

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74,169	59,049	48,482	48,743	(86,238)	262	(10,306)	-17.45%	(25,426)	-34.28%	212,481	22.94%	(163,738)
2	Tabungan	1,786,724	1,968,204	1,998,988	2,008,954	36,437	9,966	40,750	2.07%	222,230	12.44%	2,011,047	99.90%	(2,093)
3	Deposito	649,060	615,862	611,746	611,498	(36,484)	(248)	(4,364)	-0.71%	(37,562)	-5.79%	663,637	92.14%	(52,139)
Total		2,509,954	2,643,115	2,659,216	2,669,196	(86,285)	9,980	26,080	0.99%	159,242	6.34%	2,887,165	92.45%	(217,970)
CASA		1,860,893	2,027,253	2,047,470	2,057,697	(49,801)	10,228	30,444	1.50%	196,804	10.58%	2,223,528	92.54%	(165,831)
(% CASA		74.14%	76.70%	77.00%	77.09%									
FDR		125.36%	131.49%	131.74%	131.25%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42,839	42,018	40,398	41,147	749	(871)	-2.07%	(1,692)	-3.95%	80,699	50.99%	(39,552)
2	Giro ISE	4,948	4,741	3,738	4,179	441	(562)	-11.85%	(769)	-15.53%	27,894	14.98%	(23,715)
3	Tabungan ISE	31,691	33,067	32,441	32,749	308	(318)	-0.96%	1,058	3.34%	36,953	88.62%	(4,204)
4	Deposito ISE	6,200	4,209	4,219	4,219	0	9	0.22%	(1,981)	-31.96%	15,852	26.61%	(11,633)
5	CIF ISE	2,385	2,575	2,594	2,594	0	19	0.74%	209	8.76%		0.00%	2,594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184,570	242,665	243,191	500	4,200	3,700	(5,617)	526	58,621	3,674	215,986	112.60%	27,205
	Linkage	86,431	111,300	110,795	-	-	-	(488)	(505)	24,364	505	100,323	110.44%	10,472
	Non-Linkage	98,139	131,365	132,396	500	4,200	3,700	(5,130)	1,031	34,256	3,169	115,663	114.47%	16,733
	• Local Champion	98,139	131,365	132,396	500	4,200	3,700	(5,130)	1,031	34,256	3,169	112,586	117.60%	19,810
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3,077	0.00%	(3,077)
2	MBG	446,877	444,339	444,851	16,870	17,305	435	(160)	512	(2,026)	16,793	501,352	88.73%	(56,501)
	KUR	419,345	419,362	420,458	16,020	16,860	840	247	1,096	1,113	15,764	471,093	89.25%	(50,635)
	Non KUR	27,532	24,977	24,393	850	445	(405)	(407)	(584)	(3,139)	1,029	30,259	80.62%	(5,865)
3	PWG	258,833	406,261	422,871	116,355	93,160	(23,196)	27,268	16,610	164,037	76,550	414,433	102.04%	8,438
	Cilem	127,522	219,691	228,180	26,539	23,559	(2,981)	9,355	8,489	100,658	15,070	250,568	91.07%	(22,388)
	Gadai	131,312	186,569	194,690	89,816	69,601	(20,215)	17,913	8,121	63,379	61,480	163,864	118.81%	30,826
4	CFG	2,256,170	2,382,215	2,392,387	62,740	54,835	(7,905)	22,329	10,172	136,217	44,664	2,472,864	96.75%	(80,478)
	CF 1	461,418	471,592	474,066	11,069	7,651	(3,417)	5,755	2,474	12,648	5,178	495,744	95.63%	(21,678)
	Total Griya	417,205	393,258	391,210	3,326	788	(2,538)	0	(2,048)	(25,995)	2,836	432,970	90.36%	(41,760)
	• Total Non Program	64,148	59,328	59,184	3,011	510	(2,501)	2,080	(145)	(4,964)	655	71,111	83.23%	(11,928)
	• Program	353,058	333,930	332,026	315	278	(37)	(1,789)	(1,903)	(21,031)	2,181	361,858	91.76%	(29,832)
	Oto	44,213	78,334	82,856	7,742	6,863	(879)	5,755	4,522	38,644	2,342	62,775	131.99%	20,082
	CF 2	1,794,752	1,910,623	1,918,320	51,672	47,184	(4,488)	16,573	7,698	123,569	39,486	1,977,120	97.03%	(58,800)
	Mitraguna & Others	1,323,695	1,431,023	1,437,330	41,464	37,970	(3,495)	12,749	6,306	113,634	31,663	1,489,234	96.51%	(51,904)
	Pensiun	471,056	479,599	480,991	10,207	9,214	(993)	3,824	1,391	9,934	7,823	487,886	98.59%	(6,896)
Total Pembiayaan		3,146,451	3,475,480	3,503,299	196,466	169,500	(26,966)	43,819	27,819	356,848	141,681	3,604,634	97.19%	(101,335)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	1,010	0.10%	0.20%	0.42%	534	818	662			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	192	348	475	1,010	0.20%	0.36%	0.76%	534	818	662			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	4,879	7,999	7,999	15,784	1.09%	1.80%	3.55%	7,784	10,905	7,784			
	KUR	3,627	6,377	6,377	14,113	0.86%	1.52%	3.36%	7,736	10,486	7,736			
	Non KUR	1,252	1,623	1,623	1,670	4.55%	6.50%	6.85%	48	418	48			
3	PWG	275	1	1	2,853	0.11%	0.00%	0.67%	2,852	2,578	2,852			
	Cilem	275	1	1	2,594	0.22%	0.00%	1.14%	2,593	2,319	2,593			
	Gadai	-	-	-	259	0.00%	0.00%	0.13%	259	259	259			
4	CFG	67,344	65,418	65,451	73,731	2.98%	2.75%	3.08%	8,281	6,388	8,314			
	CF 1	43,373	41,883	41,926	47,809	9.40%	8.89%	10.08%	5,883	4,436	5,926			
	Total Griya	41,791	40,502	40,088	44,374	10.02%	10.19%	11.34%	4,286	2,584	3,872			
	Oto	1,583	1,381	1,838	3,435	3.58%	2.35%	4.15%	1,597	1,852	2,053			
	CF 2	23,971	23,535	23,525	25,922	1.34%	1.23%	1.35%	2,398	1,952	2,388			
	Mitraguna & Others	22,208	21,338	21,186	23,657	1.68%	1.48%	1.65%	2,471	1,449	2,319			
	Pensiun	1,763	2,197	2,338	2,266	0.37%	0.49%	0.47%	(73)	503	69			
Total Pembiayaan		72,690	73,767	73,927	93,378	2.31%	2.13%	2.67%	19,452	20,688	19,612	2.29%	14.27%	-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	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35,691	33,082	33,063	32,928	19.34%	13.63%	13.54%	(135)	(2,763)	(153)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	35,691	33,082	33,063	32,928	36.37%	25.17%	24.87%	(135)	(2,763)	(153)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	3,530	7,844	8,508	8,790	0.79%	1.91%	1.98%	282	5,261	947			
	KUR	2,493	5,912	6,287	5,991	0.59%	1.50%	1.42%	(296)	3,499	80			
	Non KUR	1,037	1,932	2,221	2,799	3.77%	8.89%	11.47%	578	1,762	867			
3	PWG	184	184	184	197	0.07%	0.05%	0.05%	13	13	13			
	Cilem	-	-	-	13	0.00%	0.00%	0.01%	13	13	13			
	Gadai	184	184	184	184	0.14%	0.10%	0.09%	-	(0)	-			
4	CFG	99,269	134,606	135,903	132,022	4.40%	5.70%	5.52%	(3,882)	32,753	(2,585)			
	CF 1	73,505	94,608	94,254	94,396	15.93%	19.99%	19.91%	142	20,891	(212)			
	Total Griya	73,052	92,989	92,591	92,835	17.51%	23.54%	23.73%	244	19,783	(155)			
	Oto	453	1,619	1,663	1,562	1.03%	2.12%	1.89%	(102)	1,108	(57)			
	CF 2	25,764	39,998	41,649	37,625	1.44%	2.18%	1.96%	(4,023)	11,862	(2,373)			
	Mitraguna & Others	22,415	37,920	39,679	34,569	1.69%	2.77%	2.41%	(5,111)	12,154	(3,351)			
	Pensiun	3,349	2,078	1,969	3,056	0.11%	0.06%	0.64%	1,087	(293)	978			
Total Pembiayaan		138,673	175,716	177,658	173,937	4.41%	5.11%	4.96%	(3,721)	35,264	(1,779)	4.00%	19.45%	-1.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3,150,621	3,261,982	3,549,038	398,417	
2	Contribution Margin	66,836	93,445	87,044	20,208	-30.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.56	2.81	2.81	(0.01)	0.24
CIF Payroll	28,191	25,563	27,538	1,975	(653)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	1,144	6,902	7,456	7,189	665	(267)	286	4.15%	6,044	528.15%	10,075	71.35%	(2,886)
3	Deposito	-	2,650	2,650	2,650	(1,200)	0	0	0.00%	2,650	#DIV/0!	283	936.86%	2,367
	Total	1,144	9,552	10,106	9,839	(535)	(267)	286	3.00%	8,694	759.72%	10,358	94.99%	(519)
	CASA	1,144	6,902	7,456	7,189	665	(267)	286	4.15%	6,044	528.15%	10,075	71.35%	(2,886)
	(%) CASA	100.00%	72.26%	73.78%	73.07%									
	FDR	0.00%	29.74%	32.30%	33.17%									

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	-	159	139	139		0	(19)	-12.16%	139	#DIV/0!	-	0.00%	139
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
3	Tabungan ISE	-	159	139	139		0	(19)	-12.16%	139	#DIV/0!		0.00%	139
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	-	5	7	7		0	2	40.00%	7	#DIV/0!		0.00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	2,841	3,264	550	500	(50)	505	423	3,264	77	2,152	151.68%	1,112
	KUR	-	2,601	3,028	550	500	(50)	510	428	3,028	72	2,044	148.13%	984
	Non KUR	-	240	236	-	-	0	(5)	(5)	236	5	107	219.11%	128
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Total Pembiayaan	-	2,841	3,264	550	500	(50)	505	423	3,264	77	2,152	151.68%	1,112

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi		Growth (Yoy)	% Growth
		Sep-24	Dec-24		
1	Asset (Retail) T	-	1,144	10,088	10,088
2	Contribution Margin	-	(120)	(707)	(707)

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3.04	3.12	0.08	#DIV/0!
CIF Payroll	-	81	82	1	82

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11,911	6,280	5,573	5,842	(414)	269	(437)	-6.96%	(6,068)	-50.95%	28,234	20.69%	(22,392)
2	Tabungan	224,769	225,261	226,252	228,193	313	1,941	2,933	1.30%	3,424	1.52%	245,884	92.81%	(17,691)
3	Deposito	43,574	34,515	34,668	34,668	(513)	0	153	0.44%	(8,907)	-20.44%	44,717	77.53%	(10,050)
	Total	280,254	266,055	266,493	268,703	(614)	2,210	2,648	1.00%	(11,551)	-4.12%	318,836	84.28%	(50,132)
	CASA	236,680	231,540	231,826	234,036	(101)	2,210	2,496	1.08%	(2,644)	-1.12%	274,118	85.38%	(40,082)
	(%) CASA	84.45%	87.03%	86.99%	87.10%									
	FDR	105.53%	135.18%	135.76%	134.64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8,748	6,435	6,811	6,833		22	398	6.19%	(1,915)	-21.89%	-	0.00%	6,833
2	Giro ISE	799	1,361	1,371	1,385		14	24	1.75%	585	73.20%		0.00%	1,385
3	Tabungan ISE	1,949	2,074	2,440	2,448		8	374	18.06%	500	25.65%		0.00%	2,448
4	Deposito ISE	6,000	3,000	3,000	3,000		0	0	0.00%	(3,000)	-50.00%		0.00%	3,000
5	CIF ISE	215	231	234	234		0	3	1.30%	19	8.84%		0.00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30,908	47,775	46,853	-	-	0	(4,437)	(922)	15,945	922	38,880	120.51%	7,973
	Linkage	-	2,645	2,484	-	-	-	(159)	(161)	2,484	161	3,405	72.96%	(921)
	Non-Linkage	30,908	45,130	44,369	-	-	0	(4,278)	(761)	13,461	761	35,475	125.07%	8,894
	• Local Champion	30,908	45,130	44,369	-	-	0	(4,278)	(761)	13,461	761	34,449	128.80%	9,920
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1,026	0.00%	(1,026)
2	MBG	35,044	33,769	33,096	1,185	830	(355)	104	(674)	(1,948)	1,504	38,842	85.21%	(5,746)
	KUR	33,160	32,116	31,471	1,185	830	(355)	135	(645)	(1,690)	1,475	36,768	85.59%	(5,297)
	Non KUR	1,883	1,653	1,625	-	-	0	(31)	(28)	(258)	28	2,074	78.35%	(449)
3	PWG	42,057	65,239	65,504	31,773	23,090	(8,683)	10,115	265	23,447	22,825	59,884	109.38%	5,620
	Cilem	12,529	18,095	18,578	2,796	1,793	(1,002)	1,230	483	6,049	1,310	25,249	73.58%	(6,671)
	Gadai	29,527	47,144	46,925	28,978	21,297	(7,681)	8,884	(218)	17,398	21,515	34,635	135.48%	12,290
4	CFG	187,744	212,874	216,335	8,723	7,904	(819)	2,858	3,461	28,591	4,444	209,436	103.29%	6,899
	CF 1	15,514	20,653	21,593	2,153	1,309	(844)	959	940	6,079	370	17,861	120.90%	3,732
	Total Griya	12,407	11,808	11,642	1,011	-	(1,011)	0	(167)	(765)	167	12,727	91.47%	(1,086)
	• Total Non Program	12,280	11,688	11,522	1,011	-	(1,011)	843	(166)	(759)	166	12,597	91.46%	(1,076)
	• Program	127	121	120	-	-	0	(1)	(1)	(7)	1	130	92.45%	(10)
	Oto	3,107	8,845	9,951	1,142	1,309	167	959	1,106	6,844	203	5,134	193.85%	4,818
	CF 2	172,230	192,221	194,742	6,570	6,595	25	1,900	2,521	22,512	4,074	191,575	101.65%	3,166
	Mitraguna & Others	136,376	153,847	155,742	5,125	5,114	(11)	783	1,895	19,367	3,219	154,181	101.01%	1,561
	Pensiun	35,854	38,374	38,999	1,445	1,481	36	1,117	625	3,145	856	37,394	104.29%	1,605
	Total Pembiayaan	295,752	359,658	361,787	41,682	31,824	(9,857)	8,640	2,130	66,035	29,695	347,042	104.25%	14,746

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	348	351	907	0.00%	0.73%	1.94%	556	907	559			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	348	351	907	0.00%	0.78%	2.04%	556	907	559			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	139	999	1,089	1,291	0.40%	3.23%	3.90%	201	1,152	291			
	KUR	69	987	1,080	1,291	0.21%	3.36%	4.10%	211	1,222	304			
	Non KUR	70	13	10	-	3.74%	0.59%	0.00%	(10)	(70)	(13)			
3	PWG	-	-	-	45	0.00%	0.00%	0.07%	45	45	45			
	Cilem	-	-	-	45	0.00%	0.00%	0.24%	45	45	45			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	606	1,732	1,400	1,689	0.32%	0.66%	0.78%	290	1,083	(43)			
	CF 1	136	431	665	675	0.88%	3.22%	3.13%	10	539	244			
	Total Griya	124	291	274	274	1.00%	2.32%	2.36%	-	151	(16)			
	Oto	12	140	391	401	0.39%	4.42%	4.03%	10	388	260			
	CF 2	470	1,301	734	1,014	0.27%	0.38%	0.52%	280	544	(287)			
	Mitraguna & Others	382	1,301	734	873	0.28%	0.48%	0.56%	139	491	(429)			
	Pensiun	88	-	-	142	0.24%	0.00%	0.36%	142	54	142			
	Total Pembiayaan	745	3,080	2,840	3,932	0.25%	0.79%	1.09%	1,092	3,187	852	1.14%	-5.05%	0.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1,369	1,120	1,119	1,119	4.43%	2.34%	2.39%	-	(249)	(0)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	1,369	1,120	1,119	1,119	4.43%	2.48%	2.52%	-	(249)	(0)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	202	447	499	472	0.58%	1.48%	1.43%	(27)	270	24			
	KUR	-	99	153	119	0.00%	0.48%	0.38%	(34)	119	19			
	Non KUR	202	348	346	353	10.74%	20.91%	21.72%	7	151	5			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,198	1,708	2,020	1,308	1.17%	0.95%	0.60%	(712)	(890)	(399)			
	CF 1	358	365	365	365	2.31%	1.77%	1.69%	-	7	-			
	Total Griya	358	365	365	365	2.88%	3.09%	3.14%	-	7	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	1,840	1,343	1,655	943	1.07%	0.86%	0.48%	(712)	(897)	(399)			
	Mitraguna & Others	1,689	1,204	1,517	805	1.24%	0.99%	0.52%	(712)	(884)	(399)			
	Pensiun	151	138	138	138	0.05%	0.04%	0.35%	-	(13)	(0)			
	Total Pembiayaan	3,769	3,275	3,638	2,899	1.27%	1.01%	0.80%	(739)	(870)	(375)	10.34%	#####	9.5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	291,672	311,873	363,312	71,640	
2	Contribution Margin	6,735	8,183	16,883	10,148	-150.7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.79	3.03	2.99	(0.03)	0.20
CIF Payroll	2,500	2,694	2,652	(42)	152

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11,470	19,027	14,772	14,800	7,013	28	(4,227)	-22.22%	3,330	29.03%	28,015	52.83%	(13,215)
2	Tabungan	240,508	310,664	313,220	313,726	14,144	506	3,063	0.99%	73,218	30.44%	261,718	119.87%	52,008
3	Deposito	185,720	180,849	182,362	182,362	3,694	0	1,513	0.84%	(3,358)	-1.81%	186,880	97.58%	(4,518)
	Total	437,698	510,540	510,354	510,888	24,852	534	349	0.07%	73,191	16.72%	476,614	107.19%	34,275
	CASA	251,978	329,690	327,992	328,526	21,158	534	(1,164)	-0.35%	76,548	30.38%	289,733	113.39%	38,793
	(%) CASA	57.57%	64.58%	64.27%	64.30%									
	FDR	88.88%	83.94%	84.88%	84.79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4,125	4,495	5,230	5,403		173	907	20.19%	1,278	30.97%	-	0.00%	5,403
2	Giro ISE	544	537	389	398		9	(140)	-25.98%	(146)	-26.89%		0.00%	398
3	Tabungan ISE	3,581	3,958	4,841	5,005		164	1,047	26.45%	1,424	39.76%		0.00%	5,005
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	233	253	255	255		0	2	0.79%	22	9.44%		0.00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86,034	102,657	104,611	500	4,000	3,500	(413)	1,954	18,577	2,046	96,228	108.71%	8,383
	Linkage	44,151	42,940	42,736	-	-	-	(198)	(205)	(1,415)	205	48,645	87.85%	(5,910)
	Non-Linkage	41,883	59,716	61,875	500	4,000	3,500	(215)	2,159	19,992	1,841	47,582	130.04%	14,293
	• Local Champion	41,883	59,716	61,875	500	4,000	3,500	(215)	2,159	19,992	1,841	46,557	132.90%	15,318
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1,026	0.00%	(1,026)
2	MBG	29,653	30,019	29,981	910	750	(160)	19	(38)	327	788	33,703	88.96%	(3,722)
	KUR	28,300	29,042	29,019	910	750	(160)	34	(23)	719	773	32,146	90.27%	(3,127)
	Non KUR	1,354	978	962	-	-	0	(15)	(16)	(392)	16	1,557	61.78%	(595)
3	PWG	33,844	46,733	48,281	9,625	9,583	(42)	1,489	1,548	14,437	8,035	51,526	93.70%	(3,245)
	Cilem	16,485	25,101	25,709	1,850	2,236	386	88	609	9,225	1,627	30,241	85.01%	(4,532)
	Gadai	17,360	21,633	22,572	7,774	7,347	(427)	1,401	939	5,212	6,408	21,286	106.04%	1,286
4	CFG	239,485	249,114	250,306	7,428	6,437	(991)	1,764	1,191	10,821	5,246	265,972	94.11%	(15,666)
	CF 1	40,558	43,860	44,448	825	1,159	334	59	587	3,890	572	43,997	101.02%	451
	Total Griya	29,064	28,973	28,766	250	-	(250)	0	(206)	(297)	206	30,029	95.80%	(1,263)
	• Total Non Program	12,679	13,575	13,462	250	-	(250)	(66)	(113)	784	113	13,236	101.71%	227
	• Program	16,385	15,397	15,304	-	-	0	(90)	(94)	(1,081)	94	16,793	91.13%	(1,489)
	Oto	11,494	14,888	15,681	575	1,159	584	59	793	4,187	366	13,968	112.27%	1,713
	CF 2	198,927	205,254	205,858	6,603	5,278	(1,325)	1,705	604	6,931	4,674	221,975	92.74%	(16,117)
	Mitraguna & Others	182,594	188,635	188,302	5,665	4,018	(1,647)	985	(333)	5,708	4,351	203,670	92.45%	(15,367)
	Pensiun	16,332	16,619	17,556	938	1,260	322	720	937	1,223	323	18,305	95.91%	(749)
	Total Pembiayaan	389,016	428,523	433,178	18,463	20,770	2,308	2,859	4,655	44,162	16,115	447,429	96.81%	(14,251)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	97	597	370	289	0.33%	1.23%	0.96%	(81)	193	(308)			
	KUR	-	597	370	289	0.00%	1.27%	1.00%	(81)	289	(308)			
	Non KUR	97	-	-	-	7.13%	0.00%	0.00%	-	(97)	-			
3	PWG	78	-	-	165	0.23%	0.00%	0.34%	165	88	165			
	Cilem	78	-	-	135	0.47%	0.00%	0.52%	135	57	135			
	Gadai	-	-	-	30	0.00%	0.00%	0.13%	30	30	30			
4	CFG	3,097	3,508	3,356	4,269	1.29%	1.35%	1.71%	914	1,172	761			
	CF 1	2,023	2,551	2,761	3,663	4.99%	6.30%	8.24%	902	1,640	1,112			
	Total Griya	1,062	1,823	2,366	2,596	3.65%	8.17%	9.03%	230	1,534	774			
	Oto	961	729	395	1,067	8.36%	2.65%	6.80%	672	106	338			
	CF 2	1,074	957	595	607	0.54%	0.29%	0.29%	12	(467)	(350)			
	Mitraguna & Others	1,074	863	500	607	0.59%	0.27%	0.32%	107	(467)	(257)			
	Pensiun	-	94	95	-	0.00%	0.57%	0.00%	(95)	-	(94)			
	Total Pembiayaan	3,271	4,106	3,726	4,724	0.84%	0.87%	1.09%	998	1,453	618	8.46%	-675.35%	7.4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31,055	30,847	30,829	30,694	36.10%	30.03%	29.34%	(135)	(360)	(153)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	31,055	30,847	30,829	30,694	74.15%	51.63%	49.61%	(135)	(360)	(153)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	218	271	271	271	0.73%	0.90%	0.90%	-	53	-			
	KUR	191	-	-	-	0.68%	0.00%	0.00%	-	(191)	-			
	Non KUR	26	271	271	271	1.95%	27.73%	28.18%	-	245	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	3,658	5,001	5,191	4,809	1.53%	2.08%	1.92%	(382)	1,151	(192)			
	CF 1	2,180	2,624	2,673	2,672	5.37%	6.10%	6.01%	(1)	493	48			
	Total Griya	1,878	2,048	2,047	2,050	6.46%	7.07%	7.13%	3	172	2			
	Oto	302	576	627	622	2.62%	4.21%	3.97%	(4)	320	46			
	CF 2	1,479	2,376	2,517	2,137	0.74%	1.23%	1.04%	(381)	658	(240)			
	Mitraguna & Others	1,217	2,376	2,517	2,042	0.67%	1.33%	1.08%	(476)	825	(335)			
	Pensiun	262	-	-	95	0.07%	0.00%	0.54%	95	(167)	95			
	Total Pembiayaan	34,931	36,119	36,291	35,774	8.98%	8.47%	8.26%	(517)	844	(345)	13.77%	-66.71%	5.5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	401,918	437,801	485,717	83,799	
2	Contribution Margin	7,153	9,961	15,519	8,366	-117.0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.40	2.67	2.67	(0.00)	0.27
CIF Payroll	6,548	5,682	6,226	544	(322)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3,516	16,165	5,988	5,992	(82,812)		4	(10,173)	-62.93%	2,476	19,284	31.07%	(13,292)
2	Tabungan	249,031	279,455	281,002	282,568	5,695	1,566	3,113	1.11%	33,536	13.47%	266,981	105.84%	15,587
3	Deposito	114,464	61,967	71,106	71,107	(3,150)	1	9,139	14.75%	(43,358)	-37.88%	115,642	61.49%	(44,536)
	Total	367,012	357,587	358,096	359,666	(80,267)		1,570	2,079	0.58%	(7,346)	401,907	89.49%	(42,241)
	CASA	252,547	295,620	286,990	288,559	(77,118)	1,570	(7,060)	-2.39%	36,012	14.26%	286,265	100.80%	2,295
	(%) CASA	68.81%	82.67%	80.14%	80.23%									
	FDR	140.41%	153.22%	153.09%	152.42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,405	3,384	3,168	3,142		(26)	(242)	-7.14%	(263)	-7.72%	-	0.00%	3,142
2	Giro ISE	179	96	36	36		0	(60)	-62.23%	(143)	-79.66%		0.00%	36
3	Tabungan ISE	3,226	3,287	3,131	3,106		(26)	(182)	-5.53%	(120)	-3.73%		0.00%	3,106
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	267	370	372	372		0	2	0.54%	105	39.33%		0.00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58,116	83,846	83,452	-	200	200	(581)	(394)	25,336	594	71,366	116.93%	12,086
	Linkage	33,720	57,852	57,785	-	-	-	(59)	(67)	24,065	67	39,712	145.51%	18,073
	Non-Linkage	24,397	25,994	25,667	-	200	200	(522)	(327)	1,271	527	31,654	81.09%	(5,987)
	• Local Champion	24,397	25,994	25,667	-	200	200	(522)	(327)	1,271	527	30,629	83.80%	(4,961)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1,026	0.00%	(1,026)
2	MBG	42,711	36,650	35,918	1,250	700	(550)	(543)	(732)	(6,793)	1,432	46,747	76.84%	(10,829)
	KUR	42,080	35,505	34,792	1,250	700	(550)	(443)	(713)	(7,288)	1,413	45,967	75.69%	(11,175)
	Non KUR	631	1,146	1,126	-	-	0	(100)	(20)	495	20	780	144.37%	346
3	PWG	35,041	52,873	54,792	14,320	10,899	(3,420)	1,453	1,919	19,752	8,980	51,704	105.97%	3,088
	Cilem	13,016	24,784	25,832	3,375	2,878	(498)	894	1,048	12,817	1,830	25,565	101.05%	267
	Gadai	22,025	28,089	28,960	10,944	8,022	(2,923)	559	871	6,935	7,151	26,139	110.79%	2,821
4	CFG	379,443	374,521	374,048	3,354	4,382	1,028	677	(472)	(5,394)	4,854	405,094	92.34%	(31,045)
	CF 1	241,455	234,709	234,938	1,070	1,728	658	780	229	(6,517)	1,499	251,717	93.33%	(16,779)
	Total Griya	235,660	222,320	221,126	-	-	0	0	(1,195)	(14,534)	1,195	244,156	90.57%	(23,031)
	• Total Non Program	5,587	4,812	4,756	-	-	0	(55)	(56)	(831)	56	8,349	56.97%	(3,593)
	• Program	230,073	217,508	216,370	-	-	0	(1,380)	(1,138)	(13,703)	1,138	235,808	91.76%	(19,438)
	Oto	5,795	12,389	13,812	1,070	1,728	658	780	1,424	8,017	305	7,561	182.68%	6,251
	CF 2	137,987	139,812	139,110	2,284	2,654	370	(103)	(701)	1,123	3,355	153,377	90.70%	(14,266)
	Mitraguna & Others	90,056	91,160	90,517	1,748	2,318	570	(247)	(643)	461	2,961	104,194	86.87%	(13,677)
	Pensiun	47,932	48,652	48,594	536	336	(200)	144	(58)	662	394	49,183	98.80%	(589)
	Total Pembiayaan	515,311	547,891	548,211	18,924	16,181	(2,743)	1,006	320	32,900	15,861	574,911	95.36%	(26,700)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	-	0.33%	0.00%	0.00%	-	(192)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	192	-	-	-	0.79%	0.00%	0.00%	-	(192)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	903	828	521	744	2.11%	1.42%	2.07%	223	(159)	(84)			
	KUR	903	726	418	744	2.15%	1.18%	2.14%	326	(159)	18			
	Non KUR	-	102	103	-	0.00%	9.01%	0.00%	(103)	-	(102)			
3	PWG	99	-	-	104	0.28%	0.00%	0.19%	104	5	104			
	Cilem	99	-	-	104	0.76%	0.00%	0.40%	104	5	104			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	32,852	32,031	30,578	31,597	8.66%	8.16%	8.45%	1,019	(1,255)	(434)			
	CF 1	31,606	28,171	27,466	29,466	13.09%	11.70%	12.54%	2,000	(2,140)	1,295			
	Total Griya	31,469	28,057	27,355	29,466	13.35%	12.30%	13.33%	2,111	(2,003)	1,409			
	Oto	136	114	111	-	2.35%	0.90%	0.00%	(111)	(136)	(114)			
	CF 2	1,247	3,861	3,113	2,131	0.90%	2.23%	1.53%	(981)	884	(1,730)			
	Mitraguna & Others	1,122	3,290	2,540	1,807	1.25%	2.79%	2.00%	(733)	684	(1,483)			
	Pensiun	124	571	572	324	0.26%	1.18%	0.67%	(248)	200	(247)			
	Total Pembiayaan	34,046	32,859	31,099	32,446	6.61%	5.68%	5.92%	1,346	(1,600)	(414)	0.20%	96.58%	-5.7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3,088	936	936	936	5.31%	1.12%	1.12%	-	(2,153)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	3,088	936	936	936	12.66%	3.60%	3.65%	-	(2,153)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	456	979	1,074	1,083	1.07%	2.93%	3.02%	10	627	104			
	KUR	456	979	1,074	980	1.08%	3.02%	2.82%	(93)	524	1			
	Non KUR	-	-	-	103	0.00%	0.00%	9.17%	103	103	103			
3	PWG	184	184	184	188	0.53%	0.35%	0.34%	4	4	4			
	Cilem	-	-	-	4	0.00%	0.00%	0.02%	4	4	4			
	Gadai	184	184	184	184	0.84%	0.66%	0.64%	-	(0)	-			
4	CFG	57,168	73,010	72,616	74,341	15.07%	19.39%	19.87%	1,725	17,174	1,332			
	CF 1	55,413	70,906	69,760	70,051	22.95%	29.72%	29.82%	291	14,638	(855)			
	Total Griya	55,413	70,906	69,760	70,051	23.51%	31.38%	31.68%	291	14,638	(855)			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	1,755	2,104	2,856	4,291	1.27%	2.04%	3.08%	1,434	2,536	2,187			
	Mitraguna & Others	1,113	1,927	2,681	3,545	1.24%	2.94%	3.92%	864	2,432	1,618			
	Pensiun	642	177	175	746	0.12%	0.03%	1.53%	571	104	569			
	Total Pembiayaan	60,897	75,108	74,810	76,549	11.82%	13.65%	13.96%	1,739	15,652	1,440	0.03%	99.82%	-13.9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	240,829	530,211	560,428	319,599	
2	Contribution Margin	6,246	11,173	4,978	(1,268)	20.3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.70	2.94	2.90	(0.03)	0.20
CIF Payroll	1,935	1,468	1,759	291	(176)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,805	115	59	59	61	(0)	(56)	-48.57%	(1,746)	-96.73%	10,075	0.59%	(10,016)
2	Tabungan	71,593	75,137	76,193	76,850	(749)	658	1,714	2.28%	5,257	7.34%	85,988	89.37%	(9,138)
3	Deposito	17,657	22,539	22,158	22,158	205	0	(380)	-1.69%	4,502	25.49%	18,761	118.11%	3,398
	Total	91,055	97,790	98,410	99,068	(482)	657	1,278	1.31%	8,013	8.80%	114,824	86.28%	(15,756)
	CASA	73,398	75,251	76,252	76,909	(688)	657	1,658	2.20%	3,511	4.78%	96,063	80.06%	(19,154)
	(%) CASA	80.61%	76.95%	77.48%	77.63%									
	FDR	229.29%	239.15%	240.89%	239.29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,396	1,069	1,156	1,149		(7)	81	7.54%	(247)	-17.71%	-	0.00%	1,149
2	Giro ISE	302	89	41	41		0	(49)	-54.39%	(261)	-86.52%		0.00%	41
3	Tabungan ISE	1,094	979	1,115	1,108		(7)	129	13.18%	14	1.28%		0.00%	1,108
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	148	149	150	150		0	1	0.67%	2	1.35%		0.00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	19,058	19,614	19,732	1,250	650	(600)	428	119	674	531	21,789	90.56%	(2,057)
	KUR	17,594	18,056	18,203	700	650	(50)	18	147	609	503	20,162	90.28%	(1,959)
	Non KUR	1,464	1,557	1,529	550	-	(550)	411	(28)	65	28	1,627	93.95%	(98)
3	PWG	15,250	27,102	29,844	8,983	6,368	(2,615)	3,381	2,742	14,594	3,626	28,692	104.02%	1,152
	Cilem	9,140	15,653	17,509	2,935	2,920	(15)	1,650	1,856	8,369	1,064	19,791	88.47%	(2,282)
	Gadai	6,110	11,449	12,335	6,048	3,448	(2,600)	1,730	886	6,225	2,562	8,901	138.58%	3,434
4	CFG	174,474	187,153	187,487	5,309	3,623	(1,686)	2,430	334	13,013	3,289	189,005	99.20%	(1,519)
	CF 1	2,726	4,142	4,271	748	200	(548)	415	129	1,545	71	3,884	109.97%	387
	Total Griya	1,978	1,811	1,974	300	200	(100)	0	163	(4)	37	2,194	89.97%	(220)
	• Total Non Program	1,978	1,811	1,974	300	200	(100)	266	163	(4)	37	2,194	89.97%	(220)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	748	2,330	2,297	448	-	(448)	415	(34)	1,549	34	1,689	135.94%	607
	CF 2	171,748	183,012	183,216	4,561	3,423	(1,138)	2,014	204	11,468	3,219	185,122	98.97%	(1,906)
	Mitraguna & Others	111,863	118,616	118,891	2,838	2,402	(436)	1,001	275	7,027	2,127	123,902	95.96%	(5,011)
	Pensiun	59,885	64,395	64,325	1,723	1,021	(702)	1,013	(70)	4,440	1,091	61,219	105.07%	3,105
	Total Pembiayaan	208,782	233,869	237,063	15,543	10,641	(4,901)	6,239	3,194	28,281	7,447	239,487	98.99%	(2,424)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	344	153	36	3,127	1.81%	0.18%	15.84%	3,090	2,782	2,973			
	KUR	344	153	36	2,891	1.96%	0.20%	15.88%	2,855	2,547	2,738			
	Non KUR	-	-	-	236	0.00%	0.00%	15.41%	236	236	236			
3	PWG	-	-	-	1,522	0.00%	0.00%	5.10%	1,522	1,522	1,522			
	Cilem	-	-	-	1,407	0.00%	0.00%	8.04%	1,407	1,407	1,407			
	Gadai	-	-	-	115	0.00%	0.00%	0.94%	115	115	115			
4	CFG	621	1,136	471	3,032	0.36%	0.25%	1.62%	2,562	2,412	1,896			
	CF 1	122	-	-	-	4.46%	0.00%	0.00%	-	(122)	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	122	-	-	-	16.27%	0.00%	0.00%	-	(122)	-			
	CF 2	499	1,136	471	3,032	0.29%	0.26%	1.66%	2,562	2,534	1,896			
	Mitraguna & Others	499	1,136	471	2,584	0.45%	0.40%	2.17%	2,114	2,086	1,449			
	Pensiun	-	-	-	448	0.00%	0.00%	0.70%	448	448	448			
	Total Pembiayaan	965	1,289	507	7,681	0.46%	0.22%	3.24%	7,175	6,717	6,392	0.61%	81.06%	-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	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	110	332	299	335	0.58%	1.52%	1.70%	36	225	3			
	KUR	66	332	299	335	0.37%	1.66%	1.84%	36	269	3			
	Non KUR	44	-	-	-	3.04%	0.00%	0.00%	-	(44)	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	40	2,261	2,257	1,915	0.02%	1.21%	1.02%	(343)	1,875	(346)			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	40	2,261	2,257	1,915	0.02%	1.23%	1.04%	(343)	1,875	(346)			
	Mitraguna & Others	40	2,015	2,011	1,669	0.04%	1.70%	1.40%	(343)	1,629	(346)			
	Pensiun	-	246	246	246	0.00%	0.11%	0.38%	-	246	(0)			
	Total Pembiayaan	150	2,592	2,556	2,250	0.07%	1.09%	0.95%	(306)	2,100	(343)	1.18%	-24.05%	0.2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215,912	222,249	246,467	30,555	
2	Contribution Margin	7,508	10,360	7,781	273	-3.6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.17	3.41	3.38	(0.03)	0.21
CIF Payroll	1,150	1,123	1,475	352	325

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	81	81	145	(0)	(133)	-62.23%	36	82.54%	7,914	1.02%	(7,834)
2	Tabungan	126,106	141,500	145,215	145,807	6,657	592	4,307	3.04%	19,702	15.62%	139,914	104.21%	5,894
3	Deposito	46,391	59,763	51,246	51,246	300	0	(8,517)	-14.25%	4,855	10.47%	47,341	108.25%	3,905
	Total	172,540	201,477	196,542	197,134	7,102	592	(4,343)	-2.16%	24,593	14.25%	195,169	101.01%	1,965
	CASA	126,150	141,714	145,296	145,888	6,802	592	4,174	2.95%	19,738	15.65%	147,828	98.69%	(1,940)
	(%) CASA	73.11%	70.34%	73.93%	74.00%									
	FDR	92.15%	82.53%	84.93%	84.68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	736	721		(15)	42	6.21%	120	19.87%	-	0.00%	721
2	Giro ISE	8	1	2	2		0	1	75.44%	(6)	-71.52%		0.00%	2
3	Tabungan ISE	593	678	734	719		(15)	41	6.07%	125	21.14%		0.00%	719
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	185	194	196	196		0	2	1.03%	11	5.95%		0.00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	6	-	-	0	(1)	(2)	(46)	2	52	11.43%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	52	8	6	-	-	0	(1)	(2)	(46)	2	52	11.43%	(46)
	• Local Champion	52	8	6	-	-	0	(1)	(2)	(46)	2	52	11.43%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	16,528	19,881	20,413	850	1,035	185	315	532	3,885	503	19,794	103.13%	619
	KUR	15,208	18,629	19,200	850	1,035	185	411	570	3,991	465	18,312	104.85%	888
	Non KUR	1,319	1,252	1,213	-	-	0	(96)	(38)	(106)	38	1,482	81.86%	(269)
3	PWG	4,082	8,809	8,586	966	380	(586)	532	(223)	4,504	603	8,162	105.19%	424
	Cilem	4,082	8,809	8,586	966	380	(586)	532	(223)	4,504	603	8,162	105.19%	424
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	138,333	137,572	137,926	3,129	3,177	48	748	354	(407)	2,823	150,832	91.44%	(12,906)
	CF 1	3,556	3,552	3,646	265	278	13	205	95	90	183	4,936	73.87%	(1,290)
	Total Griya	1,390	1,029	1,291	-	278	278	0	261	(100)	17	1,602	80.58%	(311)
	• Total Non Program	1,390	1,029	1,013	-	-	0	(17)	(17)	(378)	17	1,602	63.22%	(589)
	• Program	-	-	278	-	278	278	0	278	278	-	0	0.00%	278
	Oto	2,165	2,522	2,355	265	-	(265)	205	(167)	190	167	3,334	70.64%	(979)
	CF 2	134,777	134,021	134,280	2,864	2,899	35	543	260	(497)	2,639	145,896	92.04%	(11,616)
	Mitraguna & Others	92,204	94,065	95,037	2,744	2,687	(57)	931	972	2,833	1,715	102,238	92.96%	(7,201)
	Pensiun	42,574	39,955	39,243	120	212	92	(388)	(712)	(3,331)	924	43,658	89.89%	(4,415)
	Total Pembiayaan	158,995	166,269	166,931	4,945	4,592	(353)	1,594	662	7,936	3,930	178,841	93.34%	(11,909)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	8	6	0.00%	100.00%	100.00%	(2)	6	6			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	8	6	0.00%	100.00%	100.00%	(2)	6	6			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	172	134	136	222	1.04%	0.68%	1.09%	86	50	88			
	KUR	85	-	-	91	0.56%	0.00%	0.47%	91	6	91			
	Non KUR	87	134	136	131	6.58%	10.84%	10.79%	(5)	44	(3)			
3	PWG	-	-	1	190	0.00%	0.01%	2.22%	189	190	190			
	Cilem	-	-	1	190	0.00%	0.01%	2.22%	189	190	190			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,128	926	1,500	1,193	0.82%	1.09%	0.87%	(307)	65	267			
	CF 1	123	-	-	146	3.46%	0.00%	4.00%	146	23	146			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	123	-	-	146	5.68%	0.00%	6.20%	146	23	146			
	CF 2	1,005	926	1,500	1,047	0.75%	1.12%	0.78%	(453)	42	121			
	Mitraguna & Others	743	623	1,195	1,047	0.81%	1.27%	1.10%	(147)	304	424			
	Pensiun	262	303	305	-	0.62%	0.76%	0.00%	(305)	(262)	(303)			
	Total Pembiayaan	1,300	1,060	1,644	1,611	0.82%	0.99%	0.97%	(33)	311	551	0.23%	75.71%	-0.7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	37	121	54	53	0.22%	0.27%	0.26%	(1)	16	(68)			
	KUR	-	57	54	53	0.00%	0.29%	0.28%	(1)	53	(4)			
	Non KUR	37	64	-	-	2.80%	0.00%	0.00%	-	(37)	(64)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,726	874	874	1,017	1.97%	0.64%	0.74%	143	(1,709)	143			
	CF 1	30	106	106	-	0.85%	2.98%	0.00%	(106)	(30)	(106)			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	30	106	106	-	1.39%	4.20%	0.00%	(106)	(30)	(106)			
	CF 2	2,696	768	768	1,017	2.00%	0.57%	0.76%	249	(1,679)	249			
	Mitraguna & Others	2,696	462	462	712	2.92%	0.49%	0.75%	250	(1,983)	250			
	Pensiun	-	306	305	304	0.00%	0.18%	0.78%	(1)	304	(1)			
	Total Pembiayaan	2,762	995	927	1,069	1.74%	0.56%	0.64%	142	(1,693)	75	0.60%	5.65%	0.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	161,020	172,540	194,375	33,355	
2	Contribution Margin	6,691	9,606	9,885	3,194	-47.7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.93	3.16	3.20	0.04	0.27
CIF Payroll	1,390	1,528	1,528	-	138

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3,405	460	480	480	66	(0)	20	4.41%	(2,925)	-85.89%	10,740	4.47%	(10,259)
2	Tabungan	80,230	89,645	93,846	94,233	4,908	386	4,587	5.12%	14,002	17.45%	92,985	101.34%	1,247
3	Deposito	12,294	17,359	14,848	14,848	(224)	0	(2,510)	-14.46%	2,554	20.78%	12,970	114.48%	1,878
	Total	95,930	107,464	109,175	109,561	4,751	386	2,097	1.95%	13,632	14.21%	116,696	93.89%	(7,134)
	CASA	83,636	90,105	94,327	94,713	4,974	386	4,608	5.11%	11,077	13.24%	103,725	91.31%	(9,012)
	(%) CASA	87.18%	83.85%	86.40%	86.45%									
	FDR	162.31%	169.31%	169.38%	168.78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,541	3,070	2,716	2,761		45	(309)	-10.06%	1,219	79.11%	-	0.00%	2,761
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
3	Tabungan ISE	1,541	2,060	1,698	1,742		45	(318)	-15.44%	201	13.03%		0.00%	1,742
4	Deposito ISE	-	1,009	1,019	1,019		0	9	0.93%	1,019	#DIV/0!		0.00%	1,019
5	CIF ISE	141	155	157	157		0	2	1.29%	16	11.35%		0.00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	102	-	-	0	(14)	(14)	(165)	14	267	38.03%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	267	116	102	-	-	0	(14)	(14)	(165)	14	267	38.03%	(165)
	• Local Champion	267	116	102	-	-	0	(14)	(14)	(165)	14	267	38.03%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	53,813	56,364	56,579	2,375	2,435	60	518	216	2,766	2,219	59,009	95.88%	(2,429)
	KUR	50,217	53,456	53,794	2,375	2,435	60	634	339	3,577	2,096	55,180	97.49%	(1,385)
	Non KUR	3,596	2,908	2,785	-	-	0	(116)	(123)	(811)	123	3,829	72.73%	(1,044)
3	PWG	27,769	42,250	44,151	11,107	10,096	(1,011)	2,087	1,901	16,382	8,195	39,877	110.72%	4,273
	Cilem	10,764	19,493	20,576	1,498	2,020	522	669	1,082	9,812	937	19,655	104.69%	921
	Gadai	17,005	22,756	23,575	9,609	8,076	(1,533)	1,418	819	6,570	7,257	20,223	116.58%	3,352
4	CFG	73,851	83,213	84,091	4,072	3,385	(687)	1,822	878	10,240	2,507	86,117	97.65%	(2,026)
	CF 1	1,222	2,127	2,030	-	15	15	(25)	(97)	808	111	2,400	84.58%	(370)
	Total Griya	938	754	749	-	-	0	0	(5)	(189)	5	1,085	69.06%	(336)
	• Total Non Program	938	754	749	-	-	0	(5)	(5)	(189)	5	1,085	69.06%	(336)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	284	1,373	1,281	-	15	15	(25)	(92)	997	106	1,315	97.37%	(35)
	CF 2	72,630	81,086	82,061	4,072	3,370	(702)	1,848	975	9,432	2,395	83,717	98.02%	(1,656)
	Mitraguna & Others	46,537	52,417	52,182	3,430	1,327	(2,103)	1,974	(234)	5,645	1,561	56,568	92.25%	(4,386)
	Pensiun	26,093	28,670	29,879	642	2,043	1,401	(126)	1,209	3,786	834	27,149	110.05%	2,730
	Total Pembiayaan	155,700	181,942	184,923	17,554	15,916	(1,638)	4,414	2,981	29,223	12,935	185,270	99.81%	(347)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	260	837	704	932	0.48%	1.25%	1.65%	228	672	95			
	KUR	228	680	545	764	0.45%	1.02%	1.42%	219	537	84			
	Non KUR	33	157	159	168	0.91%	5.47%	6.03%	9	135	11			
3	PWG	-	-	-	4	0.00%	0.00%	0.01%	4	4	4			
	Cilem	-	-	-	4	0.00%	0.00%	0.02%	4	4	4			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	61	365	252	148	0.08%	0.30%	0.18%	(104)	87	(217)			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	61	365	252	148	0.08%	0.31%	0.18%	(104)	87	(217)			
	Mitraguna & Others	61	365	208	103	0.13%	0.40%	0.20%	(104)	42	(261)			
	Pensiun	-	-	45	45	0.00%	0.16%	0.15%	-	45	45			
	Total Pembiayaan	322	1,202	957	1,085	0.21%	0.53%	0.59%	128	763	(117)	8.84%	#####	8.3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	477	503	546	630	0.89%	0.97%	1.11%	83	152	127			
	KUR	257	313	388	314	0.51%	0.73%	0.58%	(73)	57	1			
	Non KUR	220	190	159	315	6.13%	5.45%	11.33%	157	95	125			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	638	923	948	612	0.86%	1.14%	0.73%	(336)	(26)	(311)			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	638	923	948	612	0.88%	1.17%	0.75%	(336)	(26)	(311)			
	Mitraguna & Others	346	923	948	612	0.74%	1.81%	1.17%	(336)	266	(311)			
	Pensiun	292	-	-	-	0.19%	0.00%	0.00%	-	(292)	-			
	Total Pembiayaan	1,115	1,426	1,494	1,241	0.72%	0.82%	0.67%	(253)	126	(185)	4.48%	-567.74%	3.8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	153,146	159,806	184,968	31,822	
2	Contribution Margin	6,487	9,504	7,713	1,226	-18.9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.45	2.72	2.79	0.08	0.35
CIF Payroll	1,484	1,552	1,551	(1)	67



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14,681	5,123	10,825	10,826	(4,461)	1	5,703	111.33%	(3,855)	-26.26%	25,531	42.40%	(14,705)
2	Tabungan	126,637	122,811	122,635	123,445	717	810	634	0.52%	(3,193)	-2.52%	139,975	88.19%	(16,531)
3	Deposito	60,864	56,161	55,125	54,876	(34,263)	(249)	(1,285)	-2.29%	(5,988)	-9.84%	62,098	88.37%	(7,222)
	Total	202,183	184,094	188,585	189,147	(38,007)	562	5,053	2.74%	(13,035)	-6.45%	227,605	83.10%	(38,458)
	CASA	141,318	127,934	133,460	134,271	(3,744)	811	6,337	4.95%	(7,047)	-4.99%	165,507	81.13%	(31,236)
	(%) CASA	69.90%	69.49%	70.77%	70.99%									
	FDR	127.02%	132.24%	126.75%	126.37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,418	3,604	3,482	3,470	(12)	(134)	-3.72%	52	1.51%	-	0.00%	3,470
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
3	Tabungan ISE	3,218	3,404	3,282	3,270	(12)	(134)	-3.94%	52	1.60%	-	0.00%	3,270
4	Deposito ISE	200	200	200	200	0	0	0.00%	0	0.00%	-	0.00%	200
5	CIF ISE	220	231	232	232	0	1	0.43%	12	5.45%	-	0.00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	109	-	-	0	(23)	(22)	(131)	22	241	45.33%	(131)
	Linkage	46	37	36	-	-	-	(1)	(1)	(9)	1	46	79.57%	(9)
	Non-Linkage	195	94	73	-	-	0	(22)	(21)	(122)	21	195	37.27%	(122)
	• Local Champion	195	94	73	-	-	0	(22)	(21)	(122)	21	195	37.27%	(122)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	27,490	22,182	21,393	-	-	0	(991)	(789)	(6,097)	789	30,742	69.59%	(9,350)
	KUR	24,649	20,271	19,567	-	-	0	(933)	(705)	(5,083)	705	27,715	70.60%	(8,148)
	Non KUR	2,840	1,910	1,826	-	-	0	(58)	(84)	(1,014)	84	3,027	60.33%	(1,201)
3	PWG	10,361	9,808	9,672	310	513	203	(424)	(136)	(689)	649	18,333	52.76%	(8,661)
	Cilem	10,361	9,808	9,672	310	513	203	(424)	(136)	(689)	649	18,333	52.76%	(8,661)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	218,723	211,327	207,850	3,058	3,406	348	(762)	(3,477)	(10,873)	6,883	234,495	88.64%	(26,645)
	CF 1	7,216	7,476	7,651	315	310	(5)	(93)	175	436	135	8,917	85.80%	(1,266)
	Total Griya	3,957	4,107	4,371	315	310	(5)	0	264	414	46	4,267	102.45%	104
	• Total Non Program	3,667	3,325	3,593	-	310	310	(43)	267	(74)	43	3,968	90.53%	(376)
	• Program	291	782	779	315	-	(315)	335	(3)	488	3	298	261.10%	480
	Oto	3,258	3,369	3,280	-	-	0	(93)	(89)	22	89	4,650	70.53%	(1,370)
	CF 2	211,508	203,851	200,199	2,743	3,096	353	(669)	(3,652)	(11,309)	6,748	225,578	88.75%	(25,379)
	Mitraguna & Others	176,747	172,435	169,341	2,743	3,096	353	(289)	(3,094)	(7,406)	6,190	189,546	89.34%	(20,205)
	Pensiun	34,761	31,416	30,858	-	-	0	(381)	(558)	(3,903)	558	36,032	85.64%	(5,174)
	Total Pembiayaan	256,814	243,448	239,024	3,368	3,919	551	(2,201)	(4,424)	(17,791)	8,343	283,811	84.22%	(44,788)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	42	22	0.00%	31.76%	19.91%	(20)	22	22			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	42	22	0.00%	44.40%	29.92%	(20)	22	22			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	154	1,080	707	975	0.56%	3.19%	4.56%	268	821	(105)			
	KUR	154	796	428	698	0.62%	2.11%	3.57%	269	544	(98)			
	Non KUR	-	284	279	277	0.00%	14.61%	15.19%	(2)	277	(7)			
3	PWG	25	-	-	284	0.24%	0.00%	2.94%	284	259	284			
	Cilem	25	-	-	284	0.24%	0.00%	2.94%	284	259	284			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	14,908	9,439	10,054	9,992	6.82%	4.76%	4.81%	(61)	(4,915)	554			
	CF 1	-	36	33	175	0.00%	0.44%	2.28%	142	175	139			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	36	33	175	0.00%	0.97%	5.32%	142	175	139			
	CF 2	14,908	9,403	10,021	9,818	7.05%	4.92%	4.90%	(203)	(5,090)	415			
	Mitraguna & Others	14,471	9,292	9,714	9,624	8.19%	5.63%	5.68%	(90)	(4,848)	332			
	Pensiun	436	111	307	194	1.25%	0.98%	0.63%	(113)	(242)	83			
	Total Pembiayaan	15,086	10,519	10,803	11,273	5.87%	4.44%	4.72%	470	(3,813)	754	0.48%	89.75%	-4.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	361	949	1,088	1,148	1.31%	4.91%	5.36%	59	786	199			
	KUR	269	771	910	969	1.09%	4.49%	4.95%	59	701	199			
	Non KUR	93	178	178	178	3.26%	9.33%	9.76%	-	86	-			
3	PWG	-	-	-	9	0.00%	0.00%	0.09%	9	9	9			
	Cilem	-	-	-	9	0.00%	0.00%	0.09%	9	9	9			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	7,876	21,610	21,945	18,069	3.60%	10.38%	8.69%	(3,876)	10,193	(3,541)			
	CF 1	-	216	216	216	0.00%	2.89%	2.83%	-	216	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	216	216	216	0.00%	6.42%	6.60%	-	216	-			
	CF 2	7,876	21,394	21,729	17,853	3.72%	10.66%	8.92%	(3,876)	9,977	(3,541)			
	Mitraguna & Others	7,422	20,957	21,292	17,329	4.20%	12.35%	10.23%	(3,963)	9,906	(3,628)			
	Pensiun	454	437	437	524	0.18%	1.70%	1.70%	88	70	88			
	Total Pembiayaan	8,238	22,559	23,033	19,225	3.21%	9.46%	8.04%	(3,808)	10,988	(3,333)	1.09%	86.40%	-6.9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258,220	263,262	253,929	(4,291)	
2	Contribution Margin	7,010	9,342	(1,899)	(8,909)	127.1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.57	2.89	2.77	(0.12)	0.21
CIF Payroll	3,324	2,077	2,582	505	(742)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7,513	6,351	5,805	5,809	(6,474)	4	(542)	-8.54%	(1,704)	-22.69%	19,190	30.27%	(13,381)
2	Tabungan	148,174	174,962	172,911	173,709	7,558	798	(1,253)	-0.72%	25,535	17.23%	162,362	106.99%	11,347
3	Deposito	29,593	37,313	37,696	37,696	(2,366)	0	383	1.03%	8,103	27.38%	30,657	122.96%	7,040
	Total	185,281	218,626	216,413	217,214	(1,281)	801	(1,412)	-0.65%	31,933	17.24%	212,208	102.36%	5,006
	CASA	155,687	181,313	178,717	179,518	1,084	801	(1,795)	-0.99%	23,831	15.31%	181,551	98.88%	(2,034)
	(%) CASA	84.03%	82.93%	82.58%	82.65%									
	FDR	129.17%	128.36%	131.72%	131.23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8,361	7,185	5,012	5,565		552	(1,620)	-22.55%	(2,796)	-33.44%	-	0.00%	5,565
2	Giro ISE	1,674	1,419	773	1,199		426	(220)	-15.53%	(476)	-28.40%		0.00%	1,199
3	Tabungan ISE	6,686	5,766	4,239	4,366		127	(1,400)	-24.28%	(2,320)	-34.70%		0.00%	4,366
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	188	206	208	208		0	2	0.97%	20	10.64%		0.00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	46,391	47,549	47,971	2,135	2,665	530	(2)	422	1,581	2,243	50,997	94.07%	(3,026)
	KUR	42,708	43,748	44,225	2,035	2,280	245	157	477	1,517	1,803	47,111	93.87%	(2,886)
	Non KUR	3,682	3,801	3,746	100	385	285	(158)	(54)	64	439	3,886	96.40%	(140)
3	PWG	25,907	46,459	49,133	14,037	12,906	(1,131)	3,011	2,674	23,225	10,231	42,215	116.39%	6,918
	Cilem	11,633	27,453	29,599	5,380	5,539	159	1,712	2,147	17,967	3,393	23,136	127.93%	6,463
	Gadai	14,275	19,006	19,533	8,656	7,366	(1,290)	1,299	527	5,259	6,839	19,078	102.39%	455
4	CFG	167,028	186,627	187,951	7,726	3,170	(4,556)	3,377	1,324	20,923	1,846	183,810	102.25%	4,141
	CF 1	10,804	14,864	15,630	2,575	1,039	(1,536)	834	766	4,826	273	12,832	121.80%	2,798
	Total Griya	4,197	5,432	5,378	1,450	-	(1,450)	0	(54)	1,180	54	4,477	120.11%	900
	• Total Non Program	4,197	5,278	5,224	1,450	-	(1,450)	1,339	(54)	1,027	54	4,477	116.69%	747
	• Program	-	154	153	-	-	0	(1)	(1)	153	1	0	0.00%	153
	Oto	6,607	9,432	10,252	1,125	1,039	(86)	834	820	3,646	219	8,355	122.71%	1,897
	CF 2	156,224	171,763	172,321	5,151	2,131	(3,020)	2,544	558	16,097	1,573	170,978	100.79%	1,344
	Mitraguna & Others	100,077	114,328	114,673	3,513	1,363	(2,150)	1,808	345	14,596	1,018	113,332	101.18%	1,341
	Pensiun	56,148	57,435	57,648	1,638	768	(870)	735	213	1,501	555	57,645	100.01%	3
	Total Pembiayaan	239,326	280,635	285,055	23,897	18,740	(5,157)	6,387	4,420	45,728	14,320	277,021	102.90%	8,033

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	198	395	322	234	0.43%	0.68%	0.49%	(88)	36	(161)			
	KUR	198	317	249	162	0.46%	0.57%	0.37%	(87)	(36)	(156)			
	Non KUR	-	78	74	72	0.00%	1.94%	1.93%	(1)	72	(6)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,021	478	788	1,353	0.61%	0.42%	0.72%	564	332	874			
	CF 1	202	15	371	471	1.87%	2.50%	3.02%	100	269	457			
	Total Griya	-	-	212	211	0.00%	3.90%	3.92%	(1)	211	211			
	Oto	202	15	160	261	3.06%	1.69%	2.54%	101	59	246			
	CF 2	819	464	417	881	0.52%	0.24%	0.51%	464	62	417			
	Mitraguna & Others	819	220	161	355	0.82%	0.14%	0.31%	193	(464)	134			
	Pensiun	-	243	256	527	0.00%	0.45%	0.91%	271	527	283			
	Total Pembiayaan	1,219	874	1,111	1,587	0.51%	0.40%	0.56%	476	368	713	1.09%	-95.37%	0.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	461	474	409	480	0.99%	0.86%	1.00%	72	20	6			
	KUR	366	423	358	431	0.86%	0.82%	0.97%	73	64	7			
	Non KUR	95	51	51	50	2.57%	1.33%	1.33%	(1)	(45)	(1)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,648	1,209	1,424	1,470	1.59%	0.76%	0.78%	46	(1,178)	260			
	CF 1	10	294	294	294	0.09%	1.98%	1.88%	-	284	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	10	294	294	294	0.15%	3.11%	2.87%	-	284	-			
	CF 2	2,638	916	1,130	1,176	1.69%	0.66%	0.68%	46	(1,462)	260			
	Mitraguna & Others	2,229	887	1,101	1,101	2.23%	0.96%	0.96%	-	(1,128)	214			
	Pensiun	410	29	29	75	0.17%	0.01%	0.13%	46	(334)	46			
	Total Pembiayaan	3,109	1,683	1,832	1,950	1.30%	0.65%	0.68%	118	(1,159)	267	1.80%	-163.82%	1.1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	235,260	242,722	276,897	41,637	
2	Contribution Margin	8,041	12,126	13,940	5,899	-73.4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.67	2.75	2.76	0.01	0.09
CIF Payroll	1,910	2,051	2,066	15	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,363	969	871	870	(208)	(0)	(98)	-10.14%	(493)	-36.14%	7,960	10.93%	(7,090)
2	Tabungan	77,945	97,520	100,770	101,306	5,916	536	3,787	3.88%	23,362	29.97%	89,603	113.06%	11,703
3	Deposito	9,935	9,827	10,260	10,260	0	0	433	4.40%	325	3.27%	10,552	97.23%	(292)
Total		89,243	108,315	111,901	112,436	5,707	536	4,121	3.80%	23,194	25.99%	108,115	104.00%	4,321
CASA		79,307	98,488	101,641	102,177	5,707	536	3,688	3.75%	22,869	28.84%	97,563	104.73%	4,613
(% CASA)		88.87%	90.93%	90.83%	90.88%									
FDR		131.75%	136.37%	135.81%	135.16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,796	2,472	2,369	2,364		(5)	(108)	-4.38%	(432)	-15.45%	-	0.00%	2,364
2	Giro ISE	1,018	624	519	507		(12)	(117)	-18.72%	(511)	-50.19%		0.00%	507
3	Tabungan ISE	1,778	1,848	1,850	1,857		7	9	0.46%	79	4.44%		0.00%	1,857
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	83	96	97	97		0	1	1.04%	14	16.87%		0.00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	(77)	0	(97)	-	97	0.00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	97	-	-	-	-	0	(77)	0	(97)	-	97	0.00%	(97)
	• Local Champion	97	-	-	-	-	0	(77)	0	(97)	-	97	0.00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	19,406	23,477	24,024	1,705	1,350	(355)	1,103	546	4,618	804	22,512	106.71%	1,511
	KUR	19,311	22,464	23,030	1,505	1,350	(155)	913	566	3,719	784	22,260	103.46%	770
	Non KUR	95	1,013	994	200	-	(200)	189	(20)	899	20	252	393.80%	741
3	PWG	2,291	6,594	6,451	814	387	(427)	549	(143)	4,160	530	5,977	107.93%	474
	Cilem	2,291	6,594	6,451	814	387	(427)	549	(143)	4,160	530	5,977	107.93%	474
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	95,786	117,635	121,496	5,474	5,728	254	3,574	3,862	25,711	1,867	105,810	114.82%	15,686
	CF 1	18,535	22,310	22,462	831	743	(88)	730	151	3,926	592	20,118	111.65%	2,343
	Total Griya	17,245	16,195	15,725	-	-	0	0	(470)	(1,520)	470	17,963	87.54%	(2,239)
	• Total Non Program	1,070	701	691	-	-	0	(10)	(10)	(379)	10	1,386	49.85%	(695)
	• Program	16,174	15,493	15,034	-	-	0	(74)	(459)	(1,140)	459	16,578	90.69%	(1,544)
	Oto	1,291	6,116	6,737	831	743	(88)	730	621	5,446	122	2,155	312.62%	4,582
	CF 2	77,250	95,325	99,035	4,643	4,985	342	2,844	3,710	21,784	1,275	85,692	115.57%	13,343
	Mitraguna & Others	58,013	77,042	80,893	4,615	4,985	370	3,384	3,850	22,880	1,135	65,673	123.17%	15,219
	Pensiun	19,237	18,282	18,142	28	-	(28)	(540)	(140)	(1,095)	140	20,018	90.63%	(1,876)
Total Pembiayaan		117,580	147,707	151,971	7,993	7,466	(528)	5,148	4,265	34,391	3,201	134,397	113.08%	17,574

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	167	518	622	597	0.86%	2.65%	2.48%	(25)	430	79			
	KUR	167	518	622	597	0.87%	2.77%	2.59%	(25)	430	79			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	4	0.00%	0.00%	0.07%	4	4	4			
	Cilem	-	-	-	4	0.00%	0.00%	0.07%	4	4	4			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,572	1,606	2,138	2,384	2.69%	1.82%	1.96%	247	(187)	778			
	CF 1	1,875	1,449	1,540	1,766	10.12%	6.90%	7.86%	227	(109)	317			
	Total Griya	1,875	1,449	1,449	1,680	10.87%	8.95%	10.68%	231	(195)	231			
	Oto	-	-	91	86	0.00%	1.48%	1.28%	(4)	86	86			
	CF 2	697	157	598	618	0.90%	0.63%	0.62%	20	(78)	461			
	Mitraguna & Others	583	157	598	618	1.01%	0.78%	0.76%	20	35	461			
	Pensiun	113	-	-	-	0.59%	0.00%	0.00%	-	(113)	-			
Total Pembiayaan		2,739	2,124	2,759	2,986	2.33%	1.87%	1.96%	226	247	861	0.82%	58.45%	-1.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	582	664	654	0.00%	2.83%	2.72%	(10)	654	73			
	KUR	-	582	664	654	0.00%	2.96%	2.84%	(10)	654	73			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	4,935	5,309	5,422	5,309	5.15%	4.61%	4.37%	(113)	375	1			
	CF 1	4,826	5,155	5,269	4,999	26.04%	23.62%	22.25%	(270)	173	(156)			
	Total Griya	4,826	5,155	5,269	4,999	27.99%	32.54%	31.79%	(270)	173	(156)			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	108	154	153	311	0.14%	0.16%	0.31%	158	202	157			
	Mitraguna & Others	108	154	153	311	0.19%	0.20%	0.38%	158	202	157			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
Total Pembiayaan		4,935	5,890	6,086	5,964	4.20%	4.12%	3.92%	(123)	1,029	74	1.87%	52.28%	-2.1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	114,806	119,588	146,239	31,433	
2	Contribution Margin	3,119	4,675	2,966	(153)	4.9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.95	3.29	3.15	(0.14)	0.20
CIF Payroll	767	676	815	139	48

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	89	89	(29)	(0)	(16)	-15.29%	(73)	-44.98%	7,153	1.24%	(7,064)
2	Tabungan	112,107	103,071	105,208	105,488	(3,868)	281	2,418	2.35%	(6,619)	-5.90%	125,573	84.01%	(20,084)
3	Deposito	7,734	12,256	12,503	12,503	(179)	0	247	2.01%	4,769	61.67%	8,692	143.84%	3,811
	Total	120,003	115,432	117,800	118,080	(4,076)	281	2,648	2.29%	(1,922)	-1.60%	141,418	83.50%	(23,338)
	CASA	112,269	103,176	105,297	105,577	(3,897)	281	2,402	2.33%	(6,691)	-5.96%	132,726	79.55%	(27,148)
	(%) CASA	93.56%	89.38%	89.39%	89.41%									
	FDR	119.28%	129.39%	127.48%	127.18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,548	1,726	1,714	1,715		1	(11)	-0.63%	167	10.76%	-	0.00%	1,715
2	Giro ISE	6	7	7	7		0	0	0.00%	1	14.51%		0.00%	7
3	Tabungan ISE	1,542	1,719	1,707	1,708		1	(11)	-0.64%	166	10.74%		0.00%	1,708
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	142	157	158	158		0	1	0.64%	16	11.27%		0.00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	50	-	-	0	(2)	(2)	(18)	2	68	73.47%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	68	52	50	-	-	0	(2)	(2)	(18)	2	68	73.47%	(18)
	• Local Champion	68	52	50	-	-	0	(2)	(2)	(18)	2	68	73.47%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	18,511	15,683	15,545	630	510	(120)	(257)	(139)	(2,967)	649	21,218	73.26%	(5,673)
	KUR	17,071	14,238	14,079	630	450	(180)	(215)	(159)	(2,992)	609	19,621	71.76%	(5,542)
	Non KUR	1,440	1,446	1,465	-	60	60	(42)	20	25	40	1,597	91.75%	(132)
3	PWG	10,369	17,014	18,034	3,444	2,176	(1,268)	1,061	1,020	7,665	1,156	20,168	89.42%	(2,134)
	Cilem	7,309	11,443	11,518	999	621	(378)	401	75	4,209	546	14,834	77.64%	(3,316)
	Gadai	3,060	5,572	6,516	2,445	1,555	(890)	660	945	3,456	610	5,334	122.16%	1,182
4	CFG	114,187	116,613	116,546	1,657	2,460	803	(558)	(67)	2,359	2,527	125,036	93.21%	(8,490)
	CF 1	709	1,874	1,830	83	-	(83)	45	(44)	1,121	44	1,870	97.83%	(41)
	Total Griya	277	245	244	-	-	0	0	(1)	(33)	1	424	57.47%	(180)
	• Total Non Program	277	245	244	-	-	0	(7)	(1)	(33)	1	424	57.47%	(180)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	431	1,629	1,586	83	-	(83)	45	(43)	1,155	43	1,446	109.66%	140
	CF 2	113,478	114,740	114,716	1,574	2,460	886	(603)	(23)	1,238	2,483	123,166	93.14%	(8,449)
	Mitraguna & Others	95,023	97,439	97,384	1,278	2,160	882	(556)	(54)	2,361	2,214	103,942	93.69%	(6,558)
	Pensiun	18,455	17,301	17,332	296	300	4	(47)	31	(1,123)	269	19,224	90.16%	(1,892)
	Total Pembiayaan	143,135	149,363	150,175	5,731	5,146	(585)	244	812	7,040	4,334	166,490	90.20%	(16,316)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	321	757	728	1,085	1.73%	4.64%	6.98%	357	765	328			
	KUR	302	757	728	1,043	1.77%	5.11%	7.41%	315	741	286			
	Non KUR	19	-	-	43	1.33%	0.00%	2.90%	43	23	43			
3	PWG	-	-	-	20	0.00%	0.00%	0.11%	20	20	20			
	Cilem	-	-	-	20	0.00%	0.00%	0.18%	20	20	20			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	617	1,089	842	1,183	0.54%	0.72%	1.02%	341	567	94			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	617	1,089	842	1,183	0.54%	0.73%	1.03%	341	567	94			
	Mitraguna & Others	617	1,089	842	1,183	0.65%	0.86%	1.21%	341	567	94			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	937	1,846	1,570	2,289	0.65%	1.05%	1.52%	719	1,352	443	5.16%	-238.71%	3.6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	415	1,024	1,065	1,039	2.24%	6.79%	6.68%	(26)	624	15			
	KUR	236	926	968	944	1.38%	6.80%	6.70%	(24)	708	18			
	Non KUR	179	97	96	95	12.41%	6.66%	6.48%	(1)	(84)	(2)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,125	2,000	1,994	1,184	1.86%	1.71%	1.02%	(810)	(941)	(816)			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	2,125	2,000	1,994	1,184	1.87%	1.74%	1.03%	(810)	(941)	(816)			
	Mitraguna & Others	1,814	1,980	1,975	1,164	1.91%	2.03%	1.20%	(810)	(650)	(816)			
	Pensiun	311	20	20	20	0.22%	0.01%	0.11%	-	(291)	(0)			
	Total Pembiayaan	2,540	3,024	3,059	2,223	1.77%	2.05%	1.48%	(836)	(317)	(800)	7.85%	-430.59%	6.4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	144,199	147,619	153,173	8,974	
2	Contribution Margin	5,784	7,943	5,521	(263)	4.5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.00	3.26	3.26	0.00	0.26
CIF Payroll	1,413	1,495	1,132	(363)	(281)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3,005	879	867	857	(52)	(10)	(22)	-2.52%	(2,148)	-71.49%	11,516	7.44%	(10,660)
2	Tabungan	56,317	63,776	64,167	64,168	(6,667)	1	392	0.61%	7,851	13.94%	69,723	92.03%	(5,555)
3	Deposito	45,220	63,030	60,141	60,141	1,196	0	(2,889)	-4.58%	14,921	33.00%	46,360	129.73%	13,781
	Total	104,542	127,685	125,175	125,166	(5,523)	(9)	(2,519)	-1.97%	20,624	19.73%	127,600	98.09%	(2,434)
	CASA	59,322	64,655	65,034	65,025	(6,719)	(9)	370	0.57%	5,703	9.61%	81,240	80.04%	(16,215)
	(%) CASA	56.74%	50.64%	51.95%	51.95%									
	FDR	207.64%	186.30%	192.08%	192.10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,810	2,168	1,918	1,933		15	(236)	-10.87%	(878)	-31.23%	-	0.00%	1,933
2	Giro ISE	19	499	381	385		4	(114)	-22.75%	366	1913.92%		0.00%	385
3	Tabungan ISE	2,791	1,669	1,537	1,547		11	(122)	-7.32%	(1,244)	-44.57%		0.00%	1,547
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	111	123	123	123		0	0	0.00%	12	10.81%		0.00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8,694	8,005	7,933	-	-	0	(71)	(72)	(761)	72	8,694	91.25%	(761)
	Linkage	8,515	7,826	7,754	-	-	-	(71)	(72)	(761)	72	8,515	91.07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100.00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	34,575	30,814	30,357	550	570	20	(787)	(457)	(4,218)	1,027	38,354	79.15%	(7,997)
	KUR	29,907	27,114	26,757	550	570	20	(576)	(358)	(3,150)	928	33,477	79.92%	(6,721)
	Non KUR	4,668	3,700	3,600	-	-	0	(210)	(100)	(1,068)	100	4,877	73.82%	(1,277)
3	PWG	5,791	10,204	10,007	1,747	385	(1,362)	1,043	(198)	4,215	583	13,904	71.97%	(3,898)
	Cilem	5,791	10,204	10,007	1,747	385	(1,362)	1,043	(198)	4,215	583	13,904	71.97%	(3,898)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	168,009	188,859	192,143	4,590	5,848	1,257	3,850	3,284	24,134	2,564	185,426	103.62%	6,717
	CF 1	111,105	105,056	105,113	1,608	870	(739)	1,393	57	(5,992)	813	116,015	90.60%	(10,901)
	Total Griya	105,380	97,030	96,444	-	-	0	0	(587)	(8,937)	587	108,893	88.57%	(12,449)
	• Total Non Program	15,372	12,556	12,454	-	-	0	(112)	(101)	(2,917)	101	16,641	74.84%	(4,186)
	• Program	90,009	84,475	83,989	-	-	0	(579)	(486)	(6,019)	486	92,252	91.04%	(8,263)
	Oto	5,724	8,026	8,670	1,608	870	(739)	1,393	644	2,945	226	7,122	121.74%	1,548
	CF 2	56,904	83,802	87,029	2,982	4,978	1,996	2,457	3,227	30,126	1,751	69,411	125.38%	17,618
	Mitraguna & Others	52,060	72,435	75,122	1,067	3,530	2,463	445	2,687	23,062	843	63,278	118.72%	11,844
	Pensiun	4,844	11,367	11,908	1,915	1,448	(467)	2,012	540	7,063	908	6,134	194.14%	5,774
	Total Pembiayaan	217,069	237,882	240,439	6,888	6,803	(85)	4,035	2,557	23,371	4,246	246,378	97.59%	(5,939)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	471	1,211	1,195	1,312	1.36%	3.88%	4.32%	118	841	102			
	KUR	56	593	592	824	0.19%	3.08%	3.02%	233	768	231			
	Non KUR	415	617	603	488	8.89%	16.30%	13.56%	(115)	73	(129)			
3	PWG	-	-	-	87	0.00%	0.00%	0.87%	87	87	87			
	Cilem	-	-	-	87	0.00%	0.00%	0.87%	87	87	87			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	7,329	9,032	9,702	11,897	4.36%	5.14%	6.19%	2,195	4,568	2,865			
	CF 1	7,221	9,032	8,741	10,940	6.50%	8.32%	10.41%	2,199	3,719	1,908			
	Total Griya	7,194	8,838	8,389	10,058	6.83%	8.65%	10.43%	1,668	2,863	1,220			
	Oto	26	194	352	882	0.46%	4.39%	10.18%	530	856	689			
	CF 2	108	-	960	957	0.19%	1.15%	1.10%	(3)	849	957			
	Mitraguna & Others	-	-	960	957	0.00%	1.33%	1.27%	(3)	957	957			
	Pensiun	108	-	-	-	2.23%	0.00%	0.00%	-	(108)	-			
	Total Pembiayaan	7,800	10,242	10,896	13,296	3.59%	4.58%	5.53%	2,400	5,496	3,054	0.05%	99.15%	-5.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2.06%	2.24%	2.26%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	179	179	179	179	100.00%	100.00%	100.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	262	557	701	844	0.76%	2.28%	2.78%	142	582	287			
	KUR	164	102	99	99	0.55%	0.36%	0.37%	-	(65)	(3)			
	Non KUR	98	455	603	745	2.11%	16.29%	20.69%	142	647	290			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	12,454	15,120	15,754	15,973	7.41%	8.34%	8.31%	219	3,519	854			
	CF 1	10,689	14,462	15,097	15,316	9.62%	14.37%	14.57%	220	4,627	854			
	Total Griya	10,577	14,195	14,830	15,049	10.04%	15.28%	15.60%	220	4,472	854			
	Oto	112	267	267	267	1.96%	3.33%	3.08%	-	155	-			
	CF 2	1,765	657	657	657	3.10%	0.78%	0.75%	(0)	(1,108)	(0)			
	Mitraguna & Others	1,765	657	657	657	3.39%	0.91%	0.87%	(0)	(1,108)	(0)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	12,895	15,855	16,634	16,996	5.94%	6.99%	7.07%	362	4,100	1,141	0.05%	99.36%	-7.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215,335	219,091	239,170	23,835	
2	Contribution Margin	230	1,145	2,222	1,992	-866.1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1.67	1.85	2.02	0.16	0.35
CIF Payroll	1,638	1,786	2,057	271	419

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7,081	1,340	1,308	1,308	97	(0)	(32)	-2.37%	(5,773)	-81.53%	14,952	8.75%	(13,644)
2	Tabungan	82,750	88,190	96,543	97,023	(2,093)	480	8,832	10.01%	14,273	17.25%	96,168	100.89%	855
3	Deposito	20,500	30,758	30,747	30,747	1,900	0	(11)	-0.04%	10,247	49.98%	21,133	145.49%	9,614
	Total	110,331	120,289	128,598	129,078	(95)	479	8,789	7.31%	18,747	16.99%	132,253	97.60%	(3,175)
	CASA	89,831	89,530	97,851	98,331	(1,996)	479	8,800	9.83%	8,500	9.46%	111,120	88.49%	(12,789)
	(%) CASA	81.42%	74.43%	76.09%	76.18%									
	FDR	132.60%	138.95%	132.56%	132.07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1,880	1,885	1,890		5	10	0.55%	1,096	137.94%	-	0.00%	1,890
2	Giro ISE	389	33	146	146		0	112	336.58%	(243)	-62.48%		0.00%	146
3	Tabungan ISE	406	1,846	1,739	1,744		5	(102)	-5.53%	1,339	330.09%		0.00%	1,744
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	102	116	116	116		0	0	0.00%	14	13.73%		0.00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	37,651	36,691	37,126	1,250	2,160	910	(230)	435	(524)	1,725	40,914	90.74%	(3,788)
	KUR	36,457	35,715	36,180	1,250	2,160	910	(201)	464	(277)	1,696	39,582	91.40%	(3,402)
	Non KUR	1,194	975	946	-	-	0	(30)	(29)	(247)	29	1,332	71.03%	(386)
3	PWG	14,628	24,979	27,019	8,257	6,236	(2,021)	1,867	2,040	12,391	4,197	24,877	108.61%	2,142
	Cilem	6,737	13,467	14,411	1,604	1,625	21	124	944	7,674	681	13,381	107.70%	1,030
	Gadai	7,891	11,512	12,608	6,653	4,611	(2,042)	1,743	1,096	4,717	3,515	11,496	109.68%	1,112
4	CFG	94,017	105,470	106,331	2,405	2,286	(119)	1,055	861	12,314	1,425	107,669	98.76%	(1,338)
	CF 1	1,650	2,828	2,774	261	-	(261)	205	(54)	1,124	54	2,727	101.73%	47
	Total Griya	348	265	256	-	-	0	0	(9)	(92)	9	495	51.79%	(239)
	• Total Non Program	348	265	256	-	-	0	(9)	(9)	(92)	9	495	51.79%	(239)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,302	2,563	2,518	261	-	(261)	205	(45)	1,216	45	2,232	112.80%	286
	CF 2	92,366	102,641	103,556	2,144	2,286	142	850	915	11,190	1,371	104,942	98.68%	(1,385)
	Mitraguna & Others	54,628	62,993	64,218	1,377	2,286	909	326	1,225	9,589	1,061	66,021	97.27%	(1,803)
	Pensiun	37,738	39,649	39,339	767	-	(767)	524	(310)	1,601	310	38,921	101.07%	418
	Total Pembiayaan	146,295	167,140	170,476	11,912	10,682	(1,230)	2,692	3,336	24,181	7,346	173,460	98.28%	(2,984)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	83	54	54	35	0.22%	0.15%	0.09%	(20)	(49)	(19)			
	KUR	-	17	19	-	0.00%	0.05%	0.00%	(19)	-	(17)			
	Non KUR	83	37	35	35	6.98%	3.62%	3.66%	(1)	(49)	(2)			
3	PWG	-	-	-	131	0.00%	0.00%	0.49%	131	131	131			
	Cilem	-	-	-	131	0.00%	0.00%	0.91%	131	131	131			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	723	732	1,097	0.00%	0.69%	1.03%	365	1,097	373			
	CF 1	-	155	152	418	0.00%	5.38%	15.05%	266	418	263			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	155	152	418	0.00%	5.93%	16.58%	266	418	263			
	CF 2	-	569	580	679	0.00%	0.56%	0.66%	99	679	110			
	Mitraguna & Others	-	444	479	578	0.00%	0.76%	0.90%	99	578	134			
	Pensiun	-	124	101	101	0.00%	0.25%	0.26%	(0)	101	(23)			
	Total Pembiayaan	83	777	786	1,263	0.06%	0.47%	0.74%	477	1,179	486	0.56%	24.48%	-0.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	98	277	277	144	0.26%	0.76%	0.39%	(133)	46	(133)			
	KUR	98	187	187	54	0.27%	0.52%	0.15%	(133)	(44)	(133)			
	Non KUR	-	90	90	90	0.00%	9.24%	9.53%	-	90	0			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	19	2,914	3,059	2,745	0.02%	2.90%	2.58%	(314)	2,727	(169)			
	CF 1	-	-	-	14	0.00%	0.00%	0.50%	14	14	14			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	14	0.00%	0.00%	0.55%	14	14	14			
	CF 2	19	2,914	3,059	2,731	0.02%	2.98%	2.64%	(328)	2,713	(183)			
	Mitraguna & Others	19	2,485	2,509	2,181	0.03%	3.98%	3.40%	(328)	2,163	(304)			
	Pensiun	-	429	550	550	0.00%	0.33%	1.40%	-	550	121			
	Total Pembiayaan	116	3,191	3,336	2,889	0.08%	2.00%	1.69%	(447)	2,773	(302)	0.71%	58.19%	-1.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	142,526	155,632	167,737	25,211	
2	Contribution Margin	6,195	9,101	5,902	(293)	4.7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.70	3.09	3.12	0.03	0.42
CIF Payroll	1,793	1,072	1,150	78	(643)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	352	332	405	(20)	(337)	-50.38%	176	112.36%	6,948	4.78%	(6,616)
2	Tabungan	45,583	48,535	49,835	50,262	946	426	1,727	3.56%	4,678	10.26%	55,342	90.82%	(5,080)
3	Deposito	28,548	6,815	6,821	6,821	(732)	0	6	0.09%	(21,727)	-76.11%	29,544	23.09%	(22,723)
	Total	74,288	56,019	57,009	57,415	619	406	1,396	2.49%	(16,872)	-22.71%	91,834	62.52%	(34,419)
	CASA	45,740	49,204	50,188	50,594	1,351	406	1,390	2.82%	4,854	10.61%	62,290	81.22%	(11,696)
	(%) CASA	61.57%	87.83%	88.03%	88.12%									
	FDR	155.10%	231.36%	228.06%	226.45%									

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	795	905	990	990		(0)	85	9.43%	195	24.57%	-	0.00%	990
2	Giro ISE	7	72	72	72		0	(0)	-0.02%	65	962.04%		0.00%	72
3	Tabungan ISE	788	833	919	919		(0)	85	10.25%	130	16.55%		0.00%	919
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	79	88	88	88		0	0	0.00%	9	11.39%		0.00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	24,147	30,484	31,258	1,630	1,750	120	733	774	7,111	976	26,876	116.30%	4,381
	KUR	23,464	29,725	30,514	1,630	1,750	120	782	789	7,050	961	26,038	117.19%	4,476
	Non KUR	683	759	744	-	-	0	(49)	(15)	61	15	838	88.73%	(95)
3	PWG	2,751	5,831	6,017	1,102	417	(685)	888	186	3,266	231	6,623	90.86%	(605)
	Cilem	2,751	5,831	6,017	1,102	417	(685)	888	186	3,266	231	6,623	90.86%	(605)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	88,322	93,289	92,739	3,971	1,320	(2,651)	1,600	(550)	4,417	1,870	97,005	95.60%	(4,266)
	CF 1	3,542	3,592	3,547	-	-	0	(15)	(45)	5	45	4,474	79.28%	(927)
	Total Griya	3,385	2,554	2,524	-	-	0	0	(29)	(860)	29	3,531	71.48%	(1,007)
	• Total Non Program	3,385	2,554	2,524	-	-	0	(29)	(29)	(860)	29	3,531	71.48%	(1,007)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	158	1,039	1,023	-	-	0	(15)	(16)	865	16	943	108.49%	80
	CF 2	84,780	89,697	89,192	3,971	1,320	(2,651)	1,616	(505)	4,412	1,825	92,531	96.39%	(3,339)
	Mitraguna & Others	72,402	77,501	77,089	3,971	1,320	(2,651)	1,803	(412)	4,687	1,732	79,257	97.26%	(2,168)
	Pensiun	12,378	12,196	12,103	-	-	0	(187)	(93)	(275)	93	13,274	91.18%	(1,171)
	Total Pembiayaan	115,220	129,604	130,014	6,703	3,487	(3,216)	3,221	410	14,794	3,076	130,504	99.62%	(490)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	261	22	15	86	1.08%	0.05%	0.28%	71	(174)	64			
	KUR	188	-	-	71	0.80%	0.00%	0.23%	71	(117)	71			
	Non KUR	73	22	15	15	10.64%	1.96%	2.00%	-	(58)	(7)			
3	PWG	-	-	-	22	0.00%	0.00%	0.36%	22	22	22			
	Cilem	-	-	-	22	0.00%	0.00%	0.36%	22	22	22			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	563	891	1,072	1,983	0.64%	1.15%	2.14%	911	1,420	1,092			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	563	891	1,072	1,983	0.66%	1.20%	2.22%	911	1,420	1,092			
	Mitraguna & Others	408	817	998	1,983	0.56%	1.29%	2.57%	985	1,575	1,166			
	Pensiun	155	74	74	-	1.25%	0.61%	0.00%	(74)	(155)	(74)			
	Total Pembiayaan	824	913	1,087	2,091	0.72%	0.84%	1.61%	1,004	1,267	1,178	2.44%	-51.99%	0.8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	26	232	169	169	0.11%	0.56%	0.54%	-	144	(63)			
	KUR	-	172	110	110	0.00%	0.37%	0.36%	-	110	(63)			
	Non KUR	26	59	60	60	3.76%	7.84%	8.00%	-	34	0			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,187	950	949	959	1.34%	1.02%	1.03%	10	(228)	9			
	CF 1	-	320	320	320	0.00%	8.92%	9.03%	-	320	-			
	Total Griya	-	320	320	320	0.00%	12.54%	12.69%	-	320	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	1,187	630	628	639	1.40%	0.70%	0.72%	10	(549)	9			
	Mitraguna & Others	1,187	567	566	502	1.64%	0.73%	0.65%	(64)	(685)	(65)			
	Pensiun	-	62	62	137	0.00%	0.05%	1.13%	74	137	74			
	Total Pembiayaan	1,213	1,182	1,118	1,128	1.05%	0.86%	0.87%	10	(85)	(54)	1.39%	-59.88%	0.5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117,091	117,396	130,285	13,194	
2	Contribution Margin	3,831	5,086	4,194	363	-9.5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.37	3.72	3.74	0.02	0.37
CIF Payroll	585	625	627	2	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8,058	1,353	1,411	1,397	424	(14)	44	3.26%	(6,660)	-82.66%	14,967	9.34%	(13,570)
2	Tabungan	114,229	116,866	119,742	121,095	2,472	1,354	4,229	3.62%	6,867	6.01%	127,078	95.29%	(5,983)
3	Deposito	24,505	18,203	17,298	17,298	(795)	0	(905)	-4.97%	(7,207)	-29.41%	25,528	67.76%	(8,230)
	Total	146,791	136,423	138,450	139,790	2,100	1,340	3,368	2.47%	(7,001)	-4.77%	167,573	83.42%	(27,783)
	CASA	122,286	118,220	121,153	122,493	2,895	1,340	4,273	3.61%	207	0.17%	142,046	86.23%	(19,553)
	(%) CASA	83.31%	86.66%	87.51%	87.63%									
	FDR	111.90%	130.44%	130.55%	129.30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	782	783		1	14	1.83%	218	38.54%	-	0.00%	783
2	Giro ISE	2	1	1	1		0	(0)	-1.04%	(0)	-22.54%		0.00%	1
3	Tabungan ISE	563	767	781	781		1	14	1.84%	218	38.74%		0.00%	781
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	164	181	183	183		0	2	1.10%	19	11.59%		0.00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	(19)	-	94	80.20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	(19)	-	94	80.20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	(19)	-	94	80.20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	18,705	17,561	18,153	320	1,300	980	(426)	591	(553)	709	21,408	84.80%	(3,255)
	KUR	17,857	17,017	17,636	320	1,300	980	(400)	618	(221)	682	20,405	86.43%	(2,769)
	Non KUR	848	544	517	-	-	0	(26)	(27)	(331)	27	1,003	51.55%	(486)
3	PWG	28,691	42,364	45,379	9,871	9,723	(148)	217	3,015	16,688	6,708	42,488	106.81%	2,891
	Cilem	14,633	22,956	23,714	1,163	1,845	682	(1)	759	9,082	1,086	25,716	92.22%	(2,001)
	Gadai	14,059	19,408	21,665	8,708	7,879	(830)	219	2,256	7,606	5,622	16,772	129.17%	4,893
4	CFG	116,769	117,948	117,138	1,842	1,709	(133)	(107)	(810)	369	2,519	127,157	92.12%	(10,019)
	CF 1	2,827	4,549	4,134	332	-	(332)	264	(415)	1,306	415	3,996	103.46%	138
	Total Griya	979	734	721	-	-	0	0	(13)	(258)	13	1,126	64.04%	(405)
	• Total Non Program	979	734	721	-	-	0	(15)	(13)	(258)	13	1,126	64.04%	(405)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,848	3,814	3,413	332	-	(332)	264	(402)	1,564	402	2,870	118.92%	543
	CF 2	113,942	113,400	113,004	1,510	1,709	199	(371)	(395)	(938)	2,104	123,162	91.75%	(10,157)
	Mitraguna & Others	55,116	58,111	57,939	1,350	1,364	14	402	(173)	2,823	1,537	63,433	91.34%	(5,494)
	Pensiun	58,827	55,288	55,066	160	345	185	(773)	(223)	(3,761)	568	59,729	92.19%	(4,663)
	Total Pembiayaan	164,260	177,949	180,745	12,034	12,732	699	(314)	2,797	16,485	9,936	191,147	94.56%	(10,401)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	75	75	0.00%	100.00%	100.00%	-	75	75			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	75	75	0.00%	100.00%	100.00%	-	75	75			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	617	433	326	390	3.30%	1.86%	2.15%	64	(228)	(43)			
	KUR	461	321	291	367	2.58%	1.71%	2.08%	76	(94)	46			
	Non KUR	156	112	35	23	18.40%	6.52%	4.37%	(13)	(133)	(89)			
3	PWG	74	-	-	272	0.26%	0.00%	0.60%	272	198	272			
	Cilem	74	-	-	159	0.51%	0.00%	0.67%	159	85	159			
	Gadai	-	-	-	113	0.00%	0.00%	0.52%	113	113	113			
4	CFG	1,969	2,461	2,567	1,913	1.69%	2.18%	1.63%	(654)	(56)	(549)			
	CF 1	66	45	197	89	2.32%	4.32%	2.16%	(107)	24	44			
	Total Griya	66	45	43	89	6.70%	5.83%	12.40%	47	24	44			
	Oto	-	-	154	-	0.00%	4.03%	0.00%	(154)	-	-			
	CF 2	1,904	2,417	2,371	1,823	1.67%	2.09%	1.61%	(547)	(80)	(593)			
	Mitraguna & Others	1,427	1,741	1,787	1,338	2.59%	3.08%	2.31%	(449)	(89)	(402)			
	Pensiun	477	676	583	485	0.81%	1.06%	0.88%	(98)	9	(191)			
	Total Pembiayaan	2,661	2,894	2,969	2,650	1.62%	1.67%	1.47%	(319)	(11)	(244)	0.00%	100.00%	-1.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	229	603	643	561	1.22%	3.66%	3.09%	(82)	332	(41)			
	KUR	229	569	541	459	1.28%	3.18%	2.61%	(82)	230	(109)			
	Non KUR	-	34	102	102	0.00%	18.82%	19.72%	(0)	102	68			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,597	1,719	1,451	2,310	1.37%	1.23%	1.97%	859	713	592			
	CF 1	-	159	154	149	0.00%	3.39%	3.60%	(5)	149	(11)			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	159	154	149	0.00%	4.04%	4.36%	(5)	149	(11)			
	CF 2	1,597	1,560	1,297	2,162	1.40%	1.14%	1.91%	864	565	602			
	Mitraguna & Others	770	1,325	1,290	1,940	1.40%	2.22%	3.35%	650	1,170	615			
	Pensiun	827	235	8	222	0.50%	0.00%	0.40%	215	(605)	(13)			
	Total Pembiayaan	1,826	2,321	2,095	2,872	1.11%	1.18%	1.59%	777	1,046	550	0.00%	100.00%	-1.6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167,764	167,709	183,004	15,240	
2	Contribution Margin	8,174	11,234	10,742	2,568	-31.4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1.81	1.98	2.05	0.07	0.24
CIF Payroll	1,647	1,557	1,729	172	82



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	24,901	23,096	22,836	22,760	338	(76)	(336)	-1.45%	(2,140)	-8.59%	33,853	67.23%	(11,093)
3	Deposito	2,060	1,857	2,117	2,117	(359)	0	261	14.03%	57	2.77%	2,365	89.52%	(248)
Total		26,961	24,953	24,953	24,878	(21)	(76)	(75)	-0.30%	(2,083)	-7.73%	36,218	68.69%	(11,340)
CASA		24,901	23,096	22,836	22,760	338	(76)	(336)	-1.45%	(2,140)	-8.59%	33,853	67.23%	(11,093)
(% CASA		92.36%	92.56%	91.51%	91.49%									
FDR		86.03%	83.19%	80.32%	80.56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,934	2,043	2,343	2,343		0	300	14.67%	409	21.15%	-	0.00%	2,343
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
3	Tabungan ISE	1,934	2,043	2,343	2,343		0	300	14.67%	409	21.15%	0	0.00%	2,343
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
5	CIF ISE	18	22	22	22		0	0	0.00%	4	22.22%	0	0.00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	23,194	20,760	20,043	280	100	(180)	(650)	(717)	(3,152)	817	26,294	76.22%	(6,251)
	KUR	21,361	19,664	18,964	280	100	(180)	(579)	(700)	(2,397)	800	24,306	78.02%	(5,342)
	Non KUR	1,833	1,095	1,078	-	-	0	(70)	(17)	(755)	17	1,988	54.24%	(910)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
Total Pembiayaan		23,194	20,760	20,043	280	100	(180)	(650)	(717)	(3,152)	817	26,294	76.22%	(6,251)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	692	860	1,173	4,465	2.98%	5.65%	22.28%	3,292	3,773	3,605			
	KUR	472	504	1,000	4,281	2.21%	5.09%	22.58%	3,281	3,809	3,777			
	Non KUR	220	356	173	183	11.98%	15.80%	17.01%	10	(36)	(172)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
Total Pembiayaan		692	860	1,173	4,465	2.98%	5.65%	22.28%	3,292	3,773	3,605	5.88%	73.59%	-16.4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	178	495	749	907	0.77%	3.61%	4.52%	158	729	412			
	KUR	161	401	483	470	0.75%	2.46%	2.48%	(13)	309	70			
	Non KUR	17	94	266	437	0.91%	24.24%	40.48%	171	420	343			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
Total Pembiayaan		178	495	749	907	0.77%	3.61%	4.52%	158	729	412	25.06%	-454.08%	20.5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	22,780	26,961	24,974	2,194	
2	Contribution Margin	613	1,153	980	367	-59.9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.33	3.65	3.57	(0.09)	0.24
CIF Payroll	80	81	92	11	12

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	888	417	-	-	(17)	0	(417)	-100.00%	(888)	-100.00%	888	0.00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	Total	888	417	-	-	(17)	0	(417)	-100.00%	(888)	-100.00%	888	0.00%	(888)
	CASA	888	417	-	-	(17)	0	(417)	-100.00%	(888)	-100.00%	888	0.00%	(888)
	(%) CASA	100.00%	100.00%	#DIV/0!	#DIV/0!									
	FDR	0.00%	0.00%	#DIV/0!	#DIV/0!									

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	278	888	434	156	
2	Contribution Margin	(360)	(458)	(219)	141	39.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.67	3.20	3.00	(0.20)	0.33
CIF Payroll	9	5	5	-	(4)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	302	335	344	344	262	(0)	9	2.67%	43	14.16%	302	114.16%	43
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	Total	302	335	344	344	262	(0)	9	2.67%	43	14.16%	302	114.16%	43
	CASA	302	335	344	344	262	(0)	9	2.67%	43	14.16%	302	114.16%	43
	(%) CASA	100.00%	100.00%	100.00%	100.00%									
	FDR	0.00%	0.00%	0.00%	0.00%									

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	376	302	73	(303)	
2	Contribution Margin	(77)	(117)	(27)	50	64.9%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	3,509	61	812	787	(758)	(24)	726	1184.02%	(2,722)	-77.57%	6,635	11.86%	(5,848)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0.00%	(113)
	Total	3,509	61	812	787	(758)	(24)	726	1184.02%	(2,722)	-77.57%	6,748	11.66%	(5,961)
	CASA	3,509	61	812	787	(758)	(24)	726	1184.02%	(2,722)	-77.57%	6,635	11.86%	(5,848)
	(%) CASA	100.00%	100.00%	100.00%	100.00%									
	FDR	0.00%	0.00%	0.00%	0.00%									

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3,125	3,509	820	(2,305)	
2	Contribution Margin	(300)	(404)	(113)	187	62.3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.61	2.60	2.50	(0.10)	(0.11)
CIF Payroll	18	10	10	-	(8)