	1.344	1.262			
	KUR	-	82	79	961	0,00%	0,48%	5,82%	881	961	878			
	Non KUR	-	-	-	384	0,00%	0,00%	12,60%	384	384	384			
3	PWG	-	-	-	753	0,00%	0,00%	2,74%	753	753	753			
	Cilem	-	-	-	500	0,00%	0,00%	3,06%	500	500	500			
	Gadai	-	-	-	253	0,00%	0,00%	2,28%	253	253	253			
4	CFG	713	671	728	2.929	0,29%	0,28%	1,11%	2.201	2.216	2.258			
	CF 1	8	337	466	1.304	0,06%	4,40%	12,46%	838	1.296	967			
	Total Griya	-	261	257	965	0,00%	3,27%	12,39%	709	965	705			
	Oto	8	76	210	338	0,24%	7,67%	12,67%	129	331	262			
	CF 2	705	334	262	1.625	0,30%	0,10%	0,64%	1.363	920	1.291			
	Mitraguna & Others	705	334	262	1.336	0,34%	0,12%	0,60%	1.074	631	1.002			
	Pensiun	-	-	-	289	0,00%	0,00%	0,95%	289	289	289			
	Total Pembiayaan	713	753	807	5.026	0,26%	0,26%	1,60%	4.219	4.313	4.273	1,19%	25,45%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	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	2.309	1.752	2.059	2.058	0,93%	0,79%	0,78%	(1)	(252)	306			
	CF 1	296	296	296	296	2,42%	2,80%	2,83%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,77%	3,80%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.456	1.763	1.762	0,86%	0,70%	0,70%	(1)	(252)	306			
	Mitraguna & Others	2.013	1.456	1.763	1.762	0,98%	0,80%	0,79%	(1)	(252)	306			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.752	2.059	2.058	0,83%	0,66%	0,65%	(1)	(252)	306	5,79%	-786,22%	5,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	275.941	283.958	311.674	35.733	
2	Contribution Margin	12.471	16.708	13.696	1.225	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,66	3,34	2,94	(0,39)	0,28
CIF Payroll	3.665	2.171	3.979	1.808	314

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	28.608	28.611	1.239	3	(1.218)	-4,08%	1.193	4,35%	35.521	80,54%	(6.911)
2	Tabungan	55.536	68.233	64.488	64.793	9.942	305	(3.440)	-5,04%	9.257	16,67%	68.601	94,45%	(3.808)
3	Deposito	6.088	6.809	6.210	6.210	(335)	0	(599)	-8,80%	122	2,00%	6.873	90,35%	(663)
	Total	89.042	104.870	99.306	99.613	10.846	308	(5.257)	-5,01%	10.572	11,87%	110.995	89,75%	(11.382)
	CASA	82.953	98.061	93.096	93.404	11.181	308	(4.658)	-4,75%	10.450	12,60%	104.122	89,71%	(10.719)
	(%) CASA	93,16%	93,51%	93,75%	93,77%									
	FDR	82,33%	92,06%	98,75%	98,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	970	1.037	1.055		18	85	8,72%	(2.063)	-66,17%	-	0,00%	1.055
2	Giro ISE	560	442	497	497		0	56	12,57%	(63)	-11,29%		0,00%	497
3	Tabungan ISE	2.557	528	540	558		18	29	5,50%	(2.000)	-78,20%		0,00%	558
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	52	53	53		0	1	1,92%	8	17,78%		0,00%	53

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.133	-	-	0	-55	-471	-1.096	471	3.229	66,06%	(1.096)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.133	-	-	0	-55	-471	-1.096	471	3.229	66,06%	(1.096)
	• Local Champion	3.229	2.604	2.133	-	-	0	-55	-471	-1.096	471	3.229	66,06%	(1.096)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.818	525	560	35	-215	32	-3	528	21.896	81,38%	(4.078)
	KUR	16.625	17.098	17.140	525	560	35	-190	42	515	518	20.501	83,61%	(3.361)
	Non KUR	1.196	688	678	-	-	0	-24	-11	-519	11	1.394	48,59%	(717)
3	PWG	2.171	6.495	7.828	1.338	1.594	257	1.023	1.333	5.657	261	8.105	96,58%	(277)
	Cilem	2.171	6.495	7.828	1.338	1.594	257	1.023	1.333	5.657	261	8.105	96,58%	(277)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	70.288	1.417	1.821	404	2.040	626	20.201	1.194	63.498	110,69%	6.790
	CF 1	13.142	15.797	15.802	-	201	201	-77	5	2.660	195	15.400	102,61%	402
	Total Griya	12.152	13.526	13.402	-	-	0	0	-124	1.250	124	13.221	101,37%	181
	• Total Non Program	7.615	9.363	9.277	-	-	0	-108	-86	1.662	86	8.143	113,92%	1.133
	• Program	4.537	4.163	4.125	-	-	0	-32	-37	-412	37	5.078	81,25%	(952)
	Oto	989	2.271	2.400	-	201	201	-77	129	1.411	72	2.179	110,13%	221
	CF 2	36.945	53.865	54.486	1.417	1.620	203	2.117	621	17.541	999	48.098	113,28%	6.388
	Mitraguna & Others	31.987	48.880	49.548	1.287	1.620	333	2.146	668	17.560	952	42.107	117,67%	7.440
	Pensiun	4.958	4.985	4.938	130	-	-130	-29	-47	-19	47	5.991	82,43%	(1.052)
	Total Pembiayaan	73.308	96.546	98.067	3.280	3.975	695	2.793	1.521	24.759	2.454	96.728	101,38%	1.339

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	983	1.229	2.393	1,40%	6,91%	13,43%	1.164	2.144	1.410			
	KUR	249	917	1.229	2.278	1,50%	7,19%	13,29%	1.049	2.029	1.361			
	Non KUR	-	66	-	115	0,00%	0,00%	16,99%	115	115	49			
3	PWG	-	-	-	532	0,00%	0,00%	6,79%	532	532	532			
	Cilem	-	-	-	532	0,00%	0,00%	6,79%	532	532	532			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	1.574	2,00%	1,13%	2,24%	785	573	989			
	CF 1	727	586	789	1.285	5,53%	4,99%	8,13%	496	558	699			
	Total Griya	727	581	789	1.284	5,98%	5,83%	9,58%	495	557	703			
	Oto	-	5	-	2	0,00%	0,00%	0,06%	2	2	(3)			
	CF 2	274	-	-	289	0,74%	0,00%	0,53%	289	15	289			
	Mitraguna & Others	274	-	-	147	0,86%	0,00%	0,30%	147	(127)	147			
	Pensiun	-	-	-	142	0,00%	0,00%	2,88%	142	142	142			
	Total Pembiayaan	1.250	1.568	2.018	4.499	1,71%	2,09%	4,59%	2.481	3.249	2.931	1,60%	65,15%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	414	-	15,77%	15,91%	0,00%	(414)	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	-	15,77%	15,91%	0,00%	(414)	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	226	4,80%	0,89%	1,27%	68	(629)	57			
	KUR	438	40	38	108	2,63%	0,22%	0,63%	69	(330)	67			
	Non KUR	417	129	120	119	34,85%	17,50%	17,51%	(2)	(298)	(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	450	356	356	356	0,90%	0,51%	0,51%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,57%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,67%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,50%	0,49%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,54%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	940	929	583	2,47%	0,96%	0,59%	(347)	(1.231)	(358)	0,76%	-27,14%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	18.594	18.517	(23.428)	(78)	3.474	23,09%	(7.202)	-28,00%	34.063	54,36%	(15.546)
2	Tabungan	122.400	138.299	140.584	140.476	2.513	(109)	2.177	1,57%	18.076	14,77%	135.814	103,43%	4.661
3	Deposito	49.497	52.299	49.432	49.433	(1.625)	1	(2.865)	-5,48%	(64)	-0,13%	50.279	98,32%	(845)
	Total	197.616	205.640	208.611	208.425	(22.540)	(186)	2.786	1,35%	10.810	5,47%	220.156	94,67%	(11.730)
	CASA	148.118	153.341	159.178	158.992	(20.916)	(186)	5.651	3,69%	10.874	7,34%	169.877	93,59%	(10.885)
	(%) CASA	74,95%	74,57%	76,30%	76,28%									
	FDR	74,94%	87,49%	87,25%	87,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	9.383	15.459	13.030	13.093	63	(2.367)	-15,31%	3.710	39,54%	-	0,00%	13.093
2	Giro ISE	3.509	1.815	1.961	2.035	73		12,10%	(1.475)	-42,02%		0,00%	2.035
3	Tabungan ISE	5.874	13.644	11.069	11.058	(11)	(2.586)	-18,95%	5.184	88,26%		0,00%	11.058
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	119	121	121	0	2	1,68%	21	21,00%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	40.832	1.530	880	-650	1.749	-56	5.931	936	38.663	105,61%	2.168
	KUR	33.390	38.479	38.430	1.230	860	-370	1.494	-49	5.040	909	36.969	103,95%	1.461
	Non KUR	1.512	2.409	2.402	300	20	-280	256	-7	890	27	1.694	141,75%	707
3	PWG	20.337	35.928	36.921	9.664	6.719	-2.944	2.559	993	16.584	5.726	31.928	115,64%	4.994
	Cilem	6.847	17.748	18.009	2.073	1.333	-740	1.290	261	11.162	1.072	15.562	115,73%	2.447
	Gadai	13.490	18.180	18.912	7.590	5.386	-2.204	1.269	732	5.423	4.654	16.366	115,56%	2.546
4	CFG	92.645	100.930	101.415	4.360	2.207	-2.154	3.814	486	8.770	1.721	103.398	98,08%	(1.983)
	CF 1	21.426	20.334	20.089	357	109	-249	245	-245	-1.337	354	22.707	88,47%	(2.618)
	Total Griya	17.556	15.516	15.282	-	-	0	0	-234	-2.274	234	17.879	85,48%	(2.597)
	• Total Non Program	17.556	15.516	15.282	-	-	0	-167	-234	-2.274	234	17.879	85,48%	(2.597)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.807	357	109	-249	245	-11	937	120	4.828	99,57%	(21)
	CF 2	71.219	80.596	81.326	4.003	2.098	-1.905	3.569	731	10.108	1.367	80.691	100,79%	635
	Mitraguna & Others	67.517	76.973	77.738	4.003	2.098	-1.905	3.605	766	10.221	1.332	76.113	102,14%	1.626
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	182.020	15.554	10.506	-5.048	8.106	2.108	33.921	8.399	174.205	104,49%	7.815

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	334	106	4.855	0,38%	0,26%	11,89%	4.749	4.723	4.520			
	KUR	131	170	106	3.884	0,39%	0,28%	10,11%	3.778	3.753	3.715			
	Non KUR	-	165	-	970	0,00%	0,00%	40,39%	970	970	805			
3	PWG	-	-	-	877	0,00%	0,00%	2,37%	877	877	877			
	Cilem	-	-	-	627	0,00%	0,00%	3,48%	627	627	627			
	Gadai	-	-	-	250	0,00%	0,00%	1,32%	250	250	250			
4	CFG	616	1.647	1.495	2.949	0,67%	1,48%	2,91%	1.454	2.333	1.302			
	CF 1	588	544	325	1.660	2,74%	1,60%	8,26%	1.335	1.072	1.116			
	Total Griya	588	420	202	1.538	3,35%	1,30%	10,06%	1.335	950	1.118			
	Oto	-	125	122	122	0,00%	2,54%	2,55%	-	122	(2)			
	CF 2	28	1.102	1.170	1.289	0,04%	1,45%	1,58%	119	1.260	187			
	Mitraguna & Others	28	1.102	1.170	1.289	0,04%	1,52%	1,66%	119	1.260	187			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	8.680	0,50%	0,89%	4,77%	7.080	7.933	6.699	0,05%	98,93%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	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	565	941	996	637	0,61%	0,99%	0,63%	(359)	72	(304)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	941	996	637	0,70%	1,24%	0,78%	(359)	135	(304)			
	Mitraguna & Others	502	941	996	637	0,74%	1,29%	0,82%	(359)	135	(304)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.220	1.275	916	0,53%	0,71%	0,50%	(359)	135	(304)	1,62%	-222,19%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	235	235	118	(0)	20	9,26%	(185)	-44,00%	8.110	2,90%	(7.875)
2	Tabungan	44.796	52.259	53.403	53.355	2.396	(48)	1.096	2,10%	8.559	19,11%	57.103	93,44%	(3.748)
3	Deposito	28.737	6.132	6.046	6.046	(200)	0	(86)	-1,40%	(22.691)	-78,96%	29.411	20,56%	(23.365)
	Total	73.953	58.606	59.684	59.636	2.313	(48)	1.030	1,76%	(14.317)	-19,36%	94.623	63,02%	(34.987)
	CASA	45.216	52.474	53.638	53.590	2.513	(48)	1.116	2,13%	8.374	18,52%	65.213	82,18%	(11.623)
	(%) CASA	61,14%	89,54%	89,87%	89,86%									
	FDR	129,31%	188,04%	186,40%	186,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.171	1.868	1.949		81	779	66,50%	1.042	114,82%	-	0,00%	1.949
2	Giro ISE	390	210	229	230		1	20	9,68%	(160)	-41,00%		0,00%	230
3	Tabungan ISE	518	961	1.639	1.719		81	758	78,88%	1.202	232,06%		0,00%	1.719
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	739	734	-	-	0	-5	-5	734	5	0	0,00%	734
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	739	734	-	-	0	-5	-5	734	5	0	0,00%	734
	• Local Champion	-	739	734	-	-	0	-5	-5	734	5	0	0,00%	734
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.596	19.167	300	300	0	-449	-429	-605	729	22.803	84,05%	(3.636)
	KUR	19.175	18.883	18.470	200	300	100	-532	-413	-705	713	22.059	83,73%	(3.589)
	Non KUR	597	713	697	100	-	-100	83	-16	100	16	745	93,66%	(47)
3	PWG	2.596	7.836	8.134	849	913	64	735	298	5.538	615	8.830	92,12%	(696)
	Cilem	2.069	5.965	5.802	316	163	-153	287	-164	3.732	327	6.810	85,19%	(1.009)
	Gadai	527	1.871	2.333	533	750	217	448	462	1.805	288	2.019	115,52%	313
4	CFG	73.258	82.031	83.216	2.830	2.086	-744	2.392	1.184	9.958	902	83.932	99,15%	(716)
	CF 1	2.294	3.647	4.231	328	660	332	276	584	1.937	76	3.570	118,52%	661
	Total Griya	712	1.611	1.591	-	-	0	0	-20	880	20	1.034	153,88%	557
	• Total Non Program	712	1.611	1.591	-	-	0	-22	-20	880	20	1.034	153,88%	557
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.640	328	660	332	276	604	1.057	56	2.536	104,10%	104
	CF 2	70.963	78.385	78.985	2.502	1.426	-1.076	2.117	600	8.021	826	80.362	98,29%	(1.378)
	Mitraguna & Others	52.047	60.807	61.435	2.160	1.264	-896	2.208	628	9.388	636	60.577	101,42%	858
	Pensiun	18.916	17.577	17.549	342	162	-180	-91	-28	-1.367	190	19.785	88,70%	(2.236)
	Total Pembiayaan	95.626	110.202	111.250	3.979	3.300	-679	2.673	1.048	15.624	2.252	115.565	96,27%	(4.315)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	493	314	4.061	0,34%	1,60%	21,19%	3.747	3.995	3.568			
	KUR	67	397	286	3.973	0,35%	1,52%	21,51%	3.687	3.906	3.576			
	Non KUR	-	96	28	88	0,00%	3,93%	12,68%	60	88	(8)			
3	PWG	-	-	-	338	0,00%	0,00%	4,16%	338	338	338			
	Cilem	-	-	-	338	0,00%	0,00%	5,83%	338	338	338			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.095	2.308	2.800	0,00%	2,81%	3,37%	492	2.799	705			
	CF 1	-	-	-	142	0,00%	0,00%	3,35%	142	142	142			
	Total Griya	-	-	-	142	0,00%	0,00%	8,91%	142	142	142			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1	2.095	2.308	2.659	0,00%	2,94%	3,37%	350	2.657	563			
	Mitraguna & Others	1	2.095	2.308	2.389	0,00%	3,80%	3,89%	81	2.388	293			
	Pensiun	-	-	-	270	0,00%	0,00%	1,54%	270	270	270			
	Total Pembiayaan	68	2.589	2.623	7.200	0,07%	2,38%	6,47%	4.577	7.132	4.611	4,14%	35,99%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	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	181	116	120	137	0,91%	0,61%	0,72%	17	(43)	21			
	KUR	181	116	120	137	0,94%	0,64%	0,74%	17	(43)	21			
	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	-	363	352	352	0,00%	0,43%	0,42%	-	352	(11)			
	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	-	363	352	352	0,00%	0,45%	0,45%	-	352	(11)			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	156	145	145	0,00%	0,13%	0,83%	-	145	(11)			
	Total Pembiayaan	181	479	473	490	0,19%	0,43%	0,44%	17	309	10	8,57%	#####	8,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	93.994	96.931	109.099	15.105	
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	2,93	2,96	0,03	0,27
CIF Payroll	483	469	508	39	25

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	26.176	23.205	(662)	(2.971)	1.223	5,57%	(15.374)	-39,85%	50.912	45,58%	(27.707)
2	Tabungan	168.056	173.709	194.812	195.636	(401)	824	21.927	12,62%	27.581	16,41%	188.094	104,01%	7.542
3	Deposito	55.027	67.591	66.644	66.644	(3.993)	0	(946)	-1,40%	11.617	21,11%	56.195	118,59%	10.449
	Total	261.662	263.281	287.632	285.485	(5.056)	(2.146)	22.204	8,43%	23.824	9,10%	295.201	96,71%	(9.716)
	CASA	206.634	195.690	220.987	218.841	(1.063)	(2.146)	23.151	11,83%	12.206	5,91%	239.006	91,56%	(20.165)
	(%) CASA	78,97%	74,33%	76,83%	76,66%									
	FDR	64,72%	74,36%	69,37%	69,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.018	3.963	3.491		(471)	(527)	-13,11%	452	14,87%	-	0,00%	3.491
2	Giro ISE	335	326	360	360		0	34	10,35%	25	7,42%		0,00%	360
3	Tabungan ISE	2.705	3.692	3.603	3.132		(471)	(561)	-15,18%	427	15,79%		0,00%	3.132
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	162	163	163		0	1	0,62%	17	11,64%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.227	25.044	-	-	0	-291	-183	270	183	30.626	81,77%	(5.582)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.044	-	-	0	-291	-183	270	183	28.077	89,20%	(3.034)
	• Local Champion	24.387	24.877	24.698	-	-	0	-288	-179	311	179	25.953	95,16%	(1.255)
	• Value Chain	387	350	346	-	-	-	-4	-4	-41	4	2.124	16,29%	(1.778)
2	MBG	21.941	24.298	24.928	1.050	1.360	310	240	630	2.988	730	24.965	99,85%	(36)
	KUR	20.349	22.920	23.576	1.050	1.360	310	272	656	3.227	704	23.226	101,51%	350
	Non KUR	1.592	1.379	1.353	-	-	0	-32	-26	-239	26	1.739	77,79%	(386)
3	PWG	23.945	36.403	38.179	9.291	9.176	-115	2.540	1.776	14.235	7.400	36.734	103,93%	1.445
	Cilem	8.631	15.736	16.937	1.919	2.202	283	745	1.201	8.306	1.001	18.820	89,99%	(1.883)
	Gadai	15.314	20.667	21.243	7.372	6.974	-398	1.795	575	5.929	6.399	17.914	118,58%	3.328
4	CFG	98.692	109.855	111.382	2.135	2.649	514	956	1.527	12.690	1.121	114.514	97,26%	(3.132)
	CF 1	13.574	19.937	20.555	403	857	454	121	617	6.980	239	15.455	133,00%	5.100
	Total Griya	9.477	14.029	14.188	-	250	250	0	159	4.711	91	9.952	142,57%	4.237
	• Total Non Program	9.477	14.029	14.188	-	250	250	128	159	4.711	91	9.952	142,57%	4.237
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.366	403	607	204	121	458	2.269	148	5.503	115,69%	863
	CF 2	85.118	89.918	90.827	1.732	1.792	60	835	910	5.710	882	99.060	91,69%	(8.232)
	Mitraguna & Others	51.909	55.390	56.214	920	1.492	572	194	824	4.305	668	64.565	87,07%	(8.350)
	Pensiun	33.208	34.527	34.613	812	300	-512	641	86	1.405	214	34.495	100,34%	118
	Total Pembiayaan	169.351	195.783	199.534	12.476	13.185	708	3.445	3.751	30.183	9.434	206.839	96,47%	(7.306)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	850	0,51%	0,29%	3,41%	779	737	750			
	KUR	113	35	11	790	0,55%	0,05%	3,35%	779	677	754			
	Non KUR	-	64	60	60	0,00%	4,35%	4,43%	-	60	(4)			
3	PWG	-	-	-	503	0,00%	0,00%	1,32%	503	503	503			
	Cilem	-	-	-	345	0,00%	0,00%	2,04%	345	345	345			
	Gadai	-	-	-	158	0,00%	0,00%	0,74%	158	158	158			
4	CFG	211	347	851	1.109	0,21%	0,78%	1,00%	257	897	762			
	CF 1	-	132	505	380	0,00%	2,53%	1,85%	(124)	380	249			
	Total Griya	-	132	349	380	0,00%	2,49%	2,68%	32	380	249			
	Oto	-	-	156	-	0,00%	2,64%	0,00%	(156)	-	-			
	CF 2	211	215	347	728	0,25%	0,39%	0,80%	382	517	513			
	Mitraguna & Others	211	9	13	394	0,41%	0,02%	0,70%	382	183	385			
	Pensiun	-	206	334	334	0,00%	0,97%	0,96%	-	334	128			
	Total Pembiayaan	324	446	922	2.461	0,19%	0,47%	1,23%	1.539	2.137	2.015	0,35%	71,38%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,93%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,93%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.483	1.478	1.467	2,15%	1,35%	1,32%	(12)	(658)	(17)			
	CF 1	445	402	402	402	3,28%	2,02%	1,96%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,75%	2,72%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,28%	0,26%	-	(24)	-			
	CF 2	1.679	1.081	1.076	1.065	1,97%	1,20%	1,17%	(12)	(614)	(17)			
	Mitraguna & Others	1.585	1.081	1.076	1.065	3,05%	1,94%	1,89%	(12)	(520)	(17)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.454	1,28%	2,28%	2,23%	(12)	2.286	(17)	1,30%	41,88%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	241.297	261.587	268.263	26.966	
2	Contribution Margin	7.706	12.167	8.223	517	-6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,46	2,67	2,62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	820	820	(31)	(0)	117	16,67%	(3.787)	-82,21%	12.486	6,57%	(11.666)
2	Tabungan	52.069	51.523	53.499	52.466	1.708	(1.033)	943	1,83%	397	0,76%	64.775	81,00%	(12.308)
3	Deposito	11.396	8.222	8.232	8.232	(495)	0	10	0,12%	(3.164)	-27,77%	12.114	67,96%	(3.882)
	Total	68.072	60.448	62.551	61.518	1.182	(1.033)	1.070	1,77%	(6.554)	-9,63%	89.374	68,83%	(27.856)
	CASA	56.676	52.226	54.319	53.286	1.677	(1.033)	1.060	2,03%	(3.390)	-5,98%	77.261	68,97%	(23.974)
	(%) CASA	83,26%	86,40%	86,84%	86,62%									
	FDR	200,44%	262,77%	255,69%	259,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.304	1.396	1.381		(15)	77	5,94%	(202)	-12,74%	-	0,00%	1.381
2	Giro ISE	116	4	4	4		0	0	0,00%	(111)	-96,15%		0,00%	4
3	Tabungan ISE	1.468	1.300	1.392	1.377		(15)	77	5,96%	(91)	-6,18%		0,00%	1.377
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	133	133	133		0	0	0,00%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	41.111	40.875	1.700	910	-790	465	-237	1.221	1.147	42.501	96,17%	(1.627)
	KUR	35.878	38.336	38.139	1.700	910	-790	572	-197	2.262	1.107	38.587	98,84%	(448)
	Non KUR	3.776	2.775	2.736	-	-	0	-107	-40	-1.041	40	3.914	69,89%	(1.179)
3	PWG	12.336	26.611	27.145	7.401	7.122	-279	2.289	534	14.809	6.588	21.563	125,89%	5.582
	Cilem	3.767	8.461	9.223	795	1.277	482	418	762	5.456	515	8.648	106,65%	575
	Gadai	8.569	18.150	17.922	6.606	5.845	-761	1.871	-228	9.353	6.073	12.915	138,77%	5.007
4	CFG	84.451	91.118	91.916	1.768	1.546	-222	1.254	799	7.466	747	95.541	96,21%	(3.624)
	CF 1	4.785	7.248	7.188	158	-	-158	144	-60	2.403	60	6.077	118,28%	1.111
	Total Griya	4.537	6.373	6.324	-	-	0	0	-49	1.787	49	4.894	129,23%	1.430
	• Total Non Program	4.383	5.720	5.674	-	-	0	-45	-46	1.291	46	4.721	120,18%	953
	• Program	154	653	650	-	-	0	-3	-3	496	3	172	376,98%	477
	Oto	248	875	864	158	-	-158	144	-11	616	11	1.183	73,01%	(319)
	CF 2	79.665	83.870	84.728	1.611	1.546	-65	1.110	859	5.063	687	89.464	94,71%	(4.735)
	Mitraguna & Others	63.755	65.327	66.303	1.338	1.546	208	936	976	2.548	570	72.645	91,27%	(6.342)
	Pensiun	15.910	18.542	18.425	273	-	-273	174	-117	2.515	117	16.818	109,55%	1.607
	Total Pembiayaan	136.441	158.840	159.936	10.869	9.578	-1.291	4.007	1.096	23.496	8.482	159.605	100,21%	331

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	588	302	2.702	0,47%	0,73%	6,61%	2.400	2.515	2.115			
	KUR	48	449	302	2.363	0,13%	0,79%	6,20%	2.061	2.316	1.914			
	Non KUR	140	138	-	339	3,70%	0,00%	12,39%	339	199	201			
3	PWG	-	-	-	1.079	0,00%	0,00%	3,98%	1.079	1.079	1.079			
	Cilem	-	-	-	710	0,00%	0,00%	7,69%	710	710	710			
	Gadai	-	-	-	370	0,00%	0,00%	2,06%	370	370	370			
4	CFG	1.300	448	445	3.277	1,54%	0,49%	3,56%	2.832	1.977	2.829			
	CF 1	-	-	-	368	0,00%	0,00%	5,13%	368	368	368			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	368	0,00%	0,00%	42,64%	368	368	368			
	CF 2	1.300	448	445	2.908	1,63%	0,53%	3,43%	2.464	1.608	2.461			
	Mitraguna & Others	1.135	448	445	2.908	1,78%	0,68%	4,39%	2.464	1.773	2.461			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	7.058	1,09%	0,47%	4,41%	6.312	5.571	6.023	0,51%	88,52%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	74	442	234	0,00%	1,07%	0,57%	(208)	234	159			
	KUR	-	-	238	161	0,00%	0,62%	0,42%	(77)	161	161			
	Non KUR	-	74	204	73	0,00%	7,34%	2,67%	(131)	73	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	446	445	445	0,76%	0,49%	0,48%	-	(198)	(1)			
	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	643	446	445	445	0,81%	0,53%	0,53%	-	(198)	(1)			
	Mitraguna & Others	643	284	283	283	1,01%	0,43%	0,43%	-	(360)	(1)			
	Pensiun	-	162	162	162	0,00%	0,10%	0,88%	-	162	0			
	Total Pembiayaan	643	520	887	679	0,47%	0,56%	0,42%	(208)	36	159	0,59%	-40,00%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	129.714	140.227	159.236	29.522	
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,25	3,22	(0,03)	0,32
CIF Payroll	486	669	712	43	226



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	3.889	3.940	(495)	51	(1.950)	-33,11%	(441)	-10,06%	12.255	32,15%	(8.315)
2	Tabungan	121.239	126.909	134.306	134.073	(1.862)	(233)	7.164	5,64%	12.834	10,59%	133.893	100,13%	180
3	Deposito	26.839	21.290	21.177	21.177	(120)	0	(113)	-0,53%	(5.662)	-21,10%	27.590	76,76%	(6.413)
	Total	152.459	154.089	159.373	159.190	(2.477)	(183)	5.101	3,31%	6.732	4,42%	173.738	91,63%	(14.547)
	CASA	125.619	132.799	138.196	138.013	(2.357)	(183)	5.214	3,93%	12.394	9,87%	146.148	94,43%	(8.135)
	(%) CASA	82,40%	86,18%	86,71%	86,70%									
	FDR	80,08%	82,67%	79,90%	79,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.346	3.518	3.316		(202)	(30)	-0,89%	66	2,02%	-	0,00%	3.316
2	Giro ISE	1.707	1.958	2.006	1.780		(225)	(178)	-9,09%	74	4,31%	-	0,00%	1.780
3	Tabungan ISE	1.544	1.388	1.512	1.536		24	148	10,70%	(8)	-0,51%	-	0,00%	1.536
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	27.978	830	900	70	247	234	-3.208	666	34.233	81,73%	(6.254)
	KUR	27.378	24.973	25.236	830	900	70	362	263	-2.141	637	30.277	83,35%	(5.041)
	Non KUR	3.809	2.771	2.742	-	-	0	-115	-30	-1.067	30	3.955	69,32%	(1.214)
3	PWG	1.449	4.989	5.320	639	690	50	228	331	3.870	359	6.624	80,31%	(1.304)
	Cilem	1.449	4.989	5.320	639	690	50	228	331	3.870	359	6.624	80,31%	(1.304)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.438	2.210	810	-1.400	1.047	-609	4.875	1.419	87.647	90,63%	(8.209)
	CF 1	26.770	24.847	24.507	650	-	-650	-83	-340	-2.264	340	28.738	85,28%	(4.232)
	Total Griya	26.477	21.706	21.450	650	-	-650	0	-256	-5.027	256	27.317	78,52%	(5.867)
	• Total Non Program	23.147	18.793	18.570	650	-	-650	389	-223	-4.577	223	23.590	78,72%	(5.021)
	• Program	3.330	2.913	2.880	-	-	0	-38	-33	-450	33	3.727	77,28%	(847)
	Oto	293	3.141	3.057	-	-	0	-83	-84	2.764	84	1.421	215,11%	1.636
	CF 2	47.792	55.199	54.931	1.560	810	-750	1.130	-268	7.139	1.078	58.909	93,25%	(3.977)
	Mitraguna & Others	41.537	46.694	46.383	940	715	-225	12	-311	4.846	1.026	51.622	89,85%	(5.239)
	Pensiun	6.255	8.506	8.548	620	95	-525	1.119	42	2.293	53	7.286	117,31%	1.262
	Total Pembiayaan	122.084	127.384	127.337	3.679	2.400	-1.279	1.476	-46	5.253	2.446	143.389	88,81%	(16.052)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	1.819	0,00%	0,00%	12,46%	1.819	1.819	1.217			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	1.819	0,00%	0,00%	87,44%	1.819	1.819	1.819			
2	MBG	83	1.083	713	2.714	0,27%	2,57%	9,70%	2.000	2.630	1.631			
	KUR	83	412	159	1.751	0,30%	0,64%	6,94%	1.592	1.667	1.338			
	Non KUR	-	670	554	963	0,00%	20,01%	35,12%	408	963	293			
3	PWG	10	-	-	481	0,69%	0,00%	9,04%	481	471	481			
	Cilem	10	-	-	481	0,69%	0,00%	9,04%	481	471	481			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	6.552	2,19%	3,88%	8,25%	3.450	4.916	4.386			
	CF 1	1.522	1.690	2.499	3.957	5,68%	10,06%	16,15%	1.457	2.435	2.267			
	Total Griya	1.522	1.690	2.499	3.957	5,75%	11,51%	18,45%	1.457	2.435	2.267			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	476	603	2.595	0,24%	1,09%	4,72%	1.992	2.481	2.119			
	Mitraguna & Others	114	476	603	2.595	0,27%	1,29%	5,60%	1.992	2.481	2.119			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	11.565	1,42%	3,00%	9,08%	7.749	9.836	7.715	0,94%	89,66%	-8,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	12.559	12.559	80,49%	86,00%	86,01%	-	577	577			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.856	1.856	30,58%	47,58%	47,61%	-	577	577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	764	1.056	1.411	1,54%	3,81%	5,04%	355	932	646			
	KUR	111	276	479	470	0,41%	1,92%	1,86%	(9)	359	194			
	Non KUR	368	489	577	941	9,65%	20,81%	34,31%	364	573	452			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.723	1.266	1.530	1,83%	1,58%	1,93%	264	165	(194)			
	CF 1	1.118	655	388	652	4,18%	1,56%	2,66%	264	(466)	(3)			
	Total Griya	1.118	655	388	652	4,22%	1,79%	3,04%	264	(466)	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,60%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,89%	-	631	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.499	11,32%	11,68%	12,17%	619	1.674	1.030	1,28%	89,48%	-10,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	2.672	2.707	(1.283)	35	(714)	-20,86%	(3.212)	-54,27%	14.361	18,85%	(11.654)
2	Tabungan	49.567	53.824	52.006	52.100	(527)	94	(1.725)	-3,20%	2.533	5,11%	63.134	82,52%	(11.034)
3	Deposito	19.983	50.227	50.082	50.082	(658)	0	(145)	-0,29%	30.099	150,62%	20.773	241,09%	29.309
	Total	75.469	107.472	104.761	104.889	(2.469)	128	(2.583)	-2,40%	29.420	38,98%	98.268	106,74%	6.621
	CASA	55.486	57.245	54.678	54.807	(1.811)	128	(2.438)	-4,26%	(679)	-1,22%	77.495	70,72%	(22.688)
	(%) CASA	73,52%	53,26%	52,19%	52,25%									
	FDR	164,25%	127,15%	131,14%	130,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.016	848	849		0	(168)	-16,52%	(321)	-27,43%	-	0,00%	849
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,41%		0,00%	1
3	Tabungan ISE	994	865	697	697		0	(168)	-19,40%	(296)	-29,80%		0,00%	697
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
3	PWG	2.503	4.324	4.918	338	930	593	-38	594	2.415	336	8.497	57,88%	(3.579)
	Cilem	2.503	4.324	4.918	338	930	593	-38	594	2.415	336	8.497	57,88%	(3.579)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.463	2.657	2.076	-581	2.692	133	11.023	1.943	133.806	99,00%	(1.343)
	CF 1	4.796	5.901	5.941	177	111	-66	151	40	1.146	71	6.269	94,77%	(328)
	Total Griya	4.549	4.764	4.722	-	-	0	0	-42	173	42	4.920	95,97%	(198)
	• Total Non Program	4.549	4.764	4.722	-	-	0	-45	-42	173	42	4.920	95,97%	(198)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.219	177	111	-66	151	82	973	29	1.349	90,39%	(130)
	CF 2	116.645	126.430	126.522	2.480	1.965	-515	2.541	93	9.877	1.872	127.537	99,20%	(1.015)
	Mitraguna & Others	110.497	118.744	118.906	2.360	1.965	-395	1.766	162	8.410	1.803	120.379	98,78%	(1.473)
	Pensiun	6.148	7.685	7.616	120	-	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	137.381	2.995	3.007	11	2.653	727	13.424	2.279	142.391	96,48%	(5.010)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	220	0,00%	0,00%	4,47%	220	220	220			
	Cilem	-	-	-	220	0,00%	0,00%	4,47%	220	220	220			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	3.759	0,00%	1,14%	2,84%	2.252	3.759	2.305			
	CF 1	-	-	-	445	0,00%	0,00%	7,49%	445	445	445			
	Total Griya	-	-	-	445	0,00%	0,00%	9,43%	445	445	445			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.454	1.507	3.314	0,00%	1,19%	2,62%	1.807	3.314	1.860			
	Mitraguna & Others	-	1.454	1.507	3.314	0,00%	1,27%	2,79%	1.807	3.314	1.860			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	3.979	0,00%	1,10%	2,90%	2.472	3.979	2.526	0,80%	72,52%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)			
	CF 1	65	55	54	54	1,36%	0,91%	0,91%	-	(12)	(1)			
	Total Griya	65	55	54	54	1,44%	1,13%	1,14%	-	(12)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-959,95%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	2.677	2.426	60	(251)	536	28,34%	825	51,55%	13.559	17,89%	(11.134)
2	Tabungan	117.228	130.045	122.541	123.221	(157)	680	(6.824)	-5,25%	5.993	5,11%	136.263	90,43%	(13.042)
3	Deposito	47.162	44.283	44.239	44.209	267	(30)	(74)	-0,17%	(2.953)	-6,26%	48.271	91,59%	(4.062)
	Total	165.991	176.218	169.456	169.856	170	399	(6.362)	-3,61%	3.865	2,33%	198.093	85,75%	(28.237)
	CASA	118.829	131.935	125.217	125.647	(97)	429	(6.289)	-4,77%	6.818	5,74%	149.822	83,86%	(24.176)
	(%) CASA	71,59%	74,87%	73,89%	73,97%									
	FDR	85,30%	86,41%	90,87%	90,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.847	3.700	4.057		357	1.210	42,50%	990	32,29%	-	0,00%	4.057
2	Giro ISE	515	1.030	1.469	1.629		160	599	58,19%	1.114	216,43%		0,00%	1.629
3	Tabungan ISE	2.552	1.818	2.232	2.429		197	611	33,62%	(124)	-4,84%		0,00%	2.429
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	121	121		0	4	3,42%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.904	26.594	1.210	390	-820	297	-310	3.045	700	26.408	100,70%	186
	KUR	22.685	26.325	26.020	1.210	390	-820	507	-304	3.336	694	25.406	102,42%	615
	Non KUR	863	579	573	-	-	0	-210	-5	-290	5	1.002	57,19%	(429)
3	PWG	16.913	28.940	31.743	5.352	7.302	1.950	1.211	2.803	14.830	4.498	29.768	106,64%	1.975
	Cilem	9.701	18.563	21.341	1.789	4.416	2.627	807	2.778	11.640	1.638	19.909	107,19%	1.432
	Gadai	7.212	10.377	10.402	3.563	2.886	-677	404	25	3.190	2.860	9.859	105,51%	544
4	CFG	101.109	96.418	95.648	277	1.063	786	-1.473	-771	-5.461	1.834	114.649	83,43%	(19.002)
	CF 1	13.632	14.256	14.004	17	-	-17	-42	-251	372	251	15.245	91,86%	(1.241)
	Total Griya	12.067	12.042	11.852	-	-	0	0	-191	-215	191	12.473	95,02%	(621)
	• Total Non Program	12.067	12.042	11.852	-	-	0	-108	-191	-215	191	12.473	95,02%	(621)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.153	17	-	-17	-42	-61	587	61	2.772	77,65%	(620)
	CF 2	87.476	82.163	81.643	260	1.063	803	-1.430	-519	-5.833	1.582	99.404	82,13%	(17.761)
	Mitraguna & Others	79.108	74.436	73.642	210	650	440	-1.400	-794	-5.466	1.444	89.931	81,89%	(16.289)
	Pensiun	8.368	7.726	8.001	50	413	363	-30	275	-367	138	9.473	84,46%	(1.472)
	Total Pembiayaan	141.591	152.262	153.985	6.839	8.755	1.916	35	1.723	12.394	7.032	170.846	90,13%	(16.861)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	1.507	0,81%	0,00%	0,00%	1.507	1.318	1.507			
	KUR	-	-	-	1.286	0,00%	0,00%	4,94%	1.286	1.286	1.286			
	Non KUR	190	-	-	222	21,98%	0,00%	38,65%	222	32	222			
3	PWG	-	-	-	910	0,00%	0,00%	2,87%	910	910	910			
	Cilem	-	-	-	875	0,00%	0,00%	4,10%	875	875	875			
	Gadai	-	-	-	36	0,00%	0,00%	0,34%	36	36	36			
4	CFG	854	607	82	3.546	0,84%	0,08%	3,71%	3.465	2.692	2.940			
	CF 1	-	84	82	410	0,00%	0,57%	2,92%	328	410	325			
	Total Griya	-	72	70	399	0,00%	0,58%	3,37%	329	399	327			
	Oto	-	12	11	11	0,00%	0,52%	0,49%	(1)	11	(2)			
	CF 2	854	522	-	3.137	0,98%	0,00%	3,84%	3.137	2.282	2.614			
	Mitraguna & Others	854	522	-	3.137	1,08%	0,00%	4,26%	3.137	2.282	2.614			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	607	82	5.964	0,74%	0,05%	3,87%	5.882	4.920	5.357	0,72%	81,36%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	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	74	189	-	-	0,32%	0,00%	0,00%	-	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	-	-	4,73%	0,00%	0,00%	-	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	1.073	986	0,59%	1,11%	1,03%	(88)	389	(88)			
	CF 1	91	239	239	151	0,67%	1,67%	1,08%	(88)	60	(88)			
	Total Griya	91	88	88	-	0,75%	0,73%	0,00%	(88)	(91)	(88)			
	Oto	-	151	151	151	0,00%	6,81%	7,00%	-	151	-			
	CF 2	506	835	835	835	0,58%	1,02%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,12%	1,13%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.262	1.073	986	0,47%	0,70%	0,64%	(88)	315	(277)	0,85%	-32,21%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	164.736	165.991	176.048	11.312	
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	38

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	4.165	4.283	26	117	11	0,25%	(1.779)	-29,35%	17.587	24,35%	(13.304)
2	Tabungan	115.416	127.376	129.525	130.073	2.673	548	2.698	2,12%	14.657	12,70%	133.777	97,23%	(3.704)
3	Deposito	39.351	36.505	38.411	38.411	486	0	1.906	5,22%	(939)	-2,39%	40.431	95,00%	(2.020)
	Total	160.829	168.153	172.102	172.768	3.185	666	4.615	2,74%	11.939	7,42%	191.795	90,08%	(19.028)
	CASA	121.478	131.648	133.690	134.356	2.699	666	2.709	2,06%	12.878	10,60%	151.364	88,76%	(17.008)
	(%) CASA	75,53%	78,29%	77,68%	77,77%									
	FDR	76,61%	88,43%	87,30%	86,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.174	2.970	3.072		102	898	41,31%	1.591	107,42%	-	0,00%	3.072
2	Giro ISE	43	10	228	228		0	218	2190,34%	185	434,70%		0,00%	228
3	Tabungan ISE	1.438	2.164	2.742	2.844		102	680	31,43%	1.406	97,72%		0,00%	2.844
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.272	1.456	-	200	200	-16	184	1.083	16	373	390,05%	1.083
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.456	-	200	200	-16	184	1.083	16	373	390,05%	1.083
	• Local Champion	373	1.272	1.456	-	200	200	-16	184	1.083	16	373	390,05%	1.083
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.573	9.376	-	-	0	-303	-197	1.042	197	10.704	87,59%	(1.328)
	KUR	8.171	9.393	9.201	-	-	0	-298	-192	1.030	192	10.425	88,26%	(1.224)
	Non KUR	163	180	175	-	-	0	-5	-5	12	5	279	62,84%	(104)
3	PWG	22.470	32.445	33.681	7.120	7.038	-82	246	1.236	11.211	5.802	34.600	97,34%	(919)
	Cilem	8.736	15.740	17.000	1.336	2.086	750	671	1.260	8.264	826	18.452	92,13%	(1.452)
	Gadai	13.734	16.705	16.681	5.784	4.952	-833	-426	-24	2.947	4.976	16.149	103,30%	533
4	CFG	92.027	105.411	105.738	2.053	2.632	578	1.720	327	13.711	2.304	103.661	102,00%	2.077
	CF 1	36.305	36.820	36.732	251	321	69	156	-88	427	408	37.690	97,46%	(958)
	Total Griya	33.468	33.176	33.185	-	321	321	0	9	-283	312	33.817	98,13%	(632)
	• Total Non Program	33.468	31.174	30.870	-	-	0	-651	-304	-2.598	304	33.817	91,29%	(2.947)
	• Program	-	2.002	2.315	-	321	321	-10	313	2.315	8	0	0,00%	2.315
	Oto	2.837	3.643	3.547	251	-	-251	156	-97	710	97	3.873	91,57%	(327)
	CF 2	55.722	68.591	69.006	1.802	2.311	509	1.564	415	13.284	1.896	65.971	104,60%	3.035
	Mitraguna & Others	47.599	55.350	55.843	952	2.311	1.359	-567	493	8.244	1.818	56.899	98,14%	(1.056)
	Pensiun	8.123	13.242	13.164	850	-	-850	2.131	-78	5.041	78	9.072	145,10%	4.091
	Total Pembiayaan	123.205	148.701	150.251	9.174	9.870	696	1.647	1.550	27.047	8.319	149.339	100,61%	912

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	94	1.107	0,00%	0,98%	11,80%	1.013	1.107	1.107			
	KUR	-	-	94	1.107	0,00%	1,00%	12,03%	1.013	1.107	1.107			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.114	0,00%	0,00%	3,31%	1.114	1.114	1.114			
	Cilem	-	-	-	740	0,00%	0,00%	4,36%	740	740	740			
	Gadai	-	-	-	373	0,00%	0,00%	2,24%	373	373	373			
4	CFG	1.195	325	701	1.367	1,30%	0,67%	1,29%	666	172	1.042			
	CF 1	69	154	536	708	0,19%	1,46%	1,93%	172	639	554			
	Total Griya	69	154	536	684	0,21%	1,62%	2,06%	148	615	530			
	Oto	-	-	-	24	0,00%	0,00%	0,68%	24	24	24			
	CF 2	1.127	171	165	659	2,02%	0,24%	0,96%	494	(467)	489			
	Mitraguna & Others	1.127	171	165	659	2,37%	0,30%	1,18%	494	(467)	489			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	325	795	3.587	0,97%	0,53%	2,39%	2.792	2.392	3.263	0,48%	79,75%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	29,34%	25,64%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	29,34%	25,64%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,98%	1,00%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,02%	-	94	(0)			
	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	802	821	819	980	0,87%	0,78%	0,93%	161	178	159			
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)			
	Total Griya	46	163	161	160	0,14%	0,49%	0,48%	(1)	114	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	820	1,36%	0,96%	1,19%	162	65	162			
	Mitraguna & Others	629	470	470	632	1,32%	0,85%	1,13%	162	4	163			
	Pensiun	127	188	188	188	0,10%	0,13%	1,43%	-	61	(0)			
	Total Pembiayaan	1.175	1.288	1.286	1.447	0,95%	0,86%	0,96%	161	272	159	0,08%	91,84%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,13	3,37	3,35	(0,02)	0,22
CIF Payroll	888	1.027	1.066	39	178



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	6.212	6.345	617	134	798	14,39%	(384)	-5,71%	19.651	32,29%	(13.306)
2	Tabungan	220.302	236.315	241.728	241.662	(5.076)	(66)	5.347	2,26%	21.360	9,70%	240.832	100,34%	829
3	Deposito	143.210	171.686	176.074	176.074	(10.775)	(0)	4.388	2,56%	32.864	22,95%	144.430	121,91%	31.645
	Total	370.242	413.548	424.014	424.082	(15.234)	67	10.533	2,55%	53.840	14,54%	404.913	104,73%	19.169
	CASA	227.032	241.862	247.940	248.007	(4.459)	67	6.145	2,54%	20.976	9,24%	260.483	95,21%	(12.476)
	(%) CASA	61,32%	58,48%	58,47%	58,48%									
	FDR	58,19%	64,23%	63,98%	63,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.097	22.180	22.374		194	1.277	6,05%	1.862	9,08%	-	0,00%	22.374
2	Giro ISE	3.669	3.228	3.644	3.547		(97)	318	9,87%	(123)	-3,35%		0,00%	3.547
3	Tabungan ISE	6.637	8.351	9.018	9.310		291	958	11,47%	2.673	40,27%		0,00%	9.310
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	172	174	174		0	2	1,16%	32	22,54%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	12.166	-	-	0	-300	-1.027	12.137	1.027	8.808	138,11%	3.357
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	2.597	-	-	0	-356	-1.027	2.568	1.027	4.985	52,09%	(2.388)
	• Local Champion	28	3.393	2.386	-	-	0	-55	-1.006	2.358	1.006	2.378	100,34%	8
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	12.201	500	380	-120	126	126	4.384	254	12.205	99,97%	(4)
	KUR	7.418	11.668	11.797	500	380	-120	134	129	4.379	251	11.593	101,76%	204
	Non KUR	399	407	404	-	-	0	-8	-3	6	3	612	66,07%	(208)
3	PWG	19.390	31.868	36.452	7.936	10.772	2.836	51	4.584	17.061	6.188	31.974	114,01%	4.478
	Cilem	9.334	14.807	18.741	496	5.890	5.395	-1.168	3.934	9.407	1.957	18.810	99,63%	(69)
	Gadai	10.057	17.061	17.711	7.440	4.881	-2.559	1.219	650	7.654	4.231	13.164	134,54%	4.547
4	CFG	188.225	208.494	210.446	5.131	7.368	2.237	3.008	1.952	22.221	5.416	202.408	103,97%	8.038
	CF 1	13.467	13.805	13.415	620	-	-620	37	-390	-52	390	15.211	88,19%	(1.796)
	Total Griya	8.915	8.773	8.513	200	-	-200	0	-260	-403	260	9.339	91,15%	(826)
	• Total Non Program	8.915	8.773	8.513	200	-	-200	495	-260	-403	260	9.339	91,15%	(826)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.902	420	-	-420	37	-130	351	130	5.871	83,49%	(969)
	CF 2	174.758	194.689	197.031	4.511	7.368	2.857	2.971	2.342	22.273	5.026	187.198	105,25%	9.833
	Mitraguna & Others	169.164	188.986	191.363	4.511	7.368	2.857	3.012	2.377	22.199	4.991	180.451	106,05%	10.912
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	271.264	13.567	18.520	4.953	2.886	5.635	55.804	12.885	255.396	106,21%	15.869

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	66	624	2,32%	0,55%	5,12%	558	443	624			
	KUR	181	-	-	484	2,44%	0,00%	4,10%	484	303	484			
	Non KUR	-	-	66	141	0,00%	16,19%	34,77%	75	141	141			
3	PWG	-	-	-	948	0,00%	0,00%	2,60%	948	948	948			
	Cilem	-	-	-	604	0,00%	0,00%	3,22%	604	604	604			
	Gadai	-	-	-	344	0,00%	0,00%	1,94%	344	344	344			
4	CFG	461	366	-	1.153	0,24%	0,00%	0,55%	1.153	692	787			
	CF 1	356	255	-	67	2,64%	0,00%	0,50%	67	(289)	(189)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	255	-	67	7,82%	0,00%	1,36%	67	(289)	(189)			
	CF 2	105	110	-	1.086	0,06%	0,00%	0,55%	1.086	981	976			
	Mitraguna & Others	105	110	-	1.086	0,06%	0,00%	0,57%	1.086	981	976			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	366	66	2.725	0,30%	0,02%	1,00%	2.659	2.083	2.359	0,11%	88,76%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	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	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	146	0,04%	0,07%	0,07%	(1)	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	146	0,02%	0,08%	0,07%	(1)	117	(1)			
	Mitraguna & Others	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,05%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	366.144	370.242	428.782	62.638	
2	Contribution Margin	12.598	17.513	13.836	1.238	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,52	3,62	3,65	0,02	0,13
CIF Payroll	1.007	1.106	1.137	31	130

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	4.316	4.318	5.080	2	(6.323)	-59,42%	4.173	2868,86%	4.064	106,25%	254
2	Tabungan	93.148	114.005	115.384	115.581	2.110	197	1.576	1,38%	22.433	24,08%	106.141	108,89%	9.440
3	Deposito	25.397	122.050	122.718	122.808	(192)	90	759	0,62%	97.411	383,55%	26.151	469,60%	96.657
	Total	118.690	246.696	242.418	242.707	6.998	289	(3.989)	-1,62%	124.017	104,49%	136.357	177,99%	106.351
	CASA	93.293	124.646	119.700	119.899	7.190	199	(4.747)	-3,81%	26.606	28,52%	110.205	108,80%	9.694
	(%) CASA	78,60%	50,53%	49,38%	49,40%									
	FDR	96,89%	55,72%	57,18%	57,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.776	1.825	1.811		(14)	35	1,97%	994	121,58%	-	0,00%	1.811
2	Giro ISE	33	60	60	60		0	0	0,00%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.717	1.766	1.752		(14)	35	2,04%	967	123,34%		0,00%	1.752
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	82	82	82		0	0	0,00%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.624	35.470	1.200	2.445	1.245	-37	846	5.700	1.599	33.477	105,95%	1.993
	KUR	28.200	32.668	33.582	1.100	2.445	1.345	-59	914	5.382	1.531	31.727	105,85%	1.855
	Non KUR	1.570	1.956	1.888	100	-	-100	23	-68	318	68	1.750	107,88%	138
3	PWG	4.527	9.694	10.090	420	885	464	-227	396	5.563	489	10.876	92,77%	(786)
	Cilem	4.527	9.694	10.090	420	885	464	-227	396	5.563	489	10.876	92,77%	(786)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	93.137	93.055	2.558	1.828	-729	933	-81	12.355	1.910	93.313	99,72%	(258)
	CF 1	1.386	7.900	8.682	608	867	260	535	782	7.296	86	2.892	300,16%	5.789
	Total Griya	404	3.752	3.742	-	-	0	0	-10	3.338	10	784	477,39%	2.958
	• Total Non Program	404	3.752	3.742	-	-	0	-9	-10	3.338	10	784	477,39%	2.958
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.940	608	867	260	535	791	3.958	76	2.108	234,28%	2.831
	CF 2	79.315	85.237	84.374	1.950	961	-989	398	-863	5.059	1.824	90.421	93,31%	(6.047)
	Mitraguna & Others	60.800	65.858	65.511	1.950	961	-989	437	-347	4.711	1.308	70.877	92,43%	(5.366)
	Pensiun	18.515	19.378	18.863	-	-	0	-39	-516	348	516	19.543	96,52%	(681)
	Total Pembiayaan	114.997	137.454	138.615	4.178	5.158	980	670	1.160	23.618	3.998	137.665	100,69%	949

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	103	349	2.150	0,72%	1,01%	6,06%	1.800	1.936	2.047			
	KUR	129	103	349	1.976	0,46%	1,07%	5,88%	1.627	1.847	1.873			
	Non KUR	85	-	-	173	5,40%	0,00%	9,19%	173	89	173			
3	PWG	-	-	-	545	0,00%	0,00%	5,40%	545	545	545			
	Cilem	-	-	-	545	0,00%	0,00%	5,40%	545	545	545			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	1.785	0,00%	0,50%	1,92%	1.318	1.781	646			
	CF 1	-	177	177	-	0,00%	2,24%	0,00%	(177)	-	(177)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	-	0,00%	4,27%	0,00%	(177)	-	(177)			
	CF 2	3	962	289	1.785	0,00%	0,34%	2,12%	1.496	1.781	822			
	Mitraguna & Others	3	962	289	1.546	0,01%	0,44%	2,36%	1.256	1.542	583			
	Pensiun	-	-	-	239	0,00%	0,00%	1,27%	239	239	239			
	Total Pembiayaan	217	1.242	816	4.479	0,19%	0,59%	3,23%	3.663	4.262	3.237	0,06%	98,00%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	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	212	119	118	7	0,71%	0,34%	0,02%	(112)	(205)	(113)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	113	112	-	12,12%	5,70%	0,00%	(112)	(190)	(113)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.759	2.754	2.891	3,10%	2,96%	3,11%	136	388	132			
	CF 1	-	23	23	200	0,00%	0,30%	2,31%	177	200	177			
	Total Griya	-	23	23	23	0,00%	0,62%	0,63%	-	23	-			
	Oto	-	-	-	177	0,00%	0,00%	3,58%	177	177	177			
	CF 2	2.503	2.735	2.731	2.690	3,16%	3,20%	3,19%	(41)	187	(45)			
	Mitraguna & Others	2.503	2.521	2.517	2.476	4,12%	3,82%	3,78%	(41)	(27)	(45)			
	Pensiun	-	214	214	214	0,00%	0,16%	1,14%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.897	2,36%	2,09%	2,09%	25	182	20	0,10%	95,33%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(31)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	2.732	2.734	386	2	864	46,23%	(722)	-20,89%	15.621	17,50%	(12.887)
2	Tabungan	145.385	150.842	153.334	155.337	1.827	2.004	4.496	2,98%	9.952	6,85%	164.624	94,36%	(9.286)
3	Deposito	14.811	12.606	12.474	12.475	(141)	0	(131)	-1,04%	(2.336)	-15,77%	15.935	78,28%	(3.460)
	Total	163.652	165.317	168.540	170.546	2.072	2.006	5.229	3,16%	6.894	4,21%	196.180	86,93%	(25.633)
	CASA	148.841	152.712	156.066	158.071	2.214	2.006	5.360	3,51%	9.230	6,20%	180.244	87,70%	(22.173)
	(%) CASA	90,95%	92,37%	92,60%	92,69%									
	FDR	119,93%	128,22%	127,64%	126,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.992	2.161	2.135		(26)	(857)	-28,63%	(398)	-15,73%	-	0,00%	2.135
2	Giro ISE	1.520	903	865	822		(43)	(82)	-9,03%	(698)	-45,92%		0,00%	822
3	Tabungan ISE	1.014	2.088	1.296	1.313		17	(775)	-37,11%	299	29,51%		0,00%	1.313
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	291	294	294		0	3	1,03%	19	6,91%		0,00%	294

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.240	4.240	-	-	0	-17	-0	-328	0	4.568	92,83%	(328)
	Linkage	4.142	4.139	4.139	-	-	-	-0	-0	-4	0	4.142	99,91%	(4)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.212	37.868	1.541	1.970	429	1.224	656	1.944	1.314	39.840	95,05%	(1.972)
	KUR	33.748	34.096	34.493	941	1.650	709	770	397	745	1.253	37.473	92,05%	(2.980)
	Non KUR	2.176	3.116	3.375	600	320	-280	454	259	1.199	61	2.367	142,60%	1.008
3	PWG	12.551	23.986	26.191	4.851	6.577	1.726	978	2.205	13.641	4.372	24.637	106,31%	1.554
	Cilem	6.245	13.402	14.289	1.800	1.689	-111	994	887	8.043	803	15.931	89,69%	(1.643)
	Gadai	6.305	10.585	11.903	3.050	4.888	1.837	-16	1.318	5.598	3.570	8.706	136,71%	3.196
4	CFG	143.228	146.529	146.828	2.918	2.309	-609	61	299	3.601	2.010	159.883	91,84%	(13.054)
	CF 1	29.589	26.539	26.221	129	-	-129	-13	-317	-3.368	317	34.388	76,25%	(8.167)
	Total Griya	26.165	23.673	23.497	-	-	0	0	-176	-2.668	176	29.764	78,94%	(6.267)
	• Total Non Program	3.355	2.439	2.405	-	-	0	-56	-34	-950	34	4.239	56,73%	(1.834)
	• Program	22.810	21.235	21.092	-	-	0	-156	-143	-1.718	143	25.525	82,63%	(4.433)
	Oto	3.424	2.865	2.724	129	-	-129	-13	-141	-699	141	4.624	58,92%	(1.899)
	CF 2	113.639	119.991	120.607	2.789	2.309	-480	73	616	6.968	1.693	125.494	96,11%	(4.887)
	Mitraguna & Others	94.023	97.309	97.465	2.691	1.579	-1.112	156	157	3.442	1.422	104.779	93,02%	(7.313)
	Pensiun	19.615	22.682	23.142	98	730	632	-83	460	3.526	270	20.716	111,71%	2.426
	Total Pembiayaan	196.270	211.968	215.128	9.310	10.856	1.546	2.246	3.159	18.857	7.697	228.928	93,97%	(13.800)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	96	91	1.787	1,77%	0,24%	4,72%	1.696	1.153	1.691			
	KUR	580	96	91	1.565	1,72%	0,27%	4,54%	1.474	986	1.469			
	Non KUR	55	-	-	222	2,54%	0,00%	6,59%	222	167	222			
3	PWG	-	-	-	1.016	0,00%	0,00%	3,88%	1.016	1.016	1.016			
	Cilem	-	-	-	605	0,00%	0,00%	4,24%	605	605	605			
	Gadai	-	-	-	411	0,00%	0,00%	3,45%	411	411	411			
4	CFG	3.895	4.268	3.612	4.305	2,72%	2,46%	2,93%	694	410	37			
	CF 1	3.671	3.535	2.934	3.676	12,41%	11,06%	14,02%	742	5	142			
	Total Griya	3.671	3.535	2.934	3.676	14,03%	12,39%	15,65%	742	5	142			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	733	678	629	0,20%	0,56%	0,52%	(49)	405	(104)			
	Mitraguna & Others	224	733	678	629	0,24%	0,70%	0,65%	(49)	405	(104)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.364	3.703	7.109	2,31%	1,75%	3,30%	3.406	2.579	2.745	3,66%	-10,75%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,61%	97,61%	(0)	(4)	(1)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	(0)	(4)	(1)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	204	199	199	0,93%	0,54%	0,52%	(1)	(135)	(5)			
	KUR	146	148	145	144	0,43%	0,43%	0,42%	(1)	(1)	(3)			
	Non KUR	188	56	54	54	8,65%	1,74%	1,60%	(0)	(134)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.419	3.402	3.669	2,51%	2,32%	2,50%	267	79	249			
	CF 1	3.133	3.178	3.018	3.284	10,59%	11,37%	12,53%	267	151	106			
	Total Griya	3.118	3.178	3.018	3.284	11,91%	12,75%	13,98%	267	167	106			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	241	384	384	0,40%	0,32%	0,32%	-	(73)	143			
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,27%	-	46	143			
	Pensiun	236	118	118	118	0,12%	0,06%	0,51%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.762	7.740	8.006	4,11%	3,65%	3,72%	266	(60)	244	3,62%	2,61%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796	
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	1.207	1.030	(431)	(178)	583	130,63%	489	90,56%	13.456	7,65%	(12.427)
2	Tabungan	125.992	133.746	136.777	137.225	3	448	3.479	2,60%	11.233	8,92%	146.385	93,74%	(9.160)
3	Deposito	49.100	48.466	43.477	43.472	1.128	(5)	(4.994)	-10,30%	(5.628)	-11,46%	50.288	86,45%	(6.816)
	Total	175.632	182.658	181.461	181.726	701	266	(932)	-0,51%	6.095	3,47%	210.129	86,48%	(28.403)
	CASA	126.532	134.192	137.984	138.254	(428)	270	4.062	3,03%	11.723	9,26%	159.842	86,49%	(21.587)
	(%) CASA	72,04%	73,47%	76,04%	76,08%									
	FDR	182,36%	176,18%	177,23%	176,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.695	2.001	2.114		113	419	24,70%	861	68,79%	-	0,00%	2.114
2	Giro ISE	222	144	206	209		3	65	44,94%	(13)	-5,90%		0,00%	209
3	Tabungan ISE	1.030	1.551	1.796	1.905		110	354	22,83%	875	84,87%		0,00%	1.905
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	222	222		0	1	0,45%	27	13,85%		0,00%	222

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.134	-	-	0	-316	-267	-544	267	17.854	79,16%	(3.720)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.134	-	-	0	-316	-267	-544	267	16.471	85,81%	(2.337)
	• Local Champion	14.678	14.401	14.134	-	-	0	-316	-267	-544	267	15.528	91,02%	(1.394)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.748	1.070	1.440	370	90	24	-525	1.416	38.153	88,45%	(4.405)
	KUR	31.590	31.015	30.548	1.070	720	-350	38	-466	-1.042	1.186	35.282	86,58%	(4.733)
	Non KUR	2.684	2.709	3.200	-	720	720	52	491	516	229	2.872	111,43%	328
3	PWG	22.430	34.472	35.957	8.573	6.811	-1.762	1.427	1.485	13.526	5.326	34.960	102,85%	997
	Cilem	9.274	14.615	16.167	1.353	2.424	1.071	216	1.551	6.892	873	18.979	85,18%	(2.813)
	Gadai	13.156	19.856	19.790	7.220	4.386	-2.833	1.211	-66	6.634	4.452	15.981	123,84%	3.809
4	CFG	248.904	239.210	237.756	1.693	1.967	274	-240	-1.454	-11.147	3.421	271.752	87,49%	(33.996)
	CF 1	66.307	61.912	61.241	149	-	-149	40	-671	-5.067	671	75.221	81,41%	(13.980)
	Total Griya	63.771	58.025	57.468	-	-	0	0	-557	-6.303	557	71.325	80,57%	(13.857)
	• Total Non Program	13.172	11.709	11.494	-	-	0	-143	-216	-1.678	216	14.703	78,17%	(3.209)
	• Program	50.599	46.315	45.974	-	-	0	-522	-341	-4.625	341	56.622	81,19%	(10.648)
	Oto	2.536	3.887	3.773	149	-	-149	40	-114	1.236	114	3.896	96,84%	(123)
	CF 2	182.596	177.298	176.516	1.544	1.967	424	-280	-782	-6.080	2.749	196.531	89,82%	(20.015)
	Mitraguna & Others	145.742	143.741	143.128	1.392	1.736	345	-121	-614	-2.614	2.350	158.383	90,37%	(15.255)
	Pensiun	36.854	33.557	33.388	152	231	79	-159	-169	-3.466	400	38.148	87,52%	(4.760)
	Total Pembiayaan	320.285	321.806	321.595	11.336	10.218	-1.118	961	-211	1.310	10.429	362.719	88,66%	(41.124)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	832	0,00%	0,00%	5,89%	832	832	832			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	832	0,00%	0,00%	5,89%	832	832	832			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	3.171	0,46%	1,62%	9,40%	2.624	3.013	2.640			
	KUR	138	436	452	2.484	0,44%	1,46%	8,13%	2.032	2.345	2.048			
	Non KUR	20	95	96	688	0,75%	3,55%	21,49%	592	668	593			
3	PWG	-	-	-	2.877	0,00%	0,00%	0,00%	2.877	2.877	2.877			
	Cilem	-	-	-	2.136	0,00%	0,00%	13,21%	2.136	2.136	2.136			
	Gadai	-	-	-	741	0,00%	0,00%	3,74%	741	741	741			
4	CFG	7.829	9.486	9.999	15.047	3,15%	4,18%	6,33%	5.048	7.218	5.562			
	CF 1	6.309	7.631	7.665	10.600	9,51%	12,38%	17,31%	2.934	4.291	2.969			
	Total Griya	6.204	7.631	7.665	10.521	9,73%	13,21%	18,31%	2.856	4.317	2.890			
	Oto	105	-	-	79	4,15%	0,00%	2,09%	79	(27)	79			
	CF 2	1.520	1.854	2.334	4.447	0,83%	1,32%	2,52%	2.114	2.927	2.593			
	Mitraguna & Others	1.215	1.065	1.695	3.562	0,83%	1,18%	2,49%	1.867	2.347	2.498			
	Pensiun	305	790	638	885	0,83%	1,90%	2,65%	247	581	95			
	Total Pembiayaan	7.988	10.017	10.547	21.927	2,49%	3,28%	6,82%	11.380	13.939	11.910	0,62%	90,96%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,83%	1,86%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,86%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	251	0,50%	0,62%	0,74%	43	81	10			
	KUR	12	218	193	244	0,04%	0,62%	0,80%	51	232	26			
	Non KUR	158	23	15	7	5,88%	0,55%	0,22%	(8)	(151)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.107	6.098	6.890	2,65%	2,55%	2,90%	792	293	783			
	CF 1	4.154	5.019	4.894	5.689	6,26%	7,90%	9,29%	795	1.535	670			
	Total Griya	4.071	4.937	4.811	5.607	6,38%	8,29%	9,76%	795	1.535	670			
	Oto	82	82	82	82	3,25%	2,12%	2,18%	-	-	-			
	CF 2	2.444	1.088	1.205	1.201	1,34%	0,68%	0,68%	(3)	(1.243)	113			
	Mitraguna & Others	1.967	1.088	1.059	1.056	1,35%	0,74%	0,74%	(3)	(911)	(32)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,43%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	7.405	2,20%	2,04%	2,30%	835	374	793	0,30%	86,96%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	314.605	324.841	329.291	14.686	
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117