

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	128.693	130.306	(20.234)	1.613	(2.620)	-1,97%	(25.560)	-16,40%	307.972	42,31%	(177.666)
2	Tabungan	1.803.617	1.929.405	1.922.012	1.928.897	8.980	6.885	(507)	-0,03%	125.281	6,95%	2.053.217	93,95%	(124.320)
3	Deposito	681.198	794.773	780.482	784.744	13.126	4.262	(10.029)	-1,26%	103.546	15,20%	695.719	112,80%	89.025
	Total	2.640.681	2.857.104	2.831.187	2.843.948	1.872	12.761	(13.156)	-0,46%	203.267	7,70%	3.056.908	93,03%	(212.961)
	CASA	1.959.483	2.062.331	2.050.705	2.059.203	(11.254)	8.498	(3.127)	-0,15%	99.720	5,09%	2.361.189	87,21%	(301.986)
	(%) CASA	74,20%	72,18%	72,43%	72,41%									
	FDR	99,99%	103,86%	104,61%	104,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	82.471	83.869		1.398	5.674	7,26%	18.259	27,83%	93.649	89,56%	(9.780)
2	Giro ISE	23.758	19.240	18.694	19.202		508	(39)	-0,20%	(4.557)	-19,18%	40.752	47,12%	(21.551)
3	Tabungan ISE	30.646	49.287	54.110	55.000		890	5.713	11,59%	24.354	79,47%	34.543	159,22%	20.457
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	97.145	-	900	900	1.646	856	16.747	44	108.670	89,39%	(11.524)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	72.735	-	900	900	1.592	856	7.202	44	81.493	89,25%	(8.758)
	• Local Champion	62.373	68.775	69.651	-	900	900	1.923	877	7.278	23	69.939	99,59%	(288)
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	384.554	3.790	1.015	-2.775	2.427	-1.746	16.496	2.761	416.638	92,30%	(32.084)
	KUR	343.457	360.866	359.192	3.090	1.015	-2.075	2.172	-1.673	15.735	2.688	389.607	92,19%	(30.414)
	Non KUR	24.602	25.435	25.362	700	-	-700	255	-73	760	73	27.031	93,82%	(1.669)
3	PWG	200.888	337.104	338.950	30.206	19.356	-10.850	15.679	1.846	138.062	17.510	352.958	96,03%	(14.008)
	Cilem	92.590	179.567	179.353	10.101	3.773	-6.328	5.131	-214	86.763	3.988	214.664	83,55%	(35.311)
	Gadai	108.298	157.537	159.597	20.104	15.583	-4.522	10.549	2.060	51.299	13.523	138.294	115,40%	21.303
4	CFG	1.991.066	2.147.657	2.141.156	17.279	9.123	-8.157	24.686	-6.500	150.091	15.623	2.201.267	97,27%	(60.111)
	CF 1	271.158	283.456	283.387	1.711	1.306	-405	1.344	-69	12.229	1.375	306.261	92,53%	(22.874)
	Total Griya	236.939	234.916	233.908	-	-	0	0	-1.007	-3.031	1.007	254.302	91,98%	(20.394)
	• Total Non Program	155.508	157.635	156.751	-	-	0	-522	-884	1.243	884	163.178	96,06%	(6.427)
	• Program	81.431	77.281	77.157	-	-	0	-763	-124	-4.273	124	91.124	84,67%	(13.966)
	Oto	34.219	48.540	49.478	1.711	1.306	-405	1.344	938	15.259	367	51.959	95,23%	(2.480)
	CF 2	1.719.908	1.864.201	1.857.770	15.568	7.817	-7.751	23.342	-6.431	137.862	14.248	1.895.007	98,04%	(37.237)
	Mitraguna & Others	1.474.657	1.597.603	1.592.504	14.044	7.105	-6.939	17.258	-5.099	117.847	12.204	1.633.534	97,49%	(41.030)
	Pensiun	245.250	266.598	265.266	1.525	712	-813	6.084	-1.331	20.016	2.043	261.473	101,45%	3.793
	Total Pembiayaan	2.640.411	2.967.351	2.961.806	51.275	30.393	-20.881	44.438	-5.545	321.396	35.938	3.079.533	96,18%	(117.727)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	2.101	0,00%	0,00%	2,16%	2.101	2.101	1.499			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	2.101	0,00%	0,00%	2,89%	2.101	2.101	1.499			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	17.071	0,62%	1,41%	4,44%	11.628	14.796	11.628			
	KUR	1.785	4.476	4.476	14.371	0,52%	1,24%	4,00%	9.895	12.585	9.895			
	Non KUR	489	968	968	2.700	1,99%	3,81%	10,65%	1.732	2.211	1.732			
3	PWG	10	-	-	9.835	0,00%	0,00%	2,90%	9.835	9.825	9.835			
	Cilem	10	-	-	6.591	0,01%	0,00%	3,67%	6.591	6.581	6.591			
	Gadai	-	-	-	3.244	0,00%	0,00%	2,03%	3.244	3.244	3.244			
4	CFG	19.717	27.801	28.500	63.183	0,99%	1,33%	2,95%	34.684	43.466	35.382			
	CF 1	13.249	15.216	16.070	24.473	4,89%	5,67%	8,64%	8.402	11.224	9.256			
	Total Griya	12.780	14.475	15.301	20.940	5,39%	6,51%	8,95%	5.638	8.160	6.465			
	Oto	469	742	769	3.533	1,37%	1,58%	7,14%	2.764	3.064	2.791			
	CF 2	6.468	12.585	12.430	38.711	0,38%	0,67%	2,08%	26.281	32.243	26.126			
	Mitraguna & Others	5.999	11.277	11.068	34.574	0,41%	0,69%	2,17%	23.505	28.575	23.296			
	Pensiun	470	1.308	1.361	4.137	0,19%	0,51%	1,56%	2.776	3.668	2.829			
	Total Pembiayaan	22.002	33.847	33.943	92.191	0,83%	1,14%	3,11%	58.247	70.189	58.344	0,88%	71,74%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.522	22,59%	25,47%	25,24%	-	6.364	550			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	-	(3)	(0)			
	Non-Linkage	3.314	9.131	9.681	9.681	5,06%	13,47%	13,31%	-	6.367	550			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	2.833	0,70%	0,71%	0,74%	100	260	523			
	KUR	1.118	1.041	1.434	1.441	0,33%	0,40%	0,40%	8	323	424			
	Non KUR	1.455	1.292	1.300	1.391	5,91%	5,11%	5,49%	92	(63)	100			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	24.137	1,29%	1,09%	1,13%	646	(1.531)	1.087			
	CF 1	9.750	10.411	9.855	9.872	3,60%	3,48%	3,48%	17	122	(539)			
	Total Griya	9.274	9.871	9.315	9.332	3,91%	3,97%	3,99%	17	58	(539)			
	Oto	476	540	540	540	1,39%	1,11%	1,09%	-	64	-			
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,77%	629	(1.653)	1.626			
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,83%	499	(1.820)	1.362			
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,42%	130	168	264			
	Total Pembiayaan	46.399	49.332	50.747	51.492	1,76%	1,71%	1,74%	745	5.093	2.160	1,79%	-2,78%	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

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	25.240	24.975	(1.762)	(265)	3.012	13,72%	(1.030)	-3,96%	39.337	63,49%	(14.362)
2	Tabungan	211.719	206.878	211.610	210.862	(13.599)	(748)	3.984	1,93%	(857)	-0,40%	232.866	90,55%	(22.004)
3	Deposito	98.613	105.058	96.312	100.062	29.502	3.750	(4.996)	-4,76%	1.449	1,47%	99.856	100,21%	206
	Total	336.337	333.899	333.162	335.899	14.141	2.737	2.000	0,60%	(438)	-0,13%	372.059	90,28%	(36.160)
	CASA	237.724	228.840	236.850	235.837	(15.361)	(1.013)	6.996	3,06%	(1.887)	-0,79%	272.203	86,64%	(36.366)
	(%) CASA	70,68%	68,54%	71,09%	70,21%									
	FDR	113,34%	123,52%	123,67%	122,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	15.561	18.098	18.712		614	3.151	20,25%	3.238	20,92%	-	0,00%	18.712
2	Giro ISE	9.559	8.666	9.756	10.308		552	1.641	18,94%	748	7,83%		0,00%	10.308
3	Tabungan ISE	5.622	6.895	8.342	8.405		63	1.510	21,90%	2.783	49,50%		0,00%	8.405
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	13.598	-	-	0	2.782	0	-3.957	-	24.634	55,20%	(11.036)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	13.598	-	-	0	2.782	0	-3.957	-	21.551	63,10%	(7.953)
	• Local Champion	16.779	12.893	12.893	-	-	0	2.789	0	-3.886	-	18.673	69,05%	(5.780)
	• Value Chain	777	705	705	-	-	-	-7	0	-72	-	2.878	24,49%	(2.173)
2	MBG	48.456	41.201	40.991	150	-	-150	-1.272	-210	-7.465	210	53.016	77,32%	(12.025)
	KUR	46.158	38.350	38.140	150	-	-150	-1.221	-210	-8.018	210	50.496	75,53%	(12.356)
	Non KUR	2.298	2.851	2.851	-	-	0	-51	0	552	-	2.520	113,12%	331
3	PWG	20.904	26.807	27.009	2.985	861	-2.124	1.575	201	6.104	660	34.588	78,09%	(7.579)
	Cilem	9.146	13.780	13.621	895	63	-832	-575	-159	4.476	222	20.186	67,48%	(6.565)
	Gadai	11.759	13.027	13.387	2.090	798	-1.292	2.150	360	1.628	438	14.402	92,95%	(1.015)
4	CFG	294.292	330.838	330.427	2.545	1.950	-595	2.642	-412	36.135	2.362	309.858	106,64%	20.569
	CF 1	11.437	13.928	13.677	-	-	0	-86	-251	2.240	251	13.294	102,88%	383
	Total Griya	7.624	10.098	9.881	-	-	0	0	-217	2.256	217	8.092	122,10%	1.789
	• Total Non Program	7.624	10.098	9.881	-	-	0	-93	-217	2.256	217	8.092	122,10%	1.789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.796	-	-	0	-86	-34	-16	34	5.202	72,98%	(1.405)
	CF 2	282.855	316.910	316.750	2.545	1.950	-595	2.729	-160	33.895	2.110	296.564	106,81%	20.186
	Mitraguna & Others	252.904	277.936	278.038	2.545	1.950	-595	833	102	25.134	1.848	265.342	104,78%	12.696
	Pensiun	29.951	38.974	38.712	-	-	0	1.895	-262	8.761	262	31.222	123,99%	7.490
	Total Pembiayaan	381.208	412.444	412.025	5.680	2.811	-2.869	5.727	-420	30.816	3.231	422.096	97,61%	(10.071)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	2.049	1.481	2.154	0,14%	3,59%	5,26%	673	2.088	105			
	KUR	66	1.886	1.317	1.991	0,14%	3,44%	5,22%	673	1.924	105			
	Non KUR	-	163	163	163	0,00%	5,73%	5,73%	-	163	0			
3	PWG	-	-	-	831	0,00%	0,00%	3,08%	831	831	831			
	Cilem	-	-	-	140	0,00%	0,00%	1,03%	140	140	140			
	Gadai	-	-	-	691	0,00%	0,00%	5,16%	691	691	691			
4	CFG	-	2.198	2.414	5.098	0,00%	0,73%	1,54%	2.684	5.098	2.900			
	CF 1	-	91	92	1.043	0,00%	0,66%	7,63%	951	1.043	952			
	Total Griya	-	-	-	458	0,00%	0,00%	4,63%	458	458	458			
	Oto	-	91	92	586	0,00%	2,40%	15,43%	494	586	494			
	CF 2	-	2.107	2.322	4.055	0,00%	0,73%	1,28%	1.733	4.055	1.948			
	Mitraguna & Others	-	1.795	1.933	3.061	0,00%	0,70%	1,10%	1.128	3.061	1.266			
	Pensiun	-	312	389	994	0,00%	1,00%	2,57%	605	994	682			
	Total Pembiayaan	66	4.247	3.895	8.084	0,02%	0,94%	1,96%	4.189	8.017	3.837	0,00%	100,00%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	26,26%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	26,26%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	273	0,36%	0,66%	0,67%	(1)	98	(2)			
	KUR	175	56	56	55	0,38%	0,14%	0,14%	(1)	(120)	(1)			
	Non KUR	-	218	218	218	0,00%	7,65%	7,65%	-	218	(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	1.522	1.589	2.176	2.676	0,52%	0,66%	0,81%	500	1.153	1.087			
	CF 1	290	290	290	290	2,54%	2,08%	2,12%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,65%	-	-	-			
	CF 2	1.232	1.298	1.885	2.385	0,44%	0,59%	0,75%	500	1.153	1.087			
	Mitraguna & Others	1.232	1.298	1.885	2.385	0,49%	0,68%	0,86%	500	1.153	1.087			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.462	6.021	6.520	0,62%	1,46%	1,58%	499	4.149	1.058	0,70%	55,83%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	8.798	8.845	332	47	(371)	-4,02%	4.557	106,30%	16.989	52,06%	(8.144)
2	Tabungan	160.765	165.443	163.167	164.027	7.432	860	(1.415)	-0,86%	3.263	2,03%	180.916	90,66%	(16.889)
3	Deposito	65.984	41.550	41.552	41.552	276	0	2	0,00%	(24.433)	-37,03%	67.122	61,90%	(25.571)
	Total	231.036	216.208	213.516	214.424	8.040	907	(1.784)	-0,83%	(16.613)	-7,19%	265.027	80,91%	(50.603)
	CASA	165.052	174.658	171.965	172.872	7.763	907	(1.786)	-1,02%	7.820	4,74%	197.905	87,35%	(25.033)
	(%) CASA	71,44%	80,78%	80,54%	80,62%									
	FDR	120,56%	144,20%	145,39%	144,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.609	2.443	2.468		25	(141)	-5,42%	913	58,72%	-	0,00%	2.468
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	1	#DIV/0!	-	0,00%	1
3	Tabungan ISE	1.555	2.166	2.441	2.466		25	301	13,87%	912	58,63%	-	0,00%	2.466
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.245	-	-	0	-73	0	4.174	-	3.456	122,82%	789
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.245	-	-	0	-71	0	4.194	-	1.962	216,33%	2.283
	• Local Champion	51	4.245	4.245	-	-	0	-71	0	4.194	-	957	443,42%	3.288
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.542	-	15	15	263	-23	4.897	38	17.686	110,50%	1.856
	KUR	12.693	16.663	16.647	-	15	15	324	-16	3.954	31	15.586	106,81%	1.061
	Non KUR	1.952	2.902	2.896	-	-	0	-60	-6	943	6	2.100	137,88%	795
3	PWG	16.365	26.307	26.401	2.394	922	-1.472	1.083	95	10.036	828	29.274	90,19%	(2.872)
	Cilem	8.190	15.249	15.477	862	438	-424	459	228	7.287	210	18.454	83,87%	(2.977)
	Gadai	8.175	11.058	10.924	1.532	485	-1.048	624	-133	2.749	618	10.820	100,97%	104
4	CFG	247.446	261.646	260.252	1.915	796	-1.119	3.839	-1.394	12.807	2.190	263.405	98,80%	(3.153)
	CF 1	12.247	10.586	10.565	-	-	0	-60	-20	-1.682	20	14.104	74,91%	(3.538)
	Total Griya	9.062	7.852	7.849	-	-	0	0	-3	-1.213	3	9.491	82,70%	(1.642)
	• Total Non Program	9.062	7.852	7.849	-	-	0	-87	-3	-1.213	3	9.491	82,70%	(1.642)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.716	-	-	0	-60	-17	-468	17	4.613	58,88%	(1.897)
	CF 2	235.199	251.061	249.687	1.915	796	-1.119	3.899	-1.374	14.488	2.170	249.302	100,15%	385
	Mitraguna & Others	206.067	221.171	220.031	1.865	796	-1.069	4.041	-1.140	13.965	1.936	218.862	100,53%	1.169
	Pensiun	29.132	29.890	29.656	50	-	-50	-141	-234	523	234	30.439	97,43%	(784)
	Total Pembiayaan	278.528	311.763	310.441	4.309	1.733	-2.576	5.112	-1.322	31.913	3.055	313.822	98,92%	(3.380)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	82	79	442	0,00%	0,41%	2,26%	363	442	360			
	KUR	-	82	79	79	0,00%	0,48%	0,48%	-	79	(3)			
	Non KUR	-	-	-	363	0,00%	0,00%	12,54%	363	363	363			
3	PWG	-	-	-	1.323	0,00%	0,00%	5,01%	1.323	1.323	1.323			
	Cilem	-	-	-	475	0,00%	0,00%	3,07%	475	475	475			
	Gadai	-	-	-	848	0,00%	0,00%	7,76%	848	848	848			
4	CFG	713	671	728	3.615	0,29%	0,28%	1,39%	2.887	2.902	2.944			
	CF 1	8	337	466	534	0,06%	4,40%	5,06%	68	527	197			
	Total Griya	-	261	257	257	0,00%	3,27%	3,27%	-	257	(4)			
	Oto	8	76	210	278	0,24%	7,67%	10,22%	68	270	202			
	CF 2	705	334	262	3.081	0,30%	0,10%	1,23%	2.819	2.375	2.747			
	Mitraguna & Others	705	334	262	2.528	0,34%	0,12%	1,15%	2.267	1.823	2.195			
	Pensiun	-	-	-	552	0,00%	0,00%	1,86%	552	552	552			
	Total Pembiayaan	713	753	807	5.380	0,26%	0,26%	1,73%	4.573	4.667	4.627	1,19%	31,31%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.752	2.059	2.059	0,93%	0,79%	0,79%	-	(250)	307			
	CF 1	296	296	296	296	2,42%	2,80%	2,80%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,77%	3,77%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.456	1.763	1.763	0,86%	0,70%	0,71%	-	(250)	307			
	Mitraguna & Others	2.013	1.456	1.763	1.763	0,98%	0,80%	0,80%	-	(250)	307			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.752	2.059	2.059	0,83%	0,66%	0,66%	-	(250)	307	5,79%	-773,58%	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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	27.618	27.885	1.239	268	(1.943)	-6,51%	468	1,71%	35.521	78,50%	(7.636)
2	Tabungan	55.536	68.233	64.434	63.706	9.942	(729)	(4.527)	-6,64%	8.169	14,71%	68.601	92,86%	(4.895)
3	Deposito	6.088	6.809	6.307	6.307	(335)	0	(501)	-7,37%	219	3,60%	6.873	91,77%	(566)
	Total	89.042	104.870	98.359	97.898	10.846	(461)	(6.972)	-6,65%	8.857	9,95%	110.995	88,20%	(13.097)
	CASA	82.953	98.061	92.052	91.591	11.181	(461)	(6.470)	-6,60%	8.637	10,41%	104.122	87,96%	(12.531)
	(%) CASA	93,16%	93,51%	93,59%	93,56%									
	FDR	82,33%	92,06%	97,91%	98,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)					Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	970	805	832		27	(138)	-14,22%	(2.286)	-73,31%	-	0,00%	832
2	Giro ISE	560	442	62	62		0	(379)	-85,88%	(498)	-88,87%		0,00%	62
3	Tabungan ISE	2.557	528	742	770		27	241	45,65%	(1.788)	-69,90%		0,00%	770
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Local Champion	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.715	-	-	0	-215	-72	-107	72	21.896	80,90%	(4.181)
	KUR	16.625	17.098	17.028	-	-	0	-190	-70	403	70	20.501	83,06%	(3.473)
	Non KUR	1.196	688	686	-	-	0	-24	-2	-510	2	1.394	49,23%	(708)
3	PWG	2.171	6.495	6.630	355	181	-175	1.023	136	4.459	45	8.105	81,80%	(1.475)
	Cilem	2.171	6.495	6.630	355	181	-175	1.023	136	4.459	45	8.105	81,80%	(1.475)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	69.359	570	260	-310	2.040	-302	19.272	562	63.498	109,23%	5.861
	CF 1	13.142	15.797	15.726	-	-	0	-77	-71	2.585	71	15.400	102,12%	326
	Total Griya	12.152	13.526	13.479	-	-	0	0	-46	1.327	46	13.221	101,95%	258
	• Total Non Program	7.615	9.363	9.322	-	-	0	-108	-41	1.707	41	8.143	114,47%	1.179
	• Program	4.537	4.163	4.157	-	-	0	-32	-6	-380	6	5.078	81,87%	(921)
	Oto	989	2.271	2.247	-	-	0	-77	-24	1.258	24	2.179	103,12%	68
	CF 2	36.945	53.865	53.633	570	260	-310	2.117	-232	16.688	492	48.098	111,51%	5.535
	Mitraguna & Others	31.987	48.880	48.683	570	260	-310	2.146	-196	16.696	456	42.107	115,62%	6.576
	Pensiun	4.958	4.985	4.949	-	-	0	-29	-36	-8	36	5.991	82,62%	(1.041)
	Total Pembiayaan	73.308	96.546	96.308	925	441	-485	2.793	-238	23.000	679	96.728	99,57%	(420)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	983	1.229	1.815	1,40%	6,91%	10,25%	586	1.566	832			
	KUR	249	917	1.229	1.700	1,50%	7,19%	9,98%	470	1.451	783			
	Non KUR	-	66	-	115	0,00%	0,00%	16,77%	115	115	49			
3	PWG	-	-	-	83	0,00%	0,00%	1,26%	83	83	83			
	Cilem	-	-	-	83	0,00%	0,00%	1,26%	83	83	83			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	830	2,00%	1,13%	1,20%	41	(171)	244			
	CF 1	727	586	789	776	5,53%	4,99%	4,94%	(13)	49	191			
	Total Griya	727	581	789	741	5,98%	5,83%	5,50%	(48)	14	160			
	Oto	-	5	-	35	0,00%	0,00%	1,58%	35	35	31			
	CF 2	274	-	-	54	0,74%	0,00%	0,10%	54	(221)	54			
	Mitraguna & Others	274	-	-	54	0,86%	0,00%	0,11%	54	(221)	54			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.568	2.018	2.728	1,71%	2,09%	2,83%	710	1.478	1.160	1,60%	43,56%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	239	4,80%	0,89%	1,35%	81	(616)	69			
	KUR	438	40	38	120	2,63%	0,22%	0,71%	82	(317)	80			
	Non KUR	417	129	120	119	34,85%	17,50%	17,29%	(2)	(298)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	486	0,90%	0,51%	0,70%	130	37	130			
	CF 1	-	90	90	90	0,00%	0,57%	0,57%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,67%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	397	1,22%	0,50%	0,74%	130	(53)	130			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,55%	-	(183)	-			
	Pensiun	-	-	-	130	0,00%	0,00%	2,62%	130	130	130			
	Total Pembiayaan	1.814	940	929	1.140	2,47%	0,96%	1,18%	210	(674)	199	0,76%	36,17%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	15.226	15.140	(23.428)	(86)	98	0,65%	(10.578)	-41,13%	34.063	44,45%	(18.922)
2	Tabungan	122.400	138.299	136.515	139.503	2.513	2.988	1.204	0,87%	17.103	13,97%	135.814	102,72%	3.688
3	Deposito	49.497	52.299	52.605	52.604	(1.625)	(2)	305	0,58%	3.106	6,28%	50.279	104,62%	2.325
	Total	197.616	205.640	204.346	207.247	(22.540)	2.901	1.607	0,78%	9.631	4,87%	220.156	94,14%	(12.909)
	CASA	148.118	153.341	151.741	154.643	(20.916)	2.902	1.302	0,85%	6.525	4,41%	169.877	91,03%	(15.234)
	(%) CASA	74,95%	74,57%	74,26%	74,62%									
	FDR	74,94%	87,49%	88,14%	86,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	9.383	15.459	15.176	15.195	19	(265)	-1,71%	5.812	61,94%	-	0,00%	15.195
2	Giro ISE	3.509	1.815	1.792	1.802	11	(13)	-0,70%	(1.707)	-48,64%		0,00%	1.802
3	Tabungan ISE	5.874	13.644	13.384	13.393	8	(252)	-1,85%	7.519	128,00%		0,00%	13.393
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	40.776	750	-	-750	1.749	-112	5.874	112	38.663	105,46%	2.112
	KUR	33.390	38.479	38.367	750	-	-750	1.494	-112	4.977	112	36.969	103,78%	1.398
	Non KUR	1.512	2.409	2.409	-	-	0	256	0	897	-	1.694	142,14%	714
3	PWG	20.337	35.928	36.269	3.788	2.426	-1.361	2.559	341	15.932	2.085	31.928	113,60%	4.342
	Cilem	6.847	17.748	17.915	1.107	478	-629	1.290	167	11.068	311	15.562	115,12%	2.353
	Gadai	13.490	18.180	18.354	2.681	1.948	-732	1.269	174	4.865	1.774	16.366	112,15%	1.989
4	CFG	92.645	100.930	100.212	2.437	90	-2.347	3.814	-718	7.566	808	103.398	96,92%	(3.187)
	CF 1	21.426	20.334	20.301	147	-	-147	245	-33	-1.126	33	22.707	89,40%	(2.406)
	Total Griya	17.556	15.516	15.508	-	-	0	0	-8	-2.048	8	17.879	86,74%	(2.371)
	• Total Non Program	17.556	15.516	15.508	-	-	0	-167	-8	-2.048	8	17.879	86,74%	(2.371)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.793	147	-	-147	245	-25	923	25	4.828	99,27%	(35)
	CF 2	71.219	80.596	79.911	2.290	90	-2.200	3.569	-685	8.692	775	80.691	99,03%	(781)
	Mitraguna & Others	67.517	76.973	76.323	2.290	90	-2.200	3.605	-650	8.805	740	76.113	100,28%	210
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	180.108	6.974	3.216	-3.758	8.106	195	32.009	3.021	174.205	103,39%	5.903

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	334	106	2.862	0,38%	0,26%	7,02%	2.756	2.730	2.527			
	KUR	131	170	106	2.541	0,39%	0,28%	6,62%	2.435	2.409	2.371			
	Non KUR	-	165	-	321	0,00%	0,00%	13,31%	321	321	156			
3	PWG	-	-	-	734	0,00%	0,00%	2,02%	734	734	734			
	Cilem	-	-	-	503	0,00%	0,00%	2,81%	503	503	503			
	Gadai	-	-	-	232	0,00%	0,00%	1,26%	232	232	232			
4	CFG	616	1.647	1.495	6.091	0,67%	1,48%	6,08%	4.597	5.475	4.445			
	CF 1	588	544	325	2.497	2,74%	1,60%	12,30%	2.172	1.909	1.952			
	Total Griya	588	420	202	1.982	3,35%	1,30%	12,78%	1.780	1.394	1.562			
	Oto	-	125	122	515	0,00%	2,54%	10,73%	392	515	390			
	CF 2	28	1.102	1.170	3.595	0,04%	1,45%	4,50%	2.425	3.567	2.493			
	Mitraguna & Others	28	1.102	1.170	3.595	0,04%	1,52%	4,71%	2.425	3.567	2.493			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	9.687	0,50%	0,89%	5,38%	8.087	8.940	7.707	0,05%	99,05%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	941	996	996	0,61%	0,99%	0,99%	-	431	55			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	941	996	996	0,70%	1,24%	1,25%	-	494	55			
	Mitraguna & Others	502	941	996	996	0,74%	1,29%	1,30%	-	494	55			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.220	1.275	1.275	0,53%	0,71%	0,71%	-	494	55	1,62%	-129,02%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	171	171	118	0	(44)	-20,38%	(248)	-59,19%	8.110	2,11%	(7.939)
2	Tabungan	44.796	52.259	51.576	50.625	2.396	(951)	(1.634)	-3,13%	5.828	13,01%	57.103	88,66%	(6.478)
3	Deposito	28.737	6.132	6.107	6.107	(200)	0	(25)	-0,41%	(22.630)	-78,45%	29.411	20,76%	(23.304)
	Total	73.953	58.606	57.854	56.903	2.313	(951)	(1.703)	-2,91%	(17.050)	-23,06%	94.623	60,14%	(37.721)
	CASA	45.216	52.474	51.747	50.796	2.513	(951)	(1.678)	-3,20%	5.580	12,34%	65.213	77,89%	(14.417)
	(%) CASA	61,14%	89,54%	89,44%	89,27%									
	FDR	129,31%	188,04%	189,91%	193,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.171	2.055	2.124		70	953	81,44%	1.217	134,10%	-	0,00%	2.124
2	Giro ISE	390	210	217	166		(52)	(44)	-20,90%	(224)	-57,45%		0,00%	166
3	Tabungan ISE	518	961	1.837	1.958		121	997	103,75%	1.441	278,21%		0,00%	1.958
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	19.424	-	-	0	-449	-172	-348	172	22.803	85,18%	(3.380)
	KUR	19.175	18.883	18.713	-	-	0	-532	-170	-462	170	22.059	84,83%	(3.346)
	Non KUR	597	713	711	-	-	0	83	-2	114	2	745	95,46%	(34)
3	PWG	2.596	7.836	8.064	430	292	-138	735	228	5.468	64	8.830	91,33%	(765)
	Cilem	2.069	5.965	5.923	238	18	-220	287	-43	3.853	61	6.810	86,96%	(888)
	Gadai	527	1.871	2.142	192	274	82	448	271	1.614	3	2.019	106,06%	122
4	CFG	73.258	82.031	81.643	1.131	312	-819	2.392	-388	8.386	700	83.932	97,27%	(2.289)
	CF 1	2.294	3.647	3.630	221	-	-221	276	-17	1.336	17	3.570	101,68%	60
	Total Griya	712	1.611	1.600	-	-	0	0	-11	888	11	1.034	154,71%	566
	• Total Non Program	712	1.611	1.600	-	-	0	-22	-11	888	11	1.034	154,71%	566
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.030	221	-	-221	276	-6	447	6	2.536	80,06%	(506)
	CF 2	70.963	78.385	78.013	910	312	-598	2.117	-371	7.050	683	80.362	97,08%	(2.349)
	Mitraguna & Others	52.047	60.807	60.464	568	150	-418	2.208	-343	8.417	493	60.577	99,81%	(113)
	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	109.870	1.561	604	-956	2.673	-332	14.244	937	115.565	95,07%	(5.695)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	493	314	716	0,34%	1,60%	3,68%	401	649	222			
	KUR	67	397	286	647	0,35%	1,52%	3,46%	361	581	250			
	Non KUR	-	96	28	68	0,00%	3,93%	9,58%	40	68	(28)			
3	PWG	-	-	-	318	0,00%	0,00%	3,94%	318	318	318			
	Cilem	-	-	-	282	0,00%	0,00%	4,76%	282	282	282			
	Gadai	-	-	-	36	0,00%	0,00%	1,69%	36	36	36			
4	CFG	1	2.095	2.308	3.062	0,00%	2,81%	3,75%	753	3.060	966			
	CF 1	-	-	-	363	0,00%	0,00%	9,99%	363	363	363			
	Total Griya	-	-	-	91	0,00%	0,00%	5,66%	91	91	91			
	Oto	-	-	-	272	0,00%	0,00%	13,40%	272	272	272			
	CF 2	1	2.095	2.308	2.699	0,00%	2,94%	3,46%	391	2.698	604			
	Mitraguna & Others	1	2.095	2.308	2.429	0,00%	3,80%	4,02%	121	2.428	334			
	Pensiun	-	-	-	270	0,00%	0,00%	1,54%	270	270	270			
	Total Pembiayaan	68	2.589	2.623	4.095	0,07%	2,38%	3,73%	1.472	4.027	1.506	4,14%	-11,16%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	116	120	120	0,91%	0,61%	0,62%	-	(60)	4			
	KUR	181	116	120	120	0,94%	0,64%	0,64%	-	(60)	4			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	363	352	352	0,00%	0,43%	0,43%	-	352	(11)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	363	352	352	0,00%	0,45%	0,45%	-	352	(11)			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	156	145	145	0,00%	0,13%	0,83%	-	145	(11)			
	Total Pembiayaan	181	479	473	473	0,19%	0,43%	0,43%	-	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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	18.924	18.876	(662)	(48)	(3.106)	-14,13%	(19.703)	-51,07%	50.912	37,08%	(32.036)
2	Tabungan	168.056	173.709	182.065	181.776	(401)	(289)	8.067	4,64%	13.720	8,16%	188.094	96,64%	(6.318)
3	Deposito	55.027	67.591	67.277	67.277	(3.993)	(0)	(314)	-0,46%	12.250	22,26%	56.195	119,72%	11.082
	Total	261.662	263.281	268.266	267.928	(5.056)	(338)	4.647	1,77%	6.267	2,40%	295.201	90,76%	(27.272)
	CASA	206.634	195.690	200.989	200.651	(1.063)	(338)	4.961	2,54%	(5.983)	-2,90%	239.006	83,95%	(38.354)
	(%) CASA	78,97%	74,33%	74,92%	74,89%									
	FDR	64,72%	74,36%	73,35%	73,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.018	3.883	3.905		22	(113)	-2,82%	865	28,47%	-	0,00%	3.905
2	Giro ISE	335	326	281	281		0	(45)	-13,87%	(54)	-16,16%		0,00%	281
3	Tabungan ISE	2.705	3.692	3.602	3.624		22	(68)	-1,85%	919	34,00%		0,00%	3.624
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.227	25.222	-	-	0	-291	-5	448	5	30.626	82,35%	(5.404)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.222	-	-	0	-291	-5	448	5	28.077	89,83%	(2.856)
	• Local Champion	24.387	24.877	24.872	-	-	0	-288	-5	485	5	25.953	95,83%	(1.081)
	• Value Chain	387	350	350	-	-	-	-4	0	-37	-	2.124	16,47%	(1.774)
2	MBG	21.941	24.298	24.202	150	-	-150	240	-96	2.262	96	24.965	96,95%	(762)
	KUR	20.349	22.920	22.824	150	-	-150	272	-96	2.475	96	23.226	98,27%	(402)
	Non KUR	1.592	1.379	1.379	-	-	0	-32	0	-213	-	1.739	79,28%	(360)
3	PWG	23.945	36.403	36.802	3.983	3.433	-550	2.540	399	12.858	3.033	36.734	100,19%	68
	Cilem	8.631	15.736	15.648	1.090	360	-729	745	-88	7.017	449	18.820	83,14%	(3.173)
	Gadai	15.314	20.667	21.155	2.893	3.072	179	1.795	487	5.841	2.585	17.914	118,09%	3.241
4	CFG	98.692	109.855	110.553	1.458	1.334	-124	956	698	11.861	635	114.514	96,54%	(3.961)
	CF 1	13.574	19.937	20.489	403	607	204	121	552	6.915	54	15.455	132,58%	5.035
	Total Griya	9.477	14.029	14.027	-	-	0	0	-2	4.549	2	9.952	140,95%	4.075
	• Total Non Program	9.477	14.029	14.027	-	-	0	128	-2	4.549	2	9.952	140,95%	4.075
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.463	403	607	204	121	555	2.366	52	5.503	117,44%	960
	CF 2	85.118	89.918	90.064	1.055	727	-328	835	146	4.946	581	99.060	90,92%	(8.996)
	Mitraguna & Others	51.909	55.390	55.449	475	427	-48	194	59	3.540	368	64.565	85,88%	(9.116)
	Pensiun	33.208	34.527	34.615	580	300	-280	641	88	1.407	212	34.495	100,35%	120
	Total Pembiayaan	169.351	195.783	196.780	5.591	4.766	-825	3.445	997	27.429	3.769	206.839	95,14%	(10.059)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.410	0,00%	0,00%	5,59%	1.410	1.410	1.410			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.410	0,00%	0,00%	5,59%	1.410	1.410	1.410			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	1.093	0,51%	0,29%	4,52%	1.022	980	994			
	KUR	113	35	11	880	0,55%	0,05%	3,85%	869	767	844			
	Non KUR	-	64	60	213	0,00%	4,35%	15,47%	153	213	149			
3	PWG	-	-	-	669	0,00%	0,00%	1,82%	669	669	669			
	Cilem	-	-	-	554	0,00%	0,00%	3,54%	554	554	554			
	Gadai	-	-	-	115	0,00%	0,00%	0,54%	115	115	115			
4	CFG	211	347	851	2.862	0,21%	0,78%	2,59%	2.010	2.650	2.515			
	CF 1	-	132	505	750	0,00%	2,53%	3,66%	245	750	618			
	Total Griya	-	132	349	349	0,00%	2,49%	2,49%	-	349	217			
	Oto	-	-	156	401	0,00%	2,64%	6,21%	245	401	401			
	CF 2	211	215	347	2.112	0,25%	0,39%	2,34%	1.765	1.900	1.897			
	Mitraguna & Others	211	9	13	1.594	0,41%	0,02%	2,88%	1.582	1.383	1.585			
	Pensiun	-	206	334	517	0,00%	0,97%	1,49%	184	517	311			
	Total Pembiayaan	324	446	922	6.034	0,19%	0,47%	3,07%	5.112	5.710	5.588	0,35%	88,49%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,85%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,85%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.483	1.478	1.478	2,15%	1,35%	1,34%	-	(646)	(5)			
	CF 1	445	402	402	402	3,28%	2,02%	1,96%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,75%	2,75%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,28%	0,25%	-	(24)	-			
	CF 2	1.679	1.081	1.076	1.076	1,97%	1,20%	1,19%	-	(603)	(5)			
	Mitraguna & Others	1.585	1.081	1.076	1.076	3,05%	1,94%	1,94%	-	(509)	(5)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.466	1,28%	2,28%	2,27%	-	2.297	(5)	1,30%	42,83%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	719	872	(31)	153	170	24,15%	(3.734)	-81,07%	12.486	6,99%	(11.614)
2	Tabungan	52.069	51.523	50.734	51.001	1.708	267	(522)	-1,01%	(1.068)	-2,05%	64.775	78,74%	(13.774)
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	59.685	60.105	1.182	421	(343)	-0,57%	(7.967)	-11,70%	89.374	67,25%	(29.269)
	CASA	56.676	52.226	51.453	51.873	1.677	421	(353)	-0,68%	(4.802)	-8,47%	77.261	67,14%	(25.387)
	(%) CASA	83,26%	86,40%	86,21%	86,30%									
	FDR	200,44%	262,77%	265,46%	263,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.304	1.439	1.441		1	137	10,49%	(142)	-8,99%	-	0,00%	1.441
2	Giro ISE	116	4	4	4		0	0	0,00%	(111)	-96,15%		0,00%	4
3	Tabungan ISE	1.468	1.300	1.435	1.436		1	137	10,52%	(31)	-2,13%		0,00%	1.436
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	41.111	40.769	500	-	-500	465	-343	1.115	343	42.501	95,92%	(1.733)
	KUR	35.878	38.336	37.995	500	-	-500	572	-341	2.118	341	38.587	98,47%	(591)
	Non KUR	3.776	2.775	2.773	-	-	0	-107	-2	-1.003	2	3.914	70,84%	(1.141)
3	PWG	12.336	26.611	26.419	2.734	2.078	-656	2.289	-192	14.083	2.270	21.563	122,52%	4.856
	Cilem	3.767	8.461	8.486	377	206	-172	418	25	4.718	181	8.648	98,12%	(163)
	Gadai	8.569	18.150	17.933	2.357	1.872	-485	1.871	-217	9.364	2.089	12.915	138,86%	5.018
4	CFG	84.451	91.118	91.249	334	760	427	1.254	131	6.799	629	95.541	95,51%	(4.292)
	CF 1	4.785	7.248	7.229	-	-	0	144	-19	2.443	19	6.077	118,95%	1.151
	Total Griya	4.537	6.373	6.358	-	-	0	0	-14	1.821	14	4.894	129,93%	1.465
	• Total Non Program	4.383	5.720	5.706	-	-	0	-45	-14	1.323	14	4.721	120,86%	985
	• Program	154	653	652	-	-	0	-3	-1	498	1	172	378,27%	480
	Oto	248	875	870	-	-	0	144	-5	622	5	1.183	73,54%	(313)
	CF 2	79.665	83.870	84.020	334	760	427	1.110	151	4.355	609	89.464	93,92%	(5.443)
	Mitraguna & Others	63.755	65.327	65.595	61	760	699	936	268	1.840	492	72.645	90,30%	(7.050)
	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	158.436	3.567	2.838	-730	4.007	-404	21.996	3.241	159.605	99,27%	(1.169)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	588	302	2.854	0,47%	0,73%	7,00%	2.552	2.667	2.267			
	KUR	48	449	302	2.213	0,13%	0,79%	5,82%	1.911	2.165	1.764			
	Non KUR	140	138	-	641	3,70%	0,00%	23,13%	641	502	503			
3	PWG	-	-	-	579	0,00%	0,00%	2,19%	579	579	579			
	Cilem	-	-	-	526	0,00%	0,00%	6,20%	526	526	526			
	Gadai	-	-	-	53	0,00%	0,00%	0,30%	53	53	53			
4	CFG	1.300	448	445	3.440	1,54%	0,49%	3,77%	2.996	2.140	2.993			
	CF 1	-	-	-	145	0,00%	0,00%	2,00%	145	145	145			
	Total Griya	-	-	-	145	0,00%	0,00%	2,28%	145	145	145			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.300	448	445	3.296	1,63%	0,53%	3,92%	2.851	1.995	2.848			
	Mitraguna & Others	1.135	448	445	3.296	1,78%	0,68%	5,02%	2.851	2.160	2.848			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	6.874	1,09%	0,47%	4,34%	6.127	5.387	5.839	0,51%	88,32%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	74	442	315	0,00%	1,07%	0,77%	(127)	315	241			
	KUR	-	-	238	113	0,00%	0,62%	0,30%	(125)	113	113			
	Non KUR	-	74	204	202	0,00%	7,34%	7,29%	(2)	202	128			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	446	445	445	0,76%	0,49%	0,49%	-	(198)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	446	445	445	0,81%	0,53%	0,53%	-	(198)	(1)			
	Mitraguna & Others	643	284	283	283	1,01%	0,43%	0,43%	-	(360)	(1)			
	Pensiun	-	162	162	162	0,00%	0,10%	0,88%	-	162	0			
	Total Pembiayaan	643	520	887	760	0,47%	0,56%	0,48%	(127)	117	240	0,59%	-23,86%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	4.456	4.951	(495)	495	(939)	-15,94%	571	13,03%	12.255	40,40%	(7.303)
2	Tabungan	121.239	126.909	125.455	126.234	(1.862)	779	(675)	-0,53%	4.995	4,12%	133.893	94,28%	(7.659)
3	Deposito	26.839	21.290	21.220	21.190	(120)	(30)	(100)	-0,47%	(5.649)	-21,05%	27.590	76,80%	(6.400)
	Total	152.459	154.089	151.131	152.375	(2.477)	1.244	(1.714)	-1,11%	(83)	-0,05%	173.738	87,70%	(21.362)
	CASA	125.619	132.799	129.911	131.185	(2.357)	1.274	(1.614)	-1,22%	5.566	4,43%	146.148	89,76%	(14.962)
	(%) CASA	82,40%	86,18%	85,96%	86,09%									
	FDR	80,08%	82,67%	83,86%	83,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.346	3.336	3.491		155	145	4,33%	240	7,39%	-	0,00%	3.491
2	Giro ISE	1.707	1.958	1.753	1.756		3	(202)	-10,34%	49	2,88%		0,00%	1.756
3	Tabungan ISE	1.544	1.388	1.583	1.735		152	347	25,02%	191	12,36%		0,00%	1.735
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	27.636	-	-	0	247	-108	-3.550	108	34.233	80,73%	(6.597)
	KUR	27.378	24.973	24.871	-	-	0	362	-103	-2.507	103	30.277	82,14%	(5.407)
	Non KUR	3.809	2.771	2.766	-	-	0	-115	-6	-1.043	6	3.955	69,92%	(1.190)
3	PWG	1.449	4.989	4.838	433	71	-362	228	-151	3.389	222	6.624	73,04%	(1.786)
	Cilem	1.449	4.989	4.838	433	71	-362	228	-151	3.389	222	6.624	73,04%	(1.786)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.662	110	-	-110	1.047	-385	5.099	385	87.647	90,89%	(7.985)
	CF 1	26.770	24.847	24.795	-	-	0	-83	-52	-1.975	52	28.738	86,28%	(3.943)
	Total Griya	26.477	21.706	21.675	-	-	0	0	-31	-4.802	31	27.317	79,35%	(5.642)
	• Total Non Program	23.147	18.793	18.771	-	-	0	389	-22	-4.376	22	23.590	79,57%	(4.820)
	• Program	3.330	2.913	2.904	-	-	0	-38	-9	-426	9	3.727	77,93%	(823)
	Oto	293	3.141	3.120	-	-	0	-83	-21	2.827	21	1.421	219,57%	1.699
	CF 2	47.792	55.199	54.866	110	-	-110	1.130	-333	7.074	333	58.909	93,14%	(4.042)
	Mitraguna & Others	41.537	46.694	46.413	110	-	-110	12	-281	4.876	281	51.622	89,91%	(5.209)
	Pensiun	6.255	8.506	8.453	-	-	0	1.119	-53	2.198	53	7.286	116,01%	1.167
	Total Pembiayaan	122.084	127.384	126.737	543	71	-472	1.476	-647	4.653	718	143.389	88,39%	(16.652)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.083	713	925	0,27%	2,57%	3,35%	212	842	(157)			
	KUR	83	412	159	517	0,30%	0,64%	2,08%	358	434	105			
	Non KUR	-	670	554	408	0,00%	20,01%	14,76%	(146)	408	(262)			
3	PWG	10	-	-	182	0,69%	0,00%	3,76%	182	172	182			
	Cilem	10	-	-	182	0,69%	0,00%	3,76%	182	172	182			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	2.773	2,19%	3,88%	3,48%	(329)	1.137	607			
	CF 1	1.522	1.690	2.499	2.075	5,68%	10,06%	8,37%	(424)	553	385			
	Total Griya	1.522	1.690	2.499	2.075	5,75%	11,51%	9,57%	(424)	553	385			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	476	603	698	0,24%	1,09%	1,27%	95	584	222			
	Mitraguna & Others	114	476	603	698	0,27%	1,29%	1,50%	95	584	222			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	3.881	1,42%	3,00%	3,06%	65	2.151	30	0,94%	69,34%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	12.559	12.559	80,49%	86,00%	86,01%	-	577	577			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.856	1.856	30,58%	47,58%	47,61%	-	577	577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	764	1.056	1.271	1,54%	3,81%	4,60%	215	792	507			
	KUR	111	276	479	479	0,41%	1,92%	1,93%	-	368	204			
	Non KUR	368	489	577	792	9,65%	20,81%	28,62%	215	424	303			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.723	1.266	1.534	1,83%	1,58%	1,93%	269	170	(189)			
	CF 1	1.118	655	388	657	4,18%	1,56%	2,65%	269	(461)	1			
	Total Griya	1.118	655	388	657	4,22%	1,79%	3,03%	269	(461)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,60%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,89%	-	631	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.364	11,32%	11,68%	12,12%	484	1.539	895	1,28%	89,43%	-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 (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	5.382	5.402	(1.283)	20	1.981	57,92%	(517)	-8,74%	14.361	37,61%	(8.959)
2	Tabungan	49.567	53.824	53.933	53.132	(527)	(801)	(692)	-1,29%	3.565	7,19%	63.134	84,16%	(10.002)
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	109.416	108.636	(2.469)	(780)	1.164	1,08%	33.167	43,95%	98.268	110,55%	10.368
	CASA	55.486	57.245	59.314	58.534	(1.811)	(780)	1.289	2,25%	3.048	5,49%	77.495	75,53%	(18.961)
	(%) CASA	73,52%	53,26%	54,21%	53,88%									
	FDR	164,25%	127,15%	124,66%	125,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.016	982	982	0	(34)	-3,38%	(187)	-16,00%	-	0,00%	982	
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,41%		0,00%	1	
3	Tabungan ISE	994	865	831	831	0	(34)	-3,97%	(163)	-16,36%		0,00%	831	
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!		0,00%	150	
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%		0,00%	30	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
3	PWG	2.503	4.324	4.388	149	195	45	-38	64	1.885	130	8.497	51,64%	(4.109)
	Cilem	2.503	4.324	4.388	149	195	45	-38	64	1.885	130	8.497	51,64%	(4.109)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.008	1.620	831	-789	2.692	-322	10.568	1.153	133.806	98,66%	(1.798)
	CF 1	4.796	5.901	6.000	-	111	111	151	99	1.204	12	6.269	95,70%	(269)
	Total Griya	4.549	4.764	4.752	-	-	0	0	-12	202	12	4.920	96,57%	(169)
1	• Total Non Program	4.549	4.764	4.752	-	-	0	-45	-12	202	12	4.920	96,57%	(169)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.248	-	111	111	151	111	1.002	0	1.349	92,53%	(101)
	CF 2	116.645	126.430	126.008	1.620	720	-900	2.541	-421	9.364	1.141	127.537	98,80%	(1.528)
	Mitraguna & Others	110.497	118.744	118.393	1.500	720	-780	1.766	-352	7.896	1.072	120.379	98,35%	(1.987)
	Pensiun	6.148	7.685	7.616	120	-	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	136.396	1.769	1.026	-744	2.653	-258	12.439	1.284	142.391	95,79%	(5.995)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	52	0,00%	0,00%	1,19%	52	52	52			
	Cilem	-	-	-	52	0,00%	0,00%	1,19%	52	52	52			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	3.764	0,00%	1,14%	2,85%	2.257	3.764	2.310			
	CF 1	-	-	-	487	0,00%	0,00%	8,12%	487	487	487			
	Total Griya	-	-	-	258	0,00%	0,00%	5,42%	258	258	258			
	Oto	-	-	-	229	0,00%	0,00%	18,38%	229	229	229			
	CF 2	-	1.454	1.507	3.277	0,00%	1,19%	2,60%	1.770	3.277	1.823			
	Mitraguna & Others	-	1.454	1.507	3.277	0,00%	1,27%	2,77%	1.770	3.277	1.823			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	3.817	0,00%	1,10%	2,80%	2.310	3.817	2.363	0,80%	71,55%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)			
	CF 1	65	55	54	54	1,36%	0,91%	0,90%	-	(12)	(1)			
	Total Griya	65	55	54	54	1,44%	1,13%	1,13%	-	(12)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-952,35%	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 (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	2.357	2.191	60	(166)	301	15,93%	591	36,90%	13.559	16,16%	(11.368)
2	Tabungan	117.228	130.045	124.415	122.390	(157)	(2.025)	(7.655)	-5,89%	5.162	4,40%	136.263	89,82%	(13.873)
3	Deposito	47.162	44.283	44.722	44.722	267	0	439	0,99%	(2.440)	-5,17%	48.271	92,65%	(3.548)
	Total	165.991	176.218	171.495	169.304	170	(2.191)	(6.914)	-3,92%	3.313	2,00%	198.093	85,47%	(28.789)
	CASA	118.829	131.935	126.772	124.581	(97)	(2.191)	(7.354)	-5,57%	5.753	4,84%	149.822	83,15%	(25.241)
	(%) CASA	71,59%	74,87%	73,92%	73,58%									
	FDR	85,30%	86,41%	88,40%	89,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.847	4.068	4.292		225	1.445	50,75%	1.225	39,95%	-	0,00%	4.292
2	Giro ISE	515	1.030	1.187	1.188		1	158	15,38%	673	130,78%		0,00%	1.188
3	Tabungan ISE	2.552	1.818	2.880	3.104		224	1.287	70,79%	552	21,63%		0,00%	3.104
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.904	26.797	750	-	-750	297	-106	3.249	106	26.408	101,47%	389
	KUR	22.685	26.325	26.218	750	-	-750	507	-106	3.534	106	25.406	103,20%	813
	Non KUR	863	579	579	-	-	0	-210	0	-285	-	1.002	57,72%	(424)
3	PWG	16.913	28.940	28.802	2.002	1.255	-747	1.211	-138	11.889	1.393	29.768	96,75%	(966)
	Cilem	9.701	18.563	18.575	1.196	326	-870	807	12	8.874	314	19.909	93,30%	(1.334)
	Gadai	7.212	10.377	10.227	806	929	123	404	-150	3.015	1.079	9.859	103,73%	368
4	CFG	101.109	96.418	95.994	67	100	33	-1.473	-424	-5.114	524	114.649	83,73%	(18.655)
	CF 1	13.632	14.256	14.187	17	-	-17	-42	-69	554	69	15.245	93,06%	(1.059)
	Total Griya	12.067	12.042	11.999	-	-	0	0	-43	-67	43	12.473	96,20%	(474)
	• Total Non Program	12.067	12.042	11.999	-	-	0	-108	-43	-67	43	12.473	96,20%	(474)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.187	17	-	-17	-42	-26	622	26	2.772	78,90%	(585)
	CF 2	87.476	82.163	81.808	50	100	50	-1.430	-355	-5.669	455	99.404	82,30%	(17.596)
	Mitraguna & Others	79.108	74.436	74.042	-	-	0	-1.400	-394	-5.067	394	89.931	82,33%	(15.890)
	Pensiun	8.368	7.726	7.766	50	100	50	-30	40	-602	60	9.473	81,98%	(1.707)
	Total Pembiayaan	141.591	152.262	151.593	2.819	1.355	-1.464	35	-668	10.003	2.023	170.846	88,73%	(19.253)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	141	0,81%	0,00%	0,53%	141	(48)	141			
	KUR	-	-	-	83	0,00%	0,00%	0,32%	83	83	83			
	Non KUR	190	-	-	59	21,98%	0,00%	10,13%	59	(131)	59			
3	PWG	-	-	-	764	0,00%	0,00%	2,65%	764	764	764			
	Cilem	-	-	-	656	0,00%	0,00%	3,53%	656	656	656			
	Gadai	-	-	-	107	0,00%	0,00%	1,05%	107	107	107			
4	CFG	854	607	82	5.791	0,84%	0,08%	6,03%	5.710	4.937	5.185			
	CF 1	-	84	82	426	0,00%	0,57%	3,00%	344	426	341			
	Total Griya	-	72	70	418	0,00%	0,58%	3,48%	348	418	346			
	Oto	-	12	11	8	0,00%	0,52%	0,36%	(3)	8	(4)			
	CF 2	854	522	-	5.366	0,98%	0,00%	6,56%	5.366	4.511	4.843			
	Mitraguna & Others	854	522	-	5.288	1,08%	0,00%	7,14%	5.288	4.434	4.766			
	Pensiun	-	-	-	78	0,00%	0,00%	1,00%	78	78	78			
	Total Pembiayaan	1.044	607	82	6.696	0,74%	0,05%	4,42%	6.615	5.652	6.090	0,72%	83,66%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	-	-	0,32%	0,00%	0,00%	-	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	-	-	4,73%	0,00%	0,00%	-	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	1.073	1.073	0,59%	1,11%	1,12%	(0)	476	(0)			
	CF 1	91	239	239	238	0,67%	1,67%	1,68%	(0)	148	(0)			
	Total Griya	91	88	88	88	0,75%	0,73%	0,73%	(0)	(3)	(0)			
	Oto	-	151	151	151	0,00%	6,81%	6,89%	-	151	-			
	CF 2	506	835	835	835	0,58%	1,02%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,12%	1,13%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.262	1.073	1.073	0,47%	0,70%	0,71%	(0)	402	(189)	0,85%	-19,53%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	4.065	4.116	26	51	(156)	-3,65%	(1.946)	-32,10%	17.587	23,40%	(13.471)
2	Tabungan	115.416	127.376	124.674	125.578	2.673	904	(1.798)	-1,41%	10.162	8,80%	133.777	93,87%	(8.199)
3	Deposito	39.351	36.505	36.786	36.786	486	(0)	281	0,77%	(2.565)	-6,52%	40.431	90,98%	(3.645)
	Total	160.829	168.153	165.525	166.480	3.185	955	(1.673)	-0,99%	5.651	3,51%	191.795	86,80%	(25.315)
	CASA	121.478	131.648	128.739	129.694	2.699	955	(1.954)	-1,48%	8.216	6,76%	151.364	85,68%	(21.670)
	(%) CASA	75,53%	78,29%	77,78%	77,90%									
	FDR	76,61%	88,43%	90,17%	89,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.174	2.349	2.360		12	186	8,58%	879	59,37%	-	0,00%	2.360
2	Giro ISE	43	10	10	10		0	0	0,00%	(33)	-76,65%		0,00%	10
3	Tabungan ISE	1.438	2.164	2.339	2.351		12	186	8,62%	912	63,40%		0,00%	2.351
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	0,00%	0
2	MBG	8.334	9.573	9.555	-	-	0	-303	-17	1.221	17	10.704	89,27%	(1.148)
	KUR	8.171	9.393	9.375	-	-	0	-298	-17	1.205	17	10.425	89,93%	(1.050)
	Non KUR	163	180	180	-	-	0	-5	0	17	-	279	64,62%	(99)
3	PWG	22.470	32.445	32.926	2.653	2.314	-340	246	481	10.456	1.832	34.600	95,16%	(1.674)
	Cilem	8.736	15.740	16.198	606	701	95	671	459	7.462	242	18.452	87,79%	(2.254)
	Gadai	13.734	16.705	16.728	2.048	1.613	-434	-426	23	2.994	1.590	16.149	103,59%	580
4	CFG	92.027	105.411	105.294	546	1.058	512	1.720	-117	13.267	1.175	103.661	101,58%	1.633
	CF 1	36.305	36.820	36.577	48	-	-48	156	-243	272	243	37.690	97,05%	(1.113)
	Total Griya	33.468	33.176	32.979	-	-	0	0	-197	-489	197	33.817	97,52%	(838)
	• Total Non Program	33.468	31.174	30.980	-	-	0	-651	-194	-2.488	194	33.817	91,61%	(2.837)
	• Program	-	2.002	1.999	-	-	0	-10	-3	1.999	3	0	0,00%	1.999
	Oto	2.837	3.643	3.598	48	-	-48	156	-46	761	46	3.873	92,89%	(276)
	CF 2	55.722	68.591	68.717	498	1.058	560	1.564	126	12.995	932	65.971	104,16%	2.746
	Mitraguna & Others	47.599	55.350	55.554	498	1.058	560	-567	204	7.955	854	56.899	97,64%	(1.345)
	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	149.248	3.199	3.572	373	1.647	547	26.044	3.024	149.339	99,94%	(90)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	307	0,00%	0,98%	3,21%	213	307	307			
	KUR	-	-	94	307	0,00%	1,00%	3,27%	213	307	307			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	658	0,00%	0,00%	2,00%	658	658	658			
	Cilem	-	-	-	291	0,00%	0,00%	1,80%	291	291	291			
	Gadai	-	-	-	367	0,00%	0,00%	2,20%	367	367	367			
4	CFG	1.195	325	701	3.683	1,30%	0,67%	3,50%	2.981	2.488	3.358			
	CF 1	69	154	536	2.232	0,19%	1,46%	6,10%	1.696	2.164	2.079			
	Total Griya	69	154	536	2.184	0,21%	1,62%	6,62%	1.648	2.115	2.030			
	Oto	-	-	-	48	0,00%	0,00%	1,34%	48	48	48			
	CF 2	1.127	171	165	1.450	2,02%	0,24%	2,11%	1.285	324	1.280			
	Mitraguna & Others	1.127	171	165	1.450	2,37%	0,30%	2,61%	1.285	324	1.280			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	325	795	4.648	0,97%	0,53%	3,11%	3.853	3.453	4.323	0,48%	84,48%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,98%	0,98%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,00%	-	94	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	821	819	818	0,87%	0,78%	0,78%	(1)	16	(3)			
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)			
	Total Griya	46	163	161	160	0,14%	0,49%	0,49%	(1)	114	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,96%	0,96%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,85%	0,85%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,43%	-	61	(0)			
	Total Pembiayaan	1.175	1.288	1.286	1.285	0,95%	0,86%	0,86%	(1)	109	(3)	0,08%	90,87%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	4.508	4.691	617	183	(857)	-15,44%	(2.039)	-30,29%	19.651	23,87%	(14.960)
2	Tabungan	220.302	236.315	238.452	243.149	(5.076)	4.697	6.834	2,89%	22.846	10,37%	240.832	100,96%	2.316
3	Deposito	143.210	171.686	167.749	167.507	(10.775)	(242)	(4.180)	-2,43%	24.296	16,97%	144.430	115,98%	23.077
	Total	370.242	413.548	410.709	415.346	(15.234)	4.637	1.798	0,43%	45.104	12,18%	404.913	102,58%	10.433
	CASA	227.032	241.862	242.960	247.839	(4.459)	4.879	5.977	2,47%	20.808	9,17%	260.483	95,15%	(12.644)
	(%) CASA	61,32%	58,48%	59,16%	59,67%									
	FDR	58,19%	64,23%	64,48%	63,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.097	21.593	21.812		219	715	3,39%	1.301	6,34%	-	0,00%	21.812
2	Giro ISE	3.669	3.228	2.498	2.495		(3)	(733)	-22,70%	(1.174)	-32,00%		0,00%	2.495
3	Tabungan ISE	6.637	8.351	9.577	9.800		222	1.448	17,34%	3.163	47,66%		0,00%	9.800
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	13.172	-	-	0	-300	-20	13.144	20	8.808	149,54%	4.363
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	3.603	-	-	0	-356	-20	3.575	20	4.985	72,28%	(1.382)
	• Local Champion	28	3.393	3.393	-	-	0	-55	0	3.364	-	2.378	142,66%	1.015
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	12.049	-	-	0	126	-26	4.232	26	12.205	98,72%	(156)
	KUR	7.418	11.668	11.643	-	-	0	134	-25	4.225	25	11.593	100,43%	50
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	31.159	2.359	1.581	-778	51	-709	11.769	2.290	31.974	97,45%	(814)
	Cilem	9.334	14.807	14.033	403	234	-169	-1.168	-775	4.699	1.009	18.810	74,60%	(4.777)
	Gadai	10.057	17.061	17.127	1.956	1.347	-609	1.219	66	7.070	1.281	13.164	130,10%	3.963
4	CFG	188.225	208.494	208.432	3.017	808	-2.209	3.008	-62	20.207	870	202.408	102,98%	6.023
	CF 1	13.467	13.805	13.577	400	-	-400	37	-228	111	228	15.211	89,26%	(1.633)
	Total Griya	8.915	8.773	8.580	-	-	0	0	-193	-335	193	9.339	91,87%	(759)
	• Total Non Program	8.915	8.773	8.580	-	-	0	495	-193	-335	193	9.339	91,87%	(759)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.997	400	-	-400	37	-35	446	35	5.871	85,11%	(874)
	CF 2	174.758	194.689	194.854	2.617	808	-1.809	2.971	165	20.096	643	187.198	104,09%	7.657
	Mitraguna & Others	169.164	188.986	189.187	2.617	808	-1.809	3.012	200	20.022	608	180.451	104,84%	8.736
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	264.812	5.376	2.389	-2.987	2.886	-817	49.352	3.206	255.396	103,69%	9.417

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	66	141	2,32%	0,55%	1,17%	75	(41)	141			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141			
3	PWG	-	-	-	1.470	0,00%	0,00%	4,72%	1.470	1.470	1.470			
	Cilem	-	-	-	1.125	0,00%	0,00%	8,02%	1.125	1.125	1.125			
	Gadai	-	-	-	345	0,00%	0,00%	2,01%	345	345	345			
4	CFG	461	366	-	1.723	0,24%	0,00%	0,83%	1.723	1.262	1.357			
	CF 1	356	255	-	1.077	2,64%	0,00%	7,93%	1.077	721	821			
	Total Griya	-	-	-	262	0,00%	0,00%	3,05%	262	262	262			
	Oto	356	255	-	815	7,82%	0,00%	16,30%	815	459	559			
	CF 2	105	110	-	647	0,06%	0,00%	0,33%	647	541	536			
	Mitraguna & Others	105	110	-	647	0,06%	0,00%	0,34%	647	541	536			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	366	66	3.334	0,30%	0,02%	1,26%	3.268	2.692	2.968	0,11%	91,03%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	146	0,04%	0,07%	0,07%	(1)	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Mitraguna & Others	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,06%	(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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	8.884	8.941	5.080	57	(1.700)	-15,98%	8.796	6047,14%	4.064	219,99%	4.877
2	Tabungan	93.148	114.005	112.701	111.852	2.110	(849)	(2.153)	-1,89%	18.705	20,08%	106.141	105,38%	5.712
3	Deposito	25.397	122.050	122.351	123.146	(192)	795	1.097	0,90%	97.749	384,88%	26.151	470,90%	96.995
	Total	118.690	246.696	243.937	243.940	6.998	3	(2.756)	-1,12%	125.250	105,53%	136.357	178,90%	107.583
	CASA	93.293	124.646	121.585	120.793	7.190	(792)	(3.853)	-3,09%	27.500	29,48%	110.205	109,61%	10.588
	(%) CASA	78,60%	50,53%	49,84%	49,52%									
	FDR	96,89%	55,72%	56,18%	56,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.776	1.735	1.735		0	(41)	-2,31%	918	112,28%	-	0,00%	1.735
2	Giro ISE	33	60	60	60		0	0	0,00%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.717	1.675	1.676		0	(41)	-2,39%	891	113,65%		0,00%	1.676
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.624	34.302	270	330	60	-37	-322	4.532	652	33.477	102,47%	826
	KUR	28.200	32.668	32.362	170	330	160	-59	-306	4.162	636	31.727	102,00%	636
	Non KUR	1.570	1.956	1.940	100	-	-100	23	-16	370	16	1.750	110,86%	190
3	PWG	4.527	9.694	9.699	387	116	-271	-227	6	5.173	111	10.876	89,18%	(1.176)
	Cilem	4.527	9.694	9.699	387	116	-271	-227	6	5.173	111	10.876	89,18%	(1.177)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	93.052	718	588	-130	933	-85	12.351	673	93.313	99,72%	(261)
	CF 1	1.386	7.900	8.458	198	588	390	535	558	7.072	30	2.892	292,44%	5.566
	Total Griya	404	3.752	3.748	-	-	0	0	-4	3.344	4	784	478,16%	2.964
	• Total Non Program	404	3.752	3.748	-	-	0	-9	-4	3.344	4	784	478,16%	2.964
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.710	198	588	390	535	562	3.728	26	2.108	223,39%	2.602
	CF 2	79.315	85.237	84.594	520	-	-520	398	-643	5.279	643	90.421	93,56%	(5.827)
	Mitraguna & Others	60.800	65.858	65.315	520	-	-520	437	-543	4.515	543	70.877	92,15%	(5.563)
	Pensiun	18.515	19.378	19.279	-	-	0	-39	-100	764	100	19.543	98,65%	(265)
	Total Pembiayaan	114.997	137.454	137.054	1.375	1.034	-341	670	-401	22.056	1.435	137.665	99,56%	(612)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	103	349	1.370	0,72%	1,01%	3,99%	1.021	1.157	1.267			
	KUR	129	103	349	1.259	0,46%	1,07%	3,89%	909	1.130	1.156			
	Non KUR	85	-	-	112	5,40%	0,00%	5,75%	112	27	112			
3	PWG	-	-	-	190	0,00%	0,00%	1,96%	190	190	190			
	Cilem	-	-	-	190	0,00%	0,00%	1,96%	190	190	190			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	2.537	0,00%	0,50%	2,73%	2.071	2.534	1.398			
	CF 1	-	177	177	256	0,00%	2,24%	3,03%	79	256	79			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	256	0,00%	4,27%	5,43%	79	256	79			
	CF 2	3	962	289	2.281	0,00%	0,34%	2,70%	1.992	2.278	1.319			
	Mitraguna & Others	3	962	289	1.674	0,01%	0,44%	2,56%	1.385	1.671	712			
	Pensiun	-	-	-	607	0,00%	0,00%	3,15%	607	607	607			
	Total Pembiayaan	217	1.242	816	4.097	0,19%	0,59%	2,99%	3.281	3.880	2.855	0,06%	97,83%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	119	118	7	0,71%	0,34%	0,02%	(112)	(205)	(113)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	113	112	-	12,12%	5,70%	0,00%	(112)	(190)	(113)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.759	2.754	2.754	3,10%	2,96%	2,96%	(0)	251	(5)			
	CF 1	-	23	23	23	0,00%	0,30%	0,28%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	2.735	2.731	2.731	3,16%	3,20%	3,23%	(0)	227	(5)			
	Mitraguna & Others	2.503	2.521	2.517	2.517	4,12%	3,82%	3,85%	(0)	13	(5)			
	Pensiun	-	214	214	214	0,00%	0,16%	1,11%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.761	2,36%	2,09%	2,01%	(112)	46	(117)	0,10%	95,16%	-1,9%

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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	1.823	2.749	386	927	880	47,05%	(706)	-20,44%	15.621	17,60%	(12.871)
2	Tabungan	145.385	150.842	150.373	153.038	1.827	2.666	2.196	1,46%	7.653	5,26%	164.624	92,96%	(11.585)
3	Deposito	14.811	12.606	12.452	12.444	(141)	(8)	(162)	-1,29%	(2.367)	-15,98%	15.935	78,09%	(3.492)
	Total	163.652	165.317	164.647	168.231	2.072	3.584	2.914	1,76%	4.579	2,80%	196.180	85,75%	(27.948)
	CASA	148.841	152.712	152.195	155.788	2.214	3.592	3.076	2,01%	6.947	4,67%	180.244	86,43%	(24.457)
	(%) CASA	90,95%	92,37%	92,44%	92,60%									
	FDR	119,93%	128,22%	128,62%	125,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.992	2.515	2.525		9	(467)	-15,62%	(9)	-0,36%	-	0,00%	2.525
2	Giro ISE	1.520	903	866	870		4	(34)	-3,74%	(650)	-42,77%		0,00%	870
3	Tabungan ISE	1.014	2.088	1.650	1.655		5	(433)	-20,75%	641	63,19%		0,00%	1.655
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	37.425	1.220	670	-550	1.224	212	1.500	458	39.840	93,94%	(2.415)
	KUR	33.748	34.096	34.326	620	670	50	770	230	578	440	37.473	91,60%	(3.148)
	Non KUR	2.176	3.116	3.099	600	-	-600	454	-17	923	17	2.367	130,95%	732
3	PWG	12.551	23.986	24.716	2.268	2.035	-233	978	730	12.165	1.306	24.637	100,32%	79
	Cilem	6.245	13.402	13.194	1.212	127	-1.085	994	-207	6.949	334	15.931	82,82%	(2.737)
	Gadai	6.305	10.585	11.522	1.056	1.909	853	-16	937	5.217	972	8.706	132,34%	2.816
4	CFG	143.228	146.529	145.395	434	42	-392	61	-1.134	2.168	1.176	159.883	90,94%	(14.487)
	CF 1	29.589	26.539	26.482	129	-	-129	-13	-56	-3.107	56	34.388	77,01%	(7.906)
	Total Griya	26.165	23.673	23.638	-	-	0	0	-35	-2.527	35	29.764	79,42%	(6.126)
	• Total Non Program	3.355	2.439	2.431	-	-	0	-56	-8	-925	8	4.239	57,34%	(1.808)
	• Program	22.810	21.235	21.208	-	-	0	-156	-27	-1.602	27	25.525	83,09%	(4.318)
	Oto	3.424	2.865	2.844	129	-	-129	-13	-21	-580	21	4.624	61,51%	(1.780)
	CF 2	113.639	119.991	118.913	305	42	-263	73	-1.078	5.274	1.120	125.494	94,76%	(6.581)
	Mitraguna & Others	94.023	97.309	96.398	305	42	-263	156	-911	2.375	953	104.779	92,00%	(8.381)
	Pensiun	19.615	22.682	22.515	-	-	0	-83	-167	2.899	167	20.716	108,69%	1.799
	Total Pembiayaan	196.270	211.968	211.776	3.922	2.747	-1.175	2.246	-192	15.506	2.939	228.928	92,51%	(17.151)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	96	91	1.390	1,77%	0,24%	3,71%	1.299	755	1.294			
	KUR	580	96	91	1.390	1,72%	0,27%	4,05%	1.299	810	1.294			
	Non KUR	55	-	-	-	2,54%	0,00%	0,00%	-	(55)	-			
3	PWG	-	-	-	1.381	0,00%	0,00%	5,59%	1.381	1.381	1.381			
	Cilem	-	-	-	1.164	0,00%	0,00%	8,83%	1.164	1.164	1.164			
	Gadai	-	-	-	217	0,00%	0,00%	1,88%	217	217	217			
4	CFG	3.895	4.268	3.612	3.879	2,72%	2,46%	2,67%	267	(16)	(389)			
	CF 1	3.671	3.535	2.934	3.122	12,41%	11,06%	11,79%	188	(549)	(413)			
	Total Griya	3.671	3.535	2.934	3.122	14,03%	12,39%	13,21%	188	(549)	(413)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	733	678	757	0,20%	0,56%	0,64%	79	533	24			
	Mitraguna & Others	224	733	678	757	0,24%	0,70%	0,79%	79	533	24			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.364	3.703	6.650	2,31%	1,75%	3,14%	2.947	2.120	2.286	3,66%	-16,55%	0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,61%	97,61%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	204	199	199	0,93%	0,54%	0,53%	-	(135)	(4)			
	KUR	146	148	145	145	0,43%	0,43%	0,42%	-	(1)	(3)			
	Non KUR	188	56	54	54	8,65%	1,74%	1,75%	-	(134)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.419	3.402	3.283	2,51%	2,32%	2,26%	(119)	(307)	(136)			
	CF 1	3.133	3.178	3.018	2.899	10,59%	11,37%	10,95%	(119)	(234)	(280)			
	Total Griya	3.118	3.178	3.018	2.899	11,91%	12,75%	12,26%	(119)	(219)	(280)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	241	384	384	0,40%	0,32%	0,32%	-	(73)	143			
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,28%	-	46	143			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.762	7.740	7.621	4,11%	3,65%	3,60%	(119)	(445)	(141)	3,62%	-0,72%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	522	499	(431)	(23)	53	11,80%	(41)	-7,63%	13.456	3,71%	(12.957)
2	Tabungan	125.992	133.746	131.911	132.026	3	115	(1.720)	-1,29%	6.034	4,79%	146.385	90,19%	(14.359)
3	Deposito	49.100	48.466	46.707	46.707	1.128	0	(1.760)	-3,63%	(2.393)	-4,87%	50.288	92,88%	(3.581)
	Total	175.632	182.658	179.139	179.232	701	93	(3.427)	-1,88%	3.600	2,05%	210.129	85,30%	(30.898)
	CASA	126.532	134.192	132.432	132.525	(428)	93	(1.667)	-1,24%	5.993	4,74%	159.842	82,91%	(27.317)
	(%) CASA	72,04%	73,47%	73,93%	73,94%									
	FDR	182,36%	176,18%	178,76%	178,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.695	1.850	1.849		(1)	154	9,08%	597	47,64%	-	0,00%	1.849
2	Giro ISE	222	144	205	198		(7)	54	37,28%	(24)	-10,88%		0,00%	198
3	Tabungan ISE	1.030	1.551	1.645	1.651		6	100	6,46%	621	60,24%		0,00%	1.651
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.401	-	-	0	-316	0	-277	(0)	17.854	80,66%	(3.453)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.401	-	-	0	-316	0	-277	(0)	16.471	87,43%	(2.070)
	• Local Champion	14.678	14.401	14.401	-	-	0	-316	0	-277	(0)	15.528	92,74%	(1.127)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.371	-	-	0	90	-352	-902	352	38.153	87,47%	(4.782)
	KUR	31.590	31.015	30.682	-	-	0	38	-332	-908	332	35.282	86,96%	(4.600)
	Non KUR	2.684	2.709	2.689	-	-	0	52	-20	6	20	2.872	93,65%	(182)
3	PWG	22.430	34.472	34.826	3.284	1.595	-1.688	1.427	354	12.395	1.241	34.960	99,62%	(134)
	Cilem	9.274	14.615	14.728	790	260	-530	216	113	5.454	147	18.979	77,60%	(4.251)
	Gadai	13.156	19.856	20.098	2.494	1.335	-1.158	1.211	241	6.942	1.094	15.981	125,76%	4.117
4	CFG	248.904	239.210	237.623	379	194	-185	-240	-1.587	-11.280	1.781	271.752	87,44%	(34.129)
	CF 1	66.307	61.912	61.693	149	-	-149	40	-219	-4.615	219	75.221	82,02%	(13.528)
	Total Griya	63.771	58.025	57.835	-	-	0	0	-190	-5.936	190	71.325	81,09%	(13.490)
	• Total Non Program	13.172	11.709	11.597	-	-	0	-143	-112	-1.574	112	14.703	78,88%	(3.106)
	• Program	50.599	46.315	46.237	-	-	0	-522	-78	-4.362	78	56.622	81,66%	(10.385)
	Oto	2.536	3.887	3.858	149	-	-149	40	-29	1.321	29	3.896	99,02%	(38)
	CF 2	182.596	177.298	175.931	230	194	-36	-280	-1.368	-6.666	1.562	196.531	89,52%	(20.601)
	Mitraguna & Others	145.742	143.741	142.619	120	44	-76	-121	-1.122	-3.123	1.166	158.383	90,05%	(15.764)
	Pensiun	36.854	33.557	33.312	110	150	40	-159	-245	-3.543	395	38.148	87,32%	(4.836)
	Total Pembiayaan	320.285	321.806	320.221	3.663	1.789	-1.874	961	-1.585	-64	3.374	362.719	88,28%	(42.498)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	691	0,00%	0,00%	4,80%	691	691	691			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	691	0,00%	0,00%	4,80%	691	691	691			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	861	0,46%	1,62%	2,58%	313	702	330			
	KUR	138	436	452	765	0,44%	1,46%	2,49%	313	626	329			
	Non KUR	20	95	96	96	0,75%	3,55%	3,57%	-	76	1			
3	PWG	-	-	-	600	0,00%	0,00%	1,72%	600	600	600			
	Cilem	-	-	-	366	0,00%	0,00%	2,48%	366	366	366			
	Gadai	-	-	-	234	0,00%	0,00%	1,16%	234	234	234			
4	CFG	7.829	9.486	9.999	14.034	3,15%	4,18%	5,91%	4.035	6.205	4.548			
	CF 1	6.309	7.631	7.665	8.690	9,51%	12,38%	14,09%	1.025	2.381	1.059			
	Total Griya	6.204	7.631	7.665	8.600	9,73%	13,21%	14,87%	935	2.396	969			
	Oto	105	-	-	90	4,15%	0,00%	2,33%	90	(15)	90			
	CF 2	1.520	1.854	2.334	5.344	0,83%	1,32%	3,04%	3.010	3.824	3.489			
	Mitraguna & Others	1.215	1.065	1.695	4.225	0,83%	1,18%	2,96%	2.530	3.009	3.160			
	Pensiun	305	790	638	1.119	0,83%	1,90%	3,36%	481	814	329			
	Total Pembiayaan	7.988	10.017	10.547	16.185	2,49%	3,28%	5,05%	5.639	8.198	6.169	0,62%	87,81%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	251	0,50%	0,62%	0,75%	43	81	10			
	KUR	12	218	193	244	0,04%	0,62%	0,80%	51	232	26			
	Non KUR	158	23	15	7	5,88%	0,55%	0,26%	(8)	(151)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.107	6.098	5.967	2,65%	2,55%	2,51%	(131)	(631)	(140)			
	CF 1	4.154	5.019	4.894	4.763	6,26%	7,90%	7,72%	(131)	609	(257)			
	Total Griya	4.071	4.937	4.811	4.680	6,38%	8,29%	8,09%	(131)	609	(257)			
	Oto	82	82	82	82	3,25%	2,12%	2,14%	-	-	-			
	CF 2	2.444	1.088	1.205	1.205	1,34%	0,68%	0,68%	-	(1.239)	117			
	Mitraguna & Others	1.967	1.088	1.059	1.059	1,35%	0,74%	0,74%	-	(908)	(29)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	6.481	2,20%	2,04%	2,02%	(88)	(550)	(130)	0,30%	85,17%	-1,7%

Asset & Contribution Margin

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

PHR & Payroll

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