

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	59.689	58.149	(86.238)	(1.540)	(900)	-1,52%	(16.020)	-21,60%	212.481	27,37%	(154.332)
2	Tabungan	1.786.724	1.968.204	1.946.348	1.952.706	36.437	6.358	(15.498)	-0,79%	165.982	9,29%	2.011.047	97,10%	(58.341)
3	Deposito	649.060	615.862	626.983	627.406	(36.484)	423	11.544	1,87%	(21.654)	-3,34%	663.637	94,54%	(36.231)
Total		2.509.954	2.643.115	2.633.021	2.638.261	(86.285)	5.241	(4.854)	-0,18%	128.307	5,11%	2.887.165	91,38%	(248.904)
CASA		1.860.893	2.027.253	2.006.038	2.010.855	(49.801)	4.817	(16.399)	-0,81%	149.961	8,06%	2.223.528	90,44%	(212.673)
(% CASA)		74,14%	76,70%	76,19%	76,22%									
FDR		125,36%	131,49%	132,07%	131,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	40.858	41.440		582	(578)	-1,37%	(1.399)	-3,27%	80.699	51,35%	(39.259)
2	Giro ISE	4.948	4.741	4.760	5.113		354	372	7,85%	165	3,34%	27.894	18,33%	(22.781)
3	Tabungan ISE	31.691	33.067	31.880	32.108		228	(959)	-2,90%	417	1,32%	36.953	88,89%	(4.844)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.593	500	-	-500	-5.617	-1.071	57.023	1.071	215.986	111,86%	25.607
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.293	500	-	-500	-5.130	-1.071	32.154	1.071	115.663	112,65%	14.630
	• Local Champion	98.139	131.365	130.293	500	-	-500	-5.130	-1.071	32.154	1.071	112.586	115,73%	17.707
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	441.656	3.825	3.055	-770	-160	-2.683	-5.221	5.738	501.352	88,09%	(59.695)
	KUR	419.345	419.362	417.198	3.825	3.055	-770	247	-2.164	-2.147	5.219	471.093	88,56%	(53.895)
	Non KUR	27.532	24.977	24.459	-	-	0	-407	-519	-3.074	519	30.259	80,83%	(5.800)
3	PWG	258.833	406.261	415.072	53.500	44.042	-9.458	27.268	8.811	156.239	35.231	414.433	100,15%	640
	Cilem	127.522	219.691	224.635	17.958	11.538	-6.420	9.355	4.944	97.113	6.594	250.568	89,65%	(25.933)
	Gadai	131.312	186.669	190.437	35.542	32.505	-3.038	17.913	3.868	59.126	28.637	163.864	116,22%	26.573
4	CFG	2.256.170	2.382.215	2.379.178	23.312	17.936	-5.376	22.329	-3.037	123.008	20.973	2.472.864	96,21%	(93.686)
	CF 1	461.418	471.592	472.122	2.634	2.539	-95	5.755	530	10.704	2.009	495.744	95,23%	(23.622)
	Total Griya	417.205	393.258	392.982	800	478	-322	0	-276	-24.224	754	432.970	90,76%	(39.988)
	• Total Non Program	64.148	59.328	59.374	800	200	-600	2.080	45	-4.774	155	71.111	83,49%	(11.738)
	• Program	353.058	333.930	333.608	-	278	-1.789	-322	-19.450	600		361.858	92,19%	(28.250)
	Oto	44.213	78.334	79.140	1.834	2.061	227	5.755	806	34.928	1.255	62.775	126,07%	16.366
	CF 2	1.794.752	1.910.623	1.907.056	20.678	15.397	-5.281	16.573	-3.567	112.304	18.964	1.977.120	96,46%	(70.064)
	Mitraguna & Others	1.323.695	1.431.023	1.430.413	16.609	12.311	-4.298	12.749	-611	106.717	12.922	1.489.234	96,05%	(58.821)
	Pensiun	471.056	479.599	476.643	4.069	3.086	-983	3.824	-2.956	5.587	6.042	487.886	97,70%	(11.243)
Total Pembiayaan		3.146.451	3.475.480	3.477.500	81.137	65.033	-16.103	43.819	2.020	331.049	63.014	3.604.634	96,47%	(127.135)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	1.204	0,10%	0,20%	0,50%	729	1.012	856			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	1.204	0,20%	0,36%	0,92%	729	1.012	856			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	30.184	1,09%	1,80%	6,83%	22.184	25.305	22.184			
	KUR	3.627	6.377	6.377	27.245	0,86%	1,52%	6,53%	20.868	23.618	20.868			
	Non KUR	1.252	1.623	1.623	2.939	4,55%	6,50%	12,02%	1.317	1.687	1.317			
3	PWG	275	1	1	12.005	0,11%	0,00%	2,89%	12.004	11.730	12.004			
	Cilem	275	1	1	7.489	0,22%	0,00%	3,33%	7.488	7.214	7.488			
	Gadai	-	-	-	4.516	0,00%	0,00%	2,37%	4.516	4.516	4.516			
4	CFG	67.344	65.418	65.451	108.257	2,98%	2,75%	4,55%	42.806	40.913	42.839			
	CF 1	43.373	41.883	41.926	62.862	9,40%	8,89%	13,31%	20.936	19.488	20.979			
	Total Griya	41.791	40.502	40.088	55.173	10,02%	10,19%	14,04%	15.085	13.382	14.671			
	Oto	1.583	1.381	1.838	7.689	3,58%	2,35%	9,72%	5.851	6.106	6.308			
	CF 2	23.971	23.535	23.525	45.395	1,34%	1,23%	2,38%	21.870	21.424	21.860			
	Mitraguna & Others	22.208	21.338	21.186	40.937	1,68%	1,48%	2,86%	19.750	18.729	19.598			
	Pensiun	1.763	2.197	2.338	4.458	0,37%	0,49%	0,94%	2.120	2.695	2.262			
Total Pembiayaan		72.690	73.767	73.927	151.650	2,31%	2,13%	4,36%	77.723	78.960	77.883	2,29%	47,60%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.063	19,34%	13,63%	13,69%	-	(2.628)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.063	36,37%	25,17%	25,38%	-	(2.628)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.697	0,79%	1,91%	1,97%	189	5.167	853			
	KUR	2.493	5.912	6.287	6.375	0,59%	1,50%	1,53%	88	3.882	463			
	Non KUR	1.037	1.932	2.221	2.322	3,77%	8,89%	9,49%	101	1.285	390			
3	PWG	184	184	184	206	0,07%	0,05%	0,05%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,01%	22	22	22			
	Gadai	184	184	184	184	0,14%	0,10%	0,10%	-	(0)	-			
4	CFG	99.269	134.606	135.903	136.475	4,40%	5,70%	5,74%	572	37.207	1.869			
	CF 1	73.505	94.608	94.254	94.561	15,93%	19,99%	20,03%	307	21.056	(47)			
	Total Griya	73.052	92.989	92.591	92.902	17,51%	23,54%	23,64%	311	19.850	(87)			
	Oto	453	1.619	1.663	1.659	1,03%	2,12%	2,10%	(4)	1.206	40			
	CF 2	25.764	39.998	41.649	41.914	1,44%	2,18%	2,20%	266	16.151	1.916			
	Mitraguna & Others	22.415	37.920	39.679	39.947	1,69%	2,77%	2,79%	268	17.532	2.027			
	Pensiun	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	178.441	4,41%	5,11%	5,13%	783	39.768	2.725	4,00%	22,06%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.902	7.805	7.896	665	92	994	14,40%	6.752	589,99%	10.075	78,38%	(2.179)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.455	10.546	(535)	92	994	10,40%	9.402	821,55%	10.358	101,82%	189
	CASA	1.144	6.902	7.805	7.896	665	92	994	14,40%	6.752	589,99%	10.075	78,38%	(2.179)
	(%) CASA	100,00%	72,26%	74,65%	74,87%									
	FDR	0,00%	29,74%	27,86%	27,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	159	147	147		0	(12)	-7,46%	147	#DIV/0!	-	0,00%	147
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	159	147	147		0	(12)	-7,46%	147	#DIV/0!		0,00%	147
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	7	7		0	2	40,00%	7	#DIV/0!		0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.841	2.913	150	100	-50	505	72	2.913	28	2.152	135,35%	761
	KUR	-	2.601	2.672	150	100	-50	510	72	2.672	28	2.044	130,71%	628
	Non KUR	-	240	240	-	-	0	-5	0	240	-	107	223,61%	133
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	2.913	150	100	-50	505	72	2.913	28	2.152	135,35%	761

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	-	-	-	48	0,00%	0,00%	1,65%	48	48	48			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	48	0,00%	0,00%	19,95%	48	48	48			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	48	0,00%	0,00%	1,65%	48	48	48	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	9.196	9.221	(414)	25	2.941	46,84%	(2.690)	-22,58%	28.234	32,66%	(19.013)
2	Tabungan	224.769	225.261	216.303	217.138	313	835	(8.123)	-3,61%	(7.631)	-3,40%	245.884	88,31%	(28.746)
3	Deposito	43.574	34.515	35.052	35.051	(513)	(1)	536	1,55%	(8.523)	-19,56%	44.717	78,38%	(9.666)
	Total	280.254	266.055	260.551	261.410	(614)	859	(4.645)	-1,75%	(18.844)	-6,72%	318.836	81,99%	(57.426)
	CASA	236.680	231.540	225.499	226.359	(101)	860	(5.181)	-2,24%	(10.321)	-4,36%	274.118	82,58%	(47.759)
	(%) CASA	84,45%	87,03%	86,55%	86,59%									
	FDR	105,53%	135,18%	137,46%	137,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.435	6.694	6.782	88	347	5,40%	(1.966)	-22,47%	-	0,00%	6.782
2	Giro ISE	799	1.361	2.308	2.332	24	971	71,35%	1.532	191,68%		0,00%	2.332
3	Tabungan ISE	1.949	2.074	1.386	1.450	64	(624)	-30,07%	(498)	-25,58%		0,00%	1.450
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234	0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	47.730	-	-	0	-4.437	-46	16.822	46	38.880	122,76%	8.850
	Linkage	-	2.645	2.645	-	-	-	-159	0	2.645	-	3.405	77,68%	(760)
	Non-Linkage	30.908	45.130	45.084	-	-	0	-4.278	-46	14.176	46	35.475	127,09%	9.610
	• Local Champion	30.908	45.130	45.084	-	-	0	-4.278	-46	14.176	46	34.449	130,87%	10.635
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	33.074	360	-	-360	104	-696	-1.970	696	38.842	85,15%	(5.768)
	KUR	33.160	32.116	31.425	360	-	-360	135	-691	-1.736	691	36.768	85,47%	(5.343)
	Non KUR	1.883	1.653	1.649	-	-	0	-31	-5	-234	5	2.074	79,50%	(425)
3	PWG	42.057	65.239	64.569	13.401	10.717	-2.684	10.115	-670	22.513	11.387	59.884	107,82%	4.685
	Cilem	12.529	18.095	18.278	2.183	861	-1.321	1.230	182	5.748	679	25.249	72,39%	(6.971)
	Gadai	29.527	47.144	46.292	11.219	9.856	-1.363	8.884	-852	16.764	10.708	34.635	133,65%	11.656
4	CFG	187.744	212.874	212.788	5.391	2.446	-2.945	2.858	-86	25.044	2.532	209.436	101,60%	3.352
	CF 1	15.514	20.653	21.119	1.126	659	-467	959	466	5.605	193	17.861	118,24%	3.258
	Total Griya	12.407	11.808	11.733	800	-	-800	0	-76	-674	76	12.727	92,19%	(995)
	• Total Non Program	12.280	11.688	11.612	800	-	-800	843	-76	-668	76	12.597	92,18%	(985)
	• Program	127	121	121	-	-	0	-1	0	-6	-	130	92,93%	(9)
	Oto	3.107	8.845	9.386	326	659	333	959	541	6.279	117	5.134	182,84%	4.253
	CF 2	172.230	192.221	191.669	4.265	1.787	-2.478	1.900	-551	19.439	2.338	191.575	100,05%	94
	Mitraguna & Others	136.376	153.847	153.559	2.930	1.401	-1.529	783	-288	17.183	1.689	154.181	99,60%	(622)
	Pensiun	35.854	38.374	38.110	1.335	386	-949	1.117	-264	2.256	650	37.394	101,91%	716
	Total Pembiayaan	295.752	359.658	358.161	19.152	13.162	-5.989	8.640	-1.497	62.408	14.660	347.042	103,20%	11.119

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	348	351	920	0,00%	0,73%	1,93%	569	920	572			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	348	351	920	0,00%	0,78%	2,04%	569	920	572			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	2.923	0,40%	3,23%	8,84%	1.833	2.784	1.923			
	KUR	69	987	1.080	2.825	0,21%	3,36%	8,99%	1.745	2.756	1.838			
	Non KUR	70	13	10	98	3,74%	0,59%	5,95%	88	28	85			
3	PWG	-	-	-	3.295	0,00%	0,00%	5,10%	3.295	3.295	3.295			
	Cilem	-	-	-	844	0,00%	0,00%	4,62%	844	844	844			
	Gadai	-	-	-	2.451	0,00%	0,00%	5,29%	2.451	2.451	2.451			
4	CFG	606	1.732	1.400	8.266	0,32%	0,66%	3,88%	6.867	7.660	6.534			
	CF 1	136	431	665	5.247	0,88%	3,22%	24,85%	4.582	5.112	4.817			
	Total Griya	124	291	274	3.812	1,00%	2,32%	32,49%	3.538	3.689	3.522			
	Oto	12	140	391	1.435	0,39%	4,42%	15,29%	1.044	1.423	1.295			
	CF 2	470	1.301	734	3.019	0,27%	0,38%	1,57%	2.284	2.548	1.717			
	Mitraguna & Others	382	1.301	734	2.877	0,28%	0,48%	1,87%	2.143	2.495	1.576			
	Pensiun	88	-	-	142	0,00%	0,00%	0,37%	142	54	142			
	Total Pembiayaan	745	3.080	2.840	15.403	0,25%	0,79%	4,30%	12.563	14.658	12.323	1,14%	73,45%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.119	4,43%	2,34%	2,35%	-	(249)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.119	4,43%	2,48%	2,48%	-	(249)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	447	499	521	0,58%	1,48%	1,57%	22	319	73			
	KUR	-	99	153	175	0,00%	0,48%	0,56%	22	175	76			
	Non KUR	202	348	346	346	10,74%	20,91%	20,96%	-	143	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.708	2.020	1.872	1,17%	0,95%	0,88%	(149)	(326)	164			
	CF 1	358	365	365	365	2,31%	1,77%	1,73%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,09%	3,11%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.343	1.655	1.506	1,07%	0,86%	0,79%	(149)	(334)	164			
	Mitraguna & Others	1.689	1.204	1.517	1.368	1,24%	0,99%	0,89%	(149)	(321)	164			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.275	3.638	3.512	1,27%	1,01%	0,98%	(126)	(257)	237	10,34%	-954,21%	9,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	19.027	12.583	12.508	7.013	(74)	(6.518)	-34,26%	1.039	9,06%	28.015	44,65%	(15.507)
2	Tabungan	240.508	310.664	306.314	306.235	14.144	(79)	(4.429)	-1,43%	65.727	27,33%	261.718	117,01%	44.517
3	Deposito	185.720	180.849	182.110	182.071	3.694	(40)	1.221	0,68%	(3.649)	-1,96%	186.880	97,43%	(4.810)
	Total	437.698	510.540	501.007	500.814	24.852	(193)	(9.726)	-1,91%	63.116	14,42%	476.614	105,08%	24.200
	CASA	251.978	329.690	318.896	318.743	21.158	(153)	(10.947)	-3,32%	66.765	26,50%	289.733	110,01%	29.010
	(%) CASA	57,57%	64,58%	63,65%	63,65%									
	FDR	88,88%	83,94%	85,35%	85,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	4.495	4.556	4.646		90	151	3,36%	521	12,63%	-	0,00%	4.646
2	Giro ISE	544	537	401	420		19	(117)	-21,77%	(124)	-22,72%		0,00%	420
3	Tabungan ISE	3.581	3.958	4.155	4.226		71	268	6,77%	645	18,00%		0,00%	4.226
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%		0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	101.657	500	-	-500	-413	-1.000	15.623	1.000	96.228	105,64%	5.429
	Linkage	44.151	42.940	42.940	-	-	-	-198	0	-1.211	-	48.645	88,27%	(5.705)
	Non-Linkage	41.883	59.716	58.716	500	-	-500	-215	-1.000	16.833	1.000	47.582	123,40%	11.134
	• Local Champion	41.883	59.716	58.716	500	-	-500	-215	-1.000	16.833	1.000	46.557	126,12%	12.160
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	30.027	210	300	90	19	8	374	292	33.703	89,09%	(3.676)
	KUR	28.300	29.042	29.051	210	300	90	34	10	752	290	32.146	90,37%	(3.095)
	Non KUR	1.354	978	976	-	-	0	-15	-2	-378	2	1.557	62,68%	(581)
3	PWG	33.844	46.733	47.127	4.315	3.071	-1.243	1.489	394	13.282	2.678	51.526	91,46%	(4.400)
	Cilem	16.485	25.101	25.496	1.330	1.089	-241	88	395	9.011	694	30.241	84,31%	(4.745)
	Gadai	17.360	21.633	21.631	2.984	1.982	-1.002	1.401	-2	4.271	1.984	21.286	101,62%	345
4	CFG	239.485	249.114	248.813	2.647	1.530	-1.117	1.764	-302	9.328	1.832	265.972	93,55%	(17.159)
	CF 1	40.558	43.860	43.943	224	269	45	59	83	3.385	186	43.997	99,88%	(54)
	Total Griya	29.064	28.973	28.923	-	-	0	0	-49	-140	49	30.029	96,32%	(1.106)
	• Total Non Program	12.679	13.575	13.561	-	-	0	-66	-14	882	14	13.236	102,46%	325
	• Program	16.385	15.397	15.362	-	-	0	-90	-35	-1.022	35	16.793	91,48%	(1.431)
	Oto	11.494	14.888	15.020	224	269	45	59	132	3.526	137	13.968	107,53%	1.052
	CF 2	198.927	205.254	204.870	2.423	1.261	-1.162	1.705	-384	5.943	1.645	221.975	92,29%	(17.105)
	Mitraguna & Others	182.594	188.635	188.411	1.805	1.261	-544	985	-224	5.817	1.485	203.670	92,51%	(15.259)
	Pensiun	16.332	16.619	16.459	618	-	-618	720	-160	126	160	18.305	89,91%	(1.846)
	Total Pembiayaan	389.016	428.523	427.623	7.672	4.902	-2.770	2.859	-900	38.607	5.802	447.429	95,57%	(19.806)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	597	370	1.777	0,33%	1,23%	5,92%	1.407	1.680	1.179			
	KUR	-	597	370	1.777	0,00%	1,27%	6,12%	1.407	1.777	1.179			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	-	1.147	0,23%	0,00%	2,43%	1.147	1.069	1.147			
	Cilem	78	-	-	816	0,47%	0,00%	3,20%	816	738	816			
	Gadai	-	-	-	331	0,00%	0,00%	1,53%	331	331	331			
4	CFG	3.097	3.508	3.356	7.451	1,29%	1,35%	2,99%	4.096	4.354	3.943			
	CF 1	2.023	2.551	2.761	6.166	4,99%	6,30%	14,03%	3.405	4.143	3.615			
	Total Griya	1.062	1.823	2.366	4.470	3,65%	8,17%	15,45%	2.104	3.408	2.647			
	Oto	961	729	395	1.696	8,36%	2,65%	11,29%	1.301	735	967			
	CF 2	1.074	957	595	1.285	0,54%	0,29%	0,63%	691	212	329			
	Mitraguna & Others	1.074	863	500	1.171	0,59%	0,27%	0,62%	671	97	308			
	Pensiun	-	94	95	115	0,00%	0,57%	0,70%	20	115	21			
	Total Pembiayaan	3.271	4.106	3.726	10.375	0,84%	0,87%	2,43%	6.649	7.103	6.269	8,46%	-248,51%	6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.847	30.829	30.829	36,10%	30,03%	30,33%	-	(225)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.847	30.829	30.829	74,15%	51,63%	52,51%	-	(225)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	27,73%	27,78%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.001	5.191	5.580	1,53%	2,08%	2,24%	389	1.921	579			
	CF 1	2.180	2.624	2.673	3.067	5,37%	6,10%	6,98%	393	887	442			
	Total Griya	1.878	2.048	2.047	2.444	6,46%	7,07%	8,45%	397	566	397			
	Oto	302	576	627	622	2,62%	4,21%	4,14%	(4)	320	46			
	CF 2	1.479	2.376	2.517	2.513	0,74%	1,23%	1,23%	(4)	1.035	137			
	Mitraguna & Others	1.217	2.376	2.517	2.513	0,67%	1,33%	1,33%	(4)	1.296	137			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.119	36.291	36.680	8,98%	8,47%	8,58%	389	1.749	561	13,77%	-60,51%	5,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	16.165	15.603	15.140	(82.812)	(463)	(1.025)	-6,34%	11.624	330,59%	19.284	78,51%	(4.144)
2	Tabungan	249.031	279.455	279.540	280.760	5.695	1.220	1.305	0,47%	31.729	12,74%	266.981	105,16%	13.779
3	Deposito	114.464	61.967	71.956	71.890	(3.150)	(66)	9.922	16,01%	(42.575)	-37,19%	115.642	62,17%	(43.753)
	Total	367.012	357.587	367.098	367.790	(80.267)	692	10.202	2,85%	778	0,21%	401.907	91,51%	(34.117)
	CASA	252.547	295.620	295.142	295.900	(77.118)	758	280	0,09%	43.353	17,17%	286.265	103,37%	9.635
	(%) CASA	68,81%	82,67%	80,40%	80,45%									
	FDR	140,41%	153,22%	149,05%	148,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.384	3.076	3.054		(22)	(330)	-9,74%	(351)	-10,31%	-	0,00%	3.054
2	Giro ISE	179	96	14	12		(2)	(85)	-87,72%	(167)	-93,39%		0,00%	12
3	Tabungan ISE	3.226	3.287	3.062	3.042		(20)	(245)	-7,45%	(184)	-5,70%		0,00%	3.042
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	370	372	372		0	2	0,54%	105	39,33%		0,00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.846	83.822	-	-	0	-581	-24	25.706	24	71.366	117,45%	12.456
	Linkage	33.720	57.852	57.852	-	-	-	-59	0	24.132	-	39.712	145,68%	18.140
	Non-Linkage	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	31.654	82,04%	(5.684)
	• Local Champion	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	30.629	84,79%	(4.659)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	42.711	36.650	36.699	200	550	350	-543	48	-6.013	502	46.747	78,51%	(10.048)
	KUR	42.080	35.505	35.559	200	550	350	-443	54	-6.521	496	45.967	77,36%	(10.407)
	Non KUR	631	1.146	1.140	-	-	0	-100	-6	508	6	780	146,11%	360
3	PWG	35.041	52.873	54.398	6.806	5.581	-1.225	1.453	1.525	19.357	4.057	51.704	105,21%	2.694
	Cilem	13.016	24.784	25.850	2.494	1.764	-730	894	1.066	12.834	698	25.565	101,11%	285
	Gadai	22.025	28.089	28.548	4.312	3.817	-494	559	459	6.523	3.358	26.139	109,21%	2.409
4	CFG	379.443	374.521	372.224	951	789	-161	677	-2.297	-7.219	3.086	405.094	91,89%	(32.870)
	CF 1	241.455	234.709	234.505	110	337	228	780	-203	-6.950	541	251.717	93,16%	(17.212)
	Total Griya	235.660	222.320	221.910	-	-	0	0	-410	-13.750	410	244.156	90,89%	(22.246)
	• Total Non Program	5.587	4.812	4.801	-	-	0	-55	-11	-786	11	8.349	57,51%	(3.547)
	• Program	230.073	217.508	217.109	-	-	0	-1.380	-399	-12.964	399	235.808	92,07%	(18.699)
	Oto	5.795	12.389	12.595	110	337	228	780	207	6.800	131	7.561	166,58%	5.034
	CF 2	137.987	139.812	137.718	841	452	-389	-103	-2.094	-269	2.546	153.377	89,79%	(15.658)
	Mitraguna & Others	90.056	91.160	89.373	534	364	-170	-247	-1.788	-683	2.152	104.194	85,78%	(14.821)
	Pensiun	47.932	48.652	48.345	307	88	-219	144	-306	414	394	49.183	98,30%	(837)
	Total Pembiayaan	515.311	547.891	547.142	7.957	6.921	-1.036	1.006	-748	31.831	7.669	574.911	95,17%	(27.769)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	159	0,33%	0,00%	0,19%	159	(32)	159			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	159	0,79%	0,00%	0,61%	159	(32)	159			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	1.408	2,11%	1,42%	3,84%	887	505	580			
	KUR	903	726	418	1.361	2,15%	1,18%	3,83%	943	458	634			
	Non KUR	-	102	103	48	0,00%	9,01%	4,17%	(56)	48	(54)			
3	PWG	99	-	-	414	0,28%	0,00%	0,76%	414	315	414			
	Cilem	99	-	-	329	0,76%	0,00%	1,27%	329	230	329			
	Gadai	-	-	-	85	0,00%	0,00%	0,30%	85	85	85			
4	CFG	32.852	32.031	30.578	37.179	8,66%	8,16%	9,99%	6.600	4.326	5.147			
	CF 1	31.606	28.171	27.466	32.591	13,09%	11,70%	13,90%	5.125	985	4.420			
	Total Griya	31.469	28.057	27.355	32.074	13,35%	12,30%	14,45%	4.720	605	4.017			
	Oto	136	114	111	516	2,35%	0,90%	4,10%	405	380	403			
	CF 2	1.247	3.861	3.113	4.588	0,90%	2,23%	3,33%	1.475	3.341	727			
	Mitraguna & Others	1.122	3.290	2.540	3.626	1,25%	2,79%	4,06%	1.086	2.504	336			
	Pensiun	124	571	572	962	0,26%	1,18%	1,99%	389	838	391			
	Total Pembiayaan	34.046	32.859	31.099	39.160	6,61%	5,68%	7,16%	8.061	5.114	6.301	0,20%	97,17%	-7,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,60%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	979	1.074	1.160	1,07%	2,93%	3,16%	87	704	181			
	KUR	456	979	1.074	1.057	1,08%	3,02%	2,97%	(17)	601	78			
	Non KUR	-	-	-	103	0,00%	0,00%	9,06%	103	103	103			
3	PWG	184	184	184	188	0,53%	0,35%	0,35%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,64%	-	(0)	-			
4	CFG	57.168	73.010	72.616	73.141	15,07%	19,39%	19,65%	525	15.974	132			
	CF 1	55.413	70.906	69.760	70.072	22,95%	29,72%	29,88%	312	14.659	(834)			
	Total Griya	55.413	70.906	69.760	70.072	23,51%	31,38%	31,58%	312	14.659	(834)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.070	1,27%	2,04%	2,23%	213	1.315	966			
	Mitraguna & Others	1.113	1.927	2.681	2.896	1,24%	2,94%	3,24%	215	1.784	970			
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	75.425	11,82%	13,65%	13,79%	616	14.529	317	0,03%	99,81%	-13,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	239	255	61	16	140	122,35%	(1.550)	-85,86%	10.075	2,53%	(9.820)
2	Tabungan	71.593	75.137	74.522	76.015	(749)	1.494	879	1,17%	4.422	6,18%	85.988	88,40%	(9.973)
3	Deposito	17.657	22.539	21.903	21.903	205	0	(635)	-2,82%	4.247	24,05%	18.761	116,75%	3.143
	Total	91.055	97.790	96.664	98.174	(482)	1.510	384	0,39%	7.119	7,82%	114.824	85,50%	(16.650)
	CASA	73.398	75.251	74.761	76.270	(688)	1.510	1.019	1,35%	2.872	3,91%	96.063	79,40%	(19.793)
	(%) CASA	80,61%	76,95%	77,34%	77,69%									
	FDR	229,29%	239,15%	243,93%	240,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.069	1.208	1.248		40	179	16,76%	(149)	-10,65%	-	0,00%	1.248
2	Giro ISE	302	89	172	213		41	124	138,65%	(89)	-29,47%		0,00%	213
3	Tabungan ISE	1.094	979	1.035	1.035		(1)	55	5,65%	(60)	-5,46%		0,00%	1.035
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	150	150		0	1	0,67%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.614	19.666	75	200	125	428	53	608	147	21.789	90,26%	(2.123)
	KUR	17.594	18.056	18.113	75	200	125	18	57	519	143	20.162	89,84%	(2.049)
	Non KUR	1.464	1.557	1.553	-	-	0	411	-4	89	4	1.627	95,44%	(74)
3	PWG	15.250	27.102	28.849	3.951	3.771	-180	3.381	1.746	13.598	2.024	28.692	100,55%	156
	Cilem	9.140	15.653	16.706	1.623	1.554	-69	1.650	1.053	7.566	501	19.791	84,41%	(3.085)
	Gadai	6.110	11.449	12.143	2.328	2.217	-111	1.730	693	6.032	1.524	8.901	136,41%	3.241
4	CFG	174.474	187.153	187.279	1.520	1.753	233	2.430	126	12.805	1.627	189.005	99,09%	(1.726)
	CF 1	2.726	4.142	4.312	-	200	200	415	170	1.586	30	3.884	111,02%	428
	Total Griya	1.978	1.811	2.005	-	200	200	0	193	27	7	2.194	91,35%	(190)
	• Total Non Program	1.978	1.811	2.005	-	200	200	266	193	27	7	2.194	91,35%	(190)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.307	-	-	0	415	-23	1.559	23	1.689	136,56%	618
	CF 2	171.748	183.012	182.967	1.520	1.553	33	2.014	-44	11.219	1.597	185.122	98,84%	(2.154)
	Mitraguna & Others	111.863	118.616	118.768	1.250	1.217	-33	1.001	152	6.905	1.065	123.902	95,86%	(5.134)
	Pensiun	59.885	64.395	64.199	270	336	66	1.013	-196	4.314	532	61.219	104,87%	2.979
	Total Pembiayaan	208.782	233.869	235.794	5.546	5.724	178	6.239	1.925	27.012	3.799	239.487	98,46%	(3.693)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	153	36	2.245	1,81%	0,18%	11,41%	2.208	1.900	2.091			
	KUR	344	153	36	2.245	1,96%	0,20%	12,39%	2.208	1.900	2.091			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	485	0,00%	0,00%	1,68%	485	485	485			
	Cilem	-	-	-	439	0,00%	0,00%	2,63%	439	439	439			
	Gadai	-	-	-	46	0,00%	0,00%	0,37%	46	46	46			
4	CFG	621	1.136	471	3.656	0,36%	0,25%	1,95%	3.185	3.035	2.520			
	CF 1	122	-	-	84	4,46%	0,00%	1,94%	84	(38)	84			
	Total Griya	-	-	-	84	0,00%	0,00%	4,18%	84	84	84			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.136	471	3.572	0,29%	0,26%	1,95%	3.101	3.073	2.436			
	Mitraguna & Others	499	1.136	471	3.122	0,45%	0,40%	2,63%	2.651	2.623	1.986			
	Pensiun	-	-	-	450	0,00%	0,00%	0,70%	450	450	450			
	Total Pembiayaan	965	1.289	507	6.385	0,46%	0,22%	2,71%	5.878	5.420	5.096	0,61%	77,34%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	332	299	315	0,58%	1,52%	1,60%	16	205	(16)			
	KUR	66	332	299	315	0,37%	1,66%	1,74%	16	250	(16)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.261	2.257	2.256	0,02%	1,21%	1,20%	(2)	2.216	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.261	2.257	2.256	0,02%	1,23%	1,23%	(2)	2.216	(5)			
	Mitraguna & Others	40	2.015	2.011	2.010	0,04%	1,70%	1,69%	(2)	1.970	(5)			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.592	2.556	2.571	0,07%	1,09%	1,09%	15	2.421	(21)	1,18%	-7,97%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	458	601	145	143	387	181,46%	556	1260,26%	7.914	7,59%	(7.314)
2	Tabungan	126.106	141.500	139.188	138.967	6.657	(221)	(2.533)	-1,79%	12.862	10,20%	139.914	99,32%	(946)
3	Deposito	46.391	59.763	59.606	59.606	300	0	(158)	-0,26%	13.215	28,49%	47.341	125,91%	12.265
	Total	172.540	201.477	199.251	199.174	7.102	(78)	(2.303)	-1,14%	26.633	15,44%	195.169	102,05%	4.005
	CASA	126.150	141.714	139.646	139.568	6.802	(78)	(2.146)	-1,51%	13.418	10,64%	147.828	94,41%	(8.260)
	(%) CASA	73,11%	70,34%	70,09%	70,07%									
	FDR	92,15%	82,53%	83,86%	83,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	634	631		(3)	(48)	-7,07%	29	4,89%	-	0,00%	631
2	Giro ISE	8	1	2	2		0	1	75,44%	(6)	-71,52%		0,00%	2
3	Tabungan ISE	593	678	631	629		(3)	(49)	-7,23%	35	5,94%		0,00%	629
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Local Champion	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.964	-	200	200	315	83	3.436	117	19.794	100,86%	170
	KUR	15.208	18.629	18.722	-	200	200	411	92	3.513	108	18.312	102,24%	410
	Non KUR	1.319	1.252	1.242	-	-	0	-96	-9	-77	9	1.482	83,81%	(240)
3	PWG	4.082	8.809	8.855	709	176	-532	532	46	4.773	130	8.162	108,48%	692
	Cilem	4.082	8.809	8.855	709	176	-532	532	46	4.773	130	8.162	108,48%	692
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	138.275	2.190	1.945	-245	748	703	-58	1.242	150.832	91,67%	(12.557)
	CF 1	3.556	3.552	3.776	265	278	13	205	224	220	54	4.936	76,49%	(1.160)
	Total Griya	1.390	1.029	1.305	-	278	278	0	275	-85	3	1.602	81,48%	(297)
	• Total Non Program	1.390	1.029	1.027	-	-	0	-17	-3	-363	3	1.602	64,12%	(575)
	• Program	-	-	278	-	278	278	0	278	278	-	0	0,00%	278
	Oto	2.165	2.522	2.471	265	-	-265	205	-51	306	51	3.334	74,10%	(864)
	CF 2	134.777	134.021	134.499	1.925	1.667	-258	543	479	-278	1.188	145.896	92,19%	(11.397)
	Mitraguna & Others	92.204	94.065	95.277	1.925	1.667	-258	931	1.212	3.074	455	102.238	93,19%	(6.960)
	Pensiun	42.574	39.955	39.222	-	-	0	-388	-733	-3.352	733	43.658	89,84%	(4.436)
	Total Pembiayaan	158.995	166.269	167.102	2.899	2.321	-577	1.594	832	8.107	1.489	178.841	93,44%	(11.739)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	8	8	0,00%	100,00%	100,00%	(0)	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	8	0,00%	100,00%	100,00%	(0)	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	1.737	1,04%	0,68%	8,70%	1.601	1.565	1.603			
	KUR	85	-	-	1.603	0,56%	0,00%	8,56%	1.603	1.518	1.603			
	Non KUR	87	134	136	133	6,58%	10,84%	10,73%	(2)	46	(1)			
3	PWG	-	-	1	291	0,00%	0,01%	3,28%	290	291	291			
	Cilem	-	-	1	291	0,00%	0,01%	3,28%	290	291	291			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	926	1.500	4.488	0,82%	1,09%	3,25%	2.989	3.360	3.562			
	CF 1	123	-	-	339	3,46%	0,00%	8,97%	339	216	339			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	-	339	5,68%	0,00%	13,70%	339	216	339			
	CF 2	1.005	926	1.500	4.150	0,75%	1,12%	3,09%	2.650	3.145	3.223			
	Mitraguna & Others	743	623	1.195	4.069	0,81%	1,27%	4,27%	2.875	3.326	3.446			
	Pensiun	262	303	305	80	0,62%	0,76%	0,21%	(225)	(181)	(223)			
	Total Pembiayaan	1.300	1.060	1.644	6.524	0,82%	0,99%	3,90%	4.879	5.223	5.463	0,23%	94,00%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	121	54	53	0,22%	0,27%	0,26%	(1)	16	(68)			
	KUR	-	57	54	53	0,00%	0,29%	0,28%	(1)	53	(4)			
	Non KUR	37	64	-	-	2,80%	0,00%	0,00%	-	(37)	(64)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	874	873	1,97%	0,64%	0,63%	(0)	(1.852)	(1)			
	CF 1	30	106	106	106	0,85%	2,98%	2,80%	-	76	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	106	106	1,39%	4,20%	4,28%	-	76	-			
	CF 2	2.696	768	768	767	2,00%	0,57%	0,57%	(0)	(1.928)	(1)			
	Mitraguna & Others	2.696	462	462	462	2,92%	0,49%	0,49%	-	(2.233)	0			
	Pensiun	-	306	305	305	0,00%	0,18%	0,78%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	926	1,74%	0,56%	0,55%	(1)	(1.836)	(69)	0,60%	-9,07%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	442	448	66	6	(12)	-2,60%	(2.957)	-86,84%	10.740	4,17%	(10.292)
2	Tabungan	80.230	89.645	90.225	89.834	4.908	(391)	189	0,21%	9.604	11,97%	92.985	96,61%	(3.151)
3	Deposito	12.294	17.359	15.858	15.858	(224)	0	(1.501)	-8,65%	3.564	28,99%	12.970	122,26%	2.888
	Total	95.930	107.464	106.525	106.140	4.751	(384)	(1.324)	-1,23%	10.210	10,64%	116.696	90,95%	(10.555)
	CASA	83.636	90.105	90.667	90.282	4.974	(384)	177	0,20%	6.647	7,95%	103.725	87,04%	(13.443)
	(%) CASA	87,18%	83,85%	85,11%	85,06%									
	FDR	162,31%	169,31%	170,78%	171,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	3.070	2.982	2.983		1	(87)	-2,83%	1.441	93,49%	-	0,00%	2.983
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	2.060	1.963	1.964		1	(96)	-4,68%	423	27,41%	-	0,00%	1.964
4	Deposito ISE	-	1.009	1.019	1.019		0	9	0,93%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	155	157	157		0	2	1,29%	16	11,35%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Local Champion	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	55.951	945	445	-500	518	-413	2.138	858	59.009	94,82%	(3.058)
	KUR	50.217	53.456	53.085	945	445	-500	634	-371	2.868	816	55.180	96,20%	(2.095)
	Non KUR	3.596	2.908	2.866	-	-	0	-116	-42	-730	42	3.829	74,85%	(963)
3	PWG	27.769	42.250	42.269	5.193	3.964	-1.229	2.087	20	14.500	3.944	39.877	106,00%	2.392
	Cilem	10.764	19.493	19.969	998	858	-141	669	476	9.205	382	19.655	101,60%	315
	Gadai	17.005	22.756	22.300	4.195	3.106	-1.088	1.418	-456	5.295	3.562	20.223	110,27%	2.077
4	CFG	73.851	83.213	83.589	2.007	1.457	-550	1.822	376	9.738	1.081	86.117	97,06%	(2.528)
	CF 1	1.222	2.127	2.029	-	-	0	-25	-98	807	98	2.400	84,53%	(371)
	Total Griya	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
	• Total Non Program	938	754	754	-	-	0	-5	0	-184	-	1.085	69,52%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.275	-	-	0	-25	-98	991	98	1.315	96,91%	(41)
	CF 2	72.630	81.086	81.560	2.007	1.457	-550	1.848	474	8.930	983	83.717	97,42%	(2.157)
	Mitraguna & Others	46.537	52.417	52.660	2.007	1.027	-980	1.974	244	6.123	783	56.568	93,09%	(3.908)
	Pensiun	26.093	28.670	28.900	-	430	430	-126	230	2.807	200	27.149	106,45%	1.751
	Total Pembiayaan	155.700	181.942	181.925	8.145	5.866	-2.279	4.414	-17	26.225	5.883	185.270	98,19%	(3.345)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	837	704	3.081	0,48%	1,25%	5,51%	2.377	2.820	2.244			
	KUR	228	680	545	2.654	0,45%	1,02%	5,00%	2.109	2.427	1.974			
	Non KUR	33	157	159	426	0,91%	5,47%	14,88%	267	394	270			
3	PWG	-	-	-	1.608	0,00%	0,00%	3,80%	1.608	1.608	1.608			
	Cilem	-	-	-	1.285	0,00%	0,00%	6,43%	1.285	1.285	1.285			
	Gadai	-	-	-	324	0,00%	0,00%	1,45%	324	324	324			
4	CFG	61	365	252	1.139	0,08%	0,30%	1,36%	886	1.078	774			
	CF 1	-	-	-	264	0,00%	0,00%	12,99%	264	264	264			
	Total Griya	-	-	-	22	0,00%	0,00%	2,90%	22	22	22			
	Oto	-	-	-	242	0,00%	0,00%	18,95%	242	242	242			
	CF 2	61	365	252	875	0,08%	0,31%	1,07%	623	814	511			
	Mitraguna & Others	61	365	208	531	0,13%	0,40%	1,01%	324	470	167			
	Pensiun	-	-	45	344	0,00%	0,16%	1,19%	299	344	344			
	Total Pembiayaan	322	1.202	957	5.828	0,21%	0,53%	3,20%	4.871	5.506	4.626	8,84%	-176,03%	5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	503	546	546	0,89%	0,97%	0,98%	-	69	43			
	KUR	257	313	388	388	0,51%	0,73%	0,73%	-	131	75			
	Non KUR	220	190	159	159	6,13%	5,45%	5,53%	-	(62)	(32)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	923	948	952	0,86%	1,14%	1,14%	4	315	29			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	923	948	952	0,88%	1,17%	1,17%	4	315	29			
	Mitraguna & Others	346	923	948	952	0,74%	1,81%	1,81%	4	607	29			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.426	1.494	1.498	0,72%	0,82%	0,82%	4	383	73	4,48%	-444,16%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	7.008	6.936	(4.461)	(72)	1.813	35,40%	(7.745)	-52,75%	25.531	27,17%	(18.595)
2	Tabungan	126.637	122.811	122.131	121.391	717	(739)	(1.419)	-1,16%	(5.246)	-4,14%	139.975	86,72%	(18.584)
3	Deposito	60.864	56.161	56.694	56.694	(34.263)	0	533	0,95%	(4.170)	-6,85%	62.098	91,30%	(5.404)
	Total	202.183	184.094	185.833	185.021	(38.007)	(811)	927	0,50%	(17.161)	-8,49%	227.605	81,29%	(42.583)
	CASA	141.318	127.934	129.139	128.328	(3.744)	(811)	394	0,31%	(12.991)	-9,19%	165.507	77,54%	(37.179)
	(%) CASA	69,90%	69,49%	69,49%	69,36%									
	FDR	127,02%	132,24%	130,22%	130,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.604	3.561	3.563		3	(40)	-1,12%	145	4,25%	-	0,00%	3.563
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.404	3.361	3.363		3	(40)	-1,19%	145	4,52%	-	0,00%	3.363
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	231	232	232		0	1	0,43%	12	5,45%	-	0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	130	-	-	0	-23	-1	-111	1	241	54,02%	(111)
	Linkage	46	37	37	-	-	-	-1	0	-8	-	46	81,53%	(8)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Local Champion	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	21.953	-	-	0	-991	-228	-5.536	228	30.742	71,41%	(8.789)
	KUR	24.649	20.271	20.089	-	-	0	-933	-182	-4.560	182	27.715	72,49%	(7.626)
	Non KUR	2.840	1.910	1.864	-	-	0	-58	-46	-976	46	3.027	61,58%	(1.163)
3	PWG	10.361	9.808	9.548	166	122	-43	-424	-261	-813	383	18.333	52,08%	(8.786)
	Cilem	10.361	9.808	9.548	166	122	-43	-424	-261	-813	383	18.333	52,08%	(8.786)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	210.358	385	490	105	-762	-969	-8.366	1.459	234.495	89,71%	(24.137)
	CF 1	7.216	7.476	7.409	-	-	0	-93	-67	194	67	8.917	83,09%	(1.508)
	Total Griya	3.957	4.107	4.086	-	-	0	0	-21	129	21	4.267	95,77%	(181)
	• Total Non Program	3.667	3.325	3.305	-	-	0	-43	-20	-362	20	3.968	83,27%	(664)
	• Program	291	782	781	-	-	0	335	-1	490	1	298	262,07%	483
	Oto	3.258	3.369	3.323	-	-	0	-93	-46	65	46	4.650	71,46%	(1.327)
	CF 2	211.508	203.851	202.949	385	490	105	-669	-902	-8.559	1.392	225.578	89,97%	(22.629)
	Mitraguna & Others	176.747	172.435	172.066	385	490	105	-289	-369	-4.681	859	189.546	90,78%	(17.480)
	Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	36.032	85,71%	(5.150)
	Total Pembiayaan	256.814	243.448	241.989	551	612	62	-2.201	-1.459	-14.825	2.071	283.811	85,26%	(41.822)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	42	42	0,00%	31,76%	32,10%	-	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.080	707	2.183	0,56%	3,19%	9,94%	1.476	2.029	1.103			
	KUR	154	796	428	1.771	0,62%	2,11%	8,82%	1.343	1.618	976			
	Non KUR	-	284	279	412	0,00%	14,61%	22,08%	132	412	127			
3	PWG	25	-	-	532	0,24%	0,00%	5,57%	532	507	532			
	Cilem	25	-	-	532	0,24%	0,00%	5,57%	532	507	532			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	9.439	10.054	13.048	6,82%	4,76%	6,20%	2.994	(1.860)	3.609			
	CF 1	-	36	33	175	0,00%	0,44%	2,36%	142	175	139			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	36	33	175	0,00%	0,97%	5,25%	142	175	139			
	CF 2	14.908	9.403	10.021	12.873	7,05%	4,92%	6,34%	2.852	(2.034)	3.470			
	Mitraguna & Others	14.471	9.292	9.714	12.566	8,19%	5,63%	7,30%	2.852	(1.905)	3.275			
	Pensiun	436	111	307	307	1,25%	0,98%	0,99%	(0)	(129)	195			
	Total Pembiayaan	15.086	10.519	10.803	15.804	5,87%	4,44%	6,53%	5.001	718	5.285	0,48%	92,60%	-6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	949	1.088	1.128	1,31%	4,91%	5,14%	39	766	179			
	KUR	269	771	910	949	1,09%	4,49%	4,73%	39	681	179			
	Non KUR	93	178	178	178	3,26%	9,33%	9,56%	-	86	-			
3	PWG	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Cilem	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.610	21.945	22.149	3,60%	10,38%	10,53%	204	14.273	539			
	CF 1	-	216	216	216	0,00%	2,89%	2,92%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,42%	6,51%	-	216	-			
	CF 2	7.876	21.394	21.729	21.933	3,72%	10,66%	10,81%	204	14.057	539			
	Mitraguna & Others	7.422	20.957	21.292	21.496	4,20%	12,35%	12,49%	204	14.074	539			
	Pensiun	454	437	437	437	0,18%	0,18%	1,41%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.559	23.033	23.294	3,21%	9,46%	9,63%	261	15.057	736	1,09%	88,64%	-8,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	7.677	8.003	(6.474)	326	1.651	26,00%	489	6,51%	19.190	41,70%	(11.187)
2	Tabungan	148.174	174.962	173.820	173.353	7.558	(466)	(1.609)	-0,92%	25.179	16,99%	162.362	106,77%	10.992
3	Deposito	29.593	37.313	38.096	38.396	(2.366)	300	1.083	2,90%	8.803	29,75%	30.657	125,25%	7.740
	Total	185.281	218.626	219.593	219.752	(1.281)	159	1.126	0,52%	34.472	18,61%	212.208	103,56%	7.544
	CASA	155.687	181.313	181.497	181.356	1.084	(141)	43	0,02%	25.669	16,49%	181.551	99,89%	(195)
	(%) CASA	84,03%	82,93%	82,65%	82,53%									
	FDR	129,17%	128,36%	128,54%	128,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	7.185	5.854	6.337		483	(848)	-11,80%	(2.023)	-24,20%	-	0,00%	6.337
2	Giro ISE	1.674	1.419	813	1.078		265	(341)	-24,03%	(596)	-35,60%		0,00%	1.078
3	Tabungan ISE	6.686	5.766	5.041	5.259		218	(507)	-8,79%	(1.427)	-21,34%		0,00%	5.259
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	208	208		0	2	0,97%	20	10,64%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.549	47.163	435	300	-135	-2	-386	772	686	50.997	92,48%	(3.834)
	KUR	42.708	43.748	43.681	435	300	-135	157	-67	973	367	47.111	92,72%	(3.430)
	Non KUR	3.682	3.801	3.481	-	-	0	-158	-319	-201	319	3.886	89,59%	(404)
3	PWG	25.907	46.459	49.073	6.414	7.288	873	3.011	2.615	23.166	4.673	42.215	116,25%	6.859
	Cilem	11.633	27.453	28.666	3.070	2.831	-240	1.712	1.214	17.034	1.617	23.136	123,90%	5.530
	Gadai	14.275	19.006	20.407	3.344	4.457	1.113	1.299	1.401	6.132	3.056	19.078	106,96%	1.329
4	CFG	167.028	186.627	186.026	750	609	-141	3.377	-601	18.998	1.211	183.810	101,21%	2.216
	CF 1	10.804	14.864	14.814	207	49	-158	834	-50	4.010	99	12.832	115,45%	1.982
	Total Griya	4.197	5.432	5.429	-	-	0	0	-3	1.232	3	4.477	121,26%	952
	• Total Non Program	4.197	5.278	5.275	-	-	0	1.339	-3	1.078	3	4.477	117,83%	798
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	9.432	9.385	207	49	-158	834	-47	2.778	96	8.355	112,33%	1.030
	CF 2	156.224	171.763	171.212	543	560	17	2.544	-551	14.988	1.111	170.978	100,14%	234
	Mitraguna & Others	100.077	114.328	114.131	440	360	-80	1.808	-196	14.055	556	113.332	100,71%	799
	Pensiun	56.148	57.435	57.080	103	200	97	735	-355	933	555	57.645	99,02%	(565)
	Total Pembiayaan	239.326	280.635	282.262	7.599	8.197	598	6.387	1.627	42.936	6.570	277.021	101,89%	5.241

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	395	322	4.858	0,43%	0,68%	10,30%	4.535	4.660	4.463			
	KUR	198	317	249	4.197	0,46%	0,57%	9,61%	3.948	3.999	3.879			
	Non KUR	-	78	74	661	0,00%	1,94%	18,99%	588	661	583			
3	PWG	-	-	-	921	0,00%	0,00%	1,88%	921	921	921			
	Cilem	-	-	-	518	0,00%	0,00%	1,81%	518	518	518			
	Gadai	-	-	-	403	0,00%	0,00%	1,98%	403	403	403			
4	CFG	1.021	478	788	3.042	0,61%	0,42%	1,64%	2.254	2.021	2.564			
	CF 1	202	15	371	2.256	1,87%	2,50%	15,23%	1.885	2.054	2.241			
	Total Griya	-	-	212	899	0,00%	3,90%	16,56%	687	899	899			
	Oto	202	15	160	1.357	3,06%	1,69%	14,46%	1.197	1.155	1.342			
	CF 2	819	464	417	786	0,52%	0,24%	0,46%	369	(33)	323			
	Mitraguna & Others	819	220	161	214	0,82%	0,14%	0,19%	52	(605)	(7)			
	Pensiun	-	243	256	573	0,00%	0,45%	1,00%	317	573	329			
	Total Pembiayaan	1.219	874	1.111	8.822	0,51%	0,40%	3,13%	7.711	7.602	7.948	1,09%	65,20%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	474	409	405	0,99%	0,86%	0,86%	(4)	(56)	(69)			
	KUR	366	423	358	355	0,86%	0,82%	0,81%	(3)	(11)	(68)			
	Non KUR	95	51	51	50	2,57%	1,33%	1,43%	(1)	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.209	1.424	1.424	1,59%	0,76%	0,77%	-	(1.224)	214			
	CF 1	10	294	294	294	0,09%	1,98%	1,98%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,11%	3,13%	-	284	-			
	CF 2	2.638	916	1.130	1.130	1,69%	0,66%	0,66%	-	(1.509)	214			
	Mitraguna & Others	2.229	887	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	214			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.683	1.832	1.829	1,30%	0,65%	0,65%	(4)	(1.280)	145	1,80%	-178,61%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	899	900	(208)	1	(68)	-7,05%	(463)	-33,94%	7.960	11,31%	(7.060)
2	Tabungan	77.945	97.520	97.082	96.671	5.916	(411)	(848)	-0,87%	18.727	24,03%	89.603	107,89%	7.068
3	Deposito	9.935	9.827	10.001	10.001	0	0	174	1,77%	65	0,66%	10.552	94,78%	(551)
	Total	89.243	108.315	107.982	107.573	5.707	(409)	(743)	-0,69%	18.330	20,54%	108.115	99,50%	(543)
	CASA	79.307	98.488	97.981	97.572	5.707	(409)	(916)	-0,93%	18.264	23,03%	97.563	100,01%	8
	(%) CASA	88,87%	90,93%	90,74%	90,70%									
	FDR	131,75%	136,37%	137,15%	137,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.472	2.294	2.296		2	(176)	-7,12%	(500)	-17,88%	-	0,00%	2.296
2	Giro ISE	1.018	624	529	529		0	(95)	-15,23%	(489)	-48,05%		0,00%	529
3	Tabungan ISE	1.778	1.848	1.765	1.767		2	(81)	-4,38%	(11)	-0,60%		0,00%	1.767
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	97	97		0	1	1,04%	14	16,87%		0,00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.266	250	-	-250	1.103	-212	3.860	212	22.512	103,35%	753
	KUR	19.311	22.464	22.263	250	-	-250	913	-201	2.953	201	22.260	100,02%	3
	Non KUR	95	1.013	1.002	-	-	0	189	-11	907	11	252	397,15%	750
3	PWG	2.291	6.594	6.427	479	171	-308	549	-168	4.135	339	5.977	107,52%	450
	Cilem	2.291	6.594	6.427	479	171	-308	549	-168	4.135	339	5.977	107,52%	450
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	118.404	1.342	1.802	460	3.574	769	22.618	1.033	105.810	111,90%	12.593
	CF 1	18.535	22.310	22.730	152	505	353	730	420	4.195	85	20.118	112,98%	2.611
	Total Griya	17.245	16.195	16.188	-	-	0	0	-6	-1.056	6	17.963	90,12%	(1.775)
	• Total Non Program	1.070	701	701	-	-	0	-10	0	-369	-	1.386	50,59%	(685)
	• Program	16.174	15.493	15.487	-	-	0	-74	-6	-687	6	16.578	93,42%	(1.090)
	Oto	1.291	6.116	6.542	152	505	353	730	426	5.251	79	2.155	303,56%	4.387
	CF 2	77.250	95.325	95.674	1.190	1.297	107	2.844	349	18.423	948	85.692	111,65%	9.982
	Mitraguna & Others	58.013	77.042	77.532	1.190	1.297	107	3.384	489	19.519	808	65.673	118,06%	11.858
	Pensiun	19.237	18.282	18.142	-	-	0	-540	-140	-1.095	140	20.018	90,63%	(1.876)
	Total Pembiayaan	117.580	147.707	148.096	2.071	1.973	-98	5.148	389	30.516	1.583	134.397	110,19%	13.699

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	518	622	674	0,86%	2,65%	2,90%	52	507	156			
	KUR	167	518	622	674	0,87%	2,77%	3,03%	52	507	156			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	127	0,00%	0,00%	1,98%	127	127	127			
	Cilem	-	-	-	127	0,00%	0,00%	1,98%	127	127	127			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.606	2.138	3.638	2,69%	1,82%	3,07%	1.501	1.067	2.032			
	CF 1	1.875	1.449	1.540	2.093	10,12%	6,90%	9,21%	554	218	644			
	Total Griya	1.875	1.449	1.449	1.924	10,87%	8,95%	11,89%	475	49	475			
	Oto	-	-	91	169	0,00%	1,48%	2,58%	78	169	169			
	CF 2	697	157	598	1.545	0,90%	0,63%	1,62%	947	849	1.388			
	Mitraguna & Others	583	157	598	1.545	1,01%	0,78%	1,99%	947	962	1.388			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.124	2.759	4.440	2,33%	1,87%	3,00%	1.680	1.701	2.316	0,82%	72,77%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	582	664	734	0,00%	2,83%	3,16%	70	734	153			
	KUR	-	582	664	734	0,00%	2,96%	3,30%	70	734	153			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.309	5.422	5.163	5,15%	4,61%	4,36%	(259)	228	(146)			
	CF 1	4.826	5.155	5.269	5.010	26,04%	23,62%	22,04%	(259)	184	(145)			
	Total Griya	4.826	5.155	5.269	5.010	27,99%	32,54%	30,95%	(259)	184	(145)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	154	153	153	0,14%	0,16%	0,16%	-	45	(1)			
	Mitraguna & Others	108	154	153	153	0,19%	0,20%	0,20%	-	45	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.890	6.086	5.897	4,20%	4,12%	3,98%	(189)	963	7	1,87%	52,97%	-2,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	89	89	(29)	0	(16)	-15,12%	(72)	-44,87%	7.153	1,25%	(7.064)
2	Tabungan	112.107	103.071	105.368	105.916	(3.868)	549	2.846	2,76%	(6.191)	-5,52%	125.573	84,35%	(19.656)
3	Deposito	7.734	12.256	13.303	13.303	(179)	(0)	1.047	8,54%	5.569	72,01%	8.692	153,05%	4.611
	Total	120.003	115.432	118.760	119.309	(4.076)	548	3.877	3,36%	(694)	-0,58%	141.418	84,37%	(22.109)
	CASA	112.269	103.176	105.457	106.006	(3.897)	549	2.830	2,74%	(6.263)	-5,58%	132.726	79,87%	(26.720)
	(%) CASA	93,56%	89,38%	88,80%	88,85%									
	FDR	119,28%	129,39%	126,03%	125,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.726	1.848	1.848		0	123	7,11%	300	19,39%	-	0,00%	1.848
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%	-	0,00%	7
3	Tabungan ISE	1.542	1.719	1.841	1.841		0	123	7,14%	299	19,41%	-	0,00%	1.841
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	142	157	158	158		0	1	0,64%	16	11,27%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Local Champion	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.614	200	100	-100	-257	-70	-2.898	170	21.218	73,59%	(5.604)
	KUR	17.071	14.238	14.171	200	100	-100	-215	-67	-2.900	167	19.621	72,22%	(5.450)
	Non KUR	1.440	1.446	1.443	-	-	0	-42	-3	2	3	1.597	90,33%	(154)
3	PWG	10.369	17.014	17.789	2.010	1.314	-696	1.061	775	7.420	540	20.168	88,20%	(2.379)
	Cilem	7.309	11.443	11.439	752	306	-447	401	-4	4.130	310	14.834	77,11%	(3.395)
	Gadai	3.060	5.572	6.351	1.258	1.009	-249	660	779	3.290	230	5.334	119,05%	1.016
4	CFG	114.187	116.613	116.225	435	844	409	-558	-388	2.038	1.232	125.036	92,95%	(8.811)
	CF 1	709	1.874	1.864	83	-	-83	45	-10	1.156	10	1.870	99,67%	(6)
	Total Griya	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
	• Total Non Program	277	245	245	-	-	0	-7	0	-32	-	424	57,79%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.619	83	-	-83	45	-10	1.188	10	1.446	111,95%	173
	CF 2	113.478	114.740	114.361	352	844	492	-603	-379	883	1.223	123.166	92,85%	(8.805)
	Mitraguna & Others	95.023	97.439	97.029	210	544	334	-556	-410	2.006	954	103.942	93,35%	(6.913)
	Pensiun	18.455	17.301	17.332	142	300	158	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	143.135	149.363	149.680	2.646	2.258	-387	244	316	6.545	1.942	166.490	89,90%	(16.811)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	757	728	1.470	1,73%	4,64%	9,42%	742	1.149	713			
	KUR	302	757	728	1.420	1,77%	5,11%	10,02%	692	1.119	663			
	Non KUR	19	-	-	50	1,33%	0,00%	3,45%	50	31	50			
3	PWG	-	-	-	506	0,00%	0,00%	2,85%	506	506	506			
	Cilem	-	-	-	421	0,00%	0,00%	3,68%	421	421	421			
	Gadai	-	-	-	85	0,00%	0,00%	1,34%	85	85	85			
4	CFG	617	1.089	842	1.961	0,54%	0,72%	1,69%	1.119	1.344	872			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	617	1.089	842	1.961	0,54%	0,73%	1,71%	1.119	1.344	872			
	Mitraguna & Others	617	1.089	842	1.961	0,65%	0,86%	2,02%	1.119	1.344	872			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.846	1.570	3.937	0,65%	1,05%	2,63%	2.367	3.000	2.091	5,16%	-96,26%	2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.024	1.065	1.062	2,24%	6,79%	6,80%	(2)	647	39			
	KUR	236	926	968	966	1,38%	6,80%	6,82%	(2)	730	40			
	Non KUR	179	97	96	96	12,41%	6,66%	6,67%	-	(82)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.000	1.994	1.992	1,86%	1,71%	1,71%	(2)	(133)	(8)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.000	1.994	1.992	1,87%	1,74%	1,74%	(2)	(133)	(8)			
	Mitraguna & Others	1.814	1.980	1.975	1.973	1,91%	2,03%	2,03%	(2)	158	(8)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.024	3.059	3.055	1,77%	2,05%	2,04%	(4)	514	31	7,85%	-284,87%	5,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	892	897	(52)	5	18	2,00%	(2.108)	-70,16%	11.516	7,79%	(10.620)
2	Tabungan	56.317	63.776	59.873	60.159	(6.667)	285	(3.618)	-5,67%	3.842	6,82%	69.723	86,28%	(9.565)
3	Deposito	45.220	63.030	61.822	61.822	1.196	0	(1.208)	-1,92%	16.601	36,71%	46.360	133,35%	15.462
	Total	104.542	127.685	122.587	122.877	(5.523)	290	(4.808)	-3,77%	18.335	17,54%	127.600	96,30%	(4.723)
	CASA	59.322	64.655	60.765	61.055	(6.719)	290	(3.600)	-5,57%	1.733	2,92%	81.240	75,15%	(20.185)
	(%) CASA	56,74%	50,64%	49,57%	49,69%									
	FDR	207,64%	186,30%	194,72%	194,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.168	2.051	2.074		23	(94)	-4,34%	(736)	-26,20%	-	0,00%	2.074
2	Giro ISE	19	499	412	418		6	(81)	-16,24%	399	2083,59%		0,00%	418
3	Tabungan ISE	2.791	1.669	1.639	1.656		17	(13)	-0,79%	(1.135)	-40,66%		0,00%	1.656
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	8.005	-	-	0	-71	0	-689	-	8.694	92,08%	(689)
	Linkage	8.515	7.826	7.826	-	-	-	-71	0	-689	-	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.508	400	-	-400	-787	-307	-4.068	307	38.354	79,54%	(7.847)
	KUR	29.907	27.114	26.850	400	-	-400	-576	-264	-3.057	264	33.477	80,20%	(6.627)
	Non KUR	4.668	3.700	3.657	-	-	0	-210	-43	-1.011	43	4.877	75,00%	(1.219)
3	PWG	5.791	10.204	10.086	1.567	64	-1.504	1.043	-118	4.295	182	13.904	72,54%	(3.819)
	Cilem	5.791	10.204	10.086	1.567	64	-1.504	1.043	-118	4.295	182	13.904	72,54%	(3.819)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	190.098	1.423	2.683	1.260	3.850	1.240	22.090	1.443	185.426	102,52%	4.672
	CF 1	111.105	105.056	105.032	467	242	-225	1.393	-24	-6.072	266	116.015	90,53%	(10.982)
	Total Griya	105.380	97.030	96.863	-	-	0	0	-168	-8.518	168	108.893	88,95%	(12.030)
	• Total Non Program	15.372	12.556	12.546	-	-	0	-112	-9	-2.825	9	16.641	75,40%	(4.094)
	• Program	90.009	84.475	84.316	-	-	0	-579	-158	-5.692	158	92.252	91,40%	(7.936)
	Oto	5.724	8.026	8.170	467	242	-225	1.393	144	2.445	98	7.122	114,72%	1.048
	CF 2	56.904	83.802	85.066	956	2.441	1.485	2.457	1.264	28.162	1.177	69.411	122,55%	15.654
	Mitraguna & Others	52.060	72.435	73.503	250	1.340	1.090	445	1.068	21.444	272	63.278	116,16%	10.226
	Pensiun	4.844	11.367	11.563	706	1.101	395	2.012	195	6.718	906	6.134	188,51%	5.429
	Total Pembiayaan	217.069	237.882	238.697	3.390	2.747	-644	4.035	815	21.628	1.932	246.378	96,88%	(7.682)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.211	1.195	2.113	1,36%	3,88%	6,93%	918	1.641	902			
	KUR	56	593	592	1.505	0,19%	2,18%	5,61%	914	1.449	912			
	Non KUR	415	617	603	607	8,89%	16,30%	16,61%	4	192	(10)			
3	PWG	-	-	-	450	0,00%	0,00%	4,46%	450	450	450			
	Cilem	-	-	-	450	0,00%	0,00%	4,46%	450	450	450			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.032	9.702	15.741	4,36%	5,14%	8,28%	6.039	8.412	6.709			
	CF 1	7.221	9.032	8.741	12.876	6,50%	8,32%	12,26%	4.135	5.655	3.845			
	Total Griya	7.194	8.838	8.389	11.844	6,83%	8,65%	12,23%	3.455	4.650	3.007			
	Oto	26	194	352	1.032	0,46%	4,39%	12,63%	680	1.005	838			
	CF 2	108	-	960	2.865	0,19%	1,15%	3,37%	1.905	2.757	2.865			
	Mitraguna & Others	-	-	960	2.865	0,00%	1,33%	3,90%	1.905	2.865	2.865			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.242	10.896	18.304	3,59%	4,58%	7,67%	7.408	10.504	8.062	0,05%	99,39%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,24%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	557	701	701	0,76%	2,28%	2,30%	-	439	145			
	KUR	164	102	99	99	0,55%	0,36%	0,37%	-	(65)	(3)			
	Non KUR	98	455	603	603	2,11%	16,29%	16,48%	-	504	148			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.120	15.754	15.615	7,41%	8,34%	8,21%	(139)	3.161	495			
	CF 1	10.689	14.462	15.097	14.958	9,62%	14,37%	14,24%	(139)	4.269	495			
	Total Griya	10.577	14.195	14.830	14.691	10,04%	15,28%	15,17%	(139)	4.114	495			
	Oto	112	267	267	267	1,96%	3,33%	3,27%	-	155	-			
	CF 2	1.765	657	657	657	3,10%	0,78%	0,77%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,91%	0,89%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.855	16.634	16.495	5,94%	6,99%	6,91%	(139)	3.600	640	0,05%	99,34%	-6,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	2.515	1.155	97	(1.360)	(185)	-13,81%	(5.926)	-83,69%	14.952	7,72%	(13.797)
2	Tabungan	82.750	88.190	88.402	90.665	(2.093)	2.263	2.475	2,81%	7.916	9,57%	96.168	94,28%	(5.503)
3	Deposito	20.500	30.758	31.126	31.126	1.900	0	368	1,20%	10.626	51,83%	21.133	147,29%	9.993
	Total	110.331	120.289	122.042	122.946	(95)	904	2.657	2,21%	12.615	11,43%	132.253	92,96%	(9.307)
	CASA	89.831	89.530	90.917	91.820	(1.996)	904	2.290	2,56%	1.989	2,21%	111.120	82,63%	(19.300)
	(%) CASA	81,42%	74,43%	74,50%	74,68%									
	FDR	132,60%	138,95%	137,46%	136,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.880	1.935	1.757		(178)	(122)	-6,51%	963	121,23%	-	0,00%	1.757
2	Giro ISE	389	33	28	29		1	(5)	-14,60%	(360)	-92,66%		0,00%	29
3	Tabungan ISE	406	1.846	1.907	1.729		(178)	(118)	-6,36%	1.323	326,30%		0,00%	1.729
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	116	116	116		0	0	0,00%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.691	36.656	100	410	310	-230	-35	-994	445	40.914	89,59%	(4.258)
	KUR	36.457	35.715	35.687	100	410	310	-201	-28	-770	438	39.582	90,16%	(3.895)
	Non KUR	1.194	975	969	-	-	0	-30	-6	-225	6	1.332	72,74%	(363)
3	PWG	14.628	24.979	26.159	3.771	2.940	-831	1.867	1.179	11.531	1.761	24.877	105,15%	1.282
	Cilem	6.737	13.467	14.294	1.330	996	-334	124	827	7.557	169	13.381	106,82%	913
	Gadai	7.891	11.512	11.864	2.441	1.944	-497	1.743	352	3.973	1.592	11.496	103,21%	369
4	CFG	94.017	105.470	104.945	1.036	457	-579	1.055	-525	10.928	982	107.669	97,47%	(2.724)
	CF 1	1.650	2.828	2.809	-	-	0	205	-19	1.159	19	2.727	103,01%	82
	Total Griya	348	265	265	-	-	0	0	0	-83	-	495	53,57%	(230)
	• Total Non Program	348	265	265	-	-	0	-9	0	-83	-	495	53,57%	(230)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.544	-	-	0	205	-19	1.242	19	2.232	113,97%	312
	CF 2	92.366	102.641	102.135	1.036	457	-579	850	-506	9.769	963	104.942	97,33%	(2.806)
	Mitraguna & Others	54.628	62.993	62.797	608	457	-151	326	-196	8.168	653	66.021	95,12%	(3.224)
	Pensiun	37.738	39.649	39.339	428	-	-428	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	167.760	4.907	3.807	-1.100	2.692	620	21.465	3.188	173.460	96,71%	(5.701)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	54	1.293	0,22%	0,15%	3,53%	1.239	1.210	1.239			
	KUR	-	17	19	1.258	0,00%	0,05%	3,52%	1.239	1.258	1.241			
	Non KUR	83	37	35	35	6,98%	3,62%	3,64%	-	(48)	(2)			
3	PWG	-	-	-	903	0,00%	0,00%	3,45%	903	903	903			
	Cilem	-	-	-	672	0,00%	0,00%	4,70%	672	672	672			
	Gadai	-	-	-	231	0,00%	0,00%	1,95%	231	231	231			
4	CFG	-	723	732	2.739	0,00%	0,69%	2,61%	2.007	2.739	2.015			
	CF 1	-	155	152	536	0,00%	5,38%	19,08%	384	536	382			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	155	152	536	0,00%	5,93%	21,07%	384	536	382			
	CF 2	-	569	580	2.202	0,00%	0,56%	2,16%	1.623	2.202	1.634			
	Mitraguna & Others	-	444	479	2.101	0,00%	0,76%	3,35%	1.623	2.101	1.657			
	Pensiun	-	124	101	101	0,00%	0,25%	0,26%	(0)	101	(23)			
	Total Pembiayaan	83	777	786	4.935	0,06%	0,47%	2,94%	4.149	4.851	4.158	0,56%	80,98%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,76%	0,76%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	9,24%	9,31%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.914	3.059	3.059	0,02%	2,90%	2,91%	-	3.040	145			
	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	19	2.914	3.059	3.059	0,02%	2,98%	2,99%	-	3.040	145			
	Mitraguna & Others	19	2.485	2.509	2.509	0,03%	3,98%	4,00%	-	2.490	24			
	Pensiun	-	429	550	550	0,00%	0,33%	1,40%	-	550	121			
	Total Pembiayaan	116	3.191	3.336	3.336	0,08%	2,00%	1,99%	-	3.220	145	0,71%	64,37%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	716	659	405	(57)	(11)	-1,63%	502	320,96%	6.948	9,48%	(6.289)
2	Tabungan	45.583	48.535	45.988	47.131	946	1.144	(1.403)	-2,89%	1.548	3,40%	55.342	85,16%	(8.210)
3	Deposito	28.548	6.815	6.821	6.821	(732)	0	6	0,09%	(21.727)	-76,11%	29.544	23,09%	(22.723)
	Total	74.288	56.019	53.524	54.611	619	1.087	(1.408)	-2,51%	(19.676)	-26,49%	91.834	59,47%	(37.223)
	CASA	45.740	49.204	46.703	47.790	1.351	1.087	(1.414)	-2,87%	2.050	4,48%	62.290	76,72%	(14.500)
	(%) CASA	61,57%	87,83%	87,26%	87,51%									
	FDR	155,10%	231,36%	241,12%	236,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	905	1.034	1.040		7	135	14,97%	245	30,87%	-	0,00%	1.040
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	962,04%		0,00%	72
3	Tabungan ISE	788	833	962	969		7	135	16,26%	181	22,91%		0,00%	969
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	30.484	30.174	250	150	-100	733	-309	6.027	459	26.876	112,27%	3.298
	KUR	23.464	29.725	29.419	250	150	-100	782	-306	5.955	456	26.038	112,99%	3.381
	Non KUR	683	759	755	-	-	0	-49	-3	73	3	838	90,09%	(83)
3	PWG	2.751	5.831	5.811	564	87	-477	888	-20	3.060	107	6.623	87,74%	(812)
	Cilem	2.751	5.831	5.811	564	87	-477	888	-20	3.060	107	6.623	87,74%	(812)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	93.289	93.070	2.788	620	-2.168	1.600	-219	4.748	839	97.005	95,94%	(3.934)
	CF 1	3.542	3.592	3.576	-	-	0	-15	-16	34	16	4.474	79,92%	(898)
	Total Griya	3.385	2.554	2.542	-	-	0	0	-11	-842	11	3.531	72,00%	(989)
	• Total Non Program	3.385	2.554	2.542	-	-	0	-29	-11	-842	11	3.531	72,00%	(989)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.039	1.033	-	-	0	-15	-5	876	5	943	109,61%	91
	CF 2	84.780	89.697	89.495	2.788	620	-2.168	1.616	-202	4.715	822	92.531	96,72%	(3.036)
	Mitraguna & Others	72.402	77.501	77.391	2.788	620	-2.168	1.803	-109	4.989	729	79.257	97,65%	(1.866)
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)
	Total Pembiayaan	115.220	129.604	129.056	3.602	857	-2.745	3.221	-548	13.835	1.405	130.504	98,89%	(1.448)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	22	15	1.134	1,08%	0,05%	3,76%	1.119	873	1.112			
	KUR	188	-	-	1.010	0,80%	0,00%	3,43%	1.010	822	1.010			
	Non KUR	73	22	15	123	10,64%	1,96%	16,32%	108	51	101			
3	PWG	-	-	-	240	0,00%	0,00%	4,12%	240	240	240			
	Cilem	-	-	-	240	0,00%	0,00%	4,12%	240	240	240			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	891	1.072	2.854	0,64%	1,15%	3,07%	1.782	2.291	1.963			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	891	1.072	2.854	0,66%	1,20%	3,19%	1.782	2.291	1.963			
	Mitraguna & Others	408	817	998	2.780	0,56%	1,29%	3,59%	1.782	2.371	1.963			
	Pensiun	155	74	74	74	1,25%	0,61%	0,61%	-	(81)	1			
	Total Pembiayaan	824	913	1.087	4.227	0,72%	0,84%	3,28%	3.140	3.403	3.314	2,44%	25,37%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	232	169	169	0,11%	0,56%	0,56%	-	144	(63)			
	KUR	-	172	110	110	0,00%	0,37%	0,37%	-	110	(63)			
	Non KUR	26	59	60	60	3,76%	7,84%	7,88%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	950	949	949	1,34%	1,02%	1,02%	-	(239)	(2)			
	CF 1	-	320	320	320	0,00%	8,92%	8,96%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,54%	12,60%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	630	628	628	1,40%	0,70%	0,70%	-	(559)	(2)			
	Mitraguna & Others	1.187	567	566	566	1,64%	0,73%	0,73%	-	(621)	(1)			
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)			
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,87%	-	(95)	(64)	1,39%	-60,19%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.375	1.338	424	(37)	(16)	-1,16%	(6.720)	-83,40%	14.967	8,94%	(13.630)
2	Tabungan	114.229	116.866	116.221	117.222	2.472	1.000	355	0,30%	2.993	2,62%	127.078	92,24%	(9.857)
3	Deposito	24.505	18.203	18.104	18.104	(795)	(0)	(99)	-0,55%	(6.401)	-26,12%	25.528	70,92%	(7.424)
	Total	146.791	136.423	135.700	136.663	2.100	963	240	0,18%	(10.128)	-6,90%	167.573	81,55%	(30.910)
	CASA	122.286	118.220	117.596	118.559	2.895	963	339	0,29%	(3.727)	-3,05%	142.046	83,47%	(23.486)
	(%) CASA	83,31%	86,66%	86,66%	86,75%									
	FDR	111,90%	130,44%	131,74%	130,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	730	755		25	(13)	-1,72%	190	33,70%	-	0,00%	755
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%		0,00%	1
3	Tabungan ISE	563	767	728	754		25	(13)	-1,72%	191	33,89%		0,00%	754
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%		0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.561	17.495	50	200	150	-426	-66	-1.210	266	21.408	81,72%	(3.912)
	KUR	17.857	17.017	16.966	50	200	150	-400	-52	-891	252	20.405	83,15%	(3.439)
	Non KUR	848	544	530	-	-	0	-26	-14	-319	14	1.003	52,80%	(473)
3	PWG	28.691	42.364	44.113	4.154	4.776	622	217	1.749	15.422	3.027	42.488	103,82%	1.625
	Cilem	14.633	22.956	23.210	692	659	-32	-1	255	8.578	405	25.716	90,26%	(2.505)
	Gadai	14.059	19.408	20.903	3.462	4.116	654	219	1.494	6.844	2.622	16.772	124,63%	4.130
4	CFG	116.769	117.948	117.084	447	511	64	-107	-864	315	1.375	127.157	92,08%	(10.073)
	CF 1	2.827	4.549	4.203	-	-	0	264	-346	1.376	346	3.996	105,19%	207
	Total Griya	979	734	733	-	-	0	0	-1	-246	1	1.126	65,14%	(392)
	• Total Non Program	979	734	733	-	-	0	-15	-1	-246	1	1.126	65,14%	(392)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.470	-	-	0	264	-345	1.621	345	2.870	120,90%	600
	CF 2	113.942	113.400	112.881	447	511	64	-371	-519	-1.061	1.030	123.162	91,65%	(10.281)
	Mitraguna & Others	55.116	58.111	57.914	287	266	-21	402	-197	2.799	463	63.433	91,30%	(5.519)
	Pensiun	58.827	55.288	54.967	160	245	85	-773	-322	-3.860	567	59.729	92,03%	(4.762)
	Total Pembiayaan	164.260	177.949	178.767	4.651	5.487	836	-314	819	14.507	4.668	191.147	93,52%	(12.379)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	433	326	1.136	3,30%	1,86%	6,49%	810	519	703			
	KUR	461	321	291	1.092	2,58%	1,71%	6,44%	801	631	772			
	Non KUR	156	112	35	44	18,40%	6,52%	8,28%	8	(112)	(68)			
3	PWG	74	-	-	1.087	0,26%	0,00%	2,46%	1.087	1.013	1.087			
	Cilem	74	-	-	526	0,51%	0,00%	2,27%	526	452	526			
	Gadai	-	-	-	561	0,00%	0,00%	2,68%	561	561	561			
4	CFG	1.969	2.461	2.567	3.055	1,69%	2,18%	2,61%	488	1.086	593			
	CF 1	66	45	197	236	2,32%	4,32%	5,61%	39	170	191			
	Total Griya	66	45	43	43	6,70%	5,83%	5,83%	-	(23)	(2)			
	Oto	-	-	154	193	0,00%	4,03%	5,56%	39	193	193			
	CF 2	1.904	2.417	2.371	2.819	1,67%	2,09%	2,50%	448	916	403			
	Mitraguna & Others	1.427	1.741	1.787	1.508	2,59%	3,08%	2,60%	(279)	82	(232)			
	Pensiun	477	676	583	1.311	0,81%	1,06%	2,38%	727	834	635			
	Total Pembiayaan	2.661	2.894	2.969	5.353	1,62%	1,67%	2,99%	2.384	2.692	2.459	0,00%	100,00%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	603	643	642	1,22%	3,66%	3,67%	(1)	413	40			
	KUR	229	569	541	540	1,28%	3,18%	3,18%	(1)	311	(29)			
	Non KUR	-	34	102	102	0,00%	18,82%	19,33%	-	102	68			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.719	1.451	1.451	1,37%	1,23%	1,24%	-	(146)	(268)			
	CF 1	-	159	154	154	0,00%	3,39%	3,66%	-	154	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	159	154	154	0,00%	4,04%	4,44%	-	154	(5)			
	CF 2	1.597	1.560	1.297	1.297	1,40%	1,14%	1,15%	-	(300)	(262)			
	Mitraguna & Others	770	1.325	1.290	1.290	1,40%	2,22%	2,23%	-	520	(35)			
	Pensiun	827	235	8	8	0,50%	0,00%	0,01%	-	(820)	(227)			
	Total Pembiayaan	1.826	2.321	2.095	2.094	1,11%	1,18%	1,17%	(1)	268	(228)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	23.096	22.776	22.564	338	(212)	(532)	-2,30%	(2.337)	-9,38%	33.853	66,65%	(11.289)
3	Deposito	2.060	1.857	1.882	2.112	(359)	230	255	13,73%	51	2,50%	2.365	89,28%	(253)
	Total	26.961	24.953	24.658	24.676	(21)	18	(277)	-1,11%	(2.285)	-8,48%	36.218	68,13%	(11.543)
	CASA	24.901	23.096	22.776	22.564	338	(212)	(532)	-2,30%	(2.337)	-9,38%	33.853	66,65%	(11.289)
	(%) CASA	92,36%	92,56%	92,37%	91,44%									
	FDR	86,03%	83,19%	83,27%	83,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.043	2.316	2.338		22	294	14,41%	404	20,87%	-	0,00%	2.338
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.043	2.316	2.338		22	294	14,41%	404	20,87%		0,00%	2.338
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.760	20.534	200	100	-100	-650	-226	-2.660	326	26.294	78,09%	(5.760)
	KUR	21.361	19.664	19.444	200	100	-100	-579	-221	-1.917	321	24.306	80,00%	(4.862)
	Non KUR	1.833	1.095	1.090	-	-	0	-70	-5	-743	5	1.988	54,84%	(898)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.760	20.534	200	100	-100	-650	-226	-2.660	326	26.294	78,09%	(5.760)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	860	1.173	2.106	2,98%	5,65%	10,26%	933	1.414	1.246			
	KUR	472	504	1.000	1.853	2,21%	5,09%	9,53%	853	1.380	1.348			
	Non KUR	220	356	173	253	11,98%	15,80%	23,22%	80	34	(103)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	860	1.173	2.106	2,98%	5,65%	10,26%	933	1.414	1.246	5,88%	42,64%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	495	749	711	0,77%	3,61%	3,46%	(38)	533	216			
	KUR	161	401	483	447	0,75%	2,46%	2,30%	(37)	286	46			
	Non KUR	17	94	266	264	0,91%	24,24%	24,21%	(2)	247	170			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	495	749	711	0,77%	3,61%	3,46%	(38)	533	216	25,06%	-624,18%	21,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	417	385	384	(17)	(1)	(33)	-7,85%	(504)	-56,75%	888	43,25%	(504)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	385	384	(17)	(1)	(33)	-7,85%	(504)	-56,75%	888	43,25%	(504)
	CASA	888	417	385	384	(17)	(1)	(33)	-7,85%	(504)	-56,75%	888	43,25%	(504)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	335	339	339	262	1	4	1,20%	38	12,53%	302	112,53%	38
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	339	339	262	1	4	1,20%	38	12,53%	302	112,53%	38
	CASA	302	335	339	339	262	1	4	1,20%	38	12,53%	302	112,53%	38
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	61	67	62	(758)	(5)	1	1,82%	(3.447)	-98,22%	6.635	0,94%	(6.573)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	67	62	(758)	(5)	1	1,82%	(3.447)	-98,22%	6.748	0,92%	(6.686)
	CASA	3.509	61	67	62	(758)	(5)	1	1,82%	(3.447)	-98,22%	6.635	0,94%	(6.573)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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