

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	55.334	54.721	(86.238)	(613)	(4.328)	-7,33%	(19.448)	-26,22%	212.481	25,75%	(157.760)
2	Tabungan	1.786.724	1.968.204	1.946.561	1.947.865	36.437	1.303	(20.340)	-1,03%	161.141	9,02%	2.011.047	96,86%	(63.183)
3	Deposito	649.060	615.862	626.737	624.706	(36.484)	(2.030)	8.845	1,44%	(24.354)	-3,75%	663.637	94,13%	(38.931)
Total		2.509.954	2.643.115	2.628.632	2.627.293	(86.285)	(1.340)	(15.823)	-0,60%	117.339	4,67%	2.887.165	91,00%	(259.873)
CASA		1.860.893	2.027.253	2.001.896	2.002.586	(49.801)	691	(24.667)	-1,22%	141.693	7,61%	2.223.528	90,06%	(220.942)
(% CASA)		74,14%	76,70%	76,16%	76,22%									
FDR		125,36%	131,49%	132,72%	132,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.992	41.797		(195)	(221)	-0,53%	(1.042)	-2,43%	80.699	51,79%	(38.902)
2	Giro ISE	4.948	4.741	6.106	5.740		(366)	999	21,07%	792	16,01%	27.894	20,58%	(22.154)
3	Tabungan ISE	31.691	33.067	31.668	31.838		170	(1.229)	-3,72%	147	0,47%	36.953	86,16%	(5.114)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.536	500	-	-500	-5.617	-1.128	56.966	1.128	215.986	111,83%	25.550
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.236	500	-	-500	-5.130	-1.128	32.097	1.128	115.663	112,60%	14.573
	• Local Champion	98.139	131.365	130.236	500	-	-500	-5.130	-1.128	32.097	1.128	112.568	115,68%	17.650
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	441.857	6.105	5.365	-740	-160	-2.482	-5.021	7.847	501.352	88,13%	(59.495)
	KUR	419.345	419.362	417.547	6.005	5.365	-640	-247	-1.815	-1.798	7.180	471.093	88,63%	(53.546)
	Non KUR	27.532	24.977	24.310	100	-	-100	-407	-667	-3.222	667	30.259	80,34%	(5.949)
3	PWG	258.833	406.261	421.114	67.266	58.851	-8.415	27.268	14.853	162.281	43.998	414.433	101,61%	6.682
	Cilem	127.522	219.691	227.874	20.415	16.228	-4.187	9.355	8.182	100.352	8.046	250.568	90,94%	(22.695)
	Gadai	131.312	186.659	193.241	46.851	42.623	-4.227	17.913	6.671	61.929	35.952	163.864	117,93%	29.376
4	CFG	2.256.170	2.382.215	2.384.162	31.108	26.067	-5.042	22.329	1.947	127.992	24.119	2.472.864	96,41%	(88.702)
	CF 1	461.418	471.592	472.103	4.252	3.175	-1.077	5.755	511	10.685	2.664	495.744	95,23%	(23.641)
	Total Griya	417.205	393.258	393.002	1.415	788	-627	0	-256	-24.204	1.044	432.970	90,77%	(39.968)
	• Total Non Program	64.148	59.328	59.658	1.100	510	-590	2.080	329	-4.490	181	71.111	83,89%	(11.454)
	• Program	353.058	333.930	333.344	315	278	-37	-1.789	-586	-19.714	864	361.858	92,12%	(28.514)
	Oto	44.213	78.334	79.102	2.837	2.387	-450	5.755	767	34.889	1.620	62.775	126,01%	16.327
	CF 2	1.794.752	1.910.623	1.912.059	26.856	22.891	-3.964	16.573	1.436	117.307	21.455	1.977.120	96,71%	(65.061)
	Mitraguna & Others	1.323.695	1.431.023	1.434.376	21.271	18.199	-3.072	12.749	3.352	110.680	14.847	1.489.234	96,32%	(54.858)
	Pensiun	471.056	479.599	477.683	5.585	4.692	-892	3.824	-1.916	6.627	6.609	487.886	97,91%	(10.203)
Total Pembiayaan		3.146.451	3.475.480	3.488.669	104.979	90.282	-14.696	43.819	13.189	342.219	77.093	3.604.634	96,78%	(115.965)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	1.768	0,10%	0,20%	0,73%	1.292	1.576	1.419			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	1.768	0,20%	0,36%	1,36%	1.292	1.576	1.419			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	37.743	1,09%	1,80%	8,54%	29.744	32.864	29.744			
	KUR	3.627	6.377	6.377	33.903	0,86%	1,52%	8,12%	27.526	30.276	27.526			
	Non KUR	1.252	1.623	1.623	3.840	4,55%	6,50%	15,80%	2.217	2.588	2.217			
3	PWG	275	1	1	13.091	0,11%	0,00%	3,11%	13.090	12.816	13.090			
	Cilem	275	1	1	8.137	0,22%	0,00%	3,57%	8.136	7.862	8.136			
	Gadai	-	-	-	4.954	0,00%	0,00%	2,56%	4.954	4.954	4.954			
4	CFG	67.344	65.418	65.451	102.412	2,98%	2,75%	4,30%	36.961	35.068	36.994			
	CF 1	43.373	41.883	41.926	61.319	9,40%	8,89%	12,99%	19.393	17.945	19.436			
	Total Griya	41.791	40.502	40.088	55.351	10,02%	10,19%	14,08%	15.263	13.560	14.849			
	Oto	1.583	1.381	1.838	5.968	3,58%	2,35%	7,54%	4.130	4.385	4.587			
	CF 2	23.971	23.535	23.525	41.093	1,34%	1,23%	2,15%	17.569	17.123	17.558			
	Mitraguna & Others	22.208	21.338	21.186	36.721	1,68%	1,48%	2,56%	15.535	14.513	15.383			
	Pensiun	1.763	2.197	2.338	4.372	0,37%	0,49%	0,92%	2.034	2.610	2.176			
Total Pembiayaan		72.690	73.767	73.927	155.014	2,31%	2,13%	4,44%	81.087	82.324	81.247	2,29%	48,57%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.414	19,34%	13,63%	13,83%	351	(2.277)	332			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.414	36,37%	25,17%	25,66%	351	(2.277)	332			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.879	0,79%	1,91%	2,01%	371	5.349	1.035			
	KUR	2.493	5.912	6.287	6.390	0,59%	1,50%	1,53%	103	3.897	478			
	Non KUR	1.037	1.932	2.221	2.489	3,77%	8,89%	10,24%	268	1.452	557			
3	PWG	184	184	184	206	0,07%	0,05%	0,05%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,01%	22	22	22			
	Gadai	184	184	184	184	0,14%	0,10%	0,10%	-	(0)	-			
4	CFG	99.269	134.606	135.903	138.309	4,40%	5,70%	5,80%	2.406	39.040	3.703			
	CF 1	73.505	94.608	94.254	96.123	15,93%	19,99%	20,36%	1.868	22.618	1.515			
	Total Griya	73.052	92.989	92.591	94.469	17,51%	23,54%	24,04%	1.878	21.417	1.480			
	Oto	453	1.619	1.663	1.654	1,03%	2,12%	2,09%	(10)	1.200	35			
	CF 2	25.764	39.998	41.649	42.186	1,44%	2,18%	2,21%	538	16.423	2.188			
	Mitraguna & Others	22.415	37.920	39.679	40.219	1,69%	2,77%	2,80%	540	17.804	2.299			
	Pensiun	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	180.807	4,41%	5,11%	5,18%	3.149	42.134	5.092	4,00%	22,83%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.902	8.006	7.947	665	(59)	1.044	15,13%	6.802	594,41%	10.075	78,88%	(2.128)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.656	10.597	(535)	(59)	1.044	10,93%	9.452	825,97%	10.358	102,31%	239
	CASA	1.144	6.902	8.006	7.947	665	(59)	1.044	15,13%	6.802	594,41%	10.075	78,88%	(2.128)
	(%) CASA	100,00%	72,26%	75,13%	74,99%									
	FDR	0,00%	29,74%	28,18%	28,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	159	147	147		0	(11)	-7,23%	147	#DIV/0!	-	0,00%	147
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	159	147	147		0	(11)	-7,23%	147	#DIV/0!		0,00%	147
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	7	7		0	2	40,00%	7	#DIV/0!		0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.841	3.003	250	200	-50	505	162	3.003	38	2.152	139,57%	852
	KUR	-	2.601	2.763	250	200	-50	510	162	2.763	38	2.044	135,16%	719
	Non KUR	-	240	240	-	-	0	-5	0	240	-	107	223,61%	133
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	3.003	250	200	-50	505	162	3.003	38	2.152	139,57%	852

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	48	0,00%	0,00%	1,60%	48	48	48			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	48	0,00%	0,00%	19,95%	48	48	48			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	48	0,00%	0,00%	1,60%	48	48	48	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	9.374	7.645	(414)	(1.729)	1.365	21,74%	(4.266)	-35,81%	28.234	27,08%	(20.589)
2	Tabungan	224.769	225.261	215.544	216.360	313	816	(8.900)	-3,95%	(8.409)	-3,74%	245.884	87,99%	(29.524)
3	Deposito	43.574	34.515	35.002	34.821	(513)	(181)	306	0,89%	(8.753)	-20,09%	44.717	77,87%	(9.896)
	Total	280.254	266.055	259.920	258.826	(614)	(1.094)	(7.229)	-2,72%	(21.428)	-7,65%	318.836	81,18%	(60.009)
	CASA	236.680	231.540	224.918	224.005	(101)	(913)	(7.535)	-3,25%	(12.675)	-5,36%	274.118	81,72%	(50.113)
	(%) CASA	84,45%	87,03%	86,53%	86,55%									
	FDR	105,53%	135,18%	138,20%	138,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.435	7.099	6.790	(309)	355	5,52%	(1.958)	-22,38%	-	0,00%	6.790
2	Giro ISE	799	1.361	2.682	2.359	(322)	998	73,37%	1.560	195,12%		0,00%	2.359
3	Tabungan ISE	1.949	2.074	1.417	1.431	14	(643)	-31,01%	(518)	-26,57%		0,00%	1.431
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234	0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	47.674	-	-	0	-4.437	-101	16.766	101	38.880	122,62%	8.794
	Linkage	-	2.645	2.645	-	-	-	-159	0	2.645	-	3.405	77,68%	(760)
	Non-Linkage	30.908	45.130	45.029	-	-	0	-4.278	-101	14.121	101	35.475	126,93%	9.554
	• Local Champion	30.908	45.130	45.029	-	-	0	-4.278	-101	14.121	101	34.449	130,71%	10.580
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	32.920	430	-	-430	104	-849	-2.123	849	38.842	84,75%	(5.922)
	KUR	33.160	32.116	31.281	430	-	-430	135	-835	-1.880	835	36.768	85,08%	(5.487)
	Non KUR	1.883	1.653	1.640	-	-	0	-31	-14	-244	14	2.074	79,06%	(434)
3	PWG	42.057	65.239	64.820	16.974	13.594	-3.380	10.115	-419	22.763	14.014	59.884	108,24%	4.936
	Cilem	12.529	18.095	18.648	2.333	1.369	-964	1.230	552	6.118	816	25.249	73,86%	(6.601)
	Gadai	29.527	47.144	46.172	14.642	12.226	-2.416	8.884	-972	16.645	13.198	34.635	133,31%	11.537
4	CFG	187.744	212.874	213.802	6.401	3.662	-2.738	2.858	928	26.058	2.734	209.436	102,08%	4.366
	CF 1	15.514	20.653	21.326	1.126	895	-230	959	672	5.812	223	17.861	119,40%	3.465
	Total Griya	12.407	11.808	11.733	800	-	-800	0	-76	-674	76	12.727	92,19%	(995)
	• Total Non Program	12.280	11.688	11.612	800	-	-800	843	-76	-668	76	12.597	92,18%	(985)
	• Program	127	121	121	-	-	0	-1	0	-6	-	130	92,93%	(9)
	Oto	3.107	8.845	9.593	326	895	570	959	748	6.486	147	5.134	186,87%	4.460
	CF 2	172.230	192.221	192.476	5.275	2.767	-2.508	1.900	255	20.246	2.512	191.575	100,47%	901
	Mitraguna & Others	136.376	153.847	154.366	3.910	2.381	-1.529	783	519	17.990	1.862	154.181	100,12%	185
	Pensiun	35.854	38.374	38.110	1.365	386	-979	1.117	-264	2.256	650	37.394	101,91%	716
	Total Pembiayaan	295.752	359.658	359.216	23.805	17.257	-6.548	8.640	-441	63.464	17.698	347.042	103,51%	12.175

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	348	351	1.485	0,00%	0,73%	3,12%	1.134	1.485	1.137			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	348	351	1.485	0,00%	0,78%	3,30%	1.134	1.485	1.137			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	2.785	0,40%	3,23%	8,46%	1.696	2.646	1.786			
	KUR	69	987	1.080	2.697	0,21%	3,36%	8,62%	1.617	2.628	1.710			
	Non KUR	70	13	10	88	3,74%	0,59%	5,38%	78	18	76			
3	PWG	-	-	-	3.728	0,00%	0,00%	5,75%	3.728	3.728	3.728			
	Cilem	-	-	-	1.301	0,00%	0,00%	6,98%	1.301	1.301	1.301			
	Gadai	-	-	-	2.426	0,00%	0,00%	5,26%	2.426	2.426	2.426			
4	CFG	606	1.732	1.400	3.515	0,32%	0,66%	1,64%	2.116	2.909	1.783			
	CF 1	136	431	665	1.357	0,88%	3,22%	6,36%	692	1.221	926			
	Total Griya	124	291	274	410	1,00%	2,32%	3,50%	136	287	120			
	Oto	12	140	391	947	0,39%	4,42%	9,87%	556	935	806			
	CF 2	470	1.301	734	2.158	0,27%	0,38%	1,12%	1.424	1.688	857			
	Mitraguna & Others	382	1.301	734	2.017	0,28%	0,48%	1,31%	1.283	1.634	715			
	Pensiun	88	-	-	142	0,24%	0,00%	0,37%	142	54	142			
	Total Pembiayaan	745	3.080	2.840	11.513	0,25%	0,79%	3,21%	8.674	10.768	8.433	1,14%	64,38%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.470	4,43%	2,34%	3,08%	351	101	351			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.470	4,43%	2,48%	3,26%	351	101	351			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	447	499	596	0,58%	1,48%	1,81%	97	394	149			
	KUR	-	99	153	241	0,00%	0,48%	0,77%	88	241	141			
	Non KUR	202	348	346	355	10,74%	20,91%	21,68%	10	153	7			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.708	2.020	1.870	1,17%	0,95%	0,87%	(150)	(328)	162			
	CF 1	358	365	365	365	2,31%	1,77%	1,71%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,09%	3,11%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.343	1.655	1.505	1,07%	0,86%	0,78%	(150)	(336)	162			
	Mitraguna & Others	1.689	1.204	1.517	1.366	1,24%	0,99%	0,89%	(150)	(323)	162			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.275	3.638	3.936	1,27%	1,01%	1,10%	298	167	661	10,34%	-843,30%	9,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	19.027	12.524	13.676	7.013	1.152	(5.351)	-28,12%	2.206	19,24%	28.015	48,82%	(14.339)
2	Tabungan	240.508	310.664	304.180	306.204	14.144	2.024	(4.460)	-1,44%	65.696	27,32%	261.718	117,00%	44.486
3	Deposito	185.720	180.849	182.111	182.111	3.694	0	1.262	0,70%	(3.609)	-1,94%	186.880	97,45%	(4.769)
	Total	437.698	510.540	498.815	501.991	24.852	3.176	(8.549)	-1,67%	64.293	14,69%	476.614	105,32%	25.378
	CASA	251.978	329.690	316.704	319.880	21.158	3.176	(9.810)	-2,98%	67.902	26,95%	289.733	110,41%	30.147
	(%) CASA	57,57%	64,58%	63,49%	63,72%									
	FDR	88,88%	83,94%	86,05%	85,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	4.495	4.896	4.779		(117)	283	6,31%	654	15,85%	-	0,00%	4.779
2	Giro ISE	544	537	421	437		17	(100)	-18,63%	(107)	-19,63%		0,00%	437
3	Tabungan ISE	3.581	3.958	4.475	4.342		(134)	384	9,69%	760	21,23%		0,00%	4.342
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%		0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	101.657	500	-	-500	-413	-1.000	15.623	1.000	96.228	105,64%	5.429
	Linkage	44.151	42.940	42.940	-	-	-	-198	0	-1.211	-	48.645	88,27%	(5.705)
	Non-Linkage	41.883	59.716	58.716	500	-	-500	-215	-1.000	16.833	1.000	47.582	123,40%	11.134
	• Local Champion	41.883	59.716	58.716	500	-	-500	-215	-1.000	16.833	1.000	46.557	126,12%	12.160
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	30.008	710	400	-310	19	-11	355	411	33.703	89,04%	(3.695)
	KUR	28.300	29.042	29.036	710	400	-310	34	-5	737	405	32.146	90,33%	(3.110)
	Non KUR	1.354	978	972	-	-	0	-15	-6	-382	6	1.557	62,42%	(585)
3	PWG	33.844	46.733	47.809	5.281	4.750	-531	1.489	1.076	13.965	3.674	51.526	92,79%	(3.717)
	Cilem	16.485	25.101	25.863	1.517	1.535	18	88	763	9.379	772	30.241	85,53%	(4.377)
	Gadai	17.360	21.633	21.946	3.764	3.215	-549	1.401	313	4.586	2.901	21.286	103,10%	660
4	CFG	239.485	249.114	249.733	2.737	2.625	-112	1.764	618	10.248	2.007	265.972	93,89%	(16.239)
	CF 1	40.558	43.860	43.851	224	269	45	59	-9	3.293	278	43.997	99,67%	(146)
	Total Griya	29.064	28.973	28.901	-	-	0	0	-71	-162	71	30.029	96,24%	(1.128)
	• Total Non Program	12.679	13.575	13.556	-	-	0	-66	-19	877	19	13.236	102,42%	320
	• Program	16.385	15.397	15.346	-	-	0	-90	-52	-1.039	52	16.793	91,38%	(1.447)
	Oto	11.494	14.888	14.950	224	269	45	59	62	3.456	207	13.968	107,03%	982
	CF 2	198.927	205.254	205.881	2.513	2.356	-157	1.705	627	6.955	1.729	221.975	92,75%	(16.093)
	Mitraguna & Others	182.594	188.635	189.321	1.895	2.246	351	985	686	6.727	1.560	203.670	92,96%	(14.348)
	Pensiun	16.332	16.619	16.560	618	110	-508	720	-59	228	169	18.305	90,47%	(1.745)
	Total Pembiayaan	389.016	428.523	429.206	9.228	7.775	-1.453	2.859	683	40.190	7.092	447.429	95,93%	(18.222)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	597	370	2.175	0,33%	1,23%	7,25%	1.804	2.078	1.577			
	KUR	-	597	370	2.175	0,00%	1,27%	7,49%	1.804	2.175	1.577			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	-	865	0,23%	0,00%	0,00%	865	787	865			
	Cilem	78	-	-	394	0,47%	0,00%	1,53%	394	317	394			
	Gadai	-	-	-	471	0,00%	0,00%	2,14%	471	471	471			
4	CFG	3.097	3.508	3.356	6.798	1,29%	1,35%	2,72%	3.443	3.701	3.290			
	CF 1	2.023	2.551	2.761	5.822	4,99%	6,30%	13,28%	3.061	3.798	3.270			
	Total Griya	1.062	1.823	2.366	4.311	3,65%	8,17%	14,92%	1.945	3.249	2.489			
	Oto	961	729	395	1.510	8,36%	2,65%	10,10%	1.116	549	782			
	CF 2	1.074	957	595	977	0,54%	0,29%	0,47%	382	(97)	20			
	Mitraguna & Others	1.074	863	500	882	0,59%	0,27%	0,47%	382	(192)	19			
	Pensiun	-	94	95	95	0,00%	0,57%	0,57%	-	95	1			
	Total Pembiayaan	3.271	4.106	3.726	9.838	0,84%	0,87%	2,29%	6.112	6.567	5.732	8,46%	-268,88%	6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.847	30.829	30.829	36,10%	30,03%	30,33%	-	(225)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.847	30.829	30.829	74,15%	51,63%	52,51%	-	(225)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	27,73%	27,89%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.001	5.191	5.803	1,53%	2,08%	2,32%	613	2.145	803			
	CF 1	2.180	2.624	2.673	3.062	5,37%	6,10%	6,98%	389	883	438			
	Total Griya	1.878	2.048	2.047	2.440	6,46%	7,07%	8,44%	393	562	393			
	Oto	302	576	627	622	2,62%	4,21%	4,16%	(4)	320	46			
	CF 2	1.479	2.376	2.517	2.741	0,74%	1,23%	1,33%	224	1.262	365			
	Mitraguna & Others	1.217	2.376	2.517	2.741	0,67%	1,33%	1,45%	224	1.524	365			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.119	36.291	36.904	8,98%	8,47%	8,60%	613	1.973	785	13,77%	-60,13%	5,2%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.40	2.67	2.67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	16.165	15.161	15.113	(82.812)	(48)	(1.052)	-6,51%	11.597	329,84%	19.284	78,37%	(4.170)
2	Tabungan	249.031	279.455	279.582	278.839	5.695	(743)	(616)	-0,22%	29.807	11,97%	266.981	104,44%	11.858
3	Deposito	114.464	61.967	71.991	71.990	(3.150)	(2)	10.022	16,17%	(42.475)	-37,11%	115.642	62,25%	(43.653)
	Total	367.012	357.587	366.734	365.942	(80.267)	(792)	8.355	2,34%	(1.070)	-0,29%	401.907	91,05%	(35.965)
	CASA	252.547	295.620	294.743	293.952	(77.118)	(791)	(1.668)	-0,56%	41.405	16,39%	286.265	102,69%	7.687
	(%) CASA	68,81%	82,67%	80,37%	80,33%									
	FDR	140,41%	153,22%	149,50%	149,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.384	3.274	3.287		12	(97)	-2,87%	(118)	-3,48%	-	0,00%	3.287
2	Giro ISE	179	96	14	14		0	(83)	-85,65%	(165)	-92,27%		0,00%	14
3	Tabungan ISE	3.226	3.287	3.261	3.273		12	(14)	-0,44%	47	1,45%		0,00%	3.273
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	370	372	372		0	2	0,54%	105	39,33%		0,00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.846	83.822	-	-	0	-581	-24	25.706	24	71.366	117,45%	12.456
	Linkage	33.720	57.852	57.852	-	-	-	-59	0	24.132	-	39.712	145,68%	18.140
	Non-Linkage	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	31.654	82,04%	(5.684)
	• Local Champion	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	30.629	84,79%	(4.659)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	42.711	36.650	36.475	265	550	285	-543	-175	-6.236	725	46.747	78,03%	(10.271)
	KUR	42.080	35.505	35.340	265	550	285	-443	-165	-6.740	715	45.967	76,88%	(10.627)
	Non KUR	631	1.146	1.135	-	-	0	-100	-10	504	10	780	145,59%	356
3	PWG	35.041	52.873	54.970	7.903	7.469	-434	1.453	2.096	19.929	5.372	51.704	106,32%	3.265
	Cilem	13.016	24.784	26.170	2.914	2.244	-670	894	1.386	13.155	858	25.565	102,37%	605
	Gadai	22.025	28.089	28.799	4.989	5.225	235	559	710	6.774	4.515	26.139	110,18%	2.660
4	CFG	379.443	374.521	372.992	1.615	1.773	157	677	-1.528	-6.450	3.301	405.094	92,08%	(32.101)
	CF 1	241.455	234.709	234.301	435	337	-98	780	-408	-7.154	745	251.717	93,08%	(17.416)
	Total Griya	235.660	222.320	221.743	-	-	0	0	-577	-13.917	577	244.156	90,82%	(22.413)
	• Total Non Program	5.587	4.812	4.801	-	-	0	-55	-11	-786	11	8.349	57,51%	(3.547)
	• Program	230.073	217.508	216.942	-	-	0	-1.380	-566	-13.131	566	235.808	92,00%	(18.866)
	Oto	5.795	12.389	12.558	435	337	-98	780	170	6.763	168	7.561	166,09%	4.997
	CF 2	137.987	139.812	138.691	1.180	1.435	255	-103	-1.121	704	2.556	153.377	90,43%	(14.685)
	Mitraguna & Others	90.056	91.160	90.293	644	1.294	650	-247	-868	237	2.162	104.194	86,66%	(13.901)
	Pensiun	47.932	48.652	48.399	536	141	-395	144	-253	467	394	49.183	98,41%	(784)
	Total Pembiayaan	515.311	547.891	548.259	9.783	9.791	8	1.006	369	32.948	9.422	574.911	95,36%	(26.652)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	159	0,33%	0,00%	0,19%	159	(32)	159			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	159	0,79%	0,00%	0,61%	159	(32)	159			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	2.285	2,11%	1,42%	6,26%	1.764	1.382	1.457			
	KUR	903	726	418	2.141	2,15%	1,18%	6,06%	1.723	1.238	1.415			
	Non KUR	-	102	103	144	0,00%	9,01%	12,66%	41	144	42			
3	PWG	99	-	-	601	0,28%	0,00%	1,09%	601	502	601			
	Cilem	99	-	-	509	0,76%	0,00%	1,95%	509	410	509			
	Gadai	-	-	-	92	0,00%	0,00%	0,32%	92	92	92			
4	CFG	32.852	32.031	30.578	39.695	8,66%	8,16%	10,64%	9.116	6.843	7.663			
	CF 1	31.606	28.171	27.466	35.289	13,09%	11,70%	15,06%	7.824	3.684	7.119			
	Total Griya	31.469	28.057	27.355	34.959	13,35%	12,30%	15,77%	7.605	3.490	6.902			
	Oto	136	114	111	330	2,35%	0,90%	2,63%	219	194	217			
	CF 2	1.247	3.861	3.113	4.405	0,90%	2,23%	3,18%	1.293	3.159	545			
	Mitraguna & Others	1.122	3.290	2.540	3.509	1,25%	2,79%	3,89%	968	2.386	219			
	Pensiun	124	571	572	897	0,26%	1,18%	1,85%	324	772	326			
	Total Pembiayaan	34.046	32.859	31.099	42.741	6,61%	5,68%	7,80%	11.641	8.695	9.881	0,20%	97,40%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,60%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	979	1.074	1.160	1,07%	2,93%	3,18%	87	704	181			
	KUR	456	979	1.074	1.057	1,08%	3,02%	2,99%	(17)	601	78			
	Non KUR	-	-	-	103	0,00%	0,00%	9,09%	103	103	103			
3	PWG	184	184	184	188	0,53%	0,35%	0,34%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,64%	-	(0)	-			
4	CFG	57.168	73.010	72.616	73.962	15,07%	19,39%	19,83%	1.346	16.794	952			
	CF 1	55.413	70.906	69.760	70.892	22,95%	29,72%	30,26%	1.132	15.479	(14)			
	Total Griya	55.413	70.906	69.760	70.892	23,51%	31,38%	31,97%	1.132	15.479	(14)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.070	1,27%	2,04%	2,21%	213	1.315	966			
	Mitraguna & Others	1.113	1.927	2.681	2.896	1,24%	2,94%	3,21%	215	1.784	970			
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	76.246	11,82%	13,65%	13,91%	1.436	15.349	1.138	0,03%	99,82%	-13,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	257	252	61	(5)	138	120,05%	(1.552)	-86,01%	10.075	2,51%	(9.823)
2	Tabungan	71.593	75.137	77.951	78.176	(749)	225	3.039	4,05%	6.583	9,19%	85.988	90,91%	(7.812)
3	Deposito	17.657	22.539	21.903	21.903	205	0	(635)	-2,82%	4.247	24,05%	18.761	116,75%	3.143
	Total	91.055	97.790	100.111	100.332	(482)	220	2.542	2,60%	9.277	10,19%	114.824	87,38%	(14.492)
	CASA	73.398	75.251	78.208	78.429	(688)	220	3.177	4,22%	5.031	6,85%	96.063	81,64%	(17.635)
	(%) CASA	80,61%	76,95%	78,12%	78,17%									
	FDR	229,29%	239,15%	236,85%	236,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.069	1.287	1.289		2	220	20,62%	(108)	-7,70%	-	0,00%	1.289
2	Giro ISE	302	89	231	231		0	142	159,07%	(71)	-23,43%		0,00%	231
3	Tabungan ISE	1.094	979	1.056	1.058		2	78	8,00%	(37)	-3,36%		0,00%	1.058
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	150	150		0	1	0,67%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.614	19.729	300	350	50	428	116	671	234	21.789	90,55%	(2.060)
	KUR	17.594	18.056	18.182	300	350	50	18	126	588	224	20.162	90,18%	(1.980)
	Non KUR	1.464	1.557	1.547	-	-	0	411	-10	83	10	1.627	95,06%	(80)
3	PWG	15.250	27.102	29.420	5.435	4.836	-600	3.381	2.317	14.170	2.518	28.692	102,54%	727
	Cilem	9.140	15.653	17.160	2.127	2.265	139	1.650	1.507	8.020	758	19.791	86,71%	(2.630)
	Gadai	6.110	11.449	12.259	3.309	2.570	-738	1.730	810	6.149	1.761	8.901	137,72%	3.358
4	CFG	174.474	187.153	187.968	2.230	3.103	873	2.430	815	13.494	2.288	189.005	99,45%	(1.037)
	CF 1	2.726	4.142	4.306	300	200	-100	415	165	1.581	35	3.884	110,88%	423
	Total Griya	1.978	1.811	2.003	300	200	-100	0	191	25	9	2.194	91,27%	(191)
	• Total Non Program	1.978	1.811	2.003	300	200	-100	266	191	25	9	2.194	91,27%	(191)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.303	-	-	0	415	-27	1.556	27	1.689	136,35%	614
	CF 2	171.748	183.012	183.662	1.930	2.903	973	2.014	650	11.914	2.253	185.122	99,21%	(1.460)
	Mitraguna & Others	111.863	118.616	119.335	1.260	1.882	622	1.001	718	7.471	1.164	123.902	96,31%	(4.568)
	Pensiun	59.885	64.395	64.327	670	1.021	351	1.013	-68	4.442	1.089	61.219	105,08%	3.108
	Total Pembiayaan	208.782	233.869	237.117	7.965	8.289	323	6.239	3.248	28.335	5.041	239.487	99,01%	(2.370)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	153	36	2.288	1,81%	0,18%	11,60%	2.252	1.944	2.135			
	KUR	344	153	36	2.288	1,96%	0,20%	12,58%	2.252	1.944	2.135			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	682	0,00%	0,00%	2,32%	682	682	682			
	Cilem	-	-	-	665	0,00%	0,00%	3,88%	665	665	665			
	Gadai	-	-	-	17	0,00%	0,00%	0,13%	17	17	17			
4	CFG	621	1.136	471	4.442	0,36%	0,25%	2,36%	3.971	3.822	3.306			
	CF 1	122	-	-	-	4,46%	0,00%	0,00%	-	(122)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.136	471	4.442	0,29%	0,26%	2,42%	3.971	3.943	3.306			
	Mitraguna & Others	499	1.136	471	3.992	0,45%	0,40%	3,35%	3.521	3.493	2.856			
	Pensiun	-	-	-	450	0,00%	0,00%	0,70%	450	450	450			
	Total Pembiayaan	965	1.289	507	7.412	0,46%	0,22%	3,13%	6.905	6.447	6.122	0,61%	80,37%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	332	299	335	0,58%	1,52%	1,70%	36	225	3			
	KUR	66	332	299	335	0,37%	1,66%	1,84%	36	269	3			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.261	2.257	2.256	0,02%	1,21%	1,20%	(2)	2.216	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.261	2.257	2.256	0,02%	1,23%	1,23%	(2)	2.216	(5)			
	Mitraguna & Others	40	2.015	2.011	2.010	0,04%	1,70%	1,68%	(2)	1.970	(5)			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.592	2.556	2.591	0,07%	1,09%	1,09%	35	2.441	(2)	1,18%	-7,74%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	304	179	145	(125)	(35)	-16,31%	134	304,45%	7.914	2,26%	(7.736)
2	Tabungan	126.106	141.500	141.014	139.519	6.657	(1.495)	(1.981)	-1,40%	13.413	10,64%	139.914	99,72%	(395)
3	Deposito	46.391	59.763	59.606	59.106	300	(500)	(657)	-1,10%	12.715	27,41%	47.341	124,85%	11.765
	Total	172.540	201.477	200.924	198.803	7.102	(2.120)	(2.673)	-1,33%	26.263	15,22%	195.169	101,86%	3.634
	CASA	126.150	141.714	141.318	139.697	6.802	(1.620)	(2.016)	-1,42%	13.548	10,74%	147.828	94,50%	(8.130)
	(%) CASA	73,11%	70,34%	70,33%	70,27%									
	FDR	92,15%	82,53%	82,89%	83,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	649	626		(23)	(53)	-7,84%	24	4,02%	-	0,00%	626
2	Giro ISE	8	1	2	2		0	1	75,44%	(6)	-71,52%		0,00%	2
3	Tabungan ISE	593	678	646	623		(23)	(54)	-8,00%	30	5,07%		0,00%	623
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Local Champion	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.885	250	200	-50	315	4	3.357	196	19.794	100,46%	91
	KUR	15.208	18.629	18.649	250	200	-50	411	20	3.441	180	18.312	101,84%	338
	Non KUR	1.319	1.252	1.236	-	-	0	-96	-16	-83	16	1.482	83,38%	(246)
3	PWG	4.082	8.809	8.809	727	279	-448	532	1	4.727	278	8.162	107,93%	647
	Cilem	4.082	8.809	8.809	727	279	-448	532	1	4.727	278	8.162	107,93%	647
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	137.841	2.540	2.135	-405	748	269	-492	1.866	150.832	91,39%	(12.991)
	CF 1	3.556	3.552	3.772	265	278	13	205	220	216	58	4.936	76,41%	(1.164)
	Total Griya	1.390	1.029	1.305	-	278	278	0	275	-85	3	1.602	81,48%	(297)
	• Total Non Program	1.390	1.029	1.027	-	-	0	-17	-3	-363	3	1.602	64,12%	(575)
	• Program	-	-	278	-	278	278	0	278	278	-	0	0,00%	278
	Oto	2.165	2.522	2.467	265	-	-265	205	-55	302	55	3.334	73,98%	(868)
	CF 2	134.777	134.021	134.069	2.275	1.857	-418	543	49	-708	1.808	145.896	91,89%	(11.826)
	Mitraguna & Others	92.204	94.065	94.848	2.155	1.857	-298	931	782	2.644	1.075	102.238	92,77%	(7.390)
	Pensiun	42.574	39.955	39.222	120	-	-120	-388	-733	-3.352	733	43.658	89,84%	(4.436)
	Total Pembiayaan	158.995	166.269	166.542	3.517	2.614	-903	1.594	273	7.547	2.341	178.841	93,12%	(12.299)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	8	6	0,00%	100,00%	100,00%	(2)	6	6			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	6	0,00%	100,00%	100,00%	(2)	6	6			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	2.144	1,04%	0,68%	10,78%	2.008	1.972	2.010			
	KUR	85	-	-	2.010	0,56%	0,00%	10,78%	2.010	1.925	2.010			
	Non KUR	87	134	136	133	6,58%	10,84%	10,78%	(2)	46	(1)			
3	PWG	-	-	1	90	0,00%	0,01%	1,02%	89	90	90			
	Cilem	-	-	1	90	0,00%	0,01%	1,02%	89	90	90			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	926	1.500	2.268	0,82%	1,09%	1,65%	768	1.140	1.342			
	CF 1	123	-	-	204	3,46%	0,00%	5,41%	204	81	204			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	-	204	5,68%	0,00%	8,27%	204	81	204			
	CF 2	1.005	926	1.500	2.064	0,75%	1,12%	1,54%	564	1.059	1.138			
	Mitraguna & Others	743	623	1.195	1.984	0,81%	1,27%	2,09%	789	1.241	1.360			
	Pensiun	262	303	305	80	0,62%	0,76%	0,21%	(225)	(181)	(223)			
	Total Pembiayaan	1.300	1.060	1.644	4.508	0,82%	0,99%	2,71%	2.863	3.208	3.448	0,23%	91,34%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	121	54	53	0,22%	0,27%	0,27%	(1)	16	(68)			
	KUR	-	57	54	53	0,00%	0,29%	0,28%	(1)	53	(4)			
	Non KUR	37	64	-	-	2,80%	0,00%	0,00%	-	(37)	(64)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	874	1.054	1,97%	0,64%	0,76%	180	(1.672)	180			
	CF 1	30	106	106	106	0,85%	2,98%	2,81%	-	76	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	106	106	1,39%	4,20%	4,29%	-	76	-			
	CF 2	2.696	768	768	948	2,00%	0,57%	0,71%	180	(1.748)	180			
	Mitraguna & Others	2.696	462	462	643	2,92%	0,49%	0,68%	180	(2.053)	181			
	Pensiun	-	306	305	305	0,00%	0,18%	0,78%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	1.107	1,74%	0,56%	0,66%	179	(1.656)	112	0,60%	9,03%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	470	470	66	0	10	2,12%	(2.935)	-86,20%	10.740	4,38%	(10.270)
2	Tabungan	80.230	89.645	90.107	89.811	4.908	(296)	166	0,18%	9.581	11,94%	92.985	96,59%	(3.175)
3	Deposito	12.294	17.359	15.838	15.838	(224)	0	(1.521)	-8,76%	3.544	28,83%	12.970	122,11%	2.868
	Total	95.930	107.464	106.415	106.119	4.751	(296)	(1.345)	-1,25%	10.189	10,62%	116.696	90,94%	(10.577)
	CASA	83.636	90.105	90.577	90.281	4.974	(296)	175	0,19%	6.645	7,95%	103.725	87,04%	(13.444)
	(%) CASA	87,18%	83,85%	85,12%	85,08%									
	FDR	162,31%	169,31%	172,01%	172,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	3.070	3.034	3.041		7	(28)	-0,92%	1.500	97,30%	-	0,00%	3.041
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	2.060	2.016	2.023		7	(38)	-1,83%	481	31,22%	-	0,00%	2.023
4	Deposito ISE	-	1.009	1.019	1.019		0	9	0,93%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	155	157	157		0	2	1,29%	16	11,35%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Local Champion	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	55.746	945	445	-500	518	-617	1.933	1.062	59.009	94,47%	(3.263)
	KUR	50.217	53.456	52.910	945	445	-500	634	-546	2.693	991	55.180	95,89%	(2.270)
	Non KUR	3.596	2.908	2.836	-	-	0	-116	-72	-760	72	3.829	74,08%	(992)
3	PWG	27.769	42.250	43.189	6.553	5.850	-703	2.087	940	15.420	4.910	39.877	108,31%	3.312
	Cilem	10.764	19.493	20.217	1.085	1.221	135	669	723	9.453	497	19.655	102,86%	562
	Gadai	17.005	22.756	22.973	5.467	4.629	-838	1.418	216	5.968	4.413	20.223	113,60%	2.750
4	CFG	73.851	83.213	83.994	2.785	2.285	-500	1.822	781	10.143	1.504	86.117	97,53%	(2.123)
	CF 1	1.222	2.127	2.021	-	-	0	-25	-106	799	106	2.400	84,19%	(379)
	Total Griya	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
	• Total Non Program	938	754	754	-	-	0	-5	0	-184	-	1.085	69,52%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.267	-	-	0	-25	-106	983	106	1.315	96,28%	(49)
	CF 2	72.630	81.086	81.973	2.785	2.285	-500	1.848	887	9.343	1.398	83.717	97,92%	(1.744)
	Mitraguna & Others	46.537	52.417	52.345	2.260	1.127	-1.133	1.974	-71	5.808	1.198	56.568	92,54%	(4.223)
	Pensiun	26.093	28.670	29.628	525	1.158	633	-126	958	3.535	200	27.149	109,13%	2.479
	Total Pembiayaan	155.700	181.942	183.045	10.283	8.580	-1.703	4.414	1.103	27.345	7.477	185.270	98,80%	(2.225)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	837	704	3.867	0,48%	1,25%	6,94%	3.163	3.607	3.030			
	KUR	228	680	545	3.487	0,45%	1,02%	6,59%	2.941	3.259	2.806			
	Non KUR	33	157	159	381	0,91%	5,47%	13,43%	222	348	224			
3	PWG	-	-	-	1.632	0,00%	0,00%	3,78%	1.632	1.632	1.632			
	Cilem	-	-	-	1.157	0,00%	0,00%	5,72%	1.157	1.157	1.157			
	Gadai	-	-	-	475	0,00%	0,00%	2,07%	475	475	475			
4	CFG	61	365	252	963	0,08%	0,30%	1,15%	710	902	598			
	CF 1	-	-	-	22	0,00%	0,00%	1,08%	22	22	22			
	Total Griya	-	-	-	22	0,00%	0,00%	2,90%	22	22	22			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	365	252	941	0,08%	0,31%	1,15%	689	880	576			
	Mitraguna & Others	61	365	208	597	0,13%	0,40%	1,14%	389	536	232			
	Pensiun	-	-	45	344	0,00%	0,16%	1,16%	299	344	344			
	Total Pembiayaan	322	1.202	957	6.462	0,21%	0,53%	3,53%	5.505	6.140	5.260	8,84%	-150,48%	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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	503	546	705	0,89%	0,97%	1,27%	159	228	202			
	KUR	257	313	388	388	0,51%	0,73%	0,73%	-	131	75			
	Non KUR	220	190	159	318	6,13%	5,45%	11,20%	159	97	127			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	923	948	952	0,86%	1,14%	1,13%	4	315	29			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	923	948	952	0,88%	1,17%	1,16%	4	315	29			
	Mitraguna & Others	346	923	948	952	0,74%	1,81%	1,82%	4	607	29			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.426	1.494	1.657	0,72%	0,82%	0,91%	163	543	232	4,48%	-394,97%	3,6%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	2.649	2.377	(4.461)	(272)	(2.746)	-53,60%	(12.304)	-83,81%	25.531	9,31%	(23.154)
2	Tabungan	126.637	122.811	120.772	119.970	717	(802)	(2.841)	-2,31%	(6.667)	-5,26%	139.975	85,71%	(20.005)
3	Deposito	60.864	56.161	56.474	56.474	(34.263)	0	313	0,56%	(4.390)	-7,21%	62.098	90,94%	(5.624)
	Total	202.183	184.094	179.896	178.821	(38.007)	(1.074)	(5.273)	-2,86%	(23.361)	-11,55%	227.605	78,57%	(48.784)
	CASA	141.318	127.934	123.422	122.347	(3.744)	(1.074)	(5.586)	-4,37%	(18.971)	-13,42%	165.507	73,92%	(43.159)
	(%) CASA	69,90%	69,49%	68,61%	68,42%									
	FDR	127,02%	132,24%	134,84%	135,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.604	3.519	3.501		(17)	(103)	-2,85%	83	2,43%	-	0,00%	3.501
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.404	3.319	3.301		(17)	(103)	-3,01%	83	2,59%	-	0,00%	3.301
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	231	232	232		0	1	0,43%	12	5,45%	-	0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	130	-	-	0	-23	-1	-111	1	241	54,02%	(111)
	Linkage	46	37	37	-	-	-	-1	0	-8	-	46	81,53%	(8)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Local Champion	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	21.831	-	-	0	-991	-350	-5.658	350	30.742	71,01%	(8.911)
	KUR	24.649	20.271	19.976	-	-	0	-933	-295	-4.673	295	27.715	72,08%	(7.739)
	Non KUR	2.840	1.910	1.855	-	-	0	-58	-55	-985	55	3.027	61,27%	(1.172)
3	PWG	10.361	9.808	9.693	262	325	63	-424	-116	-668	441	18.333	52,87%	(8.640)
	Cilem	10.361	9.808	9.693	262	325	63	-424	-116	-668	441	18.333	52,87%	(8.640)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	210.923	1.038	1.450	412	-762	-404	-7.801	1.854	234.495	89,95%	(23.573)
	CF 1	7.216	7.476	7.713	315	310	-5	-93	237	497	73	8.917	86,49%	(1.204)
	Total Griya	3.957	4.107	4.395	315	310	-5	0	287	437	23	4.267	103,00%	128
	• Total Non Program	3.667	3.325	3.615	-	310	310	-43	290	-52	20	3.968	91,09%	(354)
	• Program	291	782	780	315	-	-315	335	-2	489	2	298	261,56%	482
	Oto	3.258	3.369	3.318	-	-	0	-93	-51	60	51	4.650	71,35%	(1.332)
	CF 2	211.508	203.851	203.210	723	1.140	417	-669	-641	-8.298	1.781	225.578	90,08%	(22.368)
	Mitraguna & Others	176.747	172.435	172.327	723	1.140	417	-289	-108	-4.420	1.248	189.546	90,92%	(17.218)
	Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	36.032	85,71%	(5.150)
	Total Pembiayaan	256.814	243.448	242.577	1.300	1.775	475	-2.201	-871	-14.238	2.646	283.811	85,47%	(41.235)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	42	42	0,00%	31,76%	32,10%	-	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.080	707	2.578	0,56%	3,19%	11,81%	1.870	2.424	1.498			
	KUR	154	796	428	2.196	0,62%	2,11%	10,99%	1.768	2.042	1.400			
	Non KUR	-	284	279	382	0,00%	14,61%	20,58%	102	382	97			
3	PWG	25	-	-	445	0,24%	0,00%	4,59%	445	421	445			
	Cilem	25	-	-	445	0,24%	0,00%	4,59%	445	421	445			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	9.439	10.054	12.707	6,82%	4,76%	6,02%	2.653	(2.201)	3.268			
	CF 1	-	36	33	299	0,00%	0,44%	3,87%	266	299	263			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	36	33	299	0,00%	0,97%	9,01%	266	299	263			
	CF 2	14.908	9.403	10.021	12.408	7,05%	4,92%	6,11%	2.387	(2.500)	3.005			
	Mitraguna & Others	14.471	9.292	9.714	12.101	8,19%	5,63%	7,02%	2.387	(2.370)	2.809			
	Pensiun	436	111	307	307	1,25%	0,98%	0,99%	(0)	(129)	195			
	Total Pembiayaan	15.086	10.519	10.803	15.771	5,87%	4,44%	6,50%	4.969	685	5.252	0,48%	92,57%	-6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	949	1.088	1.128	1,31%	4,91%	5,17%	39	766	179			
	KUR	269	771	910	949	1,09%	4,49%	4,75%	39	681	179			
	Non KUR	93	178	178	178	3,26%	9,33%	9,61%	-	86	-			
3	PWG	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Cilem	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.610	21.945	22.149	3,60%	10,38%	10,50%	204	14.273	539			
	CF 1	-	216	216	216	0,00%	2,89%	2,81%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,42%	6,52%	-	216	-			
	CF 2	7.876	21.394	21.729	21.933	3,72%	10,66%	10,79%	204	14.057	539			
	Mitraguna & Others	7.422	20.957	21.292	21.496	4,20%	12,35%	12,47%	204	14.074	539			
	Pensiun	454	437	437	437	0,18%	0,18%	1,41%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.559	23.033	23.294	3,21%	9,46%	9,60%	261	15.057	735	1,09%	88,61%	-8,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	7.897	7.931	(6.474)	34	1.579	24,87%	417	5,55%	19.190	41,33%	(11.259)
2	Tabungan	148.174	174.962	173.590	173.477	7.558	(113)	(1.485)	-0,85%	25.303	17,08%	162.362	106,85%	11.115
3	Deposito	29.593	37.313	37.896	37.896	(2.366)	0	583	1,56%	8.303	28,06%	30.657	123,61%	7.240
	Total	185.281	218.626	219.383	219.304	(1.281)	(79)	678	0,31%	34.023	18,36%	212.208	103,34%	7.096
	CASA	155.687	181.313	181.486	181.407	1.084	(79)	94	0,05%	25.720	16,52%	181.551	99,92%	(144)
	(%) CASA	84,03%	82,93%	82,73%	82,72%									
	FDR	129,17%	128,36%	129,32%	129,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	7.185	6.193	6.423	230	(762)	-10,60%	(1.937)	-23,17%	-	0,00%	6.423	
2	Giro ISE	1.674	1.419	1.693	1.695	2	275	19,38%	20	1,20%		0,00%	1.695	
3	Tabungan ISE	6.686	5.766	4.500	4.729	229	(1.037)	-17,98%	(1.957)	-29,28%		0,00%	4.729	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	188	206	208	208	0	2	0,97%	20	10,64%		0,00%	208	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.549	47.630	625	1.050	425	-2	81	1.239	969	50.997	93,40%	(3.368)
	KUR	42.708	43.748	44.210	525	1.050	525	157	461	1.501	589	47.111	93,84%	(2.902)
	Non KUR	3.682	3.801	3.420	100	-	-100	-158	-381	-262	381	3.886	88,01%	(466)
3	PWG	25.907	46.459	49.786	8.255	8.654	399	3.011	3.327	23.878	5.327	42.215	117,93%	7.571
	Cilem	11.633	27.453	29.207	3.436	3.556	120	1.712	1.755	17.575	1.801	23.136	126,24%	6.071
	Gadai	14.275	19.006	20.578	4.819	5.098	279	1.299	1.572	6.303	3.526	19.078	107,86%	1.500
4	CFG	167.028	186.627	186.285	2.835	942	-1.893	3.377	-342	19.257	1.284	183.810	101,35%	2.476
	CF 1	10.804	14.864	14.749	885	49	-836	834	-115	3.945	164	12.832	114,94%	1.917
	Total Griya	4.197	5.432	5.423	-	-	0	0	-9	1.226	9	4.477	121,12%	946
	• Total Non Program	4.197	5.278	5.269	-	-	0	1.339	-9	1.072	9	4.477	117,69%	792
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	9.432	9.326	885	49	-836	834	-106	2.720	155	8.355	111,63%	972
	CF 2	156.224	171.763	171.536	1.950	893	-1.057	2.544	-227	15.312	1.120	170.978	100,33%	558
	Mitraguna & Others	100.077	114.328	114.425	1.755	663	-1.092	1.808	98	14.349	565	113.332	100,96%	1.093
	Pensiun	56.148	57.435	57.110	195	230	35	735	-325	963	555	57.645	99,07%	(535)
	Total Pembiayaan	239.326	280.635	283.701	11.715	10.647	-1.068	6.387	3.066	44.374	7.581	277.021	102,41%	6.679

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	395	322	6.762	0,43%	0,68%	14,20%	6.439	6.564	6.367			
	KUR	198	317	249	5.553	0,46%	0,57%	12,56%	5.304	5.355	5.235			
	Non KUR	-	78	74	1.209	0,00%	1,94%	35,35%	1.135	1.209	1.131			
3	PWG	-	-	-	1.659	0,00%	0,00%	3,33%	1.659	1.659	1.659			
	Cilem	-	-	-	1.070	0,00%	0,00%	3,66%	1.070	1.070	1.070			
	Gadai	-	-	-	590	0,00%	0,00%	2,86%	590	590	590			
4	CFG	1.021	478	788	2.702	0,61%	0,42%	1,45%	1.914	1.681	2.224			
	CF 1	202	15	371	1.961	1,87%	2,50%	13,30%	1.590	1.759	1.947			
	Total Griya	-	-	212	899	0,00%	3,90%	16,58%	687	899	899			
	Oto	202	15	160	1.063	3,06%	1,69%	11,39%	903	860	1.048			
	CF 2	819	464	417	741	0,52%	0,24%	0,43%	324	(78)	277			
	Mitraguna & Others	819	220	161	168	0,82%	0,14%	0,15%	7	(651)	(52)			
	Pensiun	-	243	256	573	0,00%	0,45%	1,00%	317	573	329			
	Total Pembiayaan	1.219	874	1.111	11.123	0,51%	0,40%	3,92%	10.013	9.904	10.250	1,09%	72,26%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	474	409	405	0,99%	0,86%	0,85%	(4)	(56)	(69)			
	KUR	366	423	358	355	0,86%	0,82%	0,80%	(3)	(11)	(68)			
	Non KUR	95	51	51	50	2,57%	1,33%	1,46%	(1)	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.209	1.424	1.424	1,59%	0,76%	0,76%	-	(1.224)	214			
	CF 1	10	294	294	294	0,09%	1,98%	1,99%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,11%	3,15%	-	284	-			
	CF 2	2.638	916	1.130	1.130	1,69%	0,66%	0,66%	-	(1.509)	214			
	Mitraguna & Others	2.229	887	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	214			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.683	1.832	1.829	1,30%	0,65%	0,64%	(4)	(1.280)	145	1,80%	-180,03%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	899	905	(208)	6	(64)	-6,57%	(458)	-33,60%	7.960	11,37%	(7.055)
2	Tabungan	77.945	97.520	97.176	96.911	5.916	(265)	(609)	-0,62%	18.966	24,33%	89.603	108,16%	7.307
3	Deposito	9.935	9.827	10.251	10.251	0	0	424	4,31%	315	3,18%	10.552	97,15%	(301)
	Total	89.243	108.315	108.326	108.066	5.707	(259)	(249)	-0,23%	18.824	21,09%	108.115	99,95%	(49)
	CASA	79.307	98.488	98.075	97.815	5.707	(259)	(673)	-0,68%	18.508	23,34%	97.563	100,26%	252
	(%) CASA	88,87%	90,93%	90,54%	90,51%									
	FDR	131,75%	136,37%	136,81%	137,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.472	2.286	2.330		44	(142)	-5,74%	(466)	-16,66%	-	0,00%	2.330
2	Giro ISE	1.018	624	529	519		(10)	(105)	-16,83%	(499)	-49,03%		0,00%	519
3	Tabungan ISE	1.778	1.848	1.757	1.811		54	(37)	-2,00%	33	1,88%		0,00%	1.811
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	97	97		0	1	1,04%	14	16,87%		0,00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.287	250	70	-180	1.103	-191	3.881	261	22.512	103,44%	775
	KUR	19.311	22.464	22.286	250	70	-180	913	-178	2.975	248	22.260	100,12%	26
	Non KUR	95	1.013	1.000	-	-	0	189	-13	906	13	252	396,44%	748
3	PWG	2.291	6.594	6.454	584	216	-369	549	-140	4.163	356	5.977	107,98%	477
	Cilem	2.291	6.594	6.454	584	216	-369	549	-140	4.163	356	5.977	107,98%	477
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	118.461	1.837	1.891	54	3.574	826	22.675	1.066	105.810	111,96%	12.650
	CF 1	18.535	22.310	22.791	152	594	442	730	481	4.256	113	20.118	113,28%	2.673
	Total Griya	17.245	16.195	16.180	-	-	0	0	-14	-1.064	14	17.963	90,07%	(1.783)
	• Total Non Program	1.070	701	694	-	-	0	-10	-7	-376	7	1.386	50,11%	(691)
	• Program	16.174	15.493	15.486	-	-	0	-74	-7	-688	7	16.578	93,42%	(1.092)
	Oto	1.291	6.116	6.611	152	594	442	730	495	5.320	99	2.155	306,76%	4.456
	CF 2	77.250	95.325	95.669	1.685	1.297	-388	2.844	345	18.419	952	85.692	111,64%	9.978
	Mitraguna & Others	58.013	77.042	77.527	1.685	1.297	-388	3.384	485	19.514	812	65.673	118,05%	11.854
	Pensiun	19.237	18.282	18.142	-	-	0	-540	-140	-1.095	140	20.018	90,63%	(1.876)
	Total Pembiayaan	117.580	147.707	148.201	2.671	2.177	-494	5.148	495	30.622	1.682	134.397	110,27%	13.805

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	518	622	769	0,86%	2,65%	3,30%	148	602	251			
	KUR	167	518	622	769	0,87%	2,77%	3,45%	148	602	251			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	154	0,00%	0,00%	2,38%	154	154	154			
	Cilem	-	-	-	154	0,00%	0,00%	2,38%	154	154	154			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.606	2.138	1.691	2,69%	1,82%	1,43%	(447)	(881)	85			
	CF 1	1.875	1.449	1.540	1.055	10,12%	6,90%	4,63%	(484)	(820)	(394)			
	Total Griya	1.875	1.449	1.449	1.055	10,87%	8,95%	6,52%	(394)	(820)	(394)			
	Oto	-	-	91	-	0,00%	1,48%	0,00%	(91)	-	-			
	CF 2	697	157	598	635	0,90%	0,63%	0,66%	38	(61)	478			
	Mitraguna & Others	583	157	598	635	1,01%	0,78%	0,82%	38	52	478			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.124	2.759	2.614	2,33%	1,87%	1,76%	(146)	(125)	489	0,82%	53,71%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	582	664	734	0,00%	2,83%	3,15%	70	734	153			
	KUR	-	582	664	734	0,00%	2,96%	3,30%	70	734	153			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.309	5.422	5.678	5,15%	4,61%	4,79%	256	743	369			
	CF 1	4.826	5.155	5.269	5.525	26,04%	23,62%	24,24%	256	699	370			
	Total Griya	4.826	5.155	5.269	5.525	27,99%	32,54%	34,15%	256	699	370			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	154	153	153	0,14%	0,16%	0,16%	-	45	(1)			
	Mitraguna & Others	108	154	153	153	0,19%	0,20%	0,20%	-	45	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.890	6.086	6.412	4,20%	4,12%	4,33%	326	1.478	522	1,87%	56,71%	-2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	89	89	(29)	0	(16)	-15,12%	(72)	-44,87%	7.153	1,25%	(7.064)
2	Tabungan	112.107	103.071	104.463	104.833	(3.868)	370	1.763	1,71%	(7.274)	-6,49%	125.573	83,48%	(20.739)
3	Deposito	7.734	12.256	13.304	12.003	(179)	(1.300)	(253)	-2,07%	4.269	55,20%	8.692	138,09%	3.311
	Total	120.003	115.432	117.856	116.926	(4.076)	(930)	1.494	1,29%	(3.077)	-2,56%	141.418	82,68%	(24.492)
	CASA	112.269	103.176	104.552	104.922	(3.897)	370	1.747	1,69%	(7.346)	-6,54%	132.726	79,05%	(27.803)
	(%) CASA	93,56%	89,38%	88,71%	89,73%									
	FDR	119,28%	129,39%	127,54%	128,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.726	1.789	1.786		(3)	60	3,50%	238	15,37%	-	0,00%	1.786
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%		0,00%	7
3	Tabungan ISE	1.542	1.719	1.782	1.779		(3)	60	3,52%	237	15,37%		0,00%	1.779
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	157	158	158		0	1	0,64%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Local Champion	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.768	530	350	-180	-257	85	-2.743	265	21.218	74,32%	(5.450)
	KUR	17.071	14.238	14.328	530	350	-180	-215	91	-2.742	259	19.621	73,03%	(5.292)
	Non KUR	1.440	1.446	1.440	-	-	0	-42	-6	-0	6	1.597	90,16%	(157)
3	PWG	10.369	17.014	17.864	2.312	1.664	-648	1.061	850	7.495	814	20.168	88,57%	(2.304)
	Cilem	7.309	11.443	11.452	845	426	-419	401	9	4.143	416	14.834	77,20%	(3.382)
	Gadai	3.060	5.572	6.412	1.468	1.238	-229	660	840	3.352	398	5.334	120,20%	1.078
4	CFG	114.187	116.613	116.630	630	1.366	736	-558	17	2.444	1.349	125.036	93,28%	(8.406)
	CF 1	709	1.874	1.845	83	-	-83	45	-29	1.136	29	1.870	98,63%	(26)
	Total Griya	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
	• Total Non Program	277	245	245	-	-	0	-7	0	-32	-	424	57,79%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.600	83	-	-83	45	-29	1.168	29	1.446	110,60%	153
	CF 2	113.478	114.740	114.786	547	1.366	819	-603	46	1.308	1.320	123.166	93,20%	(8.380)
	Mitraguna & Others	95.023	97.439	97.453	405	1.066	661	-556	15	2.431	1.051	103.942	93,76%	(6.488)
	Pensiun	18.455	17.301	17.332	142	300	158	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	143.135	149.363	150.314	3.473	3.380	-93	244	951	7.180	2.429	166.490	90,28%	(16.176)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	757	728	1.831	1,73%	4,64%	11,61%	1.103	1.511	1.074			
	KUR	302	757	728	1.714	1,77%	5,11%	11,96%	986	1.413	957			
	Non KUR	19	-	-	117	1,33%	0,00%	8,13%	117	98	117			
3	PWG	-	-	-	368	0,00%	0,00%	0,00%	368	368	368			
	Cilem	-	-	-	322	0,00%	0,00%	2,81%	322	322	322			
	Gadai	-	-	-	47	0,00%	0,00%	0,73%	47	47	47			
4	CFG	617	1.089	842	2.200	0,54%	0,72%	1,89%	1.359	1.584	1.112			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	617	1.089	842	2.200	0,54%	0,73%	1,92%	1.359	1.584	1.112			
	Mitraguna & Others	617	1.089	842	2.200	0,65%	0,86%	2,26%	1.359	1.584	1.112			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.846	1.570	4.400	0,65%	1,05%	2,93%	2.830	3.463	2.555	5,16%	-76,34%	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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.024	1.065	990	2,24%	6,79%	6,28%	(75)	575	(34)			
	KUR	236	926	968	895	1,38%	6,80%	6,24%	(74)	658	(32)			
	Non KUR	179	97	96	95	12,41%	6,66%	6,60%	(1)	(84)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.000	1.994	1.858	1,86%	1,71%	1,59%	(136)	(267)	(142)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.000	1.994	1.858	1,87%	1,74%	1,62%	(136)	(267)	(142)			
	Mitraguna & Others	1.814	1.980	1.975	1.838	1,91%	2,03%	1,89%	(136)	24	(142)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.024	3.059	2.847	1,77%	2,05%	1,89%	(212)	307	(176)	7,85%	-314,63%	6,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	847	848	(52)	1	(31)	-3,53%	(2.157)	-71,78%	11.516	7,36%	(10.668)
2	Tabungan	56.317	63.776	58.067	57.872	(6.667)	(195)	(5.904)	-9,26%	1.555	2,76%	69.723	83,00%	(11.851)
3	Deposito	45.220	63.030	62.047	62.047	1.196	0	(983)	-1,56%	16.826	37,21%	46.360	133,84%	15.687
	Total	104.542	127.685	120.961	120.767	(5.523)	(194)	(6.918)	-5,42%	16.225	15,52%	127.600	94,65%	(6.833)
	CASA	59.322	64.655	58.914	58.720	(6.719)	(194)	(5.935)	-9,18%	(602)	-1,01%	81.240	72,28%	(22.519)
	(%) CASA	56,74%	50,64%	48,71%	48,62%									
	FDR	207,64%	186,30%	197,47%	197,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.168	1.967	1.923		(44)	(245)	-11,31%	(887)	-31,58%	-	0,00%	1.923
2	Giro ISE	19	499	426	372		(53)	(126)	-25,34%	353	1846,46%		0,00%	372
3	Tabungan ISE	2.791	1.669	1.541	1.550		9	(119)	-7,12%	(1.241)	-44,45%		0,00%	1.550
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	8.005	-	-	0	-71	0	-689	-	8.694	92,08%	(689)
	Linkage	8.515	7.826	7.826	-	-	-	-71	0	-689	-	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.607	400	220	-180	-787	-207	-3.968	427	38.354	79,80%	(7.747)
	KUR	29.907	27.114	26.960	400	220	-180	-576	-154	-2.947	374	33.477	80,53%	(6.517)
	Non KUR	4.668	3.700	3.647	-	-	0	-210	-53	-1.022	53	4.877	74,77%	(1.230)
3	PWG	5.791	10.204	10.230	1.650	244	-1.406	1.043	26	4.439	218	13.904	73,58%	(3.674)
	Cilem	5.791	10.204	10.230	1.650	244	-1.406	1.043	26	4.439	218	13.904	73,58%	(3.674)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	190.015	1.633	2.778	1.145	3.850	1.156	22.006	1.622	185.426	102,47%	4.589
	CF 1	111.105	105.056	104.869	467	242	-225	1.393	-188	-6.236	430	116.015	90,39%	(11.146)
	Total Griya	105.380	97.030	96.781	-	-	0	0	-250	-8.600	250	108.893	88,88%	(12.112)
	• Total Non Program	15.372	12.556	12.542	-	-	0	-112	-14	-2.830	14	16.641	75,37%	(4.099)
	• Program	90.009	84.475	84.239	-	-	0	-579	-236	-5.770	236	92.252	91,31%	(8.014)
	Oto	5.724	8.026	8.088	467	242	-225	1.393	62	2.364	180	7.122	113,57%	967
	CF 2	56.904	83.802	85.146	1.166	2.536	1.370	2.457	1.344	28.242	1.192	69.411	122,67%	15.734
	Mitraguna & Others	52.060	72.435	73.583	460	1.435	975	445	1.148	21.524	287	63.278	116,29%	10.305
	Pensiun	4.844	11.367	11.563	706	1.101	395	2.012	195	6.718	906	6.134	188,51%	5.429
	Total Pembiayaan	217.069	237.882	238.857	3.683	3.242	-441	4.035	975	21.788	2.268	246.378	96,95%	(7.522)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.211	1.195	3.033	1,36%	3,88%	9,91%	1.838	2.562	1.822			
	KUR	56	593	592	2.332	0,19%	2,18%	8,65%	1.740	2.275	1.738			
	Non KUR	415	617	603	701	8,89%	16,30%	19,22%	98	286	84			
3	PWG	-	-	-	437	0,00%	0,00%	4,27%	437	437	437			
	Cilem	-	-	-	437	0,00%	0,00%	4,27%	437	437	437			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.032	9.702	16.484	4,36%	5,14%	8,68%	6.783	9.155	7.453			
	CF 1	7.221	9.032	8.741	14.779	6,50%	8,32%	14,09%	6.038	7.558	5.747			
	Total Griya	7.194	8.838	8.389	13.653	6,83%	8,65%	14,11%	5.264	6.458	4.815			
	Oto	26	194	352	1.126	0,46%	4,39%	13,92%	774	1.100	932			
	CF 2	108	-	960	1.705	0,19%	1,15%	2,00%	745	1.597	1.705			
	Mitraguna & Others	-	-	960	1.705	0,00%	1,33%	2,32%	745	1.705	1.705			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.242	10.896	19.954	3,59%	4,58%	8,35%	9.057	12.153	9.711	0,05%	99,44%	-8,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,24%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	557	701	701	0,76%	2,28%	2,29%	-	439	145			
	KUR	164	102	99	99	0,55%	0,36%	0,37%	-	(65)	(3)			
	Non KUR	98	455	603	603	2,11%	16,29%	16,53%	-	504	148			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.120	15.754	15.850	7,41%	8,34%	8,34%	97	3.396	731			
	CF 1	10.689	14.462	15.097	15.193	9,62%	14,37%	14,49%	97	4.504	731			
	Total Griya	10.577	14.195	14.830	14.926	10,04%	15,28%	15,42%	97	4.349	731			
	Oto	112	267	267	267	1,96%	3,33%	3,30%	-	155	-			
	CF 2	1.765	657	657	657	3,10%	0,78%	0,77%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,91%	0,89%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.855	16.634	16.731	5,94%	6,99%	7,00%	97	3.835	876	0,05%	99,35%	-7,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	3.045	3.087	97	42	1.747	130,38%	(3.994)	-56,40%	14.952	20,65%	(11.865)
2	Tabungan	82.750	88.190	89.318	91.001	(2.093)	1.683	2.811	3,19%	8.251	9,97%	96.168	94,63%	(5.167)
3	Deposito	20.500	30.758	31.026	30.979	1.900	(47)	221	0,72%	10.479	51,12%	21.133	146,59%	9.846
	Total	110.331	120.289	123.388	125.067	(95)	1.679	4.778	3,97%	14.736	13,36%	132.253	94,57%	(7.186)
	CASA	89.831	89.530	92.363	94.088	(1.996)	1.726	4.558	5,09%	4.257	4,74%	111.120	84,67%	(17.032)
	(%) CASA	81,42%	74,43%	74,86%	75,23%									
	FDR	132,60%	138,95%	137,16%	135,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.880	1.766	1.770		3	(110)	-5,86%	975	122,76%	-	0,00%	1.770
2	Giro ISE	389	33	29	30		1	(3)	-10,00%	(359)	-92,27%		0,00%	30
3	Tabungan ISE	406	1.846	1.738	1.739		2	(107)	-5,79%	1.334	328,92%		0,00%	1.739
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	116	116	116		0	0	0,00%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.691	36.912	200	910	710	-230	221	-739	689	40.914	90,22%	(4.003)
	KUR	36.457	35.715	35.945	200	910	710	-201	230	-512	680	39.582	90,81%	(3.637)
	Non KUR	1.194	975	967	-	-	0	-30	-9	-227	9	1.332	72,55%	(366)
3	PWG	14.628	24.979	27.083	4.826	4.301	-525	1.867	2.103	12.455	2.198	24.877	108,87%	2.205
	Cilem	6.737	13.467	14.505	1.379	1.284	-95	124	1.038	7.768	246	13.381	108,40%	1.123
	Gadai	7.891	11.512	12.578	3.447	3.017	-430	1.743	1.066	4.687	1.952	11.496	109,41%	1.082
4	CFG	94.017	105.470	105.248	1.156	770	-386	1.055	-221	11.232	991	107.669	97,75%	(2.421)
	CF 1	1.650	2.828	2.801	-	-	0	205	-27	1.151	27	2.727	102,72%	74
	Total Griya	348	265	265	-	-	0	0	0	-83	-	495	53,57%	(230)
	• Total Non Program	348	265	265	-	-	0	-9	0	-83	-	495	53,57%	(230)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.536	-	-	0	205	-27	1.234	27	2.232	113,61%	304
	CF 2	92.366	102.641	102.447	1.156	770	-386	850	-195	10.081	965	104.942	97,62%	(2.495)
	Mitraguna & Others	54.628	62.993	63.108	608	770	162	326	116	8.480	654	66.021	95,59%	(2.912)
	Pensiun	37.738	39.649	39.339	548	-	-548	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	169.242	6.182	5.981	-201	2.692	2.102	22.947	3.878	173.460	97,57%	(4.218)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	54	1.653	0,22%	0,15%	4,48%	1.599	1.570	1.599			
	KUR	-	17	19	1.436	0,00%	0,05%	4,00%	1.417	1.436	1.419			
	Non KUR	83	37	35	217	6,98%	3,62%	22,41%	181	133	180			
3	PWG	-	-	-	778	0,00%	0,00%	2,87%	778	778	778			
	Cilem	-	-	-	629	0,00%	0,00%	4,33%	629	629	629			
	Gadai	-	-	-	150	0,00%	0,00%	1,19%	150	150	150			
4	CFG	-	723	732	2.652	0,00%	0,69%	2,52%	1.921	2.652	1.929			
	CF 1	-	155	152	432	0,00%	5,38%	15,40%	279	432	277			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	155	152	432	0,00%	5,93%	17,01%	279	432	277			
	CF 2	-	569	580	2.221	0,00%	0,56%	2,17%	1.641	2.221	1.652			
	Mitraguna & Others	-	444	479	2.120	0,00%	0,76%	3,36%	1.641	2.120	1.676			
	Pensiun	-	124	101	101	0,00%	0,25%	0,26%	(0)	101	(23)			
	Total Pembiayaan	83	777	786	5.084	0,06%	0,47%	3,00%	4.298	5.000	4.307	0,56%	81,38%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,76%	0,75%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	9,24%	9,33%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.914	3.059	3.059	0,02%	2,90%	2,91%	-	3.040	145			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.914	3.059	3.059	0,02%	2,98%	2,99%	-	3.040	145			
	Mitraguna & Others	19	2.485	2.509	2.509	0,03%	3,98%	3,98%	-	2.490	24			
	Pensiun	-	429	550	550	0,00%	0,33%	1,40%	-	550	121			
	Total Pembiayaan	116	3.191	3.336	3.336	0,08%	2,00%	1,97%	-	3.220	145	0,71%	64,06%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	478	731	405	253	62	9,22%	575	367,38%	6.948	10,53%	(6.217)
2	Tabungan	45.583	48.535	46.362	46.965	946	603	(1.570)	-3,23%	1.382	3,03%	55.342	84,86%	(8.377)
3	Deposito	28.548	6.815	6.821	6.821	(732)	0	6	0,09%	(21.727)	-76,11%	29.544	23,09%	(22.723)
	Total	74.288	56.019	53.661	54.517	619	856	(1.501)	-2,68%	(19.770)	-26,61%	91.834	59,37%	(37.316)
	CASA	45.740	49.204	46.840	47.696	1.351	856	(1.508)	-3,06%	1.956	4,28%	62.290	76,57%	(14.594)
	(%) CASA	61,57%	87,83%	87,29%	87,49%									
	FDR	155,10%	231,36%	240,54%	236,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	905	1.049	1.051		2	146	16,09%	256	32,15%	-	0,00%	1.051
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	962,04%		0,00%	72
3	Tabungan ISE	788	833	977	979		2	146	17,48%	191	24,20%		0,00%	979
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	30.484	30.202	700	320	-380	733	-282	6.055	602	26.876	112,37%	3.326
	KUR	23.464	29.725	29.447	700	320	-380	782	-278	5.983	598	26.038	113,09%	3.409
	Non KUR	683	759	755	-	-	0	-49	-4	72	4	838	90,06%	(83)
3	PWG	2.751	5.831	5.815	747	101	-646	888	-16	3.064	117	6.623	87,80%	(808)
	Cilem	2.751	5.831	5.815	747	101	-646	888	-16	3.064	117	6.623	87,80%	(808)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	93.289	93.059	3.104	620	-2.484	1.600	-230	4.737	850	97.005	95,93%	(3.946)
	CF 1	3.542	3.592	3.573	-	-	0	-15	-19	31	19	4.474	79,86%	(901)
	Total Griya	3.385	2.554	2.542	-	-	0	0	-11	-842	11	3.531	72,00%	(989)
1	• Total Non Program	3.385	2.554	2.542	-	-	0	-29	-11	-842	11	3.531	72,00%	(989)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.039	1.031	-	-	0	-15	-8	873	8	943	109,33%	88
	CF 2	84.780	89.697	89.486	3.104	620	-2.484	1.616	-211	4.706	831	92.531	96,71%	(3.045)
	Mitraguna & Others	72.402	77.501	77.383	3.104	620	-2.484	1.803	-118	4.981	738	79.257	97,64%	(1.874)
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)
	Total Pembiayaan	115.220	129.604	129.076	4.551	1.041	-3.510	3.221	-528	13.856	1.569	130.504	98,91%	(1.428)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	22	15	1.692	1,08%	0,05%	5,60%	1.677	1.431	1.670			
	KUR	188	-	-	1.569	0,80%	0,00%	5,33%	1.569	1.381	1.569			
	Non KUR	73	22	15	123	10,64%	1,96%	16,33%	108	51	101			
3	PWG	-	-	-	278	0,00%	0,00%	4,79%	278	278	278			
	Cilem	-	-	-	278	0,00%	0,00%	4,79%	278	278	278			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	891	1.072	3.110	0,64%	1,15%	3,34%	2.038	2.547	2.220			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	891	1.072	3.110	0,66%	1,20%	3,48%	2.038	2.547	2.220			
	Mitraguna & Others	408	817	998	3.036	0,56%	1,29%	3,92%	2.038	2.628	2.219			
	Pensiun	155	74	74	74	1,25%	0,61%	0,61%	-	(81)	1			
	Total Pembiayaan	824	913	1.087	5.081	0,72%	0,84%	3,94%	3.993	4.257	4.168	2,44%	37,90%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	232	169	169	0,11%	0,56%	0,56%	-	144	(63)			
	KUR	-	172	110	110	0,00%	0,37%	0,37%	-	110	(63)			
	Non KUR	26	59	60	60	3,76%	7,84%	7,88%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	950	949	949	1,34%	1,02%	1,02%	-	(239)	(2)			
	CF 1	-	320	320	320	0,00%	8,92%	8,96%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,54%	12,60%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	630	628	628	1,40%	0,70%	0,70%	-	(559)	(2)			
	Mitraguna & Others	1.187	567	566	566	1,64%	0,73%	0,73%	-	(621)	(1)			
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)			
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,87%	-	(95)	(64)	1,39%	-60,22%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.341	1.418	424	77	64	4,77%	(6.640)	-82,41%	14.967	9,47%	(13.549)
2	Tabungan	114.229	116.866	116.445	116.051	2.472	(394)	(815)	-0,70%	1.823	1,60%	127.078	91,32%	(11.027)
3	Deposito	24.505	18.203	17.705	17.705	(795)	(0)	(499)	-2,74%	(6.800)	-27,75%	25.528	69,35%	(7.823)
	Total	146.791	136.423	135.491	135.173	2.100	(318)	(1.249)	-0,92%	(11.618)	-7,91%	167.573	80,67%	(32.400)
	CASA	122.286	118.220	117.786	117.469	2.895	(317)	(751)	-0,64%	(4.817)	-3,94%	142.046	82,70%	(24.577)
	(%) CASA	83,31%	86,66%	86,93%	86,90%									
	FDR	111,90%	130,44%	132,77%	133,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	769	772		3	3	0,43%	207	36,63%	-	0,00%	772
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%		0,00%	1
3	Tabungan ISE	563	767	768	770		3	3	0,43%	207	36,83%		0,00%	770
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%		0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.561	17.428	50	200	150	-426	-133	-1.277	333	21.408	81,41%	(3.979)
	KUR	17.857	17.017	16.899	50	200	150	-400	-119	-958	319	20.405	82,82%	(3.506)
	Non KUR	848	544	530	-	-	0	-26	-14	-319	14	1.003	52,80%	(473)
3	PWG	28.691	42.364	45.172	5.755	6.568	813	217	2.808	16.481	3.760	42.488	106,32%	2.685
	Cilem	14.633	22.956	23.649	809	1.164	355	-1	693	9.016	471	25.716	91,96%	(2.067)
	Gadai	14.059	19.408	21.524	4.946	5.404	458	219	2.115	7.465	3.289	16.772	128,33%	4.752
4	CFG	116.769	117.948	117.211	567	666	99	-107	-737	442	1.403	127.157	92,18%	(9.946)
	CF 1	2.827	4.549	4.185	-	-	0	264	-363	1.358	363	3.996	104,75%	190
	Total Griya	979	734	731	-	-	0	0	-3	-248	3	1.126	64,95%	(395)
	• Total Non Program	979	734	731	-	-	0	-15	-3	-248	3	1.126	64,95%	(395)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.454	-	-	0	264	-360	1.606	360	2.870	120,36%	584
	CF 2	113.942	113.400	113.026	567	666	99	-371	-374	-916	1.040	123.162	91,77%	(10.136)
	Mitraguna & Others	55.116	58.111	58.060	407	421	14	402	-51	2.944	472	63.433	91,53%	(5.373)
	Pensiun	58.827	55.288	54.966	160	245	85	-773	-322	-3.861	567	59.729	92,03%	(4.763)
	Total Pembiayaan	164.260	177.949	179.887	6.372	7.434	1.062	-314	1.938	15.627	5.496	191.147	94,11%	(11.260)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	433	326	1.244	3,30%	1,86%	7,14%	917	626	811			
	KUR	461	321	291	1.200	2,58%	1,71%	7,10%	909	738	879			
	Non KUR	156	112	35	44	18,40%	6,52%	8,28%	8	(112)	(68)			
3	PWG	74	-	-	1.375	0,26%	0,00%	3,04%	1.375	1.300	1.375			
	Cilem	74	-	-	687	0,51%	0,00%	2,91%	687	613	687			
	Gadai	-	-	-	687	0,00%	0,00%	3,19%	687	687	687			
4	CFG	1.969	2.461	2.567	3.183	1,69%	2,18%	2,72%	616	1.214	722			
	CF 1	66	45	197	99	2,32%	4,32%	2,35%	(98)	33	54			
	Total Griya	66	45	43	41	6,70%	5,83%	5,56%	(2)	(25)	(4)			
	Oto	-	-	154	58	0,00%	4,03%	1,67%	(96)	58	58			
	CF 2	1.904	2.417	2.371	3.085	1,67%	2,09%	2,73%	714	1.181	668			
	Mitraguna & Others	1.427	1.741	1.787	1.775	2,59%	3,08%	3,06%	(13)	348	34			
	Pensiun	477	676	583	1.310	0,81%	1,06%	2,38%	727	833	634			
	Total Pembiayaan	2.661	2.894	2.969	5.877	1,62%	1,67%	3,27%	2.908	3.216	2.983	0,00%	100,00%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	603	643	633	1,22%	3,66%	3,63%	(10)	404	31			
	KUR	229	569	541	531	1,28%	3,18%	3,14%	(10)	302	(38)			
	Non KUR	-	34	102	102	0,00%	18,82%	19,33%	-	102	68			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.719	1.451	1.446	1,37%	1,23%	1,23%	(5)	(151)	(273)			
	CF 1	-	159	154	149	0,00%	3,39%	3,55%	(5)	149	(11)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	159	154	149	0,00%	4,04%	4,30%	(5)	149	(11)			
	CF 2	1.597	1.560	1.297	1.297	1,40%	1,14%	1,15%	-	(300)	(262)			
	Mitraguna & Others	770	1.325	1.290	1.290	1,40%	2,22%	2,22%	-	520	(35)			
	Pensiun	827	235	8	8	0,50%	0,00%	0,01%	-	(820)	(227)			
	Total Pembiayaan	1.826	2.321	2.095	2.079	1,11%	1,18%	1,16%	(15)	253	(242)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	23.096	23.202	23.147	338	(55)	51	0,22%	(1.754)	-7,04%	33.853	68,37%	(10.706)
3	Deposito	2.060	1.857	2.112	2.112	(359)	0	255	13,73%	51	2,50%	2.365	89,28%	(253)
	Total	26.961	24.953	25.313	25.259	(21)	(55)	306	1,23%	(1.702)	-6,31%	36.218	69,74%	(10.960)
	CASA	24.901	23.096	23.202	23.147	338	(55)	51	0,22%	(1.754)	-7,04%	33.853	68,37%	(10.706)
	(%) CASA	92,36%	92,56%	91,66%	91,64%									
	FDR	86,03%	83,19%	80,68%	80,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.043	2.330	2.344		14	300	14,70%	410	21,17%	-	0,00%	2.344
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.043	2.330	2.344		14	300	14,70%	410	21,17%		0,00%	2.344
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.760	20.424	200	100	-100	-650	-336	-2.770	436	26.294	77,68%	(5.870)
	KUR	21.361	19.664	19.334	200	100	-100	-579	-330	-2.027	430	24.306	79,55%	(4.972)
	Non KUR	1.833	1.095	1.090	-	-	0	-70	-6	-743	6	1.988	54,82%	(898)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.760	20.424	200	100	-100	-650	-336	-2.770	436	26.294	77,68%	(5.870)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	860	1.173	2.589	2,98%	5,65%	12,68%	1.416	1.897	1.729			
	KUR	472	504	1.000	2.336	2,21%	5,09%	12,08%	1.336	1.864	1.832			
	Non KUR	220	356	173	253	11,98%	15,80%	23,23%	80	34	(103)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	860	1.173	2.589	2,98%	5,65%	12,68%	1.416	1.897	1.729	5,88%	53,60%	-6,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	495	749	721	0,77%	3,61%	3,53%	(28)	543	226			
	KUR	161	401	483	457	0,75%	2,46%	2,36%	(26)	296	57			
	Non KUR	17	94	266	264	0,91%	24,24%	24,18%	(2)	247	169			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	495	749	721	0,77%	3,61%	3,53%	(28)	543	226	25,06%	-610,39%	21,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	417	376	370	(17)	(6)	(47)	-11,22%	(518)	-58,33%	888	41,67%	(518)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	376	370	(17)	(6)	(47)	-11,22%	(518)	-58,33%	888	41,67%	(518)
	CASA	888	417	376	370	(17)	(6)	(47)	-11,22%	(518)	-58,33%	888	41,67%	(518)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	335	345	345	262	0	9	2,77%	43	14,27%	302	114,27%	43
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	345	345	262	0	9	2,77%	43	14,27%	302	114,27%	43
	CASA	302	335	345	345	262	0	9	2,77%	43	14,27%	302	114,27%	43
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	61	61	67	(758)	6	5	8,95%	(3.442)	-98,10%	6.635	1,01%	(6.568)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	61	67	(758)	6	5	8,95%	(3.442)	-98,10%	6.748	0,99%	(6.681)
	CASA	3.509	61	61	67	(758)	6	5	8,95%	(3.442)	-98,10%	6.635	1,01%	(6.568)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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