

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	131.020	131.322	(20.234)	302	(1.604)	-1,21%	(24.545)	-15,75%	307.972	42,64%	(176.650)
2	Tabungan	1.803.617	1.929.405	1.976.458	1.990.567	8.980	14.110	61.163	3,17%	186.951	10,37%	2.053.217	96,95%	(62.650)
3	Deposito	681.198	794.773	772.964	762.439	13.126	(10.524)	(32.334)	-4,07%	81.241	11,93%	695.719	109,59%	66.720
Total		2.640.681	2.857.104	2.880.441	2.884.328	1.872	3.887	27.224	0,95%	243.647	9,23%	3.056.908	94,35%	(172.580)
CASA		1.959.483	2.062.331	2.107.478	2.121.889	(11.254)	14.411	59.558	2,89%	162.406	8,29%	2.361.189	89,87%	(239.300)
(% CASA		74,20%	72,18%	73,17%	73,57%									
FDR		99,99%	103,86%	104,15%	104,01%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.022	3.115	5.900	2.785	1.646	3.733	19.624	2.167	108.670	92,04%	(8.647)
	Linkage	14.865	24.410	24.410	-	-	-	54	-0	9.545	0	27.177	89,82%	(2.767)
	Non-Linkage	65.533	71.879	75.612	3.115	5.900	2.785	1.592	3.734	10.079	2.166	81.493	92,78%	(5.881)
	• Local Champion	62.373	68.775	72.540	3.115	5.900	2.785	1.923	3.765	10.167	2.135	69.939	103,72%	2.601
	• Value Chain	3.160	3.104	3.072	-	-	-	-330	-32	-88	32	11.554	26,59%	(8.481)
2	MBG	368.059	386.301	386.911	14.021	13.450	-571	2.427	611	18.853	12.839	416.638	92,87%	(29.727)
	KUR	343.457	360.866	360.711	12.721	12.040	-681	2.172	-155	17.254	12.195	389.607	92,58%	(28.896)
	Non KUR	24.602	25.435	26.201	1.300	1.410	110	255	766	1.599	644	27.031	96,93%	(831)
3	PWG	200.888	337.104	357.216	78.483	79.181	699	15.679	20.111	156.327	59.070	352.958	101,21%	4.258
	Cilem	92.590	179.567	195.456	17.087	28.093	11.006	5.131	15.889	102.866	12.203	214.664	91,05%	(19.207)
	Gadai	108.298	157.537	161.759	61.396	51.089	-10.307	10.549	4.222	53.461	46.867	138.294	116,97%	23.465
4	CFG	1.991.066	2.147.657	2.155.797	51.515	46.416	-5.099	24.686	8.140	164.731	38.276	2.201.267	97,93%	(45.470)
	CF 1	271.158	283.456	282.548	3.891	3.483	-408	1.344	-908	11.390	4.391	306.261	92,26%	(23.713)
	Total Griya	236.939	234.916	232.433	850	571	-279	0	-2.483	-4.506	3.053	254.302	91,40%	(21.869)
	• Total Non Program	155.508	157.635	155.426	850	250	-600	-522	-2.209	-82	2.459	163.178	95,25%	(7.752)
	• Program	81.431	77.281	77.007	-	321	-763	-274	-2.274	-4.424	595	91.124	84,51%	(14.117)
	Oto	34.219	48.540	50.115	3.041	2.913	-128	1.344	1.575	15.896	1.338	51.959	96,45%	(1.844)
	CF 2	1.719.908	1.864.201	1.873.249	47.624	42.933	-4.691	23.342	9.048	153.341	33.885	1.895.007	98,85%	(21.758)
	Mitraguna & Others	1.474.657	1.597.603	1.606.558	41.364	39.605	-1.759	17.258	8.955	131.901	30.650	1.633.534	98,35%	(26.976)
	Pensium	245.250	266.598	266.691	6.261	3.328	-2.933	6.084	93	21.441	3.235	261.473	102,00%	5.218
Total Pembiayaan		2.640.411	2.967.351	2.999.946	147.134	144.948	-2.186	44.438	32.596	359.536	112.352	3.079.533	97,42%	(79.587)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	2.646	0,00%	0,00%	2,65%	2.646	2.646	2.044			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	827	0,00%	0,00%	1,09%	827	827	225			
	Value Chain	-	-	-	1.819	0,00%	0,00%	2,51%	1.819	1.819	1.819			
2	MBG	2.275	5.444	5.444	29.968	0,62%	1,41%	7,75%	24.524	27.693	24.524			
	KUR	1.785	4.476	4.476	25.893	0,52%	1,24%	7,18%	21.418	24.108	21.418			
	Non KUR	489	968	968	4.074	1,99%	3,81%	15,55%	3.106	3.585	3.106			
3	PWG	10	-	-	7.281	0,00%	0,00%	2,04%	7.271	7.271	7.281			
	Cilem	10	-	-	5.992	0,01%	0,00%	3,07%	5.992	5.982	5.992			
	Gadai	-	-	-	1.289	0,00%	0,00%	0,80%	1.289	1.289	1.289			
4	CFG	19.717	27.801	28.500	44.555	0,99%	1,33%	2,07%	16.056	24.838	16.754			
	CF 1	13.249	15.216	16.070	21.916	4,89%	5,67%	7,76%	5.846	8.667	6.700			
	Total Griya	12.780	14.475	15.301	20.627	5,39%	6,51%	8,87%	5.325	7.847	6.152			
	Oto	469	742	769	1.289	1,37%	1,58%	2,57%	521	821	548			
	CF 2	6.468	12.585	12.430	22.639	0,38%	0,67%	1,21%	10.210	16.171	10.054			
	Mitraguna & Others	5.999	11.277	11.068	20.264	0,41%	0,69%	1,26%	9.195	14.265	8.986			
	Pensium	470	1.308	1.361	2.376	0,19%	0,51%	0,89%	1.014	1.906	1.068			
Total Pembiayaan		22.002	33.847	33.943	84.450	0,83%	1,14%	2,82%	50.507	62.448	50.604	0,88%	68,75%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	24,10%	(415)	5.949	135			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.131	9.681	9.267	5,06%	13,47%	12,26%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.075	0,70%	0,71%	0,79%	341	502	765			
	KUR	1.118	1.018	1.434	1.604	0,33%	0,40%	0,44%	171	486	586			
	Non KUR	1.455	1.292	1.300	1.470	5,91%	5,11%	5,61%	171	16	178			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	22.848	1,29%	1,09%	1,06%	(643)	(2.819)	(201)			
	CF 1	9.750	10.411	9.855	10.680	3,60%	3,48%	3,78%	825	930	269			
	Total Griya	9.274	9.871	9.315	9.963	3,91%	3,97%	4,29%	648	690	93			
	Oto	476	540	540	717	1,39%	1,11%	1,43%	177	241	177			
	CF 2	15.917	12.639	13.636	12.168	0,93%	0,73%	0,65%	(1.468)	(3.749)	(471)			
	Mitraguna & Others	14.983	11.801	12.664	11.601	1,02%	0,79%	0,72%	(1.063)	(3.382)	(200)			
	Pensium	934	838	972	567	0,04%	0,03%	0,21%	(405)	(367)	(271)			
Total Pembiayaan		46.399	49.332	50.747	50.030	1,76%	1,71%	1,67%	(716)	3.632	698	1,79%	-7,14%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	22.777	24.181	(1.762)	1.405	2.219	10,10%	(1.823)	-7,01%	39.337	61,47%	(15.155)
2	Tabungan	211.719	206.878	213.087	212.978	(13.599)	(109)	6.100	2,95%	1.259	0,59%	232.866	91,46%	(19.888)
3	Deposito	98.613	105.058	88.367	78.138	29.502	(10.229)	(26.920)	-25,62%	(20.475)	-20,76%	99.856	78,25%	(21.718)
	Total	336.337	333.899	324.231	315.297	14.141	(8.933)	(18.601)	-5,57%	(21.040)	-6,26%	372.059	84,74%	(56.761)
	CASA	237.724	228.840	235.863	237.159	(15.361)	1.296	8.319	3,64%	(564)	-0,24%	272.203	87,13%	(35.043)
	(%) CASA	70,68%	68,54%	72,75%	75,22%									
	FDR	113,34%	123,52%	129,27%	132,93%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	18.498	3.115	5.000	1.885	2.782	4.900	943	100	24.634	75,09%	(6.136)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	18.498	3.115	5.000	1.885	2.782	4.900	943	100	21.551	85,83%	(3.053)
	• Local Champion	16.779	12.893	17.801	3.115	5.000	1.885	2.789	4.908	1.022	92	18.673	95,33%	(872)
	• Value Chain	777	705	697	-	-	-	-7	-8	-79	8	2.878	24,23%	(2.181)
2	MBG	48.456	41.201	40.244	600	550	-50	-1.272	-957	-8.212	1.507	53.016	75,91%	(12.772)
	KUR	46.158	38.350	37.435	600	550	-50	-1.221	-915	-8.723	1.465	50.496	74,14%	(13.061)
	Non KUR	2.298	2.851	2.809	-	-	0	-51	-42	510	42	2.520	111,46%	289
3	PWG	20.904	26.807	27.650	7.013	5.426	-1.587	1.575	843	6.746	4.583	34.588	79,94%	(6.938)
	Cilem	9.146	13.780	13.561	939	619	-320	-575	-219	4.416	838	20.186	67,18%	(6.625)
	Gadai	11.759	13.027	14.089	6.074	4.807	-1.267	2.150	1.062	2.330	3.745	14.402	97,83%	(313)
4	CFG	294.292	330.838	332.734	9.434	7.365	-2.069	2.642	1.895	38.442	5.470	309.858	107,38%	22.876
	CF 1	11.437	13.928	13.680	-	150	150	-86	-248	2.243	398	13.294	102,91%	386
	Total Griya	7.624	10.098	9.816	-	-	0	0	-282	2.192	282	8.092	121,31%	1.724
	• Total Non Program	7.624	10.098	9.816	-	-	0	-93	-282	2.192	282	8.092	121,31%	1.724
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.864	-	150	150	-86	34	51	116	5.202	74,28%	(1.338)
	CF 2	282.855	316.910	319.053	9.434	7.215	-2.219	2.729	2.143	36.199	5.072	296.564	107,58%	22.489
	Mitraguna & Others	252.904	277.936	279.775	7.750	6.628	-1.122	833	1.839	26.871	4.789	265.342	105,44%	14.433
	Pensiun	29.951	38.974	39.278	1.684	587	-1.097	1.895	304	9.327	283	31.222	125,80%	8.056
	Total Pembiayaan	381.208	412.444	419.126	20.162	18.341	-1.822	5.727	6.682	37.918	11.659	422.096	99,30%	(2.970)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	2.049	1.481	3.728	0,14%	3,59%	9,26%	2.247	3.662	1.679			
	KUR	66	1.886	1.317	3.629	0,14%	3,44%	9,69%	2.312	3.563	1.743			
	Non KUR	-	163	163	99	0,00%	5,73%	3,53%	(64)	99	(64)			
3	PWG	-	-	-	323	0,00%	0,00%	1,17%	323	323	323			
	Cilem	-	-	-	244	0,00%	0,00%	1,80%	244	244	244			
	Gadai	-	-	-	78	0,00%	0,00%	0,56%	78	78	78			
4	CFG	-	2.198	2.414	1.968	0,00%	0,73%	0,59%	(446)	1.968	(230)			
	CF 1	-	91	92	450	0,00%	0,66%	3,29%	358	450	359			
	Total Griya	-	-	-	89	0,00%	0,00%	0,90%	89	89	89			
	Oto	-	91	92	361	0,00%	2,40%	9,35%	269	361	270			
	CF 2	-	2.107	2.322	1.518	0,00%	0,73%	0,48%	(804)	1.518	(589)			
	Mitraguna & Others	-	1.795	1.933	911	0,00%	0,70%	0,33%	(1.022)	911	(884)			
	Pensiun	-	312	389	607	0,00%	1,00%	1,55%	218	607	295			
	Total Pembiayaan	66	4.247	3.895	6.019	0,02%	0,94%	1,44%	2.124	5.952	1.771	0,00%	100,00%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	19,31%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	19,31%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	458	0,36%	0,66%	1,14%	184	283	183			
	KUR	175	56	56	176	0,38%	0,14%	0,47%	121	1	120			
	Non KUR	-	218	218	282	0,00%	7,65%	10,03%	64	282	63			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.589	2.176	2.175	0,52%	0,66%	0,65%	(0)	653	587			
	CF 1	290	290	290	290	2,54%	2,08%	2,12%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,51%	-	-	-			
	CF 2	1.232	1.298	1.885	1.885	0,44%	0,59%	0,59%	(0)	653	587			
	Mitraguna & Others	1.232	1.298	1.885	1.885	0,49%	0,68%	0,67%	(0)	653	587			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.462	6.021	6.205	0,62%	1,46%	1,48%	184	3.833	743	0,70%	52,78%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	9.074	9.136	332	62	(80)	-0,87%	4.848	113,08%	16.989	53,77%	(7.853)
2	Tabungan	160.765	165.443	167.373	167.815	7.432	442	2.372	1,43%	7.051	4,39%	180.916	92,76%	(13.101)
3	Deposito	65.984	41.550	39.322	39.309	276	(13)	(2.241)	-5,39%	(26.676)	-40,43%	67.122	58,56%	(27.814)
	Total	231.036	216.208	215.769	216.259	8.040	491	51	0,02%	(14.777)	-6,40%	265.027	81,60%	(48.768)
	CASA	165.052	174.658	176.447	176.951	7.763	504	2.292	1,31%	11.899	7,21%	197.905	89,41%	(20.954)
	(%) CASA	71,44%	80,78%	81,78%	81,82%									
	FDR	120,56%	144,20%	145,76%	145,43%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.174	-	-	0	-73	-71	4.102	71	3.456	120,75%	717
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.174	-	-	0	-71	-71	4.122	71	1.962	212,69%	2.211
	• Local Champion	51	4.245	4.174	-	-	0	-71	-71	4.122	71	957	435,95%	3.216
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.545	465	465	0	263	-21	4.899	486	17.686	110,51%	1.858
	KUR	12.693	16.663	16.499	465	265	-200	324	-164	3.806	429	15.586	105,86%	913
	Non KUR	1.952	2.902	3.045	-	200	200	-60	143	1.093	57	2.100	145,01%	945
3	PWG	16.365	26.307	27.527	5.786	4.886	-899	1.083	1.221	11.162	3.666	29.274	94,03%	(1.746)
	Cilem	8.190	15.249	16.333	1.322	1.881	560	459	1.084	8.143	798	18.454	88,51%	(2.121)
	Gadai	8.175	11.058	11.195	4.464	3.005	-1.459	624	137	3.019	2.868	10.820	103,46%	375
4	CFG	247.446	261.646	263.251	5.970	6.789	819	3.839	1.605	15.805	5.184	263.405	99,94%	(154)
	CF 1	12.247	10.586	10.162	17	-	-17	-60	-423	-2.085	423	14.104	72,05%	(3.941)
	Total Griya	9.062	7.852	7.495	-	-	0	0	-357	-1.568	357	9.491	78,97%	(1.996)
	• Total Non Program	9.062	7.852	7.495	-	-	0	-87	-357	-1.568	357	9.491	78,97%	(1.996)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.668	17	-	-17	-60	-66	-517	66	4.613	57,83%	(1.945)
	CF 2	235.199	251.061	253.089	5.953	6.789	836	3.899	2.028	17.890	4.761	249.302	101,52%	3.787
	Mitraguna & Others	206.067	221.171	222.772	5.853	5.979	126	4.041	1.600	16.705	4.379	218.862	101,79%	3.909
	Pensiun	29.132	29.890	30.317	100	810	710	-141	428	1.185	382	30.439	99,60%	(122)
	Total Pembiayaan	278.528	311.763	314.497	12.221	12.140	-81	5.112	2.733	35.968	9.407	313.822	100,22%	675

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	82	79	757	0,00%	0,41%	3,87%	677	757	674			
	KUR	-	82	79	416	0,00%	0,48%	2,52%	337	416	334			
	Non KUR	-	-	-	341	0,00%	0,00%	11,18%	341	341	341			
3	PWG	-	-	-	563	0,00%	0,00%	2,05%	563	563	563			
	Cilem	-	-	-	364	0,00%	0,00%	2,23%	364	364	364			
	Gadai	-	-	-	199	0,00%	0,00%	1,78%	199	199	199			
4	CFG	713	671	728	1.501	0,29%	0,28%	0,57%	773	788	830			
	CF 1	8	337	466	473	0,06%	4,40%	4,65%	7	465	136			
	Total Griya	-	261	257	255	0,00%	3,27%	3,41%	(1)	255	(6)			
	Oto	8	76	210	217	0,24%	7,67%	8,15%	8	210	141			
	CF 2	705	334	262	1.028	0,30%	0,10%	0,41%	766	323	694			
	Mitraguna & Others	705	334	262	739	0,34%	0,12%	0,33%	477	34	405			
	Pensiun	-	-	-	289	0,00%	0,00%	0,95%	289	289	289			
	Total Pembiayaan	713	753	807	2.821	0,26%	0,26%	0,90%	2.014	2.108	2.068	1,19%	-32,72%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.752	2.059	1.762	0,93%	0,79%	0,67%	(297)	(547)	10			
	CF 1	296	296	296	-	2,42%	2,80%	0,00%	(296)	(296)	(296)			
	Total Griya	296	296	296	-	3,26%	3,77%	0,00%	(296)	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.456	1.763	1.762	0,86%	0,70%	0,70%	(1)	(252)	306			
	Mitraguna & Others	2.013	1.456	1.763	1.762	0,98%	0,80%	0,79%	(1)	(252)	306			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.752	2.059	1.762	0,83%	0,66%	0,56%	(297)	(547)	10	5,79%	-934,19%	5,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	28.611	28.646	1.239	35	(1.182)	-3,96%	1.229	4,48%	35.521	80,64%	(6.876)
2	Tabungan	55.536	68.233	64.793	66.391	9.942	1.598	(1.842)	-2,70%	10.855	19,55%	68.601	96,78%	(2.210)
3	Deposito	6.088	6.809	6.210	6.210	(335)	0	(599)	-8,80%	122	2,00%	6.873	90,35%	(663)
	Total	89.042	104.870	99.613	101.247	10.846	1.633	(3.623)	-3,46%	12.205	13,71%	110.995	91,22%	(9.749)
	CASA	82.953	98.061	93.404	95.037	11.181	1.633	(3.024)	-3,08%	12.083	14,57%	104.122	91,27%	(9.086)
	(%) CASA	93,16%	93,51%	93,77%	93,87%									
	FDR	82,33%	92,06%	98,33%	96,75%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.133	-	-	0	-55	-471	-1.096	471	3.229	66,06%	(1.096)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.133	-	-	0	-55	-471	-1.096	471	3.229	66,06%	(1.096)
	• Local Champion	3.229	2.604	2.133	-	-	0	-55	-471	-1.096	471	3.229	66,06%	(1.096)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.791	625	560	-65	-215	4	-31	556	21.896	81,25%	(4.105)
	KUR	16.625	17.098	17.113	625	560	-65	-190	15	488	545	20.501	83,47%	(3.388)
	Non KUR	1.196	688	678	-	-	0	-24	-11	-519	11	1.394	48,59%	(717)
3	PWG	2.171	6.495	7.827	1.485	1.594	110	1.023	1.332	5.656	262	8.105	96,57%	(278)
	Cilem	2.171	6.495	7.827	1.485	1.594	110	1.023	1.332	5.656	262	8.105	96,57%	(278)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	70.203	2.477	1.821	-656	2.040	541	20.116	1.280	63.498	110,56%	6.704
	CF 1	13.142	15.797	15.786	-	201	201	-77	-11	2.644	211	15.400	102,51%	386
	Total Griya	12.152	13.526	13.386	-	-	0	0	-139	1.234	139	13.221	101,25%	165
	• Total Non Program	7.615	9.363	9.261	-	-	0	-108	-102	1.646	102	8.143	113,73%	1.118
	• Program	4.537	4.163	4.125	-	-	0	-32	-38	-413	38	5.078	81,23%	(953)
	Oto	989	2.271	2.400	-	201	201	-77	129	1.411	72	2.179	110,13%	221
	CF 2	36.945	53.865	54.416	2.477	1.620	-857	2.117	552	17.471	1.068	48.098	113,14%	6.318
	Mitraguna & Others	31.987	48.880	49.479	2.347	1.620	-727	2.146	600	17.492	1.020	42.107	117,51%	7.372
	Pensiun	4.958	4.985	4.937	130	-	-130	-29	-48	-21	48	5.991	82,41%	(1.054)
	Total Pembiayaan	73.308	96.546	97.953	4.587	3.975	-612	2.793	1.407	24.645	2.568	96.728	101,27%	1.225

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	983	1.229	2.298	1,40%	6,91%	12,92%	1.069	2.049	1.316			
	KUR	249	917	1.229	2.183	1,50%	7,19%	12,76%	954	1.934	1.267			
	Non KUR	-	66	-	115	0,00%	0,00%	16,99%	115	115	49			
3	PWG	-	-	-	461	0,00%	0,00%	5,90%	461	461	461			
	Cilem	-	-	-	461	0,00%	0,00%	5,90%	461	461	461			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	1.034	2,00%	1,13%	1,47%	245	33	448			
	CF 1	727	586	789	1.034	5,53%	4,99%	6,55%	245	307	448			
	Total Griya	727	581	789	1.032	5,98%	5,83%	7,71%	244	305	451			
	Oto	-	5	-	2	0,00%	0,00%	0,06%	2	2	(3)			
	CF 2	274	-	-	-	0,74%	0,00%	0,00%	-	(274)	-			
	Mitraguna & Others	274	-	-	-	0,86%	0,00%	0,00%	-	(274)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.568	2.018	3.794	1,71%	2,09%	3,87%	1.776	2.544	2.225	1,60%	58,72%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	414	-	15,77%	15,91%	0,00%	(414)	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	-	15,77%	15,91%	0,00%	(414)	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	226	4,80%	0,89%	1,27%	68	(629)	57			
	KUR	438	40	38	108	2,63%	0,22%	0,63%	69	(330)	67			
	Non KUR	417	129	120	119	34,85%	17,50%	17,51%	(2)	(298)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,51%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,57%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,67%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,50%	0,49%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,54%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	940	929	583	2,47%	0,96%	0,59%	(347)	(1.231)	(358)	0,76%	-27,00%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	18.517	17.023	(23.428)	(1.494)	1.980	13,16%	(8.696)	-33,81%	34.063	49,97%	(17.040)
2	Tabungan	122.400	138.299	140.476	143.358	2.513	2.883	5.060	3,66%	20.958	17,12%	135.814	105,55%	7.544
3	Deposito	49.497	52.299	49.433	49.561	(1.625)	127	(2.738)	-5,24%	63	0,13%	50.279	98,57%	(718)
	Total	197.616	205.640	208.425	209.941	(22.540)	1.516	4.302	2,09%	12.326	6,24%	220.156	95,36%	(10.214)
	CASA	148.118	153.341	158.992	160.381	(20.916)	1.389	7.040	4,59%	12.263	8,28%	169.877	94,41%	(9.496)
	(%) CASA	74,95%	74,57%	76,28%	76,39%									
	FDR	74,94%	87,49%	87,38%	86,75%									

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	9.383	15.459	13.030	13.093		63	(2.367)	-15,31%	3.710	39,54%	-	0,00%	13.093
2	Giro ISE	3.509	1.815	1.961	2.035		73	220	12,10%	(1.475)	-42,02%		0,00%	2.035
3	Tabungan ISE	5.874	13.644	11.069	11.058		(11)	(2.586)	-18,95%	5.184	88,26%		0,00%	11.058
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	119	121	121		0	2	1,68%	21	21,00%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	40.776	2.030	880	-1.150	1.749	-112	5.874	992	38.663	105,46%	2.112
	KUR	33.390	38.479	38.375	1.730	860	-870	1.494	-103	4.986	963	36.969	103,80%	1.406
	Non KUR	1.512	2.409	2.400	300	20	-280	256	-8	889	28	1.694	141,65%	706
3	PWG	20.337	35.928	37.091	9.840	7.195	-2.646	2.559	1.163	16.754	6.032	31.928	116,17%	5.163
	Cilem	6.847	17.748	18.001	2.073	1.333	-740	1.290	252	11.153	1.081	15.562	115,67%	2.439
	Gadai	13.490	18.180	19.091	7.767	5.862	-1.905	1.269	911	5.601	4.951	16.366	116,65%	2.725
4	CFG	92.645	100.930	101.411	4.360	2.207	-2.154	3.814	481	8.766	1.725	103.398	98,08%	(1.987)
	CF 1	21.426	20.334	20.086	357	109	-249	245	-248	-1.341	357	22.707	88,46%	(2.621)
	Total Griya	17.556	15.516	15.279	-	-	0	0	-237	-2.278	237	17.879	85,46%	(2.600)
	• Total Non Program	17.556	15.516	15.279	-	-	0	-167	-237	-2.278	237	17.879	85,46%	(2.600)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.807	357	109	-249	245	-11	937	120	4.828	99,57%	(21)
	CF 2	71.219	80.596	81.325	4.003	2.098	-1.905	3.569	730	10.107	1.368	80.691	100,79%	634
	Mitraguna & Others	67.517	76.973	77.737	4.003	2.098	-1.905	3.605	765	10.220	1.333	76.113	102,13%	1.625
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	182.129	16.231	10.982	-5.249	8.106	2.217	34.031	8.765	174.205	104,55%	7.925

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	334	106	3.555	0,38%	0,26%	8,72%	3.449	3.424	3.221			
	KUR	131	170	106	2.720	0,39%	0,28%	7,09%	2.614	2.588	2.550			
	Non KUR	-	165	-	835	0,00%	0,00%	34,81%	835	835	671			
3	PWG	-	-	-	348	0,00%	0,00%	0,94%	348	348	348			
	Cilem	-	-	-	348	0,00%	0,00%	1,93%	348	348	348			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	616	1.647	1.495	2.168	0,67%	1,48%	2,14%	674	1.552	522			
	CF 1	588	544	325	975	2,74%	1,60%	4,85%	650	387	431			
	Total Griya	588	420	202	853	3,35%	1,30%	5,58%	650	265	433			
	Oto	-	125	122	122	0,00%	2,54%	2,55%	-	122	(2)			
	CF 2	28	1.102	1.170	1.193	0,04%	1,45%	1,47%	23	1.165	91			
	Mitraguna & Others	28	1.102	1.170	1.193	0,04%	1,52%	1,53%	23	1.165	91			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	6.071	0,50%	0,89%	3,33%	4.471	5.324	4.091	0,05%	98,46%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	941	996	637	0,61%	0,99%	0,63%	(359)	72	(304)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	941	996	637	0,70%	1,24%	0,78%	(359)	135	(304)			
	Mitraguna & Others	502	941	996	637	0,74%	1,29%	0,82%	(359)	135	(304)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.220	1.275	916	0,53%	0,71%	0,50%	(359)	135	(304)	1,62%	-222,39%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	235	181	118	(54)	(34)	-15,70%	(238)	-56,79%	8.110	2,24%	(7.929)
2	Tabungan	44.796	52.259	53.355	53.418	2.396	63	1.159	2,22%	8.622	19,25%	57.103	93,55%	(3.685)
3	Deposito	28.737	6.132	6.046	6.046	(200)	0	(86)	-1,40%	(22.691)	-78,96%	29.411	20,56%	(23.365)
	Total	73.953	58.606	59.636	59.645	2.313	9	1.039	1,77%	(14.308)	-19,35%	94.623	63,03%	(34.978)
	CASA	45.216	52.474	53.590	53.599	2.513	9	1.125	2,14%	8.384	18,54%	65.213	82,19%	(11.613)
	(%) CASA	61,14%	89,54%	89,86%	89,86%									
	FDR	129,31%	188,04%	186,43%	186,40%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	739	734	-	-	0	-5	-5	734	5	0	0,00%	734
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	739	734	-	-	0	-5	-5	734	5	0	0,00%	734
	• Local Champion	-	739	734	-	-	0	-5	-5	734	5	0	0,00%	734
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.596	19.124	300	300	0	-449	-472	-648	772	22.803	83,87%	(3.679)
	KUR	19.175	18.883	18.427	200	300	100	-532	-456	-748	756	22.059	83,54%	(3.632)
	Non KUR	597	713	697	100	-	-100	83	-16	100	16	745	93,66%	(47)
3	PWG	2.596	7.836	8.108	868	949	80	735	272	5.512	676	8.830	91,83%	(721)
	Cilem	2.069	5.965	5.808	316	174	-142	287	-157	3.739	331	6.810	85,29%	(1.002)
	Gadai	527	1.871	2.300	552	774	222	448	429	1.773	345	2.019	113,90%	281
4	CFG	73.258	82.031	83.214	2.830	2.086	-744	2.392	1.183	9.957	903	83.932	99,14%	(718)
	CF 1	2.294	3.647	4.230	328	660	332	276	583	1.935	77	3.570	118,49%	660
	Total Griya	712	1.611	1.590	-	-	0	0	-21	878	21	1.034	153,76%	556
	• Total Non Program	712	1.611	1.590	-	-	0	-22	-21	878	21	1.034	153,76%	556
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.640	328	660	332	276	604	1.057	56	2.536	104,10%	104
	CF 2	70.963	78.385	78.985	2.502	1.426	-1.076	2.117	600	8.021	826	80.362	98,29%	(1.378)
	Mitraguna & Others	52.047	60.807	61.435	2.160	1.264	-896	2.208	628	9.388	636	60.577	101,42%	858
	Pensiun	18.916	17.577	17.549	342	162	-180	-91	-28	-1.367	190	19.785	88,70%	(2.236)
	Total Pembiayaan	95.626	110.202	111.180	3.998	3.335	-663	2.673	978	15.554	2.357	115.565	96,21%	(4.385)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	493	314	2.756	0,34%	1,60%	14,41%	2.442	2.689	2.263			
	KUR	67	397	286	2.667	0,35%	1,52%	14,48%	2.381	2.601	2.270			
	Non KUR	-	96	28	88	0,00%	3,93%	12,68%	60	88	(8)			
3	PWG	-	-	-	129	0,00%	0,00%	1,59%	129	129	129			
	Cilem	-	-	-	129	0,00%	0,00%	2,22%	129	129	129			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.095	2.308	2.710	0,00%	2,81%	3,26%	401	2.709	614			
	CF 1	-	-	-	51	0,00%	0,00%	1,21%	51	51	51			
	Total Griya	-	-	-	51	0,00%	0,00%	3,22%	51	51	51			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1	2.095	2.308	2.659	0,00%	2,94%	3,37%	350	2.657	563			
	Mitraguna & Others	1	2.095	2.308	2.389	0,00%	3,80%	3,89%	81	2.388	293			
	Pensiun	-	-	-	270	0,00%	0,00%	1,54%	270	270	270			
	Total Pembiayaan	68	2.589	2.623	5.595	0,07%	2,38%	5,03%	2.972	5.527	3.006	4,14%	17,67%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	116	120	137	0,91%	0,61%	0,72%	17	(43)	21			
	KUR	181	116	120	137	0,94%	0,64%	0,74%	17	(43)	21			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	363	352	352	0,00%	0,43%	0,42%	-	352	(11)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	363	352	352	0,00%	0,45%	0,45%	-	352	(11)			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	156	145	145	0,00%	0,13%	0,83%	-	145	(11)			
	Total Pembiayaan	181	479	473	490	0,19%	0,43%	0,44%	17	309	10	8,57%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	23.205	21.157	(662)	(2.048)	(825)	-3,75%	(17.422)	-45,16%	50.912	41,56%	(29.755)
2	Tabungan	168.056	173.709	195.636	195.543	(401)	(93)	21.834	12,57%	27.487	16,36%	188.094	103,96%	7.449
3	Deposito	55.027	67.591	66.644	66.644	(3.993)	0	(946)	-1,40%	11.617	21,11%	56.195	118,59%	10.449
	Total	261.662	263.281	285.485	283.344	(5.056)	(2.141)	20.063	7,62%	21.682	8,29%	295.201	95,98%	(11.857)
	CASA	206.634	195.690	218.841	216.700	(1.063)	(2.141)	21.009	10,74%	10.065	4,87%	239.006	90,67%	(22.306)
	(%) CASA	78,97%	74,33%	76,66%	76,48%									
	FDR	64,72%	74,36%	69,85%	70,38%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.227	25.041	-	-	0	-291	-186	267	186	30.626	81,76%	(5.585)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.041	-	-	0	-291	-186	267	186	28.077	89,19%	(3.036)
	• Local Champion	24.387	24.877	24.695	-	-	0	-288	-182	308	182	25.953	95,15%	(1.258)
	• Value Chain	387	350	346	-	-	-	-4	-4	-41	4	2.124	16,29%	(1.778)
2	MBG	21.941	24.298	24.897	1.150	1.360	210	240	598	2.956	762	24.965	99,73%	(68)
	KUR	20.349	22.920	23.544	1.150	1.360	210	272	624	3.195	736	23.226	101,37%	318
	Non KUR	1.592	1.379	1.353	-	-	0	-32	-26	-239	26	1.739	77,79%	(386)
3	PWG	23.945	36.403	38.101	9.493	9.421	-72	2.540	1.698	14.156	7.723	36.734	103,72%	1.367
	Cilem	8.631	15.736	16.936	1.919	2.202	283	745	1.200	8.305	1.002	18.820	89,99%	(1.885)
	Gadai	15.314	20.667	21.166	7.574	7.219	-355	1.795	498	5.852	6.720	17.914	118,15%	3.251
4	CFG	98.692	109.855	111.378	2.220	2.649	428	956	1.523	12.686	1.126	114.514	97,26%	(3.137)
	CF 1	13.574	19.937	20.551	428	857	428	121	613	6.976	243	15.455	132,97%	5.096
	Total Griya	9.477	14.029	14.187	-	250	250	0	158	4.710	92	9.952	142,56%	4.236
	• Total Non Program	9.477	14.029	14.187	-	250	250	128	158	4.710	92	9.952	142,56%	4.236
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.363	428	607	178	121	455	2.266	151	5.503	115,63%	860
	CF 2	85.118	89.918	90.827	1.792	1.792	0	835	910	5.710	882	99.060	91,69%	(8.233)
	Mitraguna & Others	51.909	55.390	56.214	980	1.492	512	194	824	4.305	668	64.565	87,07%	(8.351)
	Pensiun	33.208	34.527	34.613	812	300	-512	641	86	1.405	214	34.495	100,34%	118
	Total Pembiayaan	169.351	195.783	199.417	12.863	13.429	566	3.445	3.634	30.066	9.796	206.839	96,41%	(7.423)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	1.135	0,51%	0,29%	4,56%	1.064	1.022	1.036			
	KUR	113	35	11	1.075	0,55%	0,05%	4,56%	1.064	962	1.040			
	Non KUR	-	64	60	60	0,00%	4,35%	4,43%	-	60	(4)			
3	PWG	-	-	-	180	0,00%	0,00%	0,47%	180	180	180			
	Cilem	-	-	-	180	0,00%	0,00%	1,06%	180	180	180			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	211	347	851	1.070	0,21%	0,78%	0,96%	219	859	723			
	CF 1	-	132	505	348	0,00%	2,53%	1,69%	(156)	348	217			
	Total Griya	-	132	349	348	0,00%	2,49%	2,45%	(0)	348	217			
	Oto	-	-	156	-	0,00%	2,64%	0,00%	(156)	-	-			
	CF 2	211	215	347	722	0,25%	0,39%	0,79%	375	510	507			
	Mitraguna & Others	211	9	13	388	0,41%	0,02%	0,69%	375	176	379			
	Pensiun	-	206	334	334	0,00%	0,97%	0,96%	-	334	128			
	Total Pembiayaan	324	446	922	2.385	0,19%	0,47%	1,20%	1.463	2.060	1.939	0,35%	70,48%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,93%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,93%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.483	1.478	1.467	2,15%	1,35%	1,32%	(12)	(658)	(17)			
	CF 1	445	402	402	402	3,28%	2,02%	1,96%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,75%	2,72%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,28%	0,26%	-	(24)	-			
	CF 2	1.679	1.081	1.076	1.065	1,97%	1,20%	1,17%	(12)	(614)	(17)			
	Mitraguna & Others	1.585	1.081	1.076	1.065	3,05%	1,94%	1,89%	(12)	(520)	(17)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.454	1,28%	2,28%	2,23%	(12)	2.286	(17)	1,30%	41,92%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.46	2.67	2.62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	820	821	(31)	1	118	16,78%	(3.786)	-82,19%	12.486	6,57%	(11.665)
2	Tabungan	52.069	51.523	52.466	53.488	1.708	1.021	1.964	3,81%	1.419	2,72%	64.775	82,57%	(11.287)
3	Deposito	11.396	8.222	8.232	8.232	(495)	0	10	0,12%	(3.164)	-27,77%	12.114	67,96%	(3.882)
	Total	68.072	60.448	61.518	62.540	1.182	1.022	2.092	3,46%	(5.532)	-8,13%	89.374	69,98%	(26.834)
	CASA	56.676	52.226	53.286	54.308	1.677	1.022	2.082	3,99%	(2.368)	-4,18%	77.261	70,29%	(22.952)
	(%) CASA	83,26%	86,40%	86,62%	86,84%									
	FDR	200,44%	262,77%	260,86%	256,60%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	41.111	40.830	1.700	960	-740	465	-281	1.176	1.241	42.501	96,07%	(1.671)
	KUR	35.878	38.336	38.100	1.700	960	-740	572	-236	2.222	1.196	38.587	98,74%	(487)
	Non KUR	3.776	2.775	2.730	-	-	0	-107	-45	-1.046	45	3.914	69,75%	(1.184)
3	PWG	12.336	26.611	26.910	7.559	7.511	-48	2.289	299	14.574	7.212	21.563	124,80%	5.347
	Cilem	3.767	8.461	9.214	795	1.277	482	418	753	5.447	524	8.648	106,54%	566
	Gadai	8.569	18.150	17.696	6.764	6.234	-530	1.871	-454	9.127	6.688	12.915	137,02%	4.781
4	CFG	84.451	91.118	92.736	1.768	2.536	768	1.254	1.618	8.285	918	95.541	97,06%	(2.805)
	CF 1	4.785	7.248	7.188	158	-	-158	144	-60	2.403	60	6.077	118,28%	1.111
	Total Griya	4.537	6.373	6.324	-	-	0	0	-49	1.787	49	4.894	129,23%	1.430
	• Total Non Program	4.383	5.720	5.674	-	-	0	-45	-46	1.291	46	4.721	120,18%	953
	• Program	154	653	650	-	-	0	-3	-3	496	3	172	376,98%	477
	Oto	248	875	864	158	-	-158	144	-11	616	11	1.183	73,01%	(319)
	CF 2	79.665	83.870	85.548	1.611	2.536	926	1.110	1.678	5.882	858	89.464	95,62%	(3.916)
	Mitraguna & Others	63.755	65.327	67.285	1.338	2.536	1.198	936	1.957	3.530	579	72.645	92,62%	(5.360)
	Pensiun	15.910	18.542	18.263	273	-	-273	174	-279	2.353	279	16.818	108,59%	1.444
	Total Pembiayaan	136.441	158.840	160.476	11.027	11.007	-20	4.007	1.636	24.036	9.371	159.605	100,55%	871

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	588	302	2.392	0,47%	0,73%	5,86%	2.090	2.204	1.804			
	KUR	48	449	302	2.166	0,13%	0,79%	5,69%	1.864	2.118	1.717			
	Non KUR	140	138	-	225	3,70%	0,00%	8,26%	225	86	87			
3	PWG	-	-	-	315	0,00%	0,00%	1,17%	315	315	315			
	Cilem	-	-	-	308	0,00%	0,00%	3,34%	308	308	308			
	Gadai	-	-	-	7	0,00%	0,00%	0,04%	7	7	7			
4	CFG	1.300	448	445	810	1,54%	0,49%	0,87%	365	(490)	362			
	CF 1	-	-	-	368	0,00%	0,00%	5,13%	368	368	368			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	368	0,00%	0,00%	42,64%	368	368	368			
	CF 2	1.300	448	445	442	1,63%	0,53%	0,52%	(3)	(859)	(6)			
	Mitraguna & Others	1.135	448	445	442	1,78%	0,68%	0,66%	(3)	(694)	(6)			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	3.516	1,09%	0,47%	2,19%	2.769	2.029	2.481	0,51%	76,88%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	74	442	234	0,00%	1,07%	0,57%	(208)	234	159			
	KUR	-	-	238	161	0,00%	0,62%	0,42%	(77)	161	161			
	Non KUR	-	74	204	73	0,00%	7,34%	2,67%	(131)	73	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	446	445	283	0,76%	0,49%	0,31%	(162)	(360)	(163)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	446	445	283	0,81%	0,53%	0,33%	(162)	(360)	(163)			
	Mitraguna & Others	643	284	283	283	1,01%	0,43%	0,42%	-	(360)	(1)			
	Pensiun	-	162	162	-	0,00%	0,10%	0,00%	(162)	-	(162)			
	Total Pembiayaan	643	520	887	517	0,47%	0,56%	0,32%	(370)	(126)	(4)	0,59%	-84,60%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	3.940	3.788	(495)	(152)	(2.102)	-35,69%	(592)	-13,53%	12.255	30,91%	(8.467)
2	Tabungan	121.239	126.909	134.073	137.890	(1.862)	3.817	10.981	8,65%	16.651	13,73%	133.893	102,99%	3.997
3	Deposito	26.839	21.290	21.177	21.177	(120)	0	(113)	-0,53%	(5.662)	-21,10%	27.590	76,76%	(6.413)
	Total	152.459	154.089	159.190	162.856	(2.477)	3.665	8.766	5,69%	10.397	6,82%	173.738	93,74%	(10.882)
	CASA	125.619	132.799	138.013	141.678	(2.357)	3.665	8.879	6,69%	16.059	12,78%	146.148	96,94%	(4.469)
	(%) CASA	82,40%	86,18%	86,70%	87,00%									
	FDR	80,08%	82,67%	80,45%	78,64%									

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	3.251	3.346	3.518	3.316		(202)	(30)	-0,89%	66	2,02%	-	0,00%	3.316
2	Giro ISE	1.707	1.958	2.006	1.780		(225)	(178)	-9,09%	74	4,31%	-	0,00%	1.780
3	Tabungan ISE	1.544	1.388	1.512	1.536		24	148	10,70%	(8)	-0,51%	-	0,00%	1.536
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	28.417	930	1.400	470	247	673	-2.769	727	34.233	83,01%	(5.815)
	KUR	27.378	24.973	25.681	930	1.400	470	362	708	-1.696	692	30.277	84,82%	(4.596)
	Non KUR	3.809	2.771	2.736	-	-	0	-115	-35	-1.073	35	3.955	69,17%	(1.220)
3	PWG	1.449	4.989	5.319	639	690	50	228	331	3.870	359	6.624	80,31%	(1.304)
	Cilem	1.449	4.989	5.319	639	690	50	228	331	3.870	359	6.624	80,31%	(1.304)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.735	2.233	1.128	-1.105	1.047	-312	5.172	1.440	87.647	90,97%	(7.912)
	CF 1	26.770	24.847	24.486	650	-	-650	-83	-361	-2.285	361	28.738	85,20%	(4.253)
	Total Griya	26.477	21.706	21.429	650	-	-650	0	-277	-5.048	277	27.317	78,44%	(5.888)
	• Total Non Program	23.147	18.793	18.551	650	-	-650	389	-241	-4.595	241	23.590	78,64%	(5.039)
	• Program	3.330	2.913	2.877	-	-	0	-38	-36	-453	36	3.727	77,20%	(850)
	Oto	293	3.141	3.057	-	-	0	-83	-84	2.764	84	1.421	215,11%	1.636
	CF 2	47.792	55.199	55.249	1.583	1.128	-455	1.130	50	7.457	1.078	58.909	93,79%	(3.659)
	Mitraguna & Others	41.537	46.694	46.701	963	1.033	70	12	7	5.164	1.026	51.622	90,47%	(4.921)
	Pensiun	6.255	8.506	8.548	620	95	-525	1.119	42	2.293	53	7.286	117,31%	1.262
	Total Pembiayaan	122.084	127.384	128.073	3.802	3.218	-584	1.476	689	5.989	2.528	143.389	89,32%	(15.316)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	1.819	0,00%	0,00%	12,46%	1.819	1.819	1.217			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	1.819	0,00%	0,00%	87,44%	1.819	1.819	1.819			
2	MBG	83	1.083	713	3.257	0,27%	2,57%	11,46%	2.543	3.173	2.174			
	KUR	83	412	159	2.440	0,30%	0,64%	9,50%	2.281	2.357	2.028			
	Non KUR	-	670	554	816	0,00%	20,01%	29,84%	262	816	146			
3	PWG	10	-	-	482	0,69%	0,00%	9,07%	482	472	482			
	Cilem	10	-	-	482	0,69%	0,00%	9,07%	482	472	482			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	6.295	2,19%	3,88%	7,90%	3.193	4.659	4.129			
	CF 1	1.522	1.690	2.499	3.700	5,68%	10,06%	15,11%	1.200	2.178	2.010			
	Total Griya	1.522	1.690	2.499	3.700	5,75%	11,51%	17,27%	1.200	2.178	2.010			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	476	603	2.595	0,24%	1,09%	4,70%	1.992	2.481	2.119			
	Mitraguna & Others	114	476	603	2.595	0,27%	1,29%	5,56%	1.992	2.481	2.119			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	11.853	1,42%	3,00%	9,25%	8.037	10.123	8.002	0,94%	89,85%	-8,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	12.559	12.559	80,49%	86,00%	86,01%	-	577	577			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.856	1.856	30,58%	47,58%	47,61%	-	577	577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	764	1.056	1.408	1,54%	3,81%	4,96%	352	930	644			
	KUR	111	276	479	470	0,41%	1,92%	1,83%	(9)	359	194			
	Non KUR	368	489	577	939	9,65%	20,81%	34,31%	362	571	450			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.723	1.266	1.530	1,83%	1,58%	1,92%	264	165	(194)			
	CF 1	1.118	655	388	652	4,18%	1,56%	2,66%	264	(466)	(3)			
	Total Griya	1.118	655	388	652	4,22%	1,79%	3,04%	264	(466)	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,59%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,88%	-	631	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.497	11,32%	11,68%	12,10%	617	1.672	1.028	1,28%	89,42%	-10,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	2.707	2.716	(1.283)	9	(705)	-20,61%	(3.204)	-54,12%	14.361	18,91%	(11.646)
2	Tabungan	49.567	53.824	52.100	52.068	(527)	(32)	(1.756)	-3,26%	2.501	5,05%	63.134	82,47%	(11.066)
3	Deposito	19.983	50.227	50.082	50.082	(658)	0	(145)	-0,29%	30.099	150,62%	20.773	241,09%	29.309
	Total	75.469	107.472	104.889	104.866	(2.469)	(23)	(2.607)	-2,43%	29.396	38,95%	98.268	106,71%	6.597
	CASA	55.486	57.245	54.807	54.784	(1.811)	(23)	(2.461)	-4,30%	(702)	-1,27%	77.495	70,69%	(22.712)
	(%) CASA	73,52%	53,26%	52,25%	52,24%									
	FDR	164,25%	127,15%	130,97%	131,00%									

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	1.169	1.016	848	849		0	(168)	-16,52%	(321)	-27,43%	-	0,00%	849
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,41%		0,00%	1
3	Tabungan ISE	994	865	697	697		0	(168)	-19,40%	(296)	-29,80%		0,00%	697
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
3	PWG	2.503	4.324	4.912	338	930	593	-38	588	2.410	342	8.497	57,81%	(3.585)
	Cilem	2.503	4.324	4.912	338	930	593	-38	588	2.410	342	8.497	57,81%	(3.585)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.461	2.657	2.076	-581	2.692	130	11.020	1.946	133.806	98,99%	(1.345)
	CF 1	4.796	5.901	5.941	177	111	-66	151	40	1.146	71	6.269	94,77%	(328)
	Total Griya	4.549	4.764	4.722	-	-	0	0	-42	173	42	4.920	95,97%	(198)
	• Total Non Program	4.549	4.764	4.722	-	-	0	-45	-42	173	42	4.920	95,97%	(198)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.219	177	111	-66	151	82	973	29	1.349	90,39%	(130)
	CF 2	116.645	126.430	126.519	2.480	1.965	-515	2.541	90	9.875	1.875	127.537	99,20%	(1.017)
	Mitraguna & Others	110.497	118.744	118.904	2.360	1.965	-395	1.766	159	8.407	1.806	120.379	98,77%	(1.476)
	Pensiun	6.148	7.685	7.616	120	-	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	137.373	2.995	3.007	11	2.653	719	13.416	2.288	142.391	96,48%	(5.018)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	198	0,00%	0,00%	4,02%	198	198	198			
	Cilem	-	-	-	198	0,00%	0,00%	4,02%	198	198	198			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	3.888	0,00%	1,14%	2,94%	2.381	3.888	2.434			
	CF 1	-	-	-	574	0,00%	0,00%	9,66%	574	574	574			
	Total Griya	-	-	-	445	0,00%	0,00%	9,43%	445	445	445			
	Oto	-	-	-	129	0,00%	0,00%	10,57%	129	129	129			
	CF 2	-	1.454	1.507	3.314	0,00%	1,19%	2,62%	1.807	3.314	1.860			
	Mitraguna & Others	-	1.454	1.507	3.314	0,00%	1,27%	2,79%	1.807	3.314	1.860			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	4.086	0,00%	1,10%	2,97%	2.579	4.086	2.632	0,80%	73,24%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)			
	CF 1	65	55	54	54	1,36%	0,91%	0,91%	-	(12)	(1)			
	Total Griya	65	55	54	54	1,44%	1,13%	1,14%	-	(12)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-959,89%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	2.426	2.660	60	234	769	40,71%	1.059	66,15%	13.559	19,61%	(10.900)
2	Tabungan	117.228	130.045	123.221	123.408	(157)	187	(6.637)	-5,10%	6.180	5,27%	136.263	90,57%	(12.855)
3	Deposito	47.162	44.283	44.209	44.209	267	0	(74)	-0,17%	(2.953)	-6,26%	48.271	91,59%	(4.062)
	Total	165.991	176.218	169.856	170.277	170	421	(5.941)	-3,37%	4.286	2,58%	198.093	85,96%	(27.816)
	CASA	118.829	131.935	125.647	126.068	(97)	421	(5.868)	-4,45%	7.239	6,09%	149.822	84,14%	(23.755)
	(%) CASA	71,59%	74,87%	73,97%	74,04%									
	FDR	85,30%	86,41%	90,25%	90,03%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.904	26.513	1.210	390	-820	297	-391	2.964	781	26.408	100,40%	105
	KUR	22.685	26.325	25.941	1.210	390	-820	507	-384	3.256	774	25.406	102,11%	536
	Non KUR	863	579	571	-	-	0	-210	-7	-292	7	1.002	57,00%	(431)
3	PWG	16.913	28.940	31.746	5.586	7.357	1.771	1.211	2.807	14.833	4.551	29.768	106,65%	1.978
	Cilem	9.701	18.563	21.338	1.855	4.416	2.561	807	2.775	11.637	1.641	19.909	107,18%	1.429
	Gadai	7.212	10.377	10.408	3.731	2.941	-790	404	31	3.196	2.910	9.859	105,57%	549
4	CFG	101.109	96.418	95.042	777	1.271	495	-1.473	-1.377	-6.067	2.648	114.649	82,90%	(19.608)
	CF 1	13.632	14.256	14.212	17	208	192	-42	-44	580	252	15.245	93,22%	(1.033)
	Total Griya	12.067	12.042	11.851	-	-	0	0	-192	-216	192	12.473	95,01%	(622)
	• Total Non Program	12.067	12.042	11.851	-	-	0	-108	-192	-216	192	12.473	95,01%	(622)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.361	17	208	192	-42	148	796	61	2.772	85,17%	(411)
	CF 2	87.476	82.163	80.830	760	1.063	303	-1.430	-1.333	-6.646	2.396	99.404	81,31%	(18.574)
	Mitraguna & Others	79.108	74.436	72.829	710	650	-60	-1.400	-1.607	-6.280	2.257	89.931	80,98%	(17.103)
	Pensiun	8.368	7.726	8.001	50	413	363	-30	275	-367	138	9.473	84,46%	(1.472)
	Total Pembiayaan	141.591	152.262	153.301	7.573	9.019	1.446	35	1.039	11.710	7.980	170.846	89,73%	(17.545)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	2.873	0,81%	0,00%	10,84%	2.873	2.683	2.873			
	KUR	-	-	-	2.558	0,00%	0,00%	9,86%	2.558	2.558	2.558			
	Non KUR	190	-	-	315	21,98%	0,00%	55,12%	315	125	315			
3	PWG	-	-	-	696	0,00%	0,00%	2,19%	696	696	696			
	Cilem	-	-	-	660	0,00%	0,00%	3,09%	660	660	660			
	Gadai	-	-	-	36	0,00%	0,00%	0,34%	36	36	36			
4	CFG	854	607	82	1.665	0,84%	0,08%	1,75%	1.584	811	1.059			
	CF 1	-	84	82	305	0,00%	0,57%	2,15%	224	305	221			
	Total Griya	-	72	70	294	0,00%	0,58%	2,48%	224	294	223			
	Oto	-	12	11	11	0,00%	0,52%	0,45%	(1)	11	(2)			
	CF 2	854	522	-	1.360	0,98%	0,00%	1,68%	1.360	506	838			
	Mitraguna & Others	854	522	-	1.360	1,08%	0,00%	1,87%	1.360	506	838			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	607	82	5.234	0,74%	0,05%	3,41%	5.152	4.189	4.627	0,72%	78,85%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	-	-	0,32%	0,00%	0,00%	-	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	-	-	4,73%	0,00%	0,00%	-	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	1.073	177	0,59%	1,11%	0,19%	(896)	(420)	(896)			
	CF 1	91	239	239	151	0,67%	1,67%	1,06%	(88)	60	(88)			
	Total Griya	91	88	88	-	0,75%	0,73%	0,00%	(88)	(91)	(88)			
	Oto	-	151	151	151	0,00%	6,81%	6,39%	-	151	-			
	CF 2	506	835	835	26	0,58%	1,02%	0,03%	(809)	(480)	(809)			
	Mitraguna & Others	506	835	835	26	0,64%	1,12%	0,04%	(809)	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.262	1.073	177	0,47%	0,70%	0,12%	(896)	(494)	(1.086)	0,85%	-633,21%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	4.283	7.316	26	3.033	3.044	71,26%	1.254	20,69%	17.587	41,60%	(10.271)
2	Tabungan	115.416	127.376	130.073	131.576	2.673	1.502	4.200	3,30%	16.159	14,00%	133.777	98,35%	(2.202)
3	Deposito	39.351	36.505	38.411	38.412	486	0	1.906	5,22%	(939)	-2,39%	40.431	95,00%	(2.020)
	Total	160.829	168.153	172.768	177.303	3.185	4.536	9.151	5,44%	16.475	10,24%	191.795	92,44%	(14.492)
	CASA	121.478	131.648	134.356	138.892	2.699	4.536	7.244	5,50%	17.413	14,33%	151.364	91,76%	(12.472)
	(%) CASA	75,53%	78,29%	77,77%	78,34%									
	FDR	76,61%	88,43%	86,86%	84,64%									

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	1.481	2.174	2.970	3.072		102	898	41,31%	1.591	107,42%	-	0,00%	3.072
2	Giro ISE	43	10	228	228		0	218	2190,34%	185	434,70%		0,00%	228
3	Tabungan ISE	1.438	2.164	2.742	2.844		102	680	31,43%	1.406	97,72%		0,00%	2.844
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.272	1.456	-	200	200	-16	184	1.083	16	373	390,05%	1.083
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.456	-	200	200	-16	184	1.083	16	373	390,05%	1.083
	• Local Champion	373	1.272	1.456	-	200	200	-16	184	1.083	16	373	390,05%	1.083
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.573	9.359	-	-	0	-303	-214	1.025	214	10.704	87,43%	(1.345)
	KUR	8.171	9.393	9.184	-	-	0	-298	-209	1.013	209	10.425	88,09%	(1.242)
	Non KUR	163	180	175	-	-	0	-5	-5	12	5	279	62,84%	(104)
3	PWG	22.470	32.445	33.667	7.280	7.099	-181	246	1.222	11.197	5.877	34.600	97,30%	(933)
	Cilem	8.736	15.740	16.986	1.336	2.086	750	671	1.246	8.250	840	18.452	92,06%	(1.466)
	Gadai	13.734	16.705	16.681	5.944	5.013	-931	-426	-24	2.947	5.037	16.149	103,30%	533
4	CFG	92.027	105.411	105.590	3.053	2.632	-422	1.720	179	13.563	2.453	103.661	101,86%	1.928
	CF 1	36.305	36.820	36.709	251	321	69	156	-110	404	431	37.690	97,40%	(981)
	Total Griya	33.468	33.176	33.167	-	321	321	0	-9	-301	330	33.817	98,08%	(650)
	• Total Non Program	33.468	31.174	30.852	-	-	0	-651	-322	-2.616	322	33.817	91,23%	(2.965)
	• Program	-	2.002	2.315	-	321	321	-10	312	2.315	8	0	0,00%	2.315
	Oto	2.837	3.643	3.542	251	-	-251	156	-101	706	101	3.873	91,45%	(331)
	CF 2	55.722	68.591	68.881	2.802	2.311	-491	1.564	289	13.159	2.022	65.971	104,41%	2.909
	Mitraguna & Others	47.599	55.350	55.842	952	2.311	1.359	-567	492	8.243	1.819	56.899	98,14%	(1.057)
	Pensiun	8.123	13.242	13.039	1.850	-	-1.850	2.131	-203	4.916	203	9.072	143,72%	3.966
	Total Pembiayaan	123.205	148.701	150.072	10.334	9.931	-403	1.647	1.371	26.867	8.560	149.339	100,49%	733

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	94	393	0,00%	0,98%	4,20%	299	393	393			
	KUR	-	-	94	393	0,00%	1,00%	4,28%	299	393	393			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	815	0,00%	0,00%	2,42%	815	815	815			
	Cilem	-	-	-	516	0,00%	0,00%	3,04%	516	516	516			
	Gadai	-	-	-	299	0,00%	0,00%	1,79%	299	299	299			
4	CFG	1.195	325	701	484	1,30%	0,67%	0,46%	(217)	(711)	159			
	CF 1	69	154	536	95	0,19%	1,46%	0,26%	(441)	26	(59)			
	Total Griya	69	154	536	95	0,21%	1,62%	0,29%	(441)	26	(59)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	171	165	390	2,02%	0,24%	0,57%	224	(737)	219			
	Mitraguna & Others	1.127	171	165	390	2,37%	0,30%	0,70%	224	(737)	219			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	325	795	1.692	0,97%	0,53%	1,13%	897	497	1.367	0,48%	57,13%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	29,34%	25,64%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	29,34%	25,64%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,98%	1,00%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,02%	-	94	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	821	819	855	0,87%	0,78%	0,81%	36	53	34			
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)			
	Total Griya	46	163	161	160	0,14%	0,49%	0,48%	(1)	114	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	695	1,36%	0,96%	1,01%	37	(60)	37			
	Mitraguna & Others	629	470	470	632	1,32%	0,85%	1,13%	162	4	163			
	Pensiun	127	188	188	63	0,10%	0,13%	0,48%	(125)	(64)	(125)			
	Total Pembiayaan	1.175	1.288	1.286	1.322	0,95%	0,86%	0,88%	36	147	34	0,08%	91,08%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	6.345	5.097	617	(1.248)	(450)	-8,11%	(1.632)	-24,25%	19.651	25,94%	(14.554)
2	Tabungan	220.302	236.315	241.662	241.465	(5.076)	(197)	5.150	2,18%	21.163	9,61%	240.832	100,26%	632
3	Deposito	143.210	171.686	176.074	175.577	(10.775)	(497)	3.891	2,27%	32.366	22,60%	144.430	121,57%	31.147
	Total	370.242	413.548	424.082	422.139	(15.234)	(1.943)	8.591	2,08%	51.897	14,02%	404.913	104,25%	17.226
	CASA	227.032	241.862	248.007	246.562	(4.459)	(1.445)	4.700	1,94%	19.531	8,60%	260.483	94,66%	(13.921)
	(%) CASA	61,32%	58,48%	58,48%	58,41%									
	FDR	58,19%	64,23%	63,92%	64,22%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	12.166	-	-	0	-300	-1.027	12.137	1.027	8.808	138,11%	3.357
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	2.597	-	-	0	-356	-1.027	2.568	1.027	4.985	52,09%	(2.388)
	• Local Champion	28	3.393	2.386	-	-	0	-55	-1.006	2.358	1.006	2.378	100,34%	8
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	12.195	500	380	-120	126	120	4.379	260	12.205	99,92%	(10)
	KUR	7.418	11.668	11.791	500	380	-120	134	123	4.373	257	11.593	101,71%	198
	Non KUR	399	407	404	-	-	0	-8	-3	6	3	612	66,07%	(208)
3	PWG	19.390	31.868	36.471	8.191	10.857	2.666	51	4.603	17.081	6.254	31.974	114,07%	4.498
	Cilem	9.334	14.807	18.733	496	5.890	5.395	-1.168	3.926	9.399	1.965	18.810	99,59%	(77)
	Gadai	10.057	17.061	17.738	7.695	4.967	-2.728	1.219	678	7.682	4.289	13.164	134,75%	4.574
4	CFG	188.225	208.494	210.248	5.872	7.418	1.546	3.008	1.754	22.023	5.664	202.408	103,87%	7.839
	CF 1	13.467	13.805	13.412	620	-	-620	37	-394	-55	394	15.211	88,17%	(1.799)
	Total Griya	8.915	8.773	8.513	200	-	-200	0	-260	-403	260	9.339	91,15%	(826)
	• Total Non Program	8.915	8.773	8.513	200	-	-200	495	-260	-403	260	9.339	91,15%	(826)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.899	420	-	-420	37	-133	348	133	5.871	83,44%	(973)
	CF 2	174.758	194.689	196.836	5.251	7.418	2.167	2.971	2.147	22.078	5.271	187.198	105,15%	9.639
	Mitraguna & Others	169.164	188.986	191.169	5.251	7.418	2.167	3.012	2.182	22.004	5.236	180.451	105,94%	10.718
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	271.080	14.563	18.655	4.092	2.886	5.451	55.620	13.204	255.396	106,14%	15.685

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	66	624	2,32%	0,55%	5,12%	558	443	624			
	KUR	181	-	-	484	2,44%	0,00%	4,10%	484	303	484			
	Non KUR	-	-	66	141	0,00%	16,19%	34,77%	75	141	141			
3	PWG	-	-	-	673	0,00%	0,00%	1,84%	673	673	673			
	Cilem	-	-	-	329	0,00%	0,00%	1,75%	329	329	329			
	Gadai	-	-	-	344	0,00%	0,00%	1,94%	344	344	344			
4	CFG	461	366	-	927	0,24%	0,00%	0,44%	927	466	562			
	CF 1	356	255	-	-	2,64%	0,00%	0,00%	-	(356)	(255)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	255	-	-	7,82%	0,00%	0,00%	-	(356)	(255)			
	CF 2	105	110	-	927	0,06%	0,00%	0,47%	927	822	817			
	Mitraguna & Others	105	110	-	927	0,06%	0,00%	0,49%	927	822	817			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	366	66	2.224	0,30%	0,02%	0,82%	2.158	1.582	1.858	0,11%	86,24%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	146	0,04%	0,07%	0,07%	(1)	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	146	0,02%	0,08%	0,07%	(1)	117	(1)			
	Mitraguna & Others	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,05%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	4.318	4.654	5.080	336	(5.987)	-56,26%	4.509	3099,68%	4.064	114,51%	590
2	Tabungan	93.148	114.005	115.581	116.448	2.110	867	2.443	2,14%	23.300	25,01%	106.141	109,71%	10.307
3	Deposito	25.397	122.050	122.808	122.898	(192)	90	849	0,70%	97.501	383,91%	26.151	469,95%	96.747
	Total	118.690	246.696	242.707	244.000	6.998	1.293	(2.696)	-1,09%	125.310	105,58%	136.357	178,94%	107.644
	CASA	93.293	124.646	119.899	121.102	7.190	1.203	(3.545)	-2,84%	27.809	29,81%	110.205	109,89%	10.897
	(%) CASA	78,60%	50,53%	49,40%	49,63%									
	FDR	96,89%	55,72%	57,10%	56,80%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.624	35.448	1.200	2.445	1.245	-37	824	5.678	1.621	33.477	105,89%	1.971
	KUR	28.200	32.668	33.567	1.100	2.445	1.345	-59	899	5.367	1.546	31.727	105,80%	1.841
	Non KUR	1.570	1.956	1.881	100	-	-100	23	-75	311	75	1.750	107,48%	131
3	PWG	4.527	9.694	10.081	420	885	464	-227	387	5.554	498	10.876	92,69%	(795)
	Cilem	4.527	9.694	10.081	420	885	464	-227	387	5.554	498	10.876	92,68%	(796)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	93.053	2.558	1.828	-729	933	-83	12.352	1.912	93.313	99,72%	(260)
	CF 1	1.386	7.900	8.680	608	867	260	535	780	7.294	87	2.892	300,11%	5.788
	Total Griya	404	3.752	3.742	-	-	0	0	-10	3.338	10	784	477,39%	2.958
	• Total Non Program	404	3.752	3.742	-	-	0	-9	-10	3.338	10	784	477,39%	2.958
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.938	608	867	260	535	790	3.956	78	2.108	234,21%	2.830
	CF 2	79.315	85.237	84.373	1.950	961	-989	398	-864	5.058	1.825	90.421	93,31%	(6.048)
	Mitraguna & Others	60.800	65.858	65.511	1.950	961	-989	437	-347	4.711	1.308	70.877	92,43%	(5.366)
	Pensiun	18.515	19.378	18.862	-	-	0	-39	-516	347	516	19.543	96,51%	(682)
	Total Pembiayaan	114.997	137.454	138.582	4.178	5.158	980	670	1.127	23.584	4.031	137.665	100,67%	916

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	103	349	2.325	0,72%	1,01%	6,56%	1.975	2.111	2.222			
	KUR	129	103	349	1.979	0,46%	1,07%	5,90%	1.630	1.850	1.876			
	Non KUR	85	-	-	346	5,40%	0,00%	18,38%	346	261	346			
3	PWG	-	-	-	520	0,00%	0,00%	5,16%	520	520	520			
	Cilem	-	-	-	520	0,00%	0,00%	5,16%	520	520	520			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	1.766	0,00%	0,50%	1,90%	1.300	1.763	627			
	CF 1	-	177	177	-	0,00%	2,24%	0,00%	(177)	-	(177)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	-	0,00%	4,27%	0,00%	(177)	-	(177)			
	CF 2	3	962	289	1.766	0,00%	0,34%	2,09%	1.477	1.763	804			
	Mitraguna & Others	3	962	289	1.527	0,01%	0,44%	2,33%	1.238	1.524	565			
	Pensiun	-	-	-	239	0,00%	0,00%	1,27%	239	239	239			
	Total Pembiayaan	217	1.242	816	4.611	0,19%	0,59%	3,33%	3.795	4.394	3.369	0,06%	98,05%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	119	118	7	0,71%	0,34%	0,02%	(112)	(205)	(113)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	113	112	-	12,12%	5,70%	0,00%	(112)	(190)	(113)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.759	2.754	2.891	3,10%	2,96%	3,11%	136	388	132			
	CF 1	-	23	23	200	0,00%	0,30%	2,31%	177	200	177			
	Total Griya	-	23	23	23	0,00%	0,62%	0,63%	-	23	-			
	Oto	-	-	-	177	0,00%	0,00%	3,58%	177	177	177			
	CF 2	2.503	2.735	2.731	2.690	3,16%	3,20%	3,19%	(41)	187	(45)			
	Mitraguna & Others	2.503	2.521	2.517	2.476	4,12%	3,82%	3,78%	(41)	(27)	(45)			
	Pensiun	-	214	214	214	0,00%	0,16%	1,14%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.897	2,36%	2,09%	2,09%	25	182	20	0,10%	95,34%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	2.734	2.737	386	3	867	46,39%	(719)	-20,80%	15.621	17,52%	(12.884)
2	Tabungan	145.385	150.842	155.337	157.613	1.827	2.275	6.771	4,49%	12.227	8,41%	164.624	95,74%	(7.011)
3	Deposito	14.811	12.606	12.475	12.472	(141)	(2)	(133)	-1,06%	(2.339)	-15,79%	15.935	78,27%	(3.463)
	Total	163.652	165.317	170.546	172.822	2.072	2.276	7.505	4,54%	9.170	5,60%	196.180	88,09%	(23.357)
	CASA	148.841	152.712	158.071	160.350	2.214	2.278	7.638	5,00%	11.509	7,73%	180.244	88,96%	(19.894)
	(%) CASA	90,95%	92,37%	92,69%	92,78%									
	FDR	119,93%	128,22%	126,10%	124,44%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.240	4.240	-	-	0	-17	-0	-328	0	4.568	92,82%	(328)
	Linkage	4.142	4.139	4.138	-	-	-	-0	-0	-4	0	4.142	99,91%	(4)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.212	37.966	1.691	2.170	479	1.224	754	2.042	1.416	39.840	95,30%	(1.873)
	KUR	33.748	34.096	34.595	1.091	1.850	759	770	499	847	1.351	37.473	92,32%	(2.878)
	Non KUR	2.176	3.116	3.371	600	320	-280	454	255	1.195	65	2.367	142,45%	1.005
3	PWG	12.551	23.986	26.172	4.866	6.744	1.879	978	2.186	13.622	4.559	24.637	106,23%	1.535
	Cilem	6.245	13.402	14.275	1.800	1.689	-111	994	873	8.030	816	15.931	89,61%	(1.656)
	Gadai	6.305	10.585	11.897	3.065	5.055	1.990	-16	1.312	5.592	3.743	8.706	136,65%	3.191
4	CFG	143.228	146.529	146.683	3.557	2.309	-1.248	61	153	3.455	2.156	159.883	91,74%	(13.200)
	CF 1	29.589	26.539	26.208	129	-	-129	-13	-331	-3.381	331	34.388	76,21%	(8.180)
	Total Griya	26.165	23.673	23.487	-	-	0	0	-186	-2.678	186	29.764	78,91%	(6.277)
	• Total Non Program	3.355	2.439	2.402	-	-	0	-56	-37	-954	37	4.239	56,65%	(1.838)
	• Program	22.810	21.235	21.086	-	-	0	-156	-149	-1.724	149	25.525	82,61%	(4.439)
	Oto	3.424	2.865	2.720	129	-	-129	-13	-145	-703	145	4.624	58,84%	(1.903)
	CF 2	113.639	119.991	120.475	3.428	2.309	-1.119	73	484	6.836	1.825	125.494	96,00%	(5.020)
	Mitraguna & Others	94.023	97.309	97.451	3.330	1.579	-1.751	156	142	3.428	1.437	104.779	93,01%	(7.328)
	Pensiun	19.615	22.682	23.024	98	730	632	-83	342	3.408	388	20.716	111,14%	2.308
	Total Pembiayaan	196.270	211.968	215.061	10.114	11.223	1.110	2.246	3.093	18.791	8.130	228.928	93,94%	(13.866)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	96	91	874	1,77%	0,24%	2,30%	783	239	778			
	KUR	580	96	91	869	1,72%	0,27%	2,51%	777	289	772			
	Non KUR	55	-	-	5	2,54%	0,00%	0,15%	5	(50)	5			
3	PWG	-	-	-	574	0,00%	0,00%	2,19%	574	574	574			
	Cilem	-	-	-	319	0,00%	0,00%	2,24%	319	319	319			
	Gadai	-	-	-	255	0,00%	0,00%	2,15%	255	255	255			
4	CFG	3.895	4.268	3.612	4.305	2,72%	2,46%	2,93%	693	410	37			
	CF 1	3.671	3.535	2.934	3.689	12,41%	11,06%	14,08%	755	18	154			
	Total Griya	3.671	3.535	2.934	3.689	14,03%	12,39%	15,71%	755	18	154			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	733	678	616	0,20%	0,56%	0,51%	(62)	392	(117)			
	Mitraguna & Others	224	733	678	616	0,24%	0,70%	0,63%	(62)	392	(117)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.364	3.703	5.753	2,31%	1,75%	2,68%	2.050	1.223	1.389	3,66%	-36,81%	1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.138	90,68%	97,61%	97,61%	(0)	(4)	(1)			
	Linkage	4.142	4.139	4.139	4.138	100,00%	100,00%	100,00%	(0)	(4)	(1)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	204	199	196	0,93%	0,54%	0,52%	(3)	(138)	(8)			
	KUR	146	148	145	144	0,43%	0,43%	0,42%	(1)	(1)	(3)			
	Non KUR	188	56	54	51	8,65%	1,74%	1,53%	(3)	(137)	(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	3.590	3.419	3.402	3.551	2,51%	2,32%	2,42%	149	(39)	131			
	CF 1	3.133	3.178	3.018	3.284	10,59%	11,37%	12,53%	267	151	106			
	Total Griya	3.118	3.178	3.018	3.284	11,91%	12,75%	13,98%	267	167	106			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	241	384	266	0,40%	0,32%	0,22%	(118)	(191)	25			
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,27%	-	46	143			
	Pensiun	236	118	118	-	0,12%	0,06%	0,00%	(118)	(236)	(118)			
	Total Pembiayaan	8.066	7.762	7.740	7.885	4,11%	3,65%	3,67%	145	(181)	123	3,62%	1,15%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	1.030	1.210	(431)	180	763	170,96%	669	123,88%	13.456	8,99%	(12.247)
2	Tabungan	125.992	133.746	137.225	137.110	3	(115)	3.364	2,52%	11.118	8,82%	146.385	93,66%	(9.275)
3	Deposito	49.100	48.466	43.472	43.472	1.128	0	(4.994)	-10,30%	(5.628)	-11,46%	50.288	86,45%	(6.815)
	Total	175.632	182.658	181.726	181.791	701	65	(867)	-0,47%	6.160	3,51%	210.129	86,51%	(28.338)
	CASA	126.532	134.192	138.254	138.319	(428)	65	4.127	3,08%	11.788	9,32%	159.842	86,54%	(21.522)
	(%) CASA	72,04%	73,47%	76,08%	76,09%									
	FDR	182,36%	176,18%	176,98%	176,92%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.129	-	-	0	-316	-272	-549	272	17.854	79,14%	(3.725)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.129	-	-	0	-316	-272	-549	272	16.471	85,78%	(2.342)
	• Local Champion	14.678	14.401	14.129	-	-	0	-316	-272	-549	272	15.528	90,99%	(1.399)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.807	1.620	1.590	-30	90	83	-467	1.507	38.153	88,61%	(4.346)
	KUR	31.590	31.015	30.457	1.420	720	-700	38	-557	-1.133	1.277	35.282	86,33%	(4.825)
	Non KUR	2.684	2.709	3.350	200	870	670	52	641	666	229	2.872	116,66%	478
3	PWG	22.430	34.472	35.631	9.119	7.637	-1.482	1.427	1.159	13.201	6.477	34.960	101,92%	671
	Cilem	9.274	14.615	16.132	1.353	2.424	1.071	216	1.517	6.858	907	18.979	85,00%	(2.847)
	Gadai	13.156	19.856	19.499	7.765	5.212	-2.553	1.211	-358	6.342	5.570	15.981	122,01%	3.518
4	CFG	248.904	239.210	238.060	1.748	2.302	554	-240	-1.150	-10.844	3.452	271.752	87,60%	(33.693)
	CF 1	66.307	61.912	61.218	149	-	-149	40	-694	-5.090	694	75.221	81,38%	(14.003)
	Total Griya	63.771	58.025	57.445	-	-	0	0	-580	-6.326	580	71.325	80,54%	(13.880)
	• Total Non Program	13.172	11.709	11.490	-	-	0	-143	-219	-1.682	219	14.703	78,15%	(3.213)
	• Program	50.599	46.315	45.955	-	-	0	-522	-361	-4.644	361	56.622	81,16%	(10.667)
	Oto	2.536	3.887	3.773	149	-	-149	40	-114	1.236	114	3.896	96,84%	(123)
	CF 2	182.596	177.298	176.842	1.599	2.302	704	-280	-456	-5.754	2.758	196.531	89,98%	(19.689)
	Mitraguna & Others	145.742	143.741	143.454	1.417	2.071	655	-121	-288	-2.288	2.359	158.383	90,57%	(14.930)
	Pensiun	36.854	33.557	33.388	182	231	49	-159	-169	-3.466	400	38.148	87,52%	(4.760)
	Total Pembiayaan	320.285	321.806	321.627	12.487	11.529	-958	961	-180	1.341	11.708	362.719	88,67%	(41.093)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	827	0,00%	0,00%	5,85%	827	827	827			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	827	0,00%	0,00%	5,85%	827	827	827			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	3.003	0,46%	1,62%	8,88%	2.455	2.844	2.472			
	KUR	138	436	452	2.315	0,44%	1,46%	7,60%	1.863	2.177	1.879			
	Non KUR	20	95	96	688	0,75%	3,55%	20,53%	592	668	593			
3	PWG	-	-	-	1.005	0,00%	0,00%	2,82%	1.005	1.005	1.005			
	Cilem	-	-	-	933	0,00%	0,00%	5,78%	933	933	933			
	Gadai	-	-	-	72	0,00%	0,00%	0,37%	72	72	72			
4	CFG	7.829	9.486	9.999	13.963	3,15%	4,18%	5,87%	3.964	6.134	4.478			
	CF 1	6.309	7.631	7.665	9.854	9,51%	12,38%	16,10%	2.189	3.545	2.223			
	Total Griya	6.204	7.631	7.665	9.776	9,73%	13,21%	17,02%	2.110	3.572	2.144			
	Oto	105	-	-	79	4,15%	0,00%	2,09%	79	(27)	79			
	CF 2	1.520	1.854	2.334	4.109	0,83%	1,32%	2,32%	1.775	2.589	2.255			
	Mitraguna & Others	1.215	1.065	1.695	3.473	0,83%	1,18%	2,42%	1.777	2.257	2.408			
	Pensiun	305	790	638	636	0,83%	1,90%	1,91%	(2)	332	(154)			
	Total Pembiayaan	7.988	10.017	10.547	18.798	2,49%	3,28%	5,84%	8.251	10.810	8.781	0,62%	89,46%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,83%	1,86%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,86%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	251	0,50%	0,62%	0,74%	43	81	10			
	KUR	12	218	193	244	0,04%	0,62%	0,80%	51	232	26			
	Non KUR	158	23	15	7	5,88%	0,55%	0,21%	(8)	(151)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.107	6.098	6.598	2,65%	2,55%	2,77%	499	(0)	490			
	CF 1	4.154	5.019	4.894	5.397	6,26%	7,90%	8,82%	503	1.243	377			
	Total Griya	4.071	4.937	4.811	5.314	6,38%	8,29%	9,25%	503	1.243	377			
	Oto	82	82	82	82	3,25%	2,12%	2,18%	-	-	-			
	CF 2	2.444	1.088	1.205	1.201	1,34%	0,68%	0,68%	(3)	(1.243)	113			
	Mitraguna & Others	1.967	1.088	1.059	1.056	1,35%	0,74%	0,74%	(3)	(911)	(32)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,43%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	7.112	2,20%	2,04%	2,21%	542	81	500	0,30%	86,42%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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