

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	156.393	153.541	(20.234)	(2.852)	20.615	15,51%	(2.326)	-1,49%	307.972	49,86%	(154.431)
2	Tabungan	1.803.617	1.929.405	1.932.508	1.925.988	8.980	(6.520)	(3.416)	-0,18%	122.372	6,78%	2.053.217	93,80%	(127.229)
3	Deposito	681.198	794.773	794.238	812.681	13.126	18.443	17.908	2,25%	131.483	19,30%	695.719	116,81%	116.962
	Total	2.640.681	2.857.104	2.883.139	2.892.210	1.872	9.071	35.106	1,23%	251.529	9,53%	3.056.908	94,61%	(164.699)
	CASA	1.959.483	2.062.331	2.088.901	2.079.529	(11.254)	(9.372)	17.198	0,83%	120.046	6,13%	2.361.189	88,07%	(281.660)
	(%) CASA	74,20%	72,18%	72,45%	71,90%									
	FDR	99,99%	103,86%	103,69%	103,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	85.698	84.158		(1.540)	5.963	7,63%	18.548	28,27%	93.649	89,87%	(9.491)
2	Giro ISE	23.758	19.240	21.973	22.195		222	2.954	15,36%	(1.564)	-6,58%	40.752	54,46%	(18.558)
3	Tabungan ISE	30.646	49.287	54.058	52.296		(1.762)	3.009	6,10%	21.650	70,64%	34.543	151,39%	17.753
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.432	3.115	5.900	2.785	1.646	4.143	20.034	1.757	108.670	92,42%	(8.238)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	76.022	3.115	5.900	2.785	1.592	4.143	10.489	1.757	81.493	93,29%	(5.471)
	• Local Champion	62.373	68.775	72.946	3.115	5.900	2.785	1.923	4.171	10.573	1.729	69.939	104,30%	3.006
	• Value Chain	3.160	3.104	3.076	-	-	-	-330	-28	-84	28	11.554	26,62%	(8.478)
2	MBG	368.059	386.301	385.449	7.045	6.395	-650	2.427	-852	17.390	7.247	416.638	92,51%	(31.189)
	KUR	343.457	360.866	359.748	6.045	5.905	-140	2.172	-1.117	16.291	7.022	389.607	92,34%	(29.858)
	Non KUR	24.602	25.435	25.701	1.000	490	-510	255	265	1.099	225	27.031	95,08%	(1.331)
3	PWG	200.888	337.104	352.847	51.783	52.752	969	15.679	15.743	151.959	37.009	352.958	99,97%	(111)
	Cilem	92.590	179.567	192.246	13.539	19.964	6.424	5.131	12.679	99.656	7.285	214.664	89,56%	(22.418)
	Gadai	108.298	157.537	160.601	38.244	32.788	-5456	10.549	3.064	52.303	29.724	138.294	116,13%	22.307
4	CFG	1.991.066	2.147.657	2.150.657	28.174	28.954	780	24.686	3.000	159.591	25.954	2.201.267	97,70%	(50.610)
	CF 1	271.158	283.456	283.746	2.929	2.435	-494	1.344	290	12.588	2.145	306.261	92,65%	(22.515)
	Total Griya	236.939	234.916	233.648	850	160	-690	0	-1.268	-3.291	1.428	254.302	91,88%	(20.654)
	• Total Non Program	155.508	157.635	156.530	850	-	-850	-522	-1.105	1.022	1.105	163.178	95,93%	(6.648)
	• Program	81.431	77.281	77.118	-	160	160	-763	-163	-4.313	324	91.124	84,63%	(14.006)
	Oto	34.219	48.540	50.098	2.079	2.275	196	1.344	1.558	15.879	717	51.959	96,42%	(1.861)
	CF 2	1.719.908	1.864.201	1.866.911	25.245	26.519	1.274	23.342	2.710	147.003	23.809	1.895.007	98,52%	(28.096)
	Mitraguna & Others	1.474.657	1.597.603	1.600.727	23.269	24.213	945	17.258	3.124	126.070	21.089	1.633.534	97,99%	(32.806)
	Pensiun	245.250	266.598	266.184	1.977	2.306	330	6.084	-414	20.933	2.720	261.473	101,80%	4.711
	Total Pembiayaan	2.640.411	2.967.351	2.989.385	90.118	94.001	3.884	44.438	22.034	348.974	71.967	3.079.533	97,07%	(90.148)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25		31-Dec-24	31-Oct-25	20-Nov-25		MtD	YtD		%	Penc.	Gap
1	SME	-	602	-	8.250	0,00%	0,00%	8,21%	8.250	8.250	7.648				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	602	-	8.250	0,00%	0,00%	10,85%	8.250	8.250	7.648				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	2.275	5.444	5.444	32.963	0,62%	1,41%	8,55%	27.519	30.688	27.519				
	KUR	1.785	4.476	4.476	28.421	0,52%	1,24%	7,90%	23.945	26.635	23.945				
	Non KUR	489	968	968	4.542	1,99%	3,81%	17,67%	3.574	4.052	3.574				
3	PWG	10	-	-	13.797	0,00%	0,00%	3,91%	13.797	13.787	13.797				
	Cilem	10	-	-	10.852	0,01%	0,00%	5,64%	10.852	10.842	10.852				
	Gadai	-	-	-	2.945	0,00%	0,00%	1,83%	2.945	2.945	2.945				
4	CFG	19.717	27.801	28.500	56.585	0,99%	1,33%	2,63%	28.085	36.868	28.784				
	CF 1	9.750	10.411	9.855	10.852	3,60%	4,89%	5,67%	9.288	10.272	13.093	11.126			
	Total Griya	9.274	9.871	9.315	10.135	3,91%	3,97%	4,34%	820	861	861	264			
	Oto	476	540	540	717	1,39%	1,11%	1,43%	177	241	241	177			
	CF 2	15.917	12.639	13.636	14.262	0,93%	0,73%	0,76%	626	(1.656)	1.623				
	Mitraguna & Others	14.983	11.801	12.664	13.160	1,02%	0,79%	0,82%	496	(1.823)	1.359				
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,41%	130	168	168	264			
	Total Pembiayaan	46.399	49.332	50.747	52.274	1,76%	1,71%	1,75%	1.528	5.876	2.942	1,79%	-2,18%	0,0%	

Asset & Contribution Margin

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

PHR & Payroll

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	27.614	28.076	(1.762)	462	6.113	27,84%	2.071	7,96%	39.337	71,37%	(11.261)
2	Tabungan	211.719	206.878	212.405	212.901	(13.599)	497	6.023	2,91%	1.182	0,56%	232.866	91,43%	(19.965)
3	Deposito	98.613	105.058	120.872	120.993	29.502	120	15.934	15,17%	22.379	22,69%	99.856	121,17%	21.137
	Total	336.337	333.899	360.891	361.970	14.141	1.078	28.071	8,41%	25.633	7,62%	372.059	97,29%	(10.089)
	CASA	237.724	228.840	240.019	240.977	(15.361)	958	12.137	5,30%	3.253	1,37%	272.203	88,53%	(31.226)
	(%) CASA	70,68%	68,54%	66,51%	66,57%									
	FDR	113,34%	123,52%	115,79%	115,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	15.561	21.751	22.259		509	6.698	43,04%	6.785	43,84%	-	0,00%	22.259
2	Giro ISE	9.559	8.666	11.687	12.061		374	3.395	39,17%	2.502	26,17%		0,00%	12.061
3	Tabungan ISE	5.622	6.895	10.063	10.198		134	3.303	47,91%	4.576	81,39%		0,00%	10.198
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	445	448	448		0	3	0,67%	21	4,92%		0,00%	448

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	18.520	3.115	5.000	1.885	2.782	4.922	964	78	24.634	75,18%	(6.114)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	18.520	3.115	5.000	1.885	2.782	4.922	964	78	21.551	85,93%	(3.032)
	• Local Champion	16.779	12.893	17.823	3.115	5.000	1.885	2.789	4.929	1.044	71	18.673	95,44%	(851)
	• Value Chain	777	705	697	-	-	-	-7	-8	-79	8	2.878	24,23%	(2.181)
2	MBG	48.456	41.201	40.343	150	-	-150	-1.272	-858	-8.114	858	53.016	76,10%	(12.674)
	KUR	46.158	38.350	37.503	150	-	-150	-1.221	-847	-8.655	847	50.496	74,27%	(12.993)
	Non KUR	2.298	2.851	2.840	-	-	0	-51	-11	541	11	2.520	112,68%	319
3	PWG	20.904	26.807	26.970	5.227	2.872	-2.355	1.575	162	6.065	2.710	34.588	77,97%	(7.618)
	Cilem	9.146	13.780	13.850	917	346	-571	-575	70	4.704	276	20.186	68,61%	(6.336)
	Gadai	11.759	13.027	13.120	4.310	2.526	-1.784	2.150	93	1.361	2.434	14.402	91,10%	(1.282)
4	CFG	294.292	330.838	332.041	4.880	5.012	132	2.642	1.202	37.749	3.810	309.858	107,16%	22.183
	CF 1	11.437	13.928	13.642	-	-	0	-86	-286	2.205	286	13.294	102,62%	348
	Total Griya	7.624	10.098	9.865	-	-	0	0	-233	2.241	233	8.092	121,91%	1.773
	• Total Non Program	7.624	10.098	9.865	-	-	0	-93	-233	2.241	233	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	5.202	72,61%	(1.425)
	Oto	3.813	3.830	3.777	-	-	0	-86	-53	-36	53	296.564	107,36%	21.834
	CF 2	282.855	316.910	318.398	4.880	5.012	132	2.729	1.488	35.544	3.524	265.342	105,18%	13.758
	Mitraguna & Others	252.904	277.936	279.100	4.780	4.425	-355	833	1.163	26.196	3.262	31.222	125,87%	8.077
	Pensiun	29.951	38.974	39.299	100	587	487	1.895	325	9.348	262			
	Total Pembiayaan	381.208	412.444	417.873	13.372	12.884	-488	5.727	5.428	36.664	7.456	422.096	99,00%	(4.223)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap			
1	SME	-	-	-	-	331	0,00%	0,00%	1,79%	331	331	331	331						
	Linkage	-	-	-	-	331	0,00%	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	-	-	-	331	0,00%	0,00%	1,79%	331	331	331	331						
	Value Chain	-	-	-	-	331	0,00%	0,00%	0,00%	0,00%	-	-	-						
2	MBG	66	2.049	1.481	3.582	0,14%	3,59%	8,88%	2.101	3.516	1.533								
	KUR	66	1.886	1.317	3.426	0,14%	3,44%	9,14%	2.109	3.360	1.541								
	Non KUR	-	163	163	156	0,00%	5,73%	5,48%	(8)	156	(8)								
3	PWG	-	-	-	-	302	0,00%	0,00%	1,12%	302	302	302	302						
	Cilem	-	-	-	-	156	0,00%	0,00%	1,13%	156	156	156	156						
	Gadai	-	-	-	-	146	0,00%	0,00%	1,11%	146	146	146	146						
4	CFG	-	2.198	2.414	3.630	0,00%	0,73%	0,66%	1.09%	1.216	3.630	1.432							
	CF 1	-	91	92	509	0,00%	0,00%	0,66%	0,73%	417	509	418							
	Total Griya	-	-	-	-	274	0,00%	0,00%	0,00%	274	274	274	274						
	Oto	-	91	92	235	0,00%	2,40%	2,40%	6,21%	143	235	143	143						
	CF 2	-	2.107	2.322	3.121	0,00%	0,73%	0,73%	0,98%	799	3.121	1.015							
	Mitraguna & Others	-	1.795	1.933	2.128	0,00%	0,70%	0,76%	0,76%	195	2.128	333							
	Pensiun	-	312	389	994	0,00%	1,00%	0,25%	0,00%	605	994	682							
	Total Pembiayaan	2.371	5.462	6.021	6.705	0,62%	1,46%	1,60%	4.334	1.243	0,70%	56,43%	-0,9%	0,70%	56,43%	-0,9%	0,70%	56,43%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	Asset (Retail) T	367.490	387.886	413.298	428.076	26,00%	27,614	28.076	31,24%	31,24%	462	6.113				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	9.016	8.048	332	(968)	(1.167)	-12,67%	3.761	87,72%	16.989	47,37%	(8.941)
2	Tabungan	160.765	165.443	163.601	164.380	7.432	779	(1.063)	-0,64%	3.616	2,25%	180.916	90,86%	(16.536)
3	Deposito	65.984	41.550	41.500	39.401	276	(2.100)	(2.149)	-5,17%	(26.584)	-40,29%	67.122	58,70%	(27.722)
	Total	231.036	216.208	214.118	211.829	8.040	(2.289)	(4.379)	-2,03%	(19.207)	-8,31%	265.027	79,93%	(53.198)
	CASA	165.052	174.658	172.617	172.428	7.763	(189)	(2.230)	-1,28%	7.376	4,47%	197.905	87,13%	(25.476)
	(%) CASA	71,44%	80,78%	80,62%	81,40%									
	FDR	120,56%	144,20%	145,84%	147,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.609	2.464	2.436		(28)	(173)	-6,64%	881	56,66%	-	0,00%	2.436
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	#DIV/0!	1		0,00%	1
3	Tabungan ISE	1.555	2.166	2.462	2.434		(28)	269	12,40%	880	55,57%		0,00%	2.434
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	150	163	164	164		0	1	0,61%	14	9,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.244	-	-	0	-73	-1	4.172	1	3.456	122,78%	787
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.244	-	-	0	-71	-1	4.192	1	1.962	216,26%	2.281
	• Local Champion	51	4.245	4.244	-	-	0	-71	-1	4.192	1	957	443,28%	3.286
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.520	315	140	-175	263	-46	4.874	186	17.686	110,37%	1.833
	KUR	12.693	16.663	16.641	315	140	-175	324	-22	3.948	162	15.586	106,77%	1.055
	Non KUR	1.952	2.902	2.878	-	-	0	-60	-24	926	24	2.100	137,05%	778
3	PWG	16.365	26.307	26.980	3.306	2.595	-710	1.083	673	10.614	1.922	29.274	92,16%	(2.294)
	Cilem	8.190	15.249	16.221	1.197	1.358	161	459	972	8.031	386	18.454	87,90%	(2.233)
	Gadai	8.175	11.058	10.759	2.109	1.237	-871	624	-299	2.583	1.536	10.820	99,43%	(61)
4	CFG	247.446	261.646	261.523	3.883	3.196	-687	3.899	-123	14.077	3.319	263.405	99,29%	(1.882)
	CF 1	12.247	10.586	10.535	-	-	0	-60	-51	-1.712	51	14.104	74,70%	(3.569)
	Total Griya	9.062	7.852	7.846	-	-	0	0	-6	-1.217	6	9.491	82,67%	(1.645)
	• Total Non Program	9.062	7.852	7.846	-	-	0	0	-6	-1.217	6	9.491	82,67%	(1.645)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.689	-	-	0	-60	-45	-496	45	4.613	58,29%	(1.924)
	CF 2	235.199	251.061	250.989	3.883	3.196	-687	3.899	-72	15.790	3.268	249.302	100,68%	1.687
	Mitraguna & Others	206.067	221.171	220.801	3.783	2.516	-1.267	4.041	-370	14.734	2.886	218.862	100,89%	1.939
	Pensiun	29.132	29.890	30.187	100	680	580	-141	298	1.055	382	30.439	99,17%	(252)
	Total Pembiayaan	278.528	311.763	312.266	7.504	5.931	-1.572	5.112	503	33.738	5.428	313.822	99,50%	(1.556)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	3.655	0,00%	0,00%	86,13%	3.655	3.655	3.655		
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	-	3.655	0,00%	0,00%	86,13%	3.655	3.655	3.655		
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
2	MBG	-	82	79	1.326		0,00%	0,41%	6,79%	1.247	1.326	1.244		
	KUR	-	82	79	986		0,00%	0,48%	5,92%	907	986	903		
	Non KUR	-	-	-	340		0,00%	0,00%	11,82%	340	340	340		
3	PWG	-	-	-	-	1.441	0,00%	0,00%	5,34%	1.441	1.441	1.441		
	Cilem	-	-	-	-	742	0,00%	0,00%	4,57%	742	742	742		
	Gadai	-	-	-	-	700	0,00%	0,00%	6,50%	700	700	700		
4	CFG	713	671	728	3.254		0,29%	0,28%	1,24%	2.526	2.541	2.584		
	CF 1	8	337	466	574		0,06%	4,40%	5,45%	108	566	237		
	Total Griya	-	261	257	159		0,00%	7,67%	15,41%	205	407	338		
	Oto	8	76	210	414		0,24%	7,67%	15,41%	205	407	338		
	CF 2	705	334	262	2.680		0,30%	0,10%	1,07%	2.419	1.975	2.347		
	Mitraguna & Others	705	334	262	2.241		0,34%	0,12%	1,01%	1.979	1.536	1.907		
	Pensiun	-	-	-	439		0,00%	0,00%	1,46%	439	439	439		
	Total Pembiayaan	2.309	1.752	2.059	2.059	0,83%	0,66%	0,66%	- (250)	307	5,79%	-778,71%	5,1%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	29.313	29.447	1.239	134	(381)	-1,28%	2.030	7,40%	35.521	82,90%	(6.074)
2	Tabungan	55.536	68.233	64.823	65.091	9.942	268	(3.142)	-4,61%	9.555	17,20%	68.601	94,88%	(3.510)
3	Deposito	6.088	6.809	6.209	6.209	(335)	0	(600)	-8,81%	121	1,98%	6.873	90,34%	(664)
	Total	89.042	104.870	100.345	100.747	10.846	402	(4.123)	-3,93%	11.705	13,15%	110.995	90,77%	(10.248)
	CASA	82.953	98.061	94.136	94.538	11.181	402	(3.523)	-3,59%	11.585	13,97%	104.122	90,80%	(9.584)
	(%) CASA	93,16%	93,51%	93,81%	93,84%									
	FDR	82,33%	92,06%	97,71%	97,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	970	1.401	909		(492)	(61)	-6,30%	(2.209)	-70,85%	-	0,00%	909
2	Giro ISE	560	442	476	476		0	35	7,83%	(84)	-15,03%	-	0,00%	476
3	Tabungan ISE	2.557	528	925	433		(492)	(96)	-18,10%	(2.125)	-83,08%	-	0,00%	433
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	52	53	53		0	1	1,92%	8	17,78%	-	0,00%	53

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	• Local Champion	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.896	100	300	200	-215	109	74	191	21.896	81,73%	(4.000)
	KUR	16.625	17.098	17.211	100	300	200	-190	113	586	187	20.501	83,95%	(3.290)
	Non KUR	1.196	688	685	-	-	0	-24	-4	-512	4	1.394	49,09%	(710)
3	PWG	2.171	6.495	7.875	546	1.458	912	1.023	1.381	5.704	77	8.105	97,16%	(230)
	Cilem	2.171	6.495	7.875	546	1.458	912	1.023	1.381	5.704	77	8.105	97,16%	(230)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	70.088	1.137	1.321	184	2.040	426	20.001	894	63.498	110,38%	6.589
	CF 1	13.142	15.797	15.898	-	201	201	-77	101	2.756	100	15.400	103,23%	498
	Total Griya	12.152	13.526	13.463	-	-	0	0	-62	1.311	62	13.221	101,83%	242
	• Total Non Program	7.615	9.363	9.321	-	-	0	-108	-42	1.706	42	8.143	114,46%	1.177
	• Program	4.537	4.163	4.142	-	-	0	-32	-20	-395	20	5.078	81,58%	(935)
	Oto	989	2.271	2.435	-	201	201	-77	163	1.445	37	2.179	111,72%	256
	CF 2	36.945	53.865	54.190	1.137	1.120	-17	2.117	325	17.245	795	48.098	112,67%	6.092
	Mitraguna & Others	31.987	48.880	49.245	1.137	1.120	-17	2.146	366	17.258	754	42.107	116,95%	7.138
	Pensiun	4.958	4.985	4.944	-	-	0	-29	-41	-13	41	5.991	82,53%	(1.046)
	Total Pembiayaan	73.308	96.546	98.048	1.783	3.078	1.296	2.793	1.502	24.740	1.576	96.728	101,36%	1.320

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	249	983	1.229	2.100	1,40%	6,91%	11,74%	871	1.851	1.118	-				
	KUR	249	917	1.229	1.832	1,50%	7,19%	10,64%	602	1.583	915	-				
	Non KUR	-	66	-	269	0,00%	0,00%	0,00%	39,23%	269	269	202	-			
3	PWG	-	-	-	98	0,00%	0,00%	0,00%	1,24%	98	98	98	-			
	Cilem	-	-	-	98	0,00%	0,00%	0,00%	1,24%	98	98	98	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	1.001	586	789	1.161	2,00%	1,13%	1,66%	372	160	575	-				
	CF 1	727	586	789	959	5,53%	4,99%	6,03%	170	232	373	-				
	Total Griya	727	581	789	759	5,98%	5,83%	5,64%	(30)	32	178	-				
	Oto	-	5	-	199	0,00%	0,00%	0,00%	8,19%	199	199	195	-			
	CF 2	274	-	-	202	0,74%	0,00%	0,37%	202	(72)	202	-				
	Mitraguna & Others	274	-	-	202	0,86%	0,00%	0,41%	202	(72)	202	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	1.814	940	929	725	2,47%	0,96%	0,74%	(204)	(1.088)	(215)	0,76%	-2,09%	0,0%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	73.551	89.045	97.362	23.811		PHR	2,76	3,00
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%	CIF Payroll	472	488

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	39.038	39.065	(23.428)	27	24.022	159,69%	13.347	51,90%	34.063	114,69%	5.002
2	Tabungan	122.400	138.299	138.151	138.124	2.513	(27)	(174)	-0,13%	15.724	12,85%	135.814	101,70%	2.310
3	Deposito	49.497	52.299	49.532	49.534	(1.625)	2	(2.765)	-5,29%	36	0,07%	50.279	98,52%	(745)
	Total	197.616	205.640	226.721	226.723	(22.540)	1	21.083	10,25%	29.107	14,73%	220.156	102,98%	6.567
	CASA	148.118	153.341	177.189	177.189	(20.916)	(1)	23.848	15,55%	29.071	19,63%	169.877	104,30%	7.312
	(%) CASA	74,95%	74,57%	78,15%	78,15%									
	FDR	74,94%	87,49%	79,97%	79,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.459	13.021	13.077		56	(2.382)	-15,41%	3.694	39,37%	-	0,00%	13.077
2	Giro ISE	3.509	1.815	1.845	1.922		77	107	5,88%	(1.587)	-45,24%	-	0,00%	1.922
3	Tabungan ISE	5.874	13.644	11.176	11.155		(20)	(2.489)	-18,24%	5.281	89,91%	-	0,00%	11.155
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	119	121	121		0	2	1,68%	21	21,00%	-	0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	41.155	1.130	820	-310	1.749	268	6.254	552	38.663	106,44%	2.492
	KUR	33.390	38.479	38.737	930	800	-130	1.494	258	5.347	542	36.969	104,78%	1.768
	Non KUR	1.512	2.409	2.419	200	20	-180	256	10	907	10	1.694	142,73%	724
3	PWG	20.337	35.928	36.638	7.111	5.218	-1.893	2.559	709	16.301	4.509	31.928	114,75%	4.710
	Cilem	6.847	17.748	17.948	1.927	896	-1.030	1.290	199	11.101	697	15.562	115,33%	2.386
	Gadai	13.490	18.180	18.690	5.184	4.322	-862	1.269	510	5.200	3.812	16.366	114,20%	2.324
4	CFG	92.645	100.930	100.664	3.353	687	-2.667	3.814	-266	8.019	952	103.398	97,36%	(2.734)
	CF 1	21.426	20.334	20.327	357	109	-249	245	-7	-1.099	116	22.707	89,52%	(2.379)
	Total Griya	17.556	15.516	15.473	-	-	0	0	-43	-2.084	43	17.879	86,54%	(2.406)
4	• Total Non Program	17.556	15.516	15.473	-	-	0	0	-167	-43	-43	17.879	86,54%	(2.406)
	• Program	-	-	-	-	-	-	-	-	-	-	0	0,00%	0
	Oto	3.870	4.818	4.855	357	109	-249	245	36	985	73	4.828	100,55%	27
	CF 2	71.219	80.596	80.337	2.996	578	-2.418	3.569	-259	9.118	837	80.691	99,56%	(355)
	Mitraguna & Others	67.517	76.973	76.749	2.996	578	-2.418	3.605	-224	9.231	802	76.113	100,84%	636
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	181.308	11.594	7.425	-4.169	8.106	1.396	33.209	6.030	174.205	104,08%	7.103

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	334	106	4.784	0,38%	0,26%	11,62%	4.678	4.653	4.450				
	KUR	131	170	106	3.514	0,39%	0,28%	9,07%	3.408	3.383	3.345				
	Non KUR	-	-	165	1.270	0,00%	0,00%	52,52%	1.270	1.270	1.105				
3	PWG	-	-	-	-	871	0,00%	0,00%	0,00%	2,38%	871	871			
	Cilem	-	-	-	-	772	0,00%	0,00%	0,00%	4,30%	772	772			
	Gadai	-	-	-	-	99	0,00%	0,00%	0,00%	0,53%	99	99			
4	CFG	616	1.647	1.495	2.308	0,67%	1,48%	2,29%	814	1.692	662				
	CF 1	588	544	325	962	2,74%	1,60%	4,73%	637	374	417				
	Total Griya	588	420	202	839	3,35%	3,10%	5,42%	637	251	420				
	Oto	-	-	125	122	0,00%	0,00%	2,54%	2,52%	-	122	(2)			
	CF 2	28	1.102	1.170	1.346	0,04%	1,45%	1,68%	177	1.318	244				
	Mitraguna & Others	28	1.102	1.170	1.346	0,04%	1,52%	1,75%	177	1.318	244				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	780	1.220	1.275	1.275	0,53%	0,71%	0,70%	494	55	55	1,62%	-130,54%	0,9%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25				%	Penc.	Gap
1	SME	215	215	215	215	0	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	0	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	64	64	64	0,00%	0,00%	0,15%	-	64	(0)			
	KUR	-	-	64	64	64	0,00%	0,00%	0,16%	-	64	(0)			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	174	234	118	60	19	8,98%	(185)	-44,14%	8.110	2,89%	(7.876)
2	Tabungan	44.796	52.259	51.751	51.858	2.396	107	(401)	-0,77%	7.062	15,77%	57.103	90,82%	(5.244)
3	Deposito	28.737	6.132	6.126	6.126	(200)	0	(6)	-0,10%	(22.611)	-78,68%	29.411	20,83%	(23.285)
	Total	73.953	58.606	58.051	58.219	2.313	167	(387)	-0,66%	(15.734)	-21,28%	94.623	61,53%	(36.405)
	CASA	45.216	52.474	51.925	52.093	2.513	167	(381)	-0,73%	6.877	15,21%	65.213	79,88%	(13.120)
	(%) CASA	61,14%	89,54%	89,45%	89,48%									
	FDR	129,31%	188,04%	191,48%	190,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.171	2.216	1.750	(466)	580	49,50%	843	92,89%	-	0,00%	1.750	
2	Giro ISE	390	210	169	169	0	(41)	-19,41%	(221)	-56,65%	-	0,00%	169	
3	Tabungan ISE	518	961	2.048	1.581	(466)	620	64,52%	1.064	205,40%	-	0,00%	1.581	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	140	152	152	152	0	0	0,00%	12	8,57%	-	0,00%	152	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739	
	• Local Champion	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	19.772	19.596	19.418	300	200	-100	-449	-177	-354	377	22.803	85,16%	(3.385)	
	KUR	19.175	18.883	18.713	200	200	0	-532	-170	-462	370	22.059	84,83%	(3.346)	
	Non KUR	597	713	706	100	-	-100	83	-8	109	8	745	94,78%	(39)	
3	PWG	2.596	7.836	8.065	577	472	-104	735	229	5.468	244	8.830	91,34%	(765)	
	Cilem	2.069	5.965	5.862	316	75	-241	287	-103	3.793	178	6.810	86,08%	(948)	
4	CFG	73.258	82.031	82.932	1.873	1.676	-196	2.392	901	9.674	775	83.932	109,07%	183	
	CF 1	2.294	3.647	4.269	221	660	440	276	622	1.974	38	3.570	119,58%	699	
	Total Griya	712	1.611	1.599	-	-	0	0	-12	887	12	1.034	154,60%	565	
	• Total Non Program	712	1.611	1.599	-	-	0	0	-22	-12	887	12	1.034	154,60%	565
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.583	2.036	2.670	221	660	440	276	634	1.087	26	2.536	105,30%	134	
	CF 2	70.963	78.385	78.663	1.652	1.016	-636	2.117	279	7.700	737	80.362	97,89%	(1.699)	
	Mitraguna & Others	52.047	60.807	61.114	1.310	854	-456	2.208	307	9.067	547	60.577	100,89%	537	
	Pensiun	18.916	17.577	17.549	342	162	-180	-91	-28	-1.367	190	19.785	88,70%	(2.236)	
	Total Pembiayaan	95.626	110.202	111.154	2.749	2.349	-401	2.673	952	15.528	1.397	115.565	96,18%	(4.411)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	67	493	314	2.434	0,34%	1,60%	12,53%	2.119	2.367	1.940	-	-	-
	KUR	67	397	286	2.434	0,35%	1,52%	13,00%	2.147	2.367	2.036	-	-	-
	Non KUR	-	96	28	-	0,00%	3,93%	0,00%	(28)	-	(96)	-	-	-
3	PWG	-	-	-	-	186	0,00%	0,00%	2,30%	186	186	186	-	-
	Cilem	-	-	-	-	186	0,00%	0,00%	3,17%	186	186	186	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
4	CFG	-	1	2.095	2.308	3.269	0,00%	2,81%	3,94%	961	3.268	1.174	-	-
	CF 1	-	-	-	-	428	0,00%	0,00%	10,03%	428	428	428	-	-
	Total Griya	-	-	-	-	233	0,00%	0,00%	14,60%	233	233	233	-	-
	Oto	-	-	-	-	195	0,00%	0,00%	7,29%	195	195	195	-	-
	CF 2	-	1	2.095	2.308	2.841	0,00%	2,94%	3,61%	533	2.840	746	-	-
	Mitraguna & Others	-	1	2.095	2.308	2.571	0,00%	3,80%	4,21%	263	2.570	476	-	-
	Pensiun	-	-	-	-	270	0,00%	0,00%	1,54%	270	270	270	-	-
	Total Pembiayaan	181	479	473	473	0,19%	0,43%	0,43%	(0)	292	(7)	8,57%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	19.600	18.018	(662)	(1.582)	(3.963)	-18,03%	(20.561)	-53,30%	50.912	35,39%	(32.894)
2	Tabungan	168.056	173.709	180.610	177.279	(401)	(3.331)	3.570	2,06%	9.223	5,49%	188.094	94,25%	(10.815)
3	Deposito	55.027	67.591	67.205	67.146	(3.993)	(59)	(445)	-0,66%	12.119	22,02%	56.195	119,49%	10.951
	Total	261.662	263.281	267.415	262.443	(5.056)	(4.972)	(838)	-0,32%	781	0,30%	295.201	88,90%	(32.758)
	CASA	206.634	195.690	200.210	195.297	(1.063)	(4.913)	(393)	-0,20%	(11.337)	-5,49%	239.006	81,71%	(43.709)
	(%) CASA	78,97%	74,33%	74,87%	74,42%									
	FDR	64,72%	74,36%	74,02%	75,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-19 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.018	3.400	3.822	422	(196)	-4,89%	782	25,74%	-	0,00%	3.822
2	Giro ISE	335	326	235	221	(14)	(105)	-32,33%	(114)	-34,13%	-	0,00%	221
3	Tabungan ISE	2.705	3.692	3.165	3.601	436	(91)	-2,46%	897	33,16%	-	0,00%	3.601
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	146	162	163	163	0	1	0,62%	17	11,64%	-	0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.227	25.211	-	-	0	-291	-16	437	16	30.626	82,32%	(5.415)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.211	-	-	0	-291	-16	437	16	28.077	89,79%	(2.866)
	• Local Champion	24.387	24.877	24.861	-	-	0	-288	-16	474	16	25.953	95,79%	(1.092)
	• Value Chain	387	350	350	-	-	-	-4	0	-37	-	2.124	16,47%	(1.774)
2	MBG	21.941	24.298	24.610	700	700	0	240	312	2.669	388	24.965	98,58%	(355)
	KUR	20.349	22.920	23.240	700	700	0	272	321	2.892	379	23.226	100,06%	15
	Non KUR	1.592	1.379	1.369	-	-	0	-32	-9	-223	9	1.739	78,74%	(370)
3	PWG	23.945	36.403	37.441	6.952	6.954	2	2.540	1.038	13.496	5.917	36.734	101,92%	706
	Cilem	8.631	15.736	16.356	1.435	1.414	-21	745	620	7.725	793	18.820	86,91%	(2.464)
	Gadai	15.314	20.667	21.084	5.517	5.541	23	1.795	417	5.770	5.124	17.914	117,70%	3.170
4	CFG	98.692	109.855	110.685	1.620	1.599	-21	956	831	11.994	768	114.514	96,66%	(3.829)
	CF 1	13.574	19.937	20.431	403	607	204	121	494	6.857	112	15.455	132,20%	4.977
	Total Griya	9.477	14.029	14.013	-	-	0	0	-16	4.536	16	9.952	140,81%	4.061
	• Total Non Program	9.477	14.029	14.013	-	-	0	0	-16	4.536	16	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	5.503	116,64%	916
	Oto	4.097	5.908	6.418	403	607	204	121	510	2.322	96	99.060	91,11%	(8.806)
	CF 2	85.118	89.918	90.254	1.217	992	-225	835	336	5.136	656	64.565	86,18%	(8.925)
	Mitraguna & Others	51.909	55.390	55.640	475	692	217	194	250	3.731	442	34.495	100,34%	119
	Pensiun	33.208	34.527	34.614	742	300	-442	641	86	1.405	214	206.839	95,70%	(8.892)
	Total Pembiayaan	169.351	195.783	197.947	9.272	9.253	-20	3.445	2.164	28.596	7.089			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	2.055	0,00%	0,00%	8,15%	2.055	2.055	2.055					
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	2.055	0,00%	0,00%	8,15%	2.055	2.055	2.055					
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	113	99	71	1.254	0,51%	0,29%	5,10%	1.183	1.141	1.155	-					
	KUR	113	35	11	947	0,55%	0,05%	4,08%	936	834	912	-					
	Non KUR	-	-	64	60	307	0,00%	4,35%	22,40%	247	307	243	-				
3	PWG	-	-	-	-	2.018	0,00%	0,00%	5,39%	2.018	2.018	2.018					
	Cilem	-	-	-	-	1.968	0,00%	0,00%	12,03%	1.968	1.968	1.968					
	Gadai	-	-	-	-	51	0,00%	0,00%	0,24%	51	51	51					
4	CFG	211	347	851	1.715	0,21%	0,78%	1,55%	863	1.503	1.368	-					
	CF 1	-	-	132	505	701	0,00%	2,53%	3,43%	196	701	569	-				
	Total Griya	-	-	132	349	446	0,00%	2,49%	3,18%	97	446	314	-				
	Oto	-	-	156	255	255	0,00%	2,64%	3,97%	99	255	255	-				
	CF 2	211	215	347	1.014	0,25%	0,39%	1,12%	667	803	799	-					
	Mitraguna & Others	211	9	13	589	0,41%	0,02%	1,06%	576	377	579	-					
	Pensiun	-	-	206	334	426	0,00%	0,97%	1,23%	92	426	220	-				
	Total Pembiayaan	2.169	4.471	4.466	4.466	1,28%	2,28%	2,26%	2.297	(5)			1,30%	42,49%	-1,0%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	-	-	-	-11,84%	-	-	-	-	-			
	Linkage	-	-	-	-	-	-	-	-11,84%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	-	-	-	-11,84%	-	-	-	-	-			
	Value Chain	-	-	-	-	-	-	-	-0,00%	-	-	-	-	-			
2	MBG	44	-	-	-	-	-	-	0,20%	0,00%	0,00%	-	-	(44)	-		
	KUR	-	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Non KUR	44															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	972	800	(31)	(172)	98	13,90%	(3.806)	-82,63%	12.486	6,41%	(11.686)
2	Tabungan	52.069	51.523	51.560	51.991	1.708	431	467	0,91%	(78)	-0,15%	64.775	80,26%	(12.784)
3	Deposito	11.396	8.222	8.232	8.232	(495)	0	10	0,12%	(3.164)	-27,77%	12.114	67,96%	(3.882)
	Total	68.072	60.448	60.764	61.023	1.182	259	575	0,95%	(7.049)	-10,36%	89.374	68,28%	(28.351)
	CASA	56.676	52.226	52.532	52.791	1.677	259	565	1,08%	(3.885)	-6,85%	77.261	68,33%	(24.470)
	(%) CASA	83,26%	86,40%	86,45%	86,51%									
	FDR	200,44%	262,77%	262,65%	261,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.304	1.402	1.408		6	104	8,00%	(175)	-11,04%	-	0,00%	1.408
2	Giro ISE	116	4	4	4		0	0	0,00%	(111)	-96,15%	-	0,00%	4
3	Tabungan ISE	1.468	1.300	1.398	1.404		6	104	8,03%	(64)	-4,34%	-	0,00%	1.404
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	122	133	133	133		0	0	0,00%	11	9,02%	-	0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	0,00%	0
2	MBG	39.654	41.111	40.619	925	350	-575	465	-493	965	843	42.501	95,57%	(1.882)
	KUR	35.878	38.336	37.872	925	350	-575	572	-464	1.995	814	38.587	98,15%	(715)
	Non KUR	3.776	2.775	2.746	-	-	0	-107	-29	-1.030	29	3.914	70,16%	(1.168)
3	PWG	12.336	26.611	26.965	5.059	4.628	-431	2.289	354	14.629	4.274	21.563	125,05%	5.402
	Cilem	3.767	8.461	8.989	600	800	200	418	528	5.221	272	8.648	103,94%	340
	Gadai	8.569	18.150	17.976	4.459	3.828	-631	1.871	-174	9.407	4.003	12.915	139,19%	5.061
4	CFG	84.451	91.118	92.015	753	1.546	793	1.254	897	7.565	649	95.541	96,31%	(3.526)
	CF 1	4.785	7.248	7.209	158	-	-158	144	-39	2.424	39	6.077	118,62%	1.132
	Total Griya	4.537	6.373	6.340	-	-	0	0	-32	1.803	32	4.894	129,56%	1.447
4	• Total Non Program	4.383	5.720	5.691	-	-	0	-45	-30	1.307	30	4.721	120,53%	969
	• Program	154	653	650	-	-	0	-3	-3	496	3	172	376,98%	477
	Oto	248	875	869	158	-	-158	144	-7	621	7	1.183	73,40%	(315)
	CF 2	79.665	83.870	84.806	596	1.546	951	1.110	936	5.141	610	89.464	94,79%	(4.658)
	Mitraguna & Others	63.755	65.327	66.381	323	1.546	1.223	936	1.053	2.626	493	72.645	91,38%	(6.264)
	Pensiun	15.910	18.542	18.425	273	-	-273	174	-117	2.515	117	16.818	109,55%	1.607
	Total Pembiayaan	136.441	158.840	159.599	6.737	6.524	-213	4.007	758	23.158	5.766	159.605	100,00%	(7)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	588	302	4.570	0,47%	0,73%	11,25%	4.268	4.383	3.983	3.587	3.842	3.440	
	KUR	48	449	302	3.889	0,13%	0,79%	10,27%	3.587	3.842	3.440	681	541	542	
	Non KUR	140	138	-	681	3,70%	0,00%	24,79%	681	541	542				
3	PWG	-	-	-	698	0,00%	0,00%	2,59%	698	698	698	698	698	698	
	Cilem	-	-	-	546	0,00%	0,00%	6,08%	546	546	546	546	546	546	
	Gadai	-	-	-	151	0,00%	0,00%	0,84%	151	151	151	151	151	151	
4	CFG	1.300	448	445	3.703	1,54%	0,49%	4,02%	3.259	2.403	3.256	480	480	480	
	CF 1	-	-	-	480	0,00%	0,00%	6,66%	480	480	480	368	368	368	
	Total Griya	-	-	-	112	0,00%	0,00%	1,76%	112	112	112	368	368	368	
	Oto	-	-	-	368	0,00%	0,00%	42,41%	368	368	368	368	368	368	
	CF 2	1.300	448	445	3.223	1,63%	0,53%	3,80%	2.779	1.923	2.776	2.779	2.779	2.776	
	Mitraguna & Others	1.135	448	445	3.223	1,78%	0,68%	4,86%	2.779	2.088	2.776	360	360	360	
	Pensiun	-	162	162	162	0,00%	0,10%	0,88%	-	162	0	-	-	-	
	Total Pembiayaan	643	520	887	805	0,47%	0,56%	0,50%	(82)	162	285	0,59%	-17,82%	0,1%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	129.714	140.227	159.236	29.522		2.90	3.25	3.22
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%	(0,03)	(0,32)	43

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	4.409	4.537	(495)	128	(1.353)	-22,97%	157	3,58%	12.255	37,03%	(7.717)
2	Tabungan	121.239	126.909	122.367	122.878	(1.862)	510	(4.031)	-3,18%	1.639	1,35%	133.893	91,77%	(11.015)
3	Deposito	26.839	21.290	21.117	21.317	(120)	200	27	0,13%	(5.522)	-20,57%	27.590	77,26%	(6.273)
	Total	152.459	154.089	147.893	148.732	(2.477)	839	(5.357)	-3,48%	(3.727)	-2,44%	173.738	85,61%	(25.006)
	CASA	125.619	132.799	126.776	127.415	(2.357)	639	(5.384)	-4,05%	1.796	1,43%	146.148	87,18%	(18.733)
	(%) CASA	82,40%	86,18%	85,72%	85,67%									
	FDR	80,08%	82,67%	86,20%	85,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.346	3.609	3.606		(4)	260	7,77%	355	10,93%	-	0,00%	3.606
2	Giro ISE	1.707	1.958	2.096	2.101		6	143	7,29%	394	23,11%	-	0,00%	2.101
3	Tabungan ISE	1.544	1.388	1.514	1.505		(9)	117	8,44%	(39)	-2,54%	-	0,00%	1.505
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	27.917	130	550	420	247	173	-3.269	377	34.233	81,55%	(6.315)
	KUR	27.378	24.973	25.162	130	550	420	362	189	-2.216	361	30.277	83,11%	(5.115)
	Non KUR	3.809	2.771	2.755	-	-	0	-115	-16	-1.053	16	3.955	69,66%	(1.200)
3	PWG	1.449	4.989	5.343	548	599	51	228	355	3.894	245	6.624	80,67%	(1.280)
	Cilem	1.449	4.989	5.343	548	599	51	228	355	3.894	245	6.624	80,67%	(1.280)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.616	780	555	-225	1.047	-431	5.053	986	87.647	90,84%	(8.031)
	CF 1	26.770	24.847	24.764	650	-	-650	-83	-83	-2.006	83	28.738	86,17%	(3.974)
	Total Griya	26.477	21.706	21.658	650	-	-650	0	-48	-4.819	48	27.317	79,28%	(5.659)
4	• Total Non Program	23.147	18.793	18.760	650	-	-650	389	-32	-4.387	32	23.590	79,52%	(4.830)
	• Program	3.330	2.913	2.898	-	-	0	-38	-15	-432	15	3.727	77,76%	(829)
	Oto	293	3.141	3.106	-	-	0	-83	-35	2.813	35	1.421	218,58%	1.685
	CF 2	47.792	55.199	54.851	130	555	425	1.130	-348	7.059	903	58.909	93,11%	(4.057)
	Mitraguna & Others	41.537	46.694	46.303	130	460	330	12	-391	4.766	851	51.622	89,70%	(5.319)
	Pensiun	6.255	8.506	8.548	-	95	95	1.119	42	2.293	53	7.286	117,31%	1.262
	Total Pembiayaan	122.084	127.384	127.478	1.458	1.704	246	1.476	94	5.394	1.610	143.389	88,90%	(15.911)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif		Net (UG) & DG			Target Nov'25			
		31-Dec-24	31-Oct-25	20-Nov-25	31-Dec-24		31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	-	0	0,00%	0,00%	0,00%	-	-	(602)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.083	713	2.557	1.261	0,27%	0,25%	0,16%	1.844	2.474	1.475			
	KUR	83	412	159	1.994	470	0,30%	0,64%	0,92%	1.835	1.910	1.581			
	Non KUR	-	670	554	563	0	0,00%	0,01%	0,01%	9	563	(107)			
3	PWG	10	-	-	42	42	0,69%	0,00%	0,00%	0,78%	42	32	42		
	Cilem	10	-	-	42	42	0,69%	0,00%	0,00%	0,78%	42	32	42		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	1.266	1.534	1.261	1,83%	1,58%	1,93%	269	170	(189)			
	CF 1	1.118	655	388	657	470	4,18%	1,56%	2,65%	269	(461)	1			
	Total Griya	1.118	655	388	657	470	4,22%	1,79%	3,03%	269	(461)	1			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	878	0,52%	1,59%	1,60%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	878	0,59%	1,88%	1,90%	-	631	(190)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.355	11,32%	11,68%	12,04%	474	1.529	885	1,28%	89,37%	-10,8%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	4.491	4.555	(1.283)	64	1.135	33,17%	(1.364)	-23,04%	14.361	31,72%	(9.806)
2	Tabungan	49.567	53.824	52.976	52.459	(527)	(516)	(1.365)	-2,54%	2.893	5,84%	63.134	83,09%	(10.674)
3	Deposito	19.983	50.227	50.102	50.102	(658)	0	(125)	-0,25%	30.119	150,72%	20.773	241,19%	29.329
	Total	75.469	107.472	107.569	107.117	(2.469)	(452)	(355)	-0,33%	31.648	41,93%	98.268	109,00%	8.849
	CASA	55.486	57.245	57.467	57.015	(1.811)	(452)	(230)	-0,40%	1.529	2,76%	77.495	73,57%	(20.480)
	(%) CASA	73,52%	53,26%	53,42%	53,23%									
	FDR	164,25%	127,15%	127,30%	127,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.016	1.031	1.031	0	15	1.46%	(138)	-11,80%	-	0,00%	1.031	
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,41%	0	0,00%	1	
3	Tabungan ISE	994	865	880	880	0	15	1,71%	(113)	-11,41%	0	0,00%	880	
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!	0	0,00%	150	
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%	0	0,00%	30	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	0	-14	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	0	-14	88	0,00%	(88)
3	PWG	2.503	4.324	4.802	204	737	533	-38	479	2.300	258	8.497	56,52%	(3.695)
	Cilem	2.503	4.324	4.802	204	737	533	-38	479	2.300	258	8.497	56,52%	(3.695)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.138	1.850	1.576	-274	2.692	-192	10.698	1.768	133.806	98,75%	(1.668)
	CF 1	4.796	5.901	5.977	-	111	111	151	76	1.181	35	6.269	95,33%	(293)
	Total Griya	4.549	4.764	4.750	-	-	0	0	-14	201	14	4.920	96,54%	(170)
4	• Total Non Program	4.549	4.764	4.750	-	-	0	0	-45	201	14	4.920	96,54%	(170)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.226	-	111	111	151	89	980	22	1.349	90,93%	(122)
	CF 2	116.645	126.430	126.162	1.850	1.465	-385	2.541	-268	9.517	1.733	127.537	98,92%	(1.375)
	Mitraguna & Others	110.497	118.744	118.546	1.730	1.465	-265	1.766	-199	8.049	1.664	120.379	98,48%	(1.833)
	Pensiun	6.148	7.685	7.616	-	-	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	136.941	2.054	2.313	259	2.653	287	12.984	2.026	142.391	96,17%	(5.450)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	0	0,00%	0,00%	0,90%	43	43	43		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,90%	43	43	43		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	-	1.454	1.507	3.277	0	0,00%	1,14%	2,48%	1.770	3.277	1.823		
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	CF 2	-	1.454	1.507	3.277	0	0,00%	1,19%	2,60%	1.770	3.277	1.823		
	Mitraguna & Others	-	1.454	1.507	3.277	0	0,00%	1,27%	2,76%	1.770	3.277	1.823		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Total Pembiayaan	2.536	69	69	69	0	2,05%	0,05%	0,05%	- (2.467)	(1)	0,53%	-956,56%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	2.042	2.740	60	698	850	44,95%	1.139	71,16%	13.559	20,21%	(10.820)
2	Tabungan	117.228	130.045	124.862	119.842	(157)	(5.020)	(10.203)	-7,85%	2.614	2,23%	136.263	87,95%	(16.421)
3	Deposito	47.162	44.283	44.339	44.239	267	(100)	(44)	-0,10%	(2.923)	-6,20%	48.271	91,65%	(4.032)
	Total	165.991	176.218	171.243	166.821	170	(4.422)	(9.397)	-5,33%	830	0,50%	198.093	84,21%	(31.272)
	CASA	118.829	131.935	126.904	122.582	(97)	(4.322)	(9.353)	-7,09%	3.754	3,16%	149.822	81,82%	(27.240)
	(%) CASA	71,59%	74,87%	74,11%	73,48%									
	FDR	85,30%	86,41%	89,71%	92,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3.067	2.847	4.147	3.624	(523)	777	27,29%	557	18,17%	-	0,00%	3.624		
2	Giro ISE	515	1.030	1.296	1.072	(224)	42	4,07%	557	108,18%	-	0,00%	1.072		
3	Tabungan ISE	2.552	1.818	2.851	2.553	(299)	735	40,44%	0	0,02%	-	0,00%	2.553		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	109	117	121	121	0	4	3,42%	12	11,01%	-	0,00%	121		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.904	26.600	850	100	-750	297	-304	3.051	404	26.408	100,73%	192
	KUR	22.685	26.325	26.024	850	100	-750	507	-301	3.339	401	25.406	102,43%	618
	Non KUR	863	579	576	-	-	0	-210	-3	-287	3	1.002	57,46%	(426)
3	PWG	16.913	28.940	31.262	3.704	5.435	1.731	1.211	2.322	14.349	3.113	29.768	105,02%	1.494
	Cilem	9.701	18.563	20.771	1.523	3.317	1.795	807	2.208	11.070	1.110	19.909	104,33%	861
	Gadai	7.212	10.377	10.491	2.181	2.118	-63	404	115	3.279	2.003	9.859	106,42%	633
4	CFG	101.109	96.418	95.755	137	313	176	-1.473	-663	-5.353	976	114.649	83,52%	(18.894)
	CF 1	13.632	14.256	14.168	17	-	-17	-42	-88	535	88	15.245	92,93%	(1.078)
	Total Griya	12.067	12.042	11.990	-	-	0	0	-52	-77	52	12.473	96,13%	(483)
4	• Total Non Program	12.067	12.042	11.990	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	2.772	78,56%	(594)
	Oto	1.565	2.214	2.178	17	-	-17	-42	-36	612	36	99.404	82,08%	(17.816)
	CF 2	87.476	82.163	81.588	120	313	193	-1.430	-575	-5.889	888	89.931	81,85%	(16.322)
	Mitraguna & Others	79.108	74.436	73.609	70	-	-70	-1.400	-827	-5.499	827	9.473	84,23%	(1.494)
	Pensiun	8.368	7.726	7.979	50	313	263	-30	253	-389	60			
	Total Pembiayaan	141.591	152.262	153.617	4.691	5.848	1.158	35	1.356	12.027	4.493	170.846	89,92%	(17.229)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	190	-	-	1.229	0,81%	0,00%	4,62%	1.229	1.040	1.229	-	-	-	1.229			
	KUR	-	-	-	1.143	0,00%	0,00%	4,39%	1.143	1.143	1.143	-	-	-	1.143			
	Non KUR	190	-	-	86	21,98%	0,00%	14,98%	86	(103)	86	-	-	-	86			
3	PWG	-	-	-	2.196	0,00%	0,00%	7,02%	2.196	2.196	2.196	-	-	-	2.196			
	Cilem	-	-	-	2.023	0,00%	0,00%	9,74%	2.023	2.023	2.023	-	-	-	2.023			
	Gadai	-	-	-	172	0,00%	0,00%	1,64%	172	172	172	-	-	-	172			
4	CFG	854	607	82	3.334	0,84%	0,08%	3,48%	3.253	2.480	2.728	-	-	-	2.728			
	CF 1	-	84	82	450	0,00%	0,57%	3,18%	369	450	366	-	-	-	366			
	Total Griya	-	72	70	416	0,00%	0,58%	3,47%	346	416	344	-	-	-	344			
	Oto	-	12	11	34	0,00%	0,52%	1,57%	23	34	22	-	-	-	22			
	CF 2	854	522	-	2.884	0,98%	0,00%	3,54%	2.884	2.030	2.362	-	-	-	2.362			
	Mitraguna & Others	854	522	-	2.884	1,08%	0,00%	3,92%	2.884	2.030	2.362	-	-	-	2.362			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Total Pembiayaan	671	1.262	1.073	1.073	0,47%	0,70%	0,70%	(0)	402	(189)	0,85%	-21,13%	0,1%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	74	189	-	0												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	4.867	4.938	26	72	666	15,60%	(1.124)	-18,53%	17.587	28,08%	(12.648)
2	Tabungan	115.416	127.376	129.963	131.420	2.673	1.457	4.045	3,18%	16.004	13,87%	133.777	98,24%	(2.357)
3	Deposito	39.351	36.505	38.729	38.729	486	1	2.224	6,09%	(621)	-1,58%	40.431	95,79%	(1.702)
	Total	160.829	168.153	173.559	175.088	3.185	1.529	6.935	4,12%	14.259	8,87%	191.795	91,29%	(16.708)
	CASA	121.478	131.648	134.830	136.359	2.699	1.529	4.711	3,58%	14.880	12,25%	151.364	90,09%	(15.005)
	(%) CASA	75,53%	78,29%	77,69%	77,88%									
	FDR	76,61%	88,43%	86,62%	85,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.174	2.424	2.540		116	366	16,82%	1.059	71,47%	-	0,00%	2.540
2	Giro ISE	43	10	10	10		0	0	0,01%	(33)	-76,65%		0,00%	10
3	Tabungan ISE	1.438	2.164	2.414	2.530		116	366	16,90%	1.091	75,86%		0,00%	2.530
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
• Local Champion	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099	
• Value Chain	-	-	-	-	-	-	0	0	0	0	0	0,00%	0	
2	MBG	8.334	9.573	9.459	-	-	0	-303	-113	1.125	113	10.704	88,37%	(1.245)
	KUR	8.171	9.393	9.283	-	-	0	-298	-109	1.113	109	10.425	89,05%	(1.142)
	Non KUR	163	180	176	-	-	0	-5	-4	13	4	279	53,19%	(103)
3	PWG	22.470	32.445	33.715	4.590	5.001	411	246	1.271	11.245	3.730	34.600	97,44%	(885)
	Cilem	8.736	15.740	16.827	1.003	1.617	613	671	1.087	8.091	529	18.452	91,19%	(1.625)
	Gadai	13.734	16.705	16.889	3.587	3.384	203	-426	183	3.155	3.201	16.149	104,58%	740
4	CFG	92.027	105.411	105.694	806	2.396	1.591	1.720	283	13.667	2.113	103.661	101,96%	2.032
	CF 1	36.305	36.820	36.684	48	160	113	156	-136	379	296	37.690	97,33%	(1.006)
	Total Griya	33.468	33.176	33.109	-	160	160	0	-68	-360	228	33.817	97,91%	(708)
• Total Non Program	33.468	31.174	30.951	-	-	0	-651	-223	-2.517	223		33.817	91,53%	(2.866)
• Program	-	2.002	2.157	-	160	160	-10	155	2.157	5	0	0,00%	2.157	
Oto	2.837	3.643	3.575	48	-	-48	156	-68	739	68	3.873	92,31%	(298)	
CF 2	55.722	68.591	69.010	758	2.236	1.478	1.564	418	13.288	1.818	65.971	104,61%	3.038	
Mitraguna & Others	47.599	55.350	55.846	758	2.236	1.478	-567	497	8.247	1.739	56.899	98,15%	(1.053)	
Pensiun	8.123	13.242	13.164	-	-	0	2.131	-78	5.041	78	9.072	145,10%	4.091	
Total Pembiayaan	123.205	148.701	150.341	5.396	7.597	2.201	1.647	1.640	27.137	5.957		149.339	100,67%	1.002

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	94	1.592		0,00%	0,98%	16,83%	1.498	1.592	1.592				
	KUR	-	-	94	1.592		0,00%	1,00%	17,14%	1.498	1.592	1.592				
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-		0,00%	0,00%	5,42%	1.827	1.827	1.827				
	Cilem	-	-	-	-		0,00%	0,00%	7,36%	1.238	1.238	1.238				
	Gadai	-	-	-	-		0,00%	0,00%	3,49%	589	589	589				
4	CFG	1.195	325	701	1.176		1,00%	1,30%	0,67%	1.11%	474	(20)	851			
	CF 1	69	154	536	384		0,19%	0,46%	1,05%	(152)	315	230				
	Total Griya	69	154	536	178		0,21%	0,62%	0,54%	(358)	109	24				
Oto	-	-	-	207		0,00%	0,00%	0,00%	5,78%	207	207					
CF 2	1.127	171	165	792		0,20%	0,24%	0,15%	626	(335)	621					
Mitraguna & Others	1.127	171	165	792		0,37%	0,30%	0,42%	626	(335)	621					
Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-					
Total Pembiayaan	1.175	1.288	1.286	1.285		0,95%	0,86%	0,85%	(1)	109	(3)		0,08%	90,81%	-0,8%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	160.716	160.829	164.968	4.792		3.13	3.37	3.35
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%	888	1.027	1.066

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	5.237	5.517	617	280	(31)	-0,55%	(1.213)	-18,02%	19.651	28,07%	(14.134)
2	Tabungan	220.302	236.315	239.819	237.635	(5.076)	(2.183)	1.321	0,56%	17.333	7,87%	240.832	98,67%	(3.197)
3	Deposito	143.210	171.686	157.580	177.585	(10.775)	20.005	5.899	3,44%	34.374	24,00%	144.430	122,96%	33.155
	Total	370.242	413.548	402.635	420.737	(15.234)	18.102	7.189	1,74%	50.495	13,64%	404.913	103,91%	15.824
	CASA	227.032	241.862	245.055	243.152	(4.459)	(1.903)	1.290	0,53%	16.120	7,10%	260.483	93,35%	(17.331)
	(%) CASA	61,32%	58,48%	60,86%	57,79%									
	FDR	58,19%	64,23%	66,86%	63,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.097	22.551	21.494		(1.057)	397	1,88%	982	4,79%	-	0,00%	21.494
2	Giro ISE	3.669	3.228	3.042	3.035		(7)	(194)	-6,00%	(635)	-17,30%	-	0,00%	3.035
3	Tabungan ISE	6.637	8.351	9.991	8.942		(1.049)	591	7,07%	2.305	34,74%	-	0,00%	8.942
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%	-	0,00%	9.517
5	CIF ISE	142	172	174	174		0	2	1,16%	32	22,54%	-	0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	12.203	-	-	0	-300	-989	12.175	989	8.808	138,54%	3.395
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	2.634	-	-	0	-356	-989	2.606	989	4.985	52,85%	(2.350)
	• Local Champion	28	3.393	2.424	-	-	0	-55	-969	2.396	969	2.378	101,93%	46
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	11.963	-	-	0	126	-112	4.146	112	12.205	98,02%	(242)
	KUR	7.418	11.668	11.557	-	-	0	134	-111	4.139	111	11.593	99,69%	(36)
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	34.734	4.892	7.212	2.320	51	2.866	15.344	4.346	31.974	108,63%	2.760
	Cilem	9.334	14.807	16.945	496	3.580	3.084	-1.168	2.138	7.611	1.442	18.810	90,09%	(1.865)
	Gadai	10.057	17.061	17.789	4.397	3.633	-764	1.219	729	7.733	2.904	13.164	135,13%	4.625
4	CFG	188.225	208.494	210.320	4.000	5.543	1.543	3.008	1.826	22.095	3.717	202.408	103,91%	7.912
	CF 1	13.467	13.805	13.501	600	-	-600	37	-304	34	304	15.211	88,76%	(1.710)
	Total Griya	8.915	8.773	8.548	200	-	-200	0	-226	-368	226	9.339	91,52%	(792)
1	• Total Non Program	8.915	8.773	8.548	200	-	-200	495	-226	-368	226	9.339	91,52%	(792)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.954	400	-	-400	37	-79	402	79	5.871	84,37%	(918)
	CF 2	174.758	194.689	196.819	3.400	5.543	2.143	2.971	2.130	22.061	3.413	187.198	105,14%	9.622
	Mitraguna & Others	169.164	188.986	191.152	3.400	5.543	2.143	3.012	2.165	21.987	3.378	180.451	105,93%	10.701
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	269.221	8.892	12.755	3.863	2.886	3.591	53.760	9.164	255.396	105,41%	13.825

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	181	-	66	425	2.32%	0,55%	3.55%	359	244	425	-	-	-
	KUR	181	-	-	285	2,44%	0,00%	2,46%	285	103	285	-	-	-
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141	-	-	-
3	PWG	-	-	-	1.403	0,00%	0,00%	0,00%	4,04%	1.403	1.403	-	-	-
	Cilem	-	-	-	965	0,00%	0,00%	0,00%	5,69%	965	965	-	-	-
	Gadai	-	-	-	438	0,00%	0,00%	0,00%	2,46%	438	438	-	-	-
4	CFG	461	147	-	1.229	0,24%	0,00%	0,00%	0,58%	1.229	768	863	-	-
	CF 1	356	255	-	652	2,64%	0,00%	4,83%	652	297	397	-	-	-
	Total Griya	-	-	-	435	0,00%	0,00%	0,00%	5,09%	435	435	-	-	-
	Oto	356	255	-	217	7,82%	0,00%	4,39%	217	(139)	(38)	-	-	-
	CF 2	105	110	-	576	0,06%	0,00%	0,00%	0,29%	576	471	466	-	-
	Mitraguna & Others	105	110	-	576	0,06%	0,00%	0,00%	0,30%	576	471	466	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,05%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	6.279	4.247	5.080	(2.032)	(6.394)	-60,09%	4.101	2819,77%	4.064	104,49%	182
2	Tabungan	93.148	114.005	115.072	114.770	2.110	(302)	765	0,67%	21.623	23,21%	106.141	108,13%	8.630
3	Deposito	25.397	122.050	123.543	123.868	(192)	325	1.819	1,49%	98.471	387,73%	26.151	473,66%	97.717
	Total	118.690	246.696	244.895	242.886	6.998	(2.009)	(3.810)	-1,54%	124.195	104,64%	136.357	178,13%	106.529
	CASA	93.293	124.646	121.352	119.017	7.190	(2.334)	(5.629)	-4,52%	25.724	27,57%	110.205	108,00%	8.812
	(%) CASA	78,60%	50,53%	49,55%	49,00%									
	FDR	96,89%	55,72%	56,40%	56,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.776	1.592	1.595	3	(181)	-10,21%	777	95,11%		-	0,00%	1.595
2	Giro ISE	33	60	60	60	0	0	0,00%	27	79,95%			0,00%	60
3	Tabungan ISE	784	1.717	1.532	1.535	3	(181)	-10,57%	751	95,75%			0,00%	1.535
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	70	82	82	82	0	0	0,00%	12	17,14%			0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	0,00%	0
2	MBG	29.770	34.624	34.975	1.030	1.495	465	-37	351	5.205	1.144	33.477	104,48%	1.498
	KUR	28.200	32.668	33.056	930	1.495	565	-59	388	4.856	1.107	31.727	104,19%	1.329
	Non KUR	1.570	1.956	1.919	100	-	-100	23	37	349	37	1.750	109,66%	169
3	PWG	4.527	9.694	10.112	420	651	231	-227	418	5.585	233	10.876	92,98%	(764)
	Cilem	4.527	9.694	10.112	420	651	231	-227	418	5.585	233	10.876	92,98%	(764)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	93.026	1.178	1.257	79	933	-110	12.326	1.367	93.313	99,69%	(287)
	CF 1	1.386	7.900	8.440	198	588	390	535	540	7.054	48	2.892	291,79%	5.547
	Total Griya	404	3.752	3.744	-	-	0	0	-7	3.340	7	784	477,69%	2.961
4	• Total Non Program	404	3.752	3.744	-	-	0	0	-9	3.340	7	784	477,69%	2.961
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.695	198	588	390	535	547	3.713	41	2.108	222,68%	2.587
	CF 2	79.315	85.237	84.587	980	669	-311	398	-650	5.272	1.319	90.421	93,55%	(5.834)
	Mitraguna & Others	60.800	65.858	65.723	980	669	-311	437	-135	4.923	804	70.877	92,73%	(5.154)
	Pensiun	18.515	19.378	18.864	-	-	0	-39	-515	349	515	19.543	96,52%	(680)
	Total Pembiayaan	114.997	137.454	138.113	2.628	3.403	775	670	659	23.116	2.744	137.665	100,33%	448

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif	Net (UG) & DG			Run Off Nov'25	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25			MtD	YtD	MtM		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	
2	MBG	214	103	349	914	0,72%	1,01%	2,61%	565	701	811				
	KUR	129	103	349	803	0,46%	1,07%	2,43%	453	674	700				
	Non KUR	85	-	-	112	5,40%	0,00%	5,81%	112	27	112				
3	PWG	-	-	-	236	0,00%	0,00%	2,34%	236	236	236				
	Cilem	-	-	-	236	0,00%	0,00%	2,34%	236	236	236				
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	
4	CFG	3	1.139	467	1.119	0,00%	0,50%	1,20%	652	1.115	(21)				
	CF 1	-	177	177	-	0	0,00%	2,24%	0,00%	(177)	-	(177)			
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	-	-	-			
	Oto	-	177	177	-	0	0,00%	4,27%	0,00%	(177)	-	(177)			
	CF 2	3	962	289	1.119	0,00%	0,34%	1,32%	829	1.115	156				
	Mitraguna & Others	3	962	289	608	0,01%	0,44%	0,93%	319	605	(354)				
	Pensiun	-	-	-	511	0,00%	0,00%	2,71%	511	511	511				
	Total Pembiayaan	2.715	2.878	2.873	2.938	2,36%	2,09%	2,13%	65	223	60	0,10%	95,41%	-2,0%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	2.717	2.694	386	(23)	825	44,11%	(761)	-22,03%	15.621	17,25%	(12.926)
2	Tabungan	145.385	150.842	153.748	153.668	1.827	(80)	2.826	1,87%	8.282	5,70%	164.624	93,34%	(10.956)
3	Deposito	14.811	12.606	12.544	12.593	(141)	49	(12)	-0,10%	(2.218)	-14,97%	15.935	79,03%	(3.342)
	Total	163.652	165.317	169.009	168.956	2.072	(54)	3.638	2,20%	5.303	3,24%	196.180	86,12%	(27.224)
	CASA	148.841	152.712	156.465	156.362	2.214	(103)	3.651	2,39%	7.521	5,05%	180.244	86,75%	(23.882)
	(%) CASA	90,95%	92,37%	92,58%	92,55%									
	FDR	119,93%	128,22%	126,58%	126,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.992	2.599	2.503		(96)	(489)	-16,33%	(30)	-1,20%	-	0,00%	2.503
2	Giro ISE	1.520	903	782	792		10	(111)	-12,32%	(727)	-47,87%	-	0,00%	792
3	Tabungan ISE	1.014	2.088	1.817	1.711		(106)	(377)	-18,06%	697	68,73%	-	0,00%	1.711
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	275	291	294	294		0	3	1,03%	19	6,91%	-	0,00%	294

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.568	4.240	4.240	-	-	0	-17	0	-327	-	4.568	92,83%	(327)	
	Linkage	4.142	4.139	4.139	-	-	-	-	-0	0	-3	-	4.142	99,92%	(3)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)	
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	35.924	37.212	37.906	1.290	1.590	300	1.224	694	1.982	896	39.840	95,15%	(1.934)	
	KUR	33.748	34.096	34.502	690	1.270	580	770	406	754	864	37.473	92,07%	(2.972)	
	Non KUR	2.176	3.116	3.404	600	320	(280)	454	288	1.228	32	2.367	143,85%	1.038	
3	PWG	12.551	23.986	25.695	3.385	4.223	838	978	1.709	13.145	2.514	24.637	104,29%	1.058	
	Cilem	6.245	13.402	14.040	1.425	1.169	(256)	994	638	7.794	531	15.931	88,13%	(1.891)	
	Gadai	6.305	10.585	11.656	1.960	3.054	1.094	-16	1.071	5.351	1.983	8.706	133,88%	2.949	
4	CFG	143.228	146.529	146.088	1.269	1.053	(216)	61	-442	2.860	1.495	159.883	91,37%	(13.795)	
	CF 1	29.589	26.539	26.418	129	-	(129)	-13	-120	-3.171	120	34.388	76,82%	(7.970)	
	Total Griya	26.165	23.673	23.578	-	-	0	0	-95	-2.587	95	29.764	79,22%	(6.186)	
4	• Total Non Program	3.355	2.439	2.424	-	-	0	-56	-14	-931	14	4.239	57,19%	(1.815)	
	• Program	22.810	21.235	21.154	-	-	0	-156	-81	-1.656	81	25.525	82,88%	(4.371)	
	Oto	3.424	2.865	2.840	129	-	(129)	-13	-25	-584	25	4.624	61,42%	(1.784)	
	CF 2	113.639	119.991	119.669	1.140	1.053	(87)	73	-321	6.031	1.374	125.494	95,36%	(5.825)	
	Mitraguna & Others	94.023	97.309	97.258	1.042	1.053	11	156	-51	3.235	1.104	104.779	92,82%	(7.521)	
	Pensiun	19.615	22.682	22.412	98	-	(98)	-83	-270	2.796	270	20.716	108,19%	1.696	
	Total Pembiayaan	196.270	211.968	213.929	5.944	6.866	922	2.246	1.961	17.659	4.905	228.928	93,45%	(14.998)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	635	96	91	3.167	1.776	0,24%	8,35%	3.075	2.532	3.070						
	KUR	580	96	91	3.084	1.722	0,27%	8,94%	2.992	2.504	2.987						
	Non KUR	55	-	-	83	2.54%	0,00%	2,44%	83	28	83						
3	PWG	-	-	-	1.400	0,00%	0,00%	5,45%	1.400	1.400	1.400						
	Cilem	-	-	-	978	0,00%	0,00%	6,97%	978	978	978						
	Gadai	-	-	-	422	0,00%	0,00%	3,62%	422	422	422						
4	CFG	3.895	4.268	3.612	4.933	2,72%	2,46%	3,38%	1.321	1.038	665						
	CF 1	3.671	3.535	2.934	4.224	12,41%	11,06%	15,99%	1.290	553	690						
	Total Griya	3.671	3.535	2.934	3.938	14,03%	12,39%	16,70%	1.004	267	404						
	Oto	-	-	-	286	0,00%	0,00%	10,08%	286	286	286						
	CF 2	224	733	678	709	0,20%	0,56%	0,59%	31	485	(25)						
	Mitraguna & Others	224	733	678	709	0,24%	0,70%	0,73%	31	485	(25)						
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	8.066	7.762	7.740	7.707	4,11%	3,65%	3,60%	(33)	(359)	(55)	3,62%	-0,60%	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	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	0	90,68%	97,61%	97,61%	-	(3)	(0)	-			
	Linkage	4.142	4.139	4.139	4.139	0	100,00%	100,00%	100,00%	-	(3)	(0)	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	334	204	199	199	0,93%	0,54%	0,52%	(1)	(135)	(5)</td					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	621	623	(431)	1	176	39,51%	82	15,27%	13.456	4,63%	(12.834)
2	Tabungan	125.992	133.746	130.801	131.692	3	891	(2.054)	-1,54%	5.700	4,52%	146.385	89,96%	(14.694)
3	Deposito	49.100	48.466	46.607	46.607	1.128	0	(1.859)	-3,84%	(2.493)	-5,08%	50.288	92,68%	(3.681)
	Total	175.632	182.658	178.029	178.921	701	892	(3.737)	-2,05%	3.289	1,87%	210.129	85,15%	(31.208)
	CASA	126.532	134.192	131.422	132.314	(428)	892	(1.878)	-1,40%	5.783	4,57%	159.842	82,78%	(27.527)
	(%) CASA	72,04%	73,47%	73,82%	73,95%									
	FDR	182,36%	176,18%	180,62%	179,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.695	1.943	1.956		13	261	15,41%	704	56,21%	-	0,00%	1.956
2	Giro ISE	222	144	270	270		0	126	87,68%	48	21,84%		0,00%	270
3	Tabungan ISE	1.030	1.551	1.673	1.686		13	135	8,70%	656	63,61%		0,00%	1.686
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	222	222		0	1	0,45%	27	13,85%		0,00%	222

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.161	-	-	0	-316	-240	-517	240	17.854	79,31%	(3.693)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.161	-	-	0	-316	-240	-517	240	16.471	85,97%	(2.310)
	• Local Champion	14.678	14.401	14.161	-	-	0	-316	-240	-517	240	15.528	91,20%	(1.367)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.068	125	150	25	90	-655	-1.205	805	38.153	86,67%	(5.085)
	KUR	31.590	31.015	30.247	125	-	-125	38	-768	-1.343	768	35.282	85,73%	(5.035)
	Non KUR	2.684	2.709	2.822	-	150	150	52	113	138	37	2.872	98,26%	(50)
3	PWG	22.430	34.472	36.250	5.262	4.695	-568	1.427	1.779	13.820	2.916	34.960	103,69%	1.290
	Cilem	9.274	14.615	16.305	983	1.947	964	216	1.690	7.031	257	18.979	85,91%	(2.674)
	Gadai	13.156	19.856	19.945	4.279	2.748	-1.531	1.211	88	6.789	2.659	15.981	124,81%	3.964
4	CFG	248.904	239.210	238.071	656	1.225	569	-240	-1.139	-10.833	2.364	271.752	87,61%	(33.681)
	CF 1	66.307	61.912	61.483	149	-	-149	40	-429	-4.825	429	75.221	81,74%	(13.738)
	Total Griya	63.771	58.025	57.672	-	-	0	0	-353	-6.099	353	71.325	80,86%	(13.653)
4	• Total Non Program	13.172	11.709	11.556	-	-	0	-143	-154	-1.616	154	14.703	78,59%	(3.147)
	• Program	50.599	46.315	46.116	-	-	0	-522	-199	-4.483	199	56.622	81,45%	(10.506)
	Oto	2.536	3.887	3.811	149	-	-149	40	-76	1.275	76	3.896	97,82%	(85)
	CF 2	182.596	177.298	176.588	507	1.225	718	-280	-710	-6.008	1.935	196.531	89,85%	(19.943)
	Mitraguna & Others	145.742	143.741	143.261	355	1.056	701	-121	-480	-2.481	1.536	158.383	90,45%	(15.122)
	Pensiun	36.854	33.557	33.327	152	169	17	-159	-230	-3.527	399	38.148	87,36%	(4.821)
	Total Pembiayaan	320.285	321.806	321.550	6.044	6.070	26	961	-256	1.265	6.326	362.719	88,65%	(41.169)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	31-Oct-25	20-Nov-25	31-Dec-24		31-Dec-24	31-Oct-25	20-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	2.209	0	0,00%	0,00%	15,60%	2.209	2.209	2.209		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	2.209	0	0,00%	0,00%	15,60%	2.209	2.209	2.209		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
2	MBG	158	531	548	3.028	0,46%	1,62%	9,16%	2.480	2.870	2.497			
	KUR	138	436	452	2.493	0,44%	1,46%	8,24%	2.042	2.355	2.057			
	Non KUR	20	95	96	535	0,75%	3,55%	18,96%	439	515	440			
3	PWG	-	-	-	1.036	0,00%	0,00%	0,00%	2,86%	1.036	1.036	1.036		
	Cilem	-	-	-	859	0,00%	0,00%	0,00%	5,27%	859	859	859		
	Gadai	-	-	-	177	0,00%	0,00%	0,00%	0,89%	177	177	177		
4	CFG	7.829	9.486	9.999	17.699	3,15%	4,18%	7,43%	7.700	9.870	8.213			
	CF 1	6.309	7.631	7.665	11.602	9,51%	12,38%	18,87%	3.936	5.293	3.971			
	Total Griya	6.204	7.631	7.665	11.233	9,73%	13,21%	19,48%	3.568	5.030	3.602			
	Oto	105	-	-	368	4,15%	0,00%	9,67%	368	263	368			
	CF 2	1.520	1.854	2.334	6.097	0,83%	1,32%	3,45%	3.763	4.577	4.243			
	Mitraguna & Others	1.215	1.065	1.695	5.461	0,83%	1,18%	3,81%	3.765	4.245	4.396			
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	7.195	2,20%	2,04%	2,24%	625	164	583	0,30%	86,58%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	314.605	324.841	329.291	14.686		2.87	3.10	3.06
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%	(0,04)	(1.242)	(1.242)