

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	699.365	703.548	245.075	4.183	103.989	17,34%	388.576	123,37%	475.089	148,09%	228.459
2	Tabungan	2.242.130	2.422.180	2.411.333	2.404.608	40.155	(6.725)	(17.572)	-0,73%	162.478	7,25%	2.502.873	96,07%	(98.265)
3	Deposito	2.798.677	2.790.913	3.314.501	3.315.015	460.105	513	524.102	18,78%	516.338	18,45%	2.813.322	117,83%	501.693
Total		5.355.779	5.812.652	6.425.199	6.423.171	745.335	(2.029)	610.519	10,50%	1.067.392	19,93%	5.791.284	110,91%	631.887
CASA		2.557.102	3.021.739	3.110.698	3.108.156	285.230	(2.542)	86.417	2,86%	551.054	21,55%	2.977.962	104,37%	130.194
(% CASA		47,74%	51,99%	48,41%	48,39%									
FDR		47,52%	50,76%	46,39%	46,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	104.324	105.176		852	4.769	4,75%	(8.481)	-7,46%	148.814	70,68%	(43.638)
2	Giro ISE	31.184	14.307	18.248	17.485		(763)	3.178	22,22%	(13.699)	-43,93%	52.489	33,31%	(35.004)
3	Tabungan ISE	59.057	66.768	66.744	68.359		1.615	1.591	2,38%	9.302	15,75%	63.948	106,90%	4.411
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.469	4.250	2.830	-1.420	3.840	-1.399	17.260	4.229	233.500	88,00%	(28.031)
	Linkage	19.369	18.145	18.022	-	-	-	-124	-123	-1.347	123	39.092	46,10%	(21.070)
	Non-Linkage	168.841	188.723	187.447	4.250	2.830	-1.420	3.964	-1.276	18.607	4.106	194.408	96,42%	(6.960)
	• Local Champion	162.434	179.355	178.489	4.250	2.830	-1.420	4.242	-867	16.055	3.697	174.555	102,25%	3.933
	• Value Chain	6.407	9.368	8.959	-	-	-	-277	-409	2.552	409	19.853	45,13%	(10.894)
2	MBG	159.435	191.840	192.749	2.025	4.620	2.595	1.349	909	33.315	3.711	205.492	93,80%	(12.743)
	KUR	151.599	182.202	182.891	1.950	4.070	2.120	1.585	689	31.292	3.381	195.351	93,62%	(12.460)
	Non KUR	7.836	9.637	9.858	75	550	475	-236	221	2.022	329	10.141	97,21%	(283)
3	PWG	252.400	412.261	431.503	78.591	58.383	-20.209	23.624	19.242	179.103	39.140	431.397	100,02%	106
	Cilem	111.797	223.573	233.911	25.536	18.429	-7.107	8.750	10.338	122.114	8.091	256.762	91,10%	(22.851)
	Gadai	140.603	188.688	197.592	53.055	39.954	-13.101	14.874	8.905	56.989	31.049	174.635	113,15%	22.957
4	CFG	1.944.791	2.139.295	2.150.858	38.212	44.229	6.016	19.378	11.563	206.066	32.666	2.194.090	98,03%	(43.233)
	CF 1	376.842	385.958	384.621	2.059	1.727	-333	235	-1.337	7.779	3.063	418.880	91,82%	(34.259)
	Total Griya	311.852	314.123	314.372	938	1.540	602	0	249	2.521	1.291	332.926	94,43%	(18.554)
	• Total Non Program	308.347	309.901	310.164	938	1.540	602	-3.862	263	1.817	1.277	317.656	97,64%	(7.492)
	• Program	3.505	4.223	4.208	-	-	0	133	-14	703	14	15.270	27,56%	(11.062)
	Oto	64.990	71.834	70.249	1.122	187	-935	235	-1.586	5.259	1.772	85.954	81,73%	(15.705)
	CF 2	1.567.950	1.753.337	1.766.237	36.153	42.502	6.349	19.143	12.899	198.287	29.603	1.775.210	99,49%	(8.974)
	Mitraguna & Others	1.383.782	1.559.560	1.570.918	33.247	38.770	5.523	18.462	11.358	187.136	27.412	1.571.846	99,94%	(928)
	Pensiun	184.168	193.778	195.319	2.906	3.732	826	681	1.541	11.151	2.191	203.365	96,04%	(8.046)
Total Pembiayaan		2.544.835	2.950.264	2.980.579	123.079	110.061	-13.017	48.191	30.316	435.744	79.746	3.064.479	97,26%	(83.900)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	9.535	0,67%	1,55%	4,64%	6.331	8.267	9.535			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	8.135	0,75%	1,70%	4,34%	4.932	6.868	8.135			
	Value Chain	-	-	-	1.400	0,00%	0,00%	0,78%	1.400	1.400	1.400			
2	MBG	3.453	4.655	4.655	23.404	2,17%	2,43%	12,14%	18.749	19.951	18.749			
	KUR	2.876	4.305	4.305	21.736	1,90%	2,36%	11,88%	17.431	18.860	17.431			
	Non KUR	577	350	350	1.668	7,36%	3,63%	16,92%	1.318	1.091	1.318			
3	PWG	-	26	26	19.372	0,00%	0,01%	4,49%	19.346	19.372	19.346			
	Cilem	-	-	-	11.458	0,00%	0,00%	4,90%	11.458	11.458	11.458			
	Gadai	-	26	26	7.914	0,00%	0,01%	4,01%	7.888	7.914	7.888			
4	CFG	19.268	23.212	25.105	44.106	0,99%	1,17%	2,05%	19.001	24.838	20.894			
	CF 1	8.041	9.455	13.170	22.399	2,13%	3,41%	5,82%	9.229	14.358	12.944			
	Total Griya	6.972	7.025	10.986	14.470	2,24%	3,50%	4,60%	3.484	7.498	7.445			
	Oto	1.069	2.430	2.184	7.929	1,64%	3,04%	11,29%	5.745	6.860	5.499			
	CF 2	11.227	13.757	11.934	21.707	0,72%	0,68%	1,23%	9.772	10.480	7.950			
	Mitraguna & Others	11.107	13.302	11.331	19.303	0,80%	0,73%	1,23%	7.972	8.196	6.000			
	Pensiun	120	455	603	2.404	0,07%	0,31%	1,23%	1.801	2.284	1.950			
Total Pembiayaan		23.988	27.892	32.989	96.417	0,94%	1,12%	3,23%	63.428	72.428	68.524	0,93%	71,22%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	11.020	4,79%	3,78%	5,36%	3.204	1.999	3.204			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.815	11.019	5,33%	4,14%	5,88%	3.204	2.022	3.204			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	2.565	1,80%	0,79%	1,33%	1.040	(298)	870			
	KUR	1.760	1.181	1.021	2.039	1,16%	0,56%	1,12%	1.019	280	858			
	Non KUR	1.104	515	504	526	14,08%	5,23%	5,34%	22	(578)	11			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	21.182	23.971	31.708	0,93%	1,12%	1,47%	7.737	13.584	10.526			
	CF 1	5.476	6.060	6.167	8.637	0,45%	1,60%	2,25%	2.469	3.161	2.577			
	Total Griya	4.795	5.611	5.656	8.125	1,54%	1,80%	2,58%	2.469	3.331	2.515			
	Oto	681	449	511	511	1,05%	0,71%	0,73%	-	(170)	62			
	CF 2	12.648	15.122	17.804	23.071	0,81%	1,02%	1,31%	5.267	10.423	7.949			
	Mitraguna & Others	12.330	14.664	17.209	22.477	0,89%	1,10%	1,43%	5.267	10.146	7.813			
	Pensiun	318	458	595	595	0,01%	0,02%	0,30%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	45.293	1,18%	1,13%	1,52%	11.981	15.285	14.599	0,94%	38,19%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	
2	Contribution Margin	108.606	158.691	102.148	(6.458)	5,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,04	3,23	3,24	0,01	0,20
CIF Payroll	17.616	18.726	19.207	481	1.591

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	75.241	76.608	21.784	1.367	(3.157)	-3,96%	(3.555)	-4,44%	99.791	76,77%	(23.182)
2	Tabungan	392.786	392.341	399.825	398.692	(277)	(1.133)	6.351	1,62%	5.906	1,50%	424.694	93,88%	(26.002)
3	Deposito	233.260	195.103	200.062	200.563	(41.404)	500	5.460	2,80%	(32.697)	-14,02%	235.055	85,33%	(34.493)
	Total	706.209	667.209	675.128	675.863	(19.897)	735	8.654	1,30%	(30.346)	-4,30%	759.540	88,98%	(83.677)
	CASA	472.950	472.106	475.066	475.300	21.506	234	3.194	0,68%	2.351	0,50%	524.484	90,62%	(49.184)
	(%) CASA	66,97%	70,76%	70,37%	70,32%									
	FDR	69,41%	78,81%	78,32%	78,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	20.922	22.297	22.851	555	1.929	9,22%	(3.474)	-13,20%	-	0,00%	22.851	
2	Giro ISE	3.901	3.080	3.230	3.402	172	322	10,47%	(499)	-12,78%		0,00%	3.402	
3	Tabungan ISE	13.925	12.342	13.567	13.949	383	1.607	13,02%	24	0,17%		0,00%	13.949	
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%		0,00%	5.500	
5	CIF ISE	128	136	137	137	0	1	0,74%	9	7,03%		0,00%	137	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	89.596	87.839	3.000	190	-2.810	-818	-1.757	-5.885	1.947	106.513	82,47%	(18.674)
	Linkage	4.522	3.361	3.238	-	-	-	-122	-123	-1.284	123	10.091	32,08%	(6.853)
	Non-Linkage	89.203	86.235	84.602	3.000	190	-2.810	-696	-1.634	-4.601	1.824	96.422	87,74%	(11.820)
	• Local Champion	87.849	85.239	83.641	3.000	190	-2.810	-661	-1.598	-4.208	1.788	91.272	91,64%	(7.630)
	• Value Chain	1.354	996	960	-	-	-	-36	-36	-393	36	5.150	18,65%	(4.190)
2	MBG	44.762	41.512	41.357	350	805	455	-765	-154	-3.405	959	46.400	89,13%	(5.043)
	KUR	42.954	39.297	38.817	350	455	105	-699	-480	-4.137	935	44.605	87,02%	(5.788)
	Non KUR	1.808	2.214	2.540	-	350	350	-66	326	732	24	1.795	141,49%	745
3	PWG	25.216	36.316	37.250	7.241	4.703	-2.538	1.748	935	12.034	3.769	43.943	84,77%	(6.693)
	Cilem	10.119	17.246	17.677	1.672	1.096	-575	338	431	7.558	666	25.949	68,12%	(8.273)
	Gadai	15.098	19.070	19.574	5.570	3.607	-1.963	1.410	504	4.476	3.103	17.994	108,78%	1.580
4	CFG	326.493	358.409	362.325	7.965	10.226	2.261	2.388	3.916	35.832	6.310	347.257	104,34%	15.068
	CF 1	44.529	52.963	52.419	16	-	-16	1.197	-544	7.890	544	46.935	111,68%	5.484
	Total Griya	33.717	42.230	41.880	-	-	0	0	-349	8.163	349	34.266	122,22%	7.614
	• Total Non Program	33.717	42.230	41.880	-	-	0	-645	-349	8.163	349	34.266	122,22%	7.614
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.733	10.538	16	-	-16	1.197	-195	-274	195	12.669	83,18%	(2.130)
	CF 2	281.964	305.446	309.906	7.949	10.226	2.277	1.191	4.460	27.942	5.766	300.322	103,19%	9.584
	Mitraguna & Others	268.245	288.489	292.192	7.949	9.220	1.271	1.718	3.703	23.947	5.517	285.267	102,43%	6.924
	Pensiun	13.719	16.957	17.714	-	1.006	1.006	-527	757	3.996	249	15.055	117,67%	2.660
	Total Pembiayaan	490.195	525.832	528.772	18.556	15.924	-2.632	2.553	2.939	38.576	12.985	544.113	97,18%	(15.341)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	-	3.204	4.133	0,31%	3,58%	4,71%	929	3.840	4.133			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	-	3.204	4.133	0,33%	3,71%	4,89%	929	3.840	4.133			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.094	1.021	6.226	1,23%	2,46%	15,06%	5.205	5.676	5.132			
	KUR	550	1.094	1.021	5.864	1,28%	2,60%	15,11%	4.842	5.313	4.770			
	Non KUR	-	-	-	363	0,00%	0,00%	14,27%	363	363	363			
3	PWG	-	-	-	1.746	0,00%	0,00%	4,69%	1.746	1.746	1.746			
	Cilem	-	-	-	1.037	0,00%	0,00%	5,86%	1.037	1.037	1.037			
	Gadai	-	-	-	710	0,00%	0,00%	3,63%	710	710	710			
4	CFG	5.180	4.311	4.286	8.446	1,59%	1,20%	2,33%	4.160	3.265	4.135			
	CF 1	174	45	42	3.648	0,39%	0,08%	6,96%	3.605	3.474	3.603			
	Total Griya	174	45	42	2.564	0,52%	0,10%	6,12%	2.521	2.390	2.519			
	Oto	-	-	-	1.084	0,00%	0,00%	10,29%	1.084	1.084	1.084			
	CF 2	5.006	4.266	4.244	4.798	1,78%	1,39%	1,55%	554	(208)	532			
	Mitraguna & Others	5.006	4.266	4.244	4.798	1,87%	1,47%	1,64%	554	(208)	532			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	5.406	8.511	20.552	1,23%	1,62%	3,89%	12.041	14.528	15.146	0,49%	87,43%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	4.269	0,87%	1,19%	4,86%	3.204	3.450	3.204			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	1.066	1.066	4.269	0,92%	1,24%	5,05%	3.204	3.450	3.204			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	175	170	350	1,56%	0,41%	0,85%	180	(350)	175			
	KUR	609	175	170	350	1,42%	0,43%	0,90%	180	(259)	175			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.224	4.220	6.359	1,35%	1,18%	1,76%	2.139	1.941	2.136			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.224	4.220	6.359	1,42%	1,38%	2,05%	2.139	2.352	2.136			
	Mitraguna & Others	4.007	4.224	4.220	6.359	1,49%	1,46%	2,18%	2.139	2.352	2.136			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.465	5.456	10.978	1,21%	1,04%	2,08%	5.523	5.041	5.514	0,64%	68,99%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	630.795	853.881	687.989	57.194	
2	Contribution Margin	21.469	30.075	21.993	524	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,32	3,34	0,02	0,10
CIF Payroll	2.195	2.310	2.317	7	122

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	5.827	5.840	(3.555)	13	(4.645)	-44,31%	(12.286)	-67,78%	33.616	17,37%	(27.776)
2	Tabungan	237.991	243.202	247.468	246.552	(1.888)	(917)	3.350	1,38%	8.560	3,60%	263.026	93,74%	(16.475)
3	Deposito	192.383	156.159	154.527	154.527	(51.287)	0	(1.632)	-1,04%	(37.856)	-19,68%	193.802	79,73%	(39.275)
	Total	448.500	409.846	407.822	406.918	(56.729)	(903)	(2.927)	-0,71%	(41.582)	-9,27%	490.444	82,97%	(83.526)
	CASA	256.117	253.687	253.295	252.391	(5.442)	(903)	(1.296)	-0,51%	(3.726)	-1,45%	296.642	85,08%	(44.251)
	(%) CASA	57,11%	61,90%	62,11%	62,03%									
	FDR	54,70%	64,09%	64,64%	64,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.639	9.906	10.321	10.398	77	492	4,97%	(1.240)	-10,66%	-	0,00%	10.398
2	Giro ISE	2.314	454	836	870	34	416	91,62%	(1.444)	-62,38%		0,00%	870
3	Tabungan ISE	1.452	1.580	1.613	1.656	43	76	4,82%	203	13,99%		0,00%	1.656
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	14.997	100	-	-100	-2.842	-890	-2.582	890	26.993	55,56%	(11.996)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	14.997	100	-	-100	-2.842	-890	-2.582	890	22.893	65,51%	(7.896)
	• Local Champion	16.492	15.487	14.596	100	-	-100	-2.842	-890	-1.896	890	19.012	76,78%	(4.415)
	• Value Chain	1.087	401	401	-	-	-	0	-0	-686	0	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.773	120	595	475	-254	-349	503	944	48.666	79,67%	(9.893)
	KUR	37.787	38.582	38.242	120	595	475	-195	-340	455	935	47.501	80,51%	(9.258)
	Non KUR	483	540	531	-	-	0	-59	-10	48	10	1.166	45,53%	(635)
3	PWG	15.859	33.260	36.105	7.922	5.815	-2.108	3.002	2.845	20.246	2.970	33.597	107,46%	2.508
	Cilem	7.657	18.706	19.714	3.690	1.481	-2.209	2.015	1.008	12.056	474	21.318	92,47%	(1.605)
	Gadai	8.201	14.554	16.391	4.232	4.333	101	987	1.838	8.190	2.496	12.279	133,49%	4.112
4	CFG	173.601	174.409	173.731	1.788	2.150	362	-424	-678	130	2.828	191.714	90,62%	(17.983)
	CF 1	81.382	70.149	69.946	-	-	0	-252	-203	-11.437	203	83.440	83,83%	(13.494)
	Total Griya	77.096	66.200	66.077	-	-	0	0	-123	-11.019	123	77.675	85,07%	(11.598)
	• Total Non Program	77.096	66.200	66.077	-	-	0	-1.037	-123	-11.019	123	77.675	85,07%	(11.598)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.868	-	-	0	-252	-81	-418	81	5.765	67,11%	(1.896)
	CF 2	92.219	104.260	103.786	1.788	2.150	362	-172	-474	11.566	2.624	108.274	95,85%	(4.489)
	Mitraguna & Others	90.304	99.165	98.467	1.655	1.900	245	-180	-698	8.163	2.598	104.949	93,82%	(6.482)
	Pensiun	1.915	5.095	5.318	133	250	117	8	224	3.403	26	3.326	159,92%	1.993
	Total Pembiayaan	245.309	262.678	263.606	9.930	8.560	-1.371	-517	928	18.297	7.632	300.970	87,59%	(37.364)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	4.115	3,78%	5,55%	10,61%	1.943	2.670	1.868			
	KUR	1.433	2.078	2.047	3.991	3,79%	5,31%	10,43%	1.944	2.557	1.913			
	Non KUR	12	170	125	125	2,54%	23,17%	23,52%	(0)	113	(45)			
3	PWG	-	-	-	1.956	0,00%	0,00%	5,42%	1.956	1.956	1.956			
	Cilem	-	-	-	1.556	0,00%	0,00%	7,89%	1.556	1.556	1.556			
	Gadai	-	-	-	399	0,00%	0,00%	2,44%	399	399	399			
4	CFG	3.497	2.932	3.360	3.103	2,01%	1,93%	1,79%	(256)	(394)	172			
	CF 1	3.310	2.801	3.079	2.281	4,07%	4,39%	3,26%	(797)	(1.029)	(520)			
	Total Griya	3.310	2.698	2.976	1.971	4,29%	4,50%	2,98%	(1.006)	(1.339)	(727)			
	Oto	-	103	102	311	0,00%	2,59%	8,03%	208	311	207			
	CF 2	187	130	281	822	0,20%	0,27%	0,79%	541	635	692			
	Mitraguna & Others	187	130	88	629	0,21%	0,09%	0,64%	541	442	499			
	Pensiun	-	-	193	193	0,00%	3,78%	3,62%	(0)	193	193			
	Total Pembiayaan	5.153	5.179	5.532	9.174	2,10%	2,11%	3,48%	3.642	4.021	3.995	0,40%	88,37%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	345	962	0,18%	0,88%	2,48%	617	891	616			
	KUR	-	275	275	891	0,00%	0,71%	2,33%	617	891	616			
	Non KUR	70	70	70	70	14,55%	12,99%	13,23%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	4.928	5.084	5.561	1,44%	2,91%	3,20%	477	3.065	633			
	CF 1	2.172	2.812	2.968	3.445	2,67%	4,23%	4,93%	477	1.273	633			
	Total Griya	2.172	2.812	2.968	3.445	2,82%	4,48%	5,21%	477	1.273	633			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	2.116	2.116	0,35%	2,03%	2,04%	-	1.793	0			
	Mitraguna & Others	323	2.116	2.116	2.116	0,36%	2,13%	2,15%	-	1.793	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	5.273	5.429	6.522	1,45%	2,07%	2,47%	1.094	2.966	1.249	0,46%	81,49%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	408.149	448.564	466.664	58.515	
2	Contribution Margin	11.524	17.543	14.308	2.784	-24,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,94	3,23	3,22	(0,01)	0,28
CIF Payroll	1.775	1.745	1.883	138	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	914	918	(310)	4	(292)	-24,15%	(441)	-32,47%	9.983	9,19%	(9.065)
2	Tabungan	139.020	139.895	145.015	145.798	(343)	783	5.903	4,22%	6.778	4,88%	153.063	95,25%	(7.265)
3	Deposito	91.332	76.670	77.165	77.165	(2.687)	0	495	0,65%	(14.167)	-15,51%	92.121	83,76%	(14.956)
	Total	231.711	217.775	223.094	223.881	(3.339)	787	6.106	2,80%	(7.830)	-3,38%	255.167	87,74%	(31.286)
	CASA	140.379	141.104	145.929	146.716	(653)	787	5.611	3,98%	6.337	4,51%	163.046	89,98%	(16.330)
	(%) CASA	60,58%	64,79%	65,41%	65,53%									
	FDR	52,09%	65,09%	64,54%	64,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	2.354	6.132	7.042		910	4.688	199,13%	4.269	153,97%	-	0,00%	7.042
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,65%		0,00%	103
3	Tabungan ISE	2.669	2.251	6.028	6.938		910	4.688	208,28%	4.270	160,00%		0,00%	6.938
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	88	90	90		0	2	2,27%	6	7,14%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	306	306	-	-	0	-13	0	-1.108	-	1.415	21,65%	(1.108)
	Linkage	189	155	155	-	-	-	-4	0	-34	-	189	82,13%	(34)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Local Champion	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	4.947	-	-	0	571	-46	4.947	46	3.617	136,77%	1.330
	KUR	-	4.454	4.414	-	-	0	579	-40	4.414	40	3.445	128,12%	969
	Non KUR	-	539	533	-	-	0	-8	-7	533	7	172	310,43%	361
3	PWG	10.318	19.674	21.523	5.029	3.550	-1.479	632	1.849	11.206	1.701	21.891	98,32%	(368)
	Cilem	4.275	11.824	12.995	1.474	1.468	-5	619	1.171	8.720	297	15.011	86,57%	(2.015)
	Gadai	6.043	7.850	8.528	3.555	2.082	-1.474	13	678	2.485	1.404	6.881	123,94%	1.647
4	CFG	108.966	116.775	117.208	2.221	1.855	-366	3.254	433	8.243	1.422	126.793	92,44%	(9.585)
	CF 1	22.575	21.821	21.649	16	-	-16	-98	-172	-926	172	25.867	83,69%	(4.218)
	Total Griya	18.510	17.085	16.998	-	-	0	0	-87	-1.512	87	20.337	83,58%	(3.339)
	• Total Non Program	18.168	16.590	16.503	-	-	0	-1.368	-87	-1.665	87	18.849	87,56%	(2.345)
	• Program	342	495	495	-	-	0	-2	-1	153	1	1.489	33,22%	(994)
	Oto	4.065	4.736	4.651	16	-	-16	-98	-85	586	85	5.530	84,12%	(878)
	CF 2	86.390	94.953	95.559	2.205	1.855	-350	3.352	605	9.169	1.250	100.926	94,68%	(5.367)
	Mitraguna & Others	53.276	64.119	64.929	2.205	1.855	-350	3.603	810	11.653	1.045	66.415	97,76%	(1.486)
	Pensiun	33.115	30.834	30.630	-	-	0	-251	-204	-2.485	204	34.511	88,75%	(3.881)
	Total Pembiayaan	120.698	141.748	143.984	7.250	5.405	-1.845	4.444	2.236	23.286	3.169	153.716	93,67%	(9.732)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	151	0,00%	0,00%	49,29%	151	151	151			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	151	0,00%	0,00%	100,00%	151	151	151			
	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	-	-	-	341	0,00%	0,00%	1,58%	341	341	341			
	Cilem	-	-	-	162	0,00%	0,00%	1,24%	162	162	162			
	Gadai	-	-	-	179	0,00%	0,00%	2,10%	179	179	179			
4	CFG	438	2.664	2.333	3.462	0,40%	2,00%	2,95%	1.128	3.023	798			
	CF 1	438	1.437	1.265	1.083	1,94%	5,80%	5,00%	(182)	644	(354)			
	Total Griya	438	1.286	1.265	991	2,37%	7,40%	5,83%	(274)	553	(295)			
	Oto	-	151	-	92	0,00%	0,00%	1,97%	92	92	(59)			
	CF 2	-	1.227	1.068	2.379	0,00%	1,12%	2,49%	1.311	2.379	1.152			
	Mitraguna & Others	-	1.227	1.068	1.212	0,00%	1,67%	1,87%	144	1.212	(15)			
	Pensiun	-	-	-	1.167	0,00%	0,00%	3,81%	1.167	1.167	1.167			
	Total Pembiayaan	438	2.664	2.333	3.953	0,36%	1,65%	2,75%	1.620	3.515	1.289	1,46%	46,71%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	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	525	784	980	1.979	0,48%	0,84%	1,69%	999	1.455	1.196			
	CF 1	397	542	541	1.232	1,76%	2,48%	5,69%	691	835	690			
	Total Griya	397	542	541	1.232	2,14%	3,17%	7,25%	691	835	690			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	439	747	0,15%	0,46%	0,78%	308	620	506			
	Mitraguna & Others	20	241	439	747	0,04%	0,69%	1,15%	308	727	506			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	980	1.979	1,19%	0,69%	1,37%	999	541	1.196	0,24%	82,44%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	228.311	232.327	221.354	(6.957)	
2	Contribution Margin	6.387	9.061	6.182	(205)	3,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,72	2,91	2,89	(0,01)	0,17
CIF Payroll	836	895	908	13	72



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	314.688	446.687	448.239	237.766	1.553	133.552	42,44%	375.258	514,18%	88.241	507,97%	359.999
2	Tabungan	196.862	210.855	206.983	206.812	(607)	(171)	(4.042)	-1,92%	9.951	5,05%	221.903	93,20%	(15.091)
3	Deposito	1.160.939	1.291.617	1.785.517	1.785.527	570.316	10	493.910	38,24%	624.588	53,80%	1.162.357	153,61%	623.170
	Total	1.430.782	1.817.160	2.439.187	2.440.579	807.475	1.392	623.419	34,31%	1.009.797	70,58%	1.472.501	165,74%	968.078
	CASA	269.843	525.542	653.670	655.052	237.159	1.382	129.509	24,64%	385.208	142,75%	310.144	211,21%	344.908
	(%) CASA	18,86%	28,92%	26,80%	26,84%									
	FDR	15,38%	14,45%	10,87%	10,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.320	10.686	10.655		(31)	336	3,25%	1.577	17,37%	-	0,00%	10.655
2	Giro ISE	2.308	2.000	2.046	2.028		(18)	28	1,39%	(280)	-12,12%		0,00%	2.028
3	Tabungan ISE	1.370	4.019	4.340	4.327		(12)	308	7,67%	2.957	215,75%		0,00%	4.327
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	67	68	68		0	1	1,49%	10	17,24%		0,00%	68

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	20.973	-	-	0	-361	-522	843	522	30.920	67,83%	(9.947)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	20.973	-	-	0	-361	-522	843	522	26.221	79,99%	(5.248)
	• Local Champion	18.621	20.216	19.693	-	-	0	-323	-522	1.072	522	21.509	91,56%	(1.816)
	• Value Chain	1.509	1.280	1.280	-	-	-	-38	0	-229	-	4.712	27,16%	(3.433)
2	MBG	53.102	56.338	56.079	600	700	100	940	-258	2.978	958	64.025	87,59%	(7.946)
	KUR	50.813	54.812	54.619	600	700	100	1.010	-193	3.806	893	61.091	89,41%	(6.472)
	Non KUR	2.289	1.525	1.460	-	-	0	-70	-65	-829	65	2.934	49,77%	(1.474)
3	PWG	17.782	25.816	26.989	5.542	4.014	-1.528	1.961	1.174	9.207	2.840	33.143	81,43%	(6.154)
	Cilem	6.518	15.281	15.877	1.476	1.398	-78	24	595	9.359	802	20.343	78,05%	(4.466)
	Gadai	11.264	10.534	11.112	4.066	2.616	-1.450	1.937	578	-152	2.038	12.800	86,81%	(1.688)
4	CFG	129.053	158.843	161.079	5.860	4.857	-1.003	3.390	2.235	32.026	2.622	158.758	101,46%	2.321
	CF 1	19.758	17.484	17.554	-	250	250	-264	70	-2.204	180	33.408	52,54%	(15.854)
	Total Griya	14.572	12.909	13.078	-	250	250	0	168	-1.494	82	26.744	48,90%	(13.666)
	• Total Non Program	11.408	10.033	10.212	-	250	250	-173	179	-1.197	71	12.963	78,78%	(2.751)
	• Program	3.163	2.877	2.866	-	-	0	-31	-11	-297	11	13.781	20,80%	(10.915)
	Oto	5.186	4.575	4.476	-	-	0	-264	-99	-710	99	6.665	67,17%	(2.188)
	CF 2	109.295	141.359	143.525	5.860	4.607	-1.253	3.654	2.166	34.230	2.441	125.350	114,50%	18.175
	Mitraguna & Others	90.925	122.975	125.086	5.740	4.450	-1.290	3.912	2.111	34.161	2.339	105.569	118,49%	19.517
	Pensiun	18.370	18.384	18.439	120	157	37	-257	54	68	103	19.780	93,22%	(1.342)
	Total Pembiayaan	220.067	262.492	265.121	12.002	9.571	-2.431	5.930	2.628	45.054	6.942	286.846	92,43%	(21.726)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.741	0,00%	0,00%	8,30%	1.741	1.741	1.741			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	461	0,00%	0,00%	2,20%	461	461	461			
	Value Chain	-	-	-	1.280	0,00%	0,00%	6,50%	1.280	1.280	1.280			
2	MBG	451	1.624	1.104	7.264	0,85%	1,96%	12,95%	6.161	6.813	5.640			
	KUR	163	1.506	1.023	6.890	0,32%	1,87%	12,61%	5.867	6.727	5.384			
	Non KUR	289	118	80	374	12,61%	5,27%	25,63%	294	86	256			
3	PWG	-	-	-	888	0,00%	0,00%	3,29%	888	888	888			
	Cilem	-	-	-	559	0,00%	0,00%	3,52%	559	559	559			
	Gadai	-	-	-	329	0,00%	0,00%	2,96%	329	329	329			
4	CFG	1.759	541	1.049	1.866	1,36%	0,66%	1,16%	817	107	1.325			
	CF 1	1.212	541	1.049	1.822	6,14%	6,00%	10,38%	773	610	1.281			
	Total Griya	1.052	541	586	1.159	7,22%	4,54%	8,86%	573	108	618			
	Oto	161	-	463	663	3,10%	10,12%	14,81%	200	502	663			
	CF 2	547	-	-	44	0,50%	0,00%	0,03%	44	(503)	44			
	Mitraguna & Others	547	-	-	44	0,60%	0,00%	0,04%	44	(503)	44			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	2.165	2.153	11.760	1,00%	0,82%	4,44%	9.607	9.549	9.594	2,24%	49,59%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	904	812	984	2,88%	1,44%	1,75%	172	(547)	80			
	KUR	855	460	378	600	1,68%	0,69%	1,10%	222	(255)	140			
	Non KUR	677	444	434	384	29,56%	28,44%	26,31%	(50)	(292)	(60)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	499	439	583	0,59%	0,28%	0,36%	144	(178)	84			
	CF 1	321	480	419	564	1,63%	2,40%	3,21%	144	243	84			
	Total Griya	321	480	419	564	2,20%	3,25%	4,31%	144	243	84			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.403	1.251	1.567	1,11%	0,48%	0,59%	316	(881)	164	1,58%	-167,85%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174	
2	Contribution Margin	13.432	18.467	17.172	3.740	-27,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,02	3,25	3,30	0,05	0,28
CIF Payroll	1.901	2.145	2.009	(136)	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	6.862	6.953	(884)	91	90	1,31%	(2.542)	-26,77%	15.938	43,62%	(8.986)
2	Tabungan	99.410	121.220	126.870	126.566	4.389	(304)	5.346	4,41%	27.155	27,32%	109.902	115,16%	16.663
3	Deposito	64.192	61.782	61.986	61.986	415	0	204	0,33%	(2.205)	-3,44%	64.781	95,69%	(2.795)
	Total	173.097	189.865	195.718	195.505	3.920	(213)	5.640	2,97%	22.408	12,95%	190.622	102,56%	4.883
	CASA	108.906	128.083	133.732	133.519	3.505	(213)	5.436	4,24%	24.613	22,60%	125.841	106,10%	7.678
	(%) CASA	62,92%	67,46%	68,33%	68,29%									
	FDR	57,60%	62,38%	59,74%	59,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.447	13.664	12.836		(828)	1.388	12,13%	(468)	-3,52%	-	0,00%	12.836
2	Giro ISE	6.014	2.591	4.719	3.801		(918)	1.210	46,68%	(2.213)	-36,80%		0,00%	3.801
3	Tabungan ISE	6.490	8.056	8.145	8.235		90	179	2,22%	1.745	26,88%		0,00%	8.235
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.842	5.797	-	-	0	-131	-45	5.797	45	0	0,00%	5.797
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.842	5.797	-	-	0	-131	-45	5.797	45	0	0,00%	5.797
	• Local Champion	-	1.986	1.970	-	-	0	-102	-16	1.970	16	0	0,00%	1.970
	• Value Chain	-	3.856	3.827	-	-	-	-29	-29	3.827	29	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.658	34.995	7.213	3.688	-3.524	915	-663	11.266	4.351	31.275	111,90%	3.720
	Cilem	8.075	16.250	16.145	1.973	859	-1.114	562	-104	8.070	963	13.319	121,22%	2.827
	Gadai	15.654	19.408	18.850	5.240	2.829	-2.411	353	-558	3.196	3.387	17.956	104,98%	894
4	CFG	75.933	76.937	76.135	1.161	100	-1.061	746	-802	202	902	85.579	88,96%	(9.444)
	CF 1	16.979	16.082	15.991	-	-	0	-84	-91	-988	91	18.301	87,38%	(2.310)
	Total Griya	15.306	13.981	13.930	-	-	0	0	-51	-1.376	51	15.789	88,23%	(1.859)
	• Total Non Program	15.306	13.981	13.930	-	-	0	-208	-51	-1.376	51	15.789	88,23%	(1.859)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.101	2.061	-	-	0	-84	-40	388	40	2.512	82,04%	(451)
	CF 2	58.954	60.855	60.144	1.161	100	-1.061	830	-711	1.190	811	67.278	89,40%	(7.134)
	Mitraguna & Others	51.295	53.770	53.114	1.161	100	-1.061	630	-656	1.818	756	58.819	90,30%	(5.705)
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)
	Total Pembiayaan	99.702	118.437	116.927	8.374	3.788	-4.585	1.530	-1.510	17.225	5.298	116.894	100,03%	34

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	3.571	0,00%	0,00%	10,21%	3.571	3.571	3.571			
	Cilem	-	-	-	2.139	0,00%	0,00%	13,25%	2.139	2.139	2.139			
	Gadai	-	-	-	1.432	0,00%	0,00%	7,60%	1.432	1.432	1.432			
4	CFG	315	443	466	1.256	0,41%	0,61%	1,65%	789	941	812			
	CF 1	-	260	258	797	0,00%	1,61%	4,98%	538	797	537			
	Total Griya	-	238	237	423	0,00%	1,70%	3,03%	185	423	185			
	Oto	-	22	21	374	0,00%	1,00%	18,14%	353	374	352			
	CF 2	315	184	208	459	0,53%	0,34%	0,76%	251	145	275			
	Mitraguna & Others	315	184	208	459	0,61%	0,39%	0,86%	251	145	275			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	443	466	4.827	0,32%	0,39%	4,13%	4.361	4.512	4.384	1,92%	53,46%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	620	645	645	0,90%	0,84%	0,85%	-	(37)	25			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	620	645	645	1,07%	1,06%	1,07%	-	15	25			
	Mitraguna & Others	630	620	645	645	1,23%	1,20%	1,21%	-	15	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	620	645	645	0,72%	0,54%	0,55%	-	(76)	25	0,26%	53,19%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,09	3,09	0,00	0,10
CIF Payroll	836	793	798	5	(38)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	2.438	2.478	(3.083)	40	7	0,29%	(1.030)	-29,37%	8.802	28,15%	(6.324)
2	Tabungan	88.498	84.131	81.640	81.581	103	(58)	(2.550)	-3,03%	(6.916)	-7,82%	97.117	84,00%	(15.535)
3	Deposito	50.176	25.230	22.801	22.801	(1.116)	0	(2.429)	-9,63%	(27.375)	-54,56%	50.660	45,01%	(27.859)
	Total	142.182	111.831	106.879	106.860	(4.096)	(19)	(4.971)	-4,45%	(35.322)	-24,84%	156.578	68,25%	(49.718)
	CASA	92.006	86.602	84.078	84.059	(2.980)	(19)	(2.543)	-2,94%	(7.947)	-8,64%	105.918	79,36%	(21.859)
	(%) CASA	64,71%	77,44%	78,67%	78,66%									
	FDR	46,30%	76,68%	81,52%	81,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	656	673	676		3	20	2,99%	(2.581)	-79,24%	-	0,00%	676
2	Giro ISE	705	158	164	171		7	13	8,09%	(534)	-75,78%		0,00%	171
3	Tabungan ISE	2.552	498	509	505		(4)	7	1,38%	(2.047)	-80,20%		0,00%	505
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	154	154	154		0	0	0,00%	7	4,76%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	-	4.142	4.618	-	500	500	-91	475	4.618	25	3.633	127,10%	985
	KUR	-	4.055	4.530	-	500	500	-89	475	4.530	25	3.445	131,50%	1.085
	Non KUR	-	87	87	-	-	0	-2	0	87	-	188	46,41%	(101)
3	PWG	2.349	5.988	6.497	520	639	119	144	509	4.148	129	6.181	105,12%	316
	Cilem	2.349	5.988	6.497	520	639	119	144	509	4.148	129	6.181	105,12%	316
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	76.015	1.070	674	-396	307	396	12.529	279	74.615	101,88%	1.400
	CF 1	26.468	28.175	28.159	220	49	-171	-88	-16	1.691	65	27.892	100,96%	268
	Total Griya	25.069	24.440	24.411	220	-	-220	0	-30	-658	30	25.514	95,67%	(1.104)
1	• Total Non Program	25.069	24.440	24.411	220	-	-220	326	-30	-658	30	25.514	95,67%	(1.104)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.749	-	49	49	-88	13	2.349	36	2.377	157,68%	1.371
	CF 2	37.018	47.444	47.856	850	625	-225	394	412	10.838	213	46.723	102,42%	1.132
	Mitraguna & Others	36.826	47.238	47.654	850	625	-225	399	416	10.828	209	45.599	104,51%	2.056
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	87.130	1.590	1.813	223	360	1.380	21.294	433	84.429	103,20%	2.701

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	427	0,00%	0,00%	9,24%	427	427	427			
	KUR	-	-	-	427	0,00%	0,00%	9,42%	427	427	427			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	52	0,00%	0,00%	0,80%	52	52	52			
	Cilem	-	-	-	52	0,00%	0,00%	0,80%	52	52	52			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.553	1.482	1.808	1,73%	1,96%	2,38%	326	710	255			
	CF 1	1.097	1.183	1.182	1.700	4,15%	4,20%	6,04%	518	603	517			
	Total Griya	1.097	1.040	1.038	929	4,38%	4,25%	3,81%	(109)	(168)	(111)			
	Oto	-	143	144	771	0,00%	3,85%	20,57%	627	771	629			
	CF 2	-	370	300	108	0,00%	0,63%	0,22%	(193)	108	(263)			
	Mitraguna & Others	-	370	300	108	0,00%	0,64%	0,23%	(193)	108	(263)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.553	1.482	2.286	1,67%	1,73%	2,62%	804	1.189	733	0,42%	84,18%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	120	840	840	2.178	0,19%	1,11%	2,87%	1.339	2.058	1.339			
	CF 1	-	821	821	1.860	0,00%	2,91%	6,60%	1.038	1.860	1.038			
	Total Griya	-	821	821	1.860	0,00%	3,36%	7,62%	1.038	1.860	1.038			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	319	0,32%	0,04%	0,67%	300	199	300			
	Mitraguna & Others	120	19	19	319	0,33%	0,04%	0,67%	300	199	300			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	840	840	2.178	0,18%	0,98%	2,50%	1.339	2.058	1.339	0,94%	62,34%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	140.794	142.182	115.928	(24.866)	
2	Contribution Margin	2.365	3.810	2.748	383	-16,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,71	2,94	2,90	(0,04)	0,19
CIF Payroll	1.129	930	1.282	352	153

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.935	3.935	(1.376)	0	582	17,35%	(341)	-7,98%	13.937	28,23%	(10.003)
2	Tabungan	143.334	173.220	167.040	166.644	6.171	(397)	(6.576)	-3,80%	23.309	16,26%	159.063	104,77%	7.581
3	Deposito	111.952	109.799	108.927	108.927	(15.522)	0	(872)	-0,79%	(3.026)	-2,70%	112.836	96,54%	(3.910)
	Total	259.563	286.371	279.901	279.505	(10.728)	(397)	(6.867)	-2,40%	19.942	7,68%	285.836	97,79%	(6.331)
	CASA	147.610	176.573	170.975	170.578	4.794	(397)	(5.995)	-3,39%	22.968	15,56%	173.000	98,60%	(2.422)
	(%) CASA	56,87%	61,66%	61,08%	61,03%									
	FDR	26,72%	30,26%	31,12%	31,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.255	2.267	2.217		(49)	(38)	-1,68%	(120)	-5,13%	-	0,00%	2.217
2	Giro ISE	22	24	24	24		0	(0)	-0,02%	3	11,65%		0,00%	24
3	Tabungan ISE	2.316	2.231	2.242	2.193		(49)	(38)	-1,70%	(122)	-5,29%		0,00%	2.193
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	113	116	116		0	3	2,65%	9	8,41%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.342	9.186	200	950	750	116	844	8.992	106	3.788	242,52%	5.398
	KUR	194	7.561	8.219	200	750	550	140	658	8.026	92	3.600	228,32%	4.619
	Non KUR	-	780	967	-	200	200	-24	186	967	14	188	514,46%	779
3	PWG	3.438	5.534	5.570	171	184	13	-581	36	2.132	148	9.388	59,34%	(3.817)
	Cilem	3.438	5.534	5.570	171	184	13	-581	36	2.132	148	9.388	59,34%	(3.817)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	72.182	71.763	500	842	342	1.336	-419	6.800	1.261	77.036	93,16%	(5.273)
	CF 1	19.068	19.140	19.070	-	-	0	-69	-70	3	70	20.608	92,54%	(1.537)
	Total Griya	17.646	16.678	16.667	-	-	0	0	-11	-979	11	18.124	91,96%	(1.457)
	• Total Non Program	17.646	16.678	16.667	-	-	0	-106	-11	-979	11	18.124	91,96%	(1.457)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.462	2.403	-	-	0	-69	-59	981	59	2.483	96,77%	(80)
	CF 2	45.895	53.042	52.692	500	842	342	1.405	-349	6.798	1.191	56.429	93,38%	(3.736)
	Mitraguna & Others	40.397	47.281	46.612	500	500	0	1.432	-669	6.215	1.169	49.918	93,38%	(3.306)
	Pensiun	5.498	5.761	6.080	-	342	342	-27	320	582	22	6.510	93,39%	(430)
	Total Pembiayaan	69.359	86.651	87.112	871	1.976	1.105	871	461	17.754	1.515	90.976	95,75%	(3.863)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	643	0,00%	0,00%	7,00%	643	643	643			
	KUR	-	-	-	470	0,00%	0,00%	5,72%	470	470	470			
	Non KUR	-	-	-	174	0,00%	0,00%	17,96%	174	174	174			
3	PWG	-	-	-	66	0,00%	0,00%	1,18%	66	66	66			
	Cilem	-	-	-	66	0,00%	0,00%	1,18%	66	66	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	1.293	4.096	4.684	1,63%	5,68%	6,53%	587	3.624	3.391			
	CF 1	648	-	3.784	4.318	3,40%	19,77%	22,64%	534	3.669	4.318			
	Total Griya	648	-	3.784	4.313	3,67%	22,69%	25,88%	529	3.664	4.313			
	Oto	-	-	-	5	0,00%	0,00%	0,20%	5	5	5			
	CF 2	412	1.293	313	366	0,90%	0,59%	0,70%	53	(45)	(927)			
	Mitraguna & Others	412	978	-	53	1,02%	0,00%	0,11%	53	(358)	(925)			
	Pensiun	-	315	313	313	0,00%	5,43%	5,15%	-	313	(2)			
	Total Pembiayaan	1.824	1.293	4.096	5.393	2,63%	4,73%	6,19%	1.296	3.568	4.100	0,54%	91,24%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)			
	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	267	1.234	2.067	2.186	0,41%	2,86%	3,05%	119	1.919	952			
	CF 1	267	869	749	868	1,40%	3,91%	4,55%	119	600	(1)			
	Total Griya	132	734	614	733	0,75%	3,68%	4,40%	119	600	(1)			
	Oto	135	135	135	135	9,51%	5,49%	5,63%	-	-	-			
	CF 2	-	365	1.318	1.318	0,00%	2,49%	2,50%	-	1.318	953			
	Mitraguna & Others	-	365	1.318	1.318	0,00%	2,79%	2,83%	-	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.828	2.661	2.779	0,39%	3,07%	3,19%	119	2.512	952	2,15%	32,72%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	217.623	259.564	297.099	79.476	
2	Contribution Margin	3.691	5.407	4.409	718	-19,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,24	3,21	(0,03)	0,26
CIF Payroll	949	934	971	37	22



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	15.185	15.196	(964)	11	1.117	7,94%	11.378	298,06%	10.173	149,37%	5.022
2	Tabungan	117.085	115.849	116.072	115.543	3.632	(530)	(307)	-0,26%	(1.543)	-1,32%	127.435	90,67%	(11.892)
3	Deposito	49.844	47.990	47.445	47.445	(547)	0	(545)	-1,14%	(2.399)	-4,81%	50.425	94,09%	(2.980)
	Total	170.746	177.918	178.702	178.183	2.121	(519)	265	0,15%	7.437	4,36%	188.033	94,76%	(9.850)
	CASA	120.903	129.928	131.257	130.738	2.668	(519)	810	0,62%	9.836	8,14%	137.608	95,01%	(6.870)
	(%) CASA	70,81%	73,03%	73,45%	73,37%									
	FDR	80,42%	77,98%	78,38%	78,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	785	788	790		2	5	0,58%	(901)	-53,31%	-	0,00%	790
2	Giro ISE	436	84	72	72		0	(12)	-13,83%	(364)	-83,39%		0,00%	72
3	Tabungan ISE	1.254	701	715	717		2	16	2,31%	(537)	-42,84%		0,00%	717
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	68	75	75	75		0	0	0,00%	7	10,29%		0,00%	75

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• 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	13.550	21.994	23.086	4.617	2.771	-1.846	1.462	1.092	9.536	1.679	21.977	105,05%	1.109
	Cilem	7.456	11.398	11.959	1.467	856	-610	655	560	4.503	296	12.976	92,16%	(1.017)
	Gadai	6.094	10.595	11.127	3.151	1.915	-1.236	806	532	5.034	1.382	9.002	123,62%	2.126
4	CFG	119.321	116.751	116.976	1.174	1.723	549	-599	225	-2.345	1.498	131.690	88,83%	(14.714)
	CF 1	15.625	17.890	17.802	461	-	-461	-70	-88	2.177	88	17.374	102,46%	428
	Total Griya	13.902	15.769	15.731	461	-	-461	0	-37	1.829	37	14.395	109,28%	1.336
	• Total Non Program	13.902	15.769	15.731	461	-	-461	355	-37	1.829	37	14.395	109,28%	1.336
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.121	2.071	-	-	0	-70	-50	348	50	2.979	69,52%	(908)
	CF 2	103.696	98.862	99.174	713	1.723	1.010	-529	313	-4.522	1.410	114.315	86,75%	(15.141)
	Mitraguna & Others	94.197	89.050	89.098	233	1.145	912	-803	48	-5.099	1.097	103.618	85,99%	(14.520)
	Pensiun	9.499	9.812	10.076	480	578	98	275	264	576	314	10.697	94,19%	(622)
	Total Pembiayaan	137.307	138.745	140.062	5.791	4.494	-1.297	863	1.317	2.755	3.177	158.103	88,59%	(18.041)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	497	0,00%	0,00%	2,15%	497	497	497			
	Cilem	-	-	-	177	0,00%	0,00%	1,48%	177	177	177			
	Gadai	-	-	-	320	0,00%	0,00%	2,87%	320	320	320			
4	CFG	1.942	2.012	506	2.439	1,63%	0,43%	2,08%	1.932	497	426			
	CF 1	86	209	-	48	0,55%	0,00%	0,27%	48	(38)	(161)			
	Total Griya	-	-	-	37	0,00%	0,00%	0,24%	37	37	37			
	Oto	86	209	-	11	4,99%	0,00%	0,51%	11	(75)	(198)			
	CF 2	1.856	1.803	506	2.391	1,79%	0,51%	2,41%	1.884	535	587			
	Mitraguna & Others	1.856	1.803	506	2.391	1,97%	0,57%	2,68%	1.884	535	587			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.012	506	2.935	1,41%	0,36%	2,10%	2.429	994	923	0,37%	82,24%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	331	479	602	617	0,28%	0,52%	0,53%	15	286	138			
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	-	(300)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-			
	CF 2	31	479	602	617	0,03%	0,61%	0,62%	15	586	138			
	Mitraguna & Others	31	479	602	617	0,03%	0,68%	0,69%	15	586	138			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	479	602	617	0,24%	0,43%	0,44%	15	286	138	0,63%	-44,10%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	172.182	170.746	175.797	3.615	
2	Contribution Margin	5.707	7.910	7.278	1.571	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,33	3,32	(0,01)	0,30
CIF Payroll	665	542	545	3	(120)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	8.896	8.907	(7.910)	11	(3.563)	-28,57%	(5.023)	-36,06%	22.731	39,19%	(13.823)
2	Tabungan	118.671	158.029	156.120	155.496	8.241	(623)	(2.533)	-1,60%	36.825	31,03%	133.410	116,56%	22.086
3	Deposito	125.329	134.600	111.751	111.751	10.955	0	(22.849)	-16,98%	(13.578)	-10,83%	126.098	88,62%	(14.347)
	Total	257.931	305.100	276.767	276.155	11.286	(612)	(28.945)	-9,49%	18.224	7,07%	282.239	97,84%	(6.084)
	CASA	132.602	170.500	165.016	164.404	331	(612)	(6.096)	-3,58%	31.802	23,98%	156.141	105,29%	8.263
	(%) CASA	51,41%	55,88%	59,62%	59,53%									
	FDR	59,82%	60,13%	67,24%	67,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.148	4.619	4.617		(2)	470	11,32%	1.079	30,50%	-	0,00%	4.617
2	Giro ISE	1	1	1	1		0	(0)	-2,12%	(0)	-35,00%		0,00%	1
3	Tabungan ISE	3.537	4.147	4.619	4.616		(2)	470	11,32%	1.079	30,52%		0,00%	4.616
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	• Local Champion	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	74	72	-	-	0	24	-2	-245	2	317	22,61%	(245)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	74	72	-	-	0	24	-2	-245	2	317	22,61%	(245)
3	PWG	17.010	25.951	27.240	3.267	3.305	38	2.838	1.289	10.230	2.015	22.618	120,43%	4.622
	Cilem	7.758	11.911	12.515	777	1.010	233	343	604	4.757	406	12.110	103,34%	405
	Gadai	9.252	14.040	14.725	2.489	2.294	-195	2.495	685	5.474	1.609	10.508	140,13%	4.217
4	CFG	136.962	149.035	150.429	1.967	3.473	1.506	859	1.394	13.467	2.079	151.758	99,12%	(1.328)
	CF 1	16.548	16.454	16.378	257	-	-257	158	-76	-170	76	18.143	90,27%	(1.765)
	Total Griya	15.017	13.737	13.714	-	-	0	0	-23	-1.303	23	15.466	88,67%	(1.753)
	• Total Non Program	15.017	13.737	13.714	-	-	0	-118	-23	-1.303	23	15.466	88,67%	(1.753)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.717	2.664	257	-	-257	158	-53	1.133	53	2.676	99,55%	(12)
	CF 2	120.414	132.581	134.051	1.710	3.473	1.763	701	1.470	13.638	2.003	133.615	100,33%	436
	Mitraguna & Others	110.777	121.822	123.251	1.245	3.151	1.906	317	1.428	12.474	1.723	122.887	100,30%	364
	Pensiun	9.636	10.759	10.800	465	322	-143	384	41	1.164	281	10.728	100,67%	72
	Total Pembiayaan	154.289	183.469	186.099	6.234	6.778	544	12.130	2.630	31.811	4.147	174.693	106,53%	11.407

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)			
3	PWG	-	-	-	595	0,00%	0,00%	2,18%	595	595	595			
	Cilem	-	-	-	312	0,00%	0,00%	2,49%	312	312	312			
	Gadai	-	-	-	283	0,00%	0,00%	1,92%	283	283	283			
4	CFG	334	1.041	415	2.279	0,24%	0,28%	1,51%	1.864	1.945	1.238			
	CF 1	-	569	195	559	0,00%	1,18%	3,41%	364	559	(10)			
	Total Griya	-	569	44	177	0,00%	0,32%	1,29%	133	177	(392)			
	Oto	-	-	151	382	0,00%	5,54%	14,32%	231	382	382			
	CF 2	334	472	220	1.720	0,28%	0,17%	1,28%	1.500	1.386	1.248			
	Mitraguna & Others	334	472	220	1.720	0,30%	0,18%	1,40%	1.500	1.386	1.248			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	1.090	489	2.874	0,31%	0,27%	1,54%	2.385	2.392	1.783	0,15%	90,35%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	76	-	-	72	24,03%	0,00%	100,00%	72	(4)	72			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	-	72	24,03%	0,00%	100,00%	72	(4)	72			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	1.203	1.276	1.400	0,57%	0,86%	0,93%	124	613	197			
	CF 1	645	-	74	73	3,90%	0,45%	0,45%	(0)	(571)	73			
	Total Griya	645	-	74	73	4,29%	0,54%	0,54%	(0)	(571)	73			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	1.203	1.203	1.326	0,12%	0,91%	0,99%	124	1.184	123			
	Mitraguna & Others	142	1.203	1.203	1.326	0,13%	0,99%	1,08%	124	1.184	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.203	1.276	1.471	0,56%	0,70%	0,79%	195	609	268	0,00%	100,00%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	216.304	258.971	294.424	78.120	
2	Contribution Margin	7.083	10.698	8.086	1.003	-14,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,35	3,43	0,07	0,20
CIF Payroll	1.941	2.473	2.451	(22)	510

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	5.720	5.766	(7.020)	46	(778)	-11,89%	(2.814)	-32,79%	19.111	30,17%	(13.345)
2	Tabungan	115.717	139.694	140.990	140.207	10.026	(784)	513	0,37%	24.490	21,16%	130.187	107,70%	10.019
3	Deposito	158.683	172.137	167.526	167.526	(5.821)	0	(4.611)	-2,68%	8.844	5,57%	159.611	104,96%	7.916
	Total	282.980	318.375	314.236	313.499	(2.815)	(737)	(4.876)	-1,53%	30.520	10,79%	308.909	101,49%	4.590
	CASA	124.297	146.238	146.710	145.973	3.006	(737)	(265)	-0,18%	21.676	17,44%	149.298	97,77%	(3.326)
	(%) CASA	43,92%	45,93%	46,69%	46,56%									
	FDR	77,18%	77,84%	79,68%	79,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	6.063	6.137		74	(2.681)	-30,40%	2.818	84,90%	-	0,00%	6.137
2	Giro ISE	510	227	462	477		15	249	109,79%	(33)	-6,51%		0,00%	477
3	Tabungan ISE	2.559	8.341	5.351	5.411		59	(2.930)	-35,13%	2.851	111,40%		0,00%	5.411
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	7.994	50,11%	(3.988)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)
	Non-Linkage	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	6.476	61,85%	(2.470)
	• Local Champion	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	5.442	73,61%	(1.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)
2	MBG	9.912	12.255	12.128	275	280	5	251	-127	2.216	407	12.148	99,84%	(20)
	KUR	9.027	10.798	10.859	200	280	80	222	60	1.831	220	11.171	97,20%	(312)
	Non KUR	885	1.456	1.269	75	-	-75	28	-187	384	187	977	129,98%	293
3	PWG	13.890	23.684	24.415	2.499	2.815	316	490	731	10.524	2.084	26.829	91,00%	(2.415)
	Cilem	5.699	14.241	14.923	599	1.293	694	-430	682	9.224	612	15.972	93,43%	(1.049)
	Gadai	8.191	9.442	9.492	1.900	1.522	-378	919	49	1.300	1.472	10.857	87,42%	(1.365)
4	CFG	190.097	207.781	209.821	3.586	6.114	2.528	-303	2.040	19.724	4.074	205.092	102,31%	4.729
	CF 1	25.896	28.102	27.547	-	-	0	-122	-555	1.651	555	27.742	99,30%	(195)
	Total Griya	21.834	24.165	24.059	-	-	0	0	-106	2.225	106	22.354	107,63%	1.705
	• Total Non Program	21.834	24.165	24.059	-	-	0	-202	-106	2.225	106	22.354	107,63%	1.705
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.936	3.488	-	-	0	-122	-448	-574	448	5.388	64,74%	(1.900)
	CF 2	164.201	179.679	182.274	3.586	6.114	2.528	-181	2.595	18.073	3.519	177.351	102,78%	4.924
	Mitraguna & Others	145.925	160.670	163.385	3.300	6.072	2.772	-189	2.715	17.459	3.357	157.811	103,53%	5.574
	Pensiun	18.276	19.010	18.889	286	42	-244	7	-120	614	162	19.540	96,67%	(650)
	Total Pembiayaan	218.409	247.836	250.370	6.360	9.209	2.849	314	2.534	31.961	6.675	252.063	99,33%	(1.693)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	284	-	100	1.436	2,87%	0,82%	11,84%	1.336	1.152	1.436			
	KUR	284	-	100	1.363	3,15%	0,93%	12,56%	1.263	1.079	1.363			
	Non KUR	-	-	-	73	0,00%	0,00%	5,74%	73	73	73			
3	PWG	-	-	26	342	0,00%	0,11%	1,40%	316	342	342			
	Cilem	-	-	-	284	0,00%	0,00%	1,90%	284	284	284			
	Gadai	-	-	26	58	0,00%	0,28%	0,61%	32	58	58			
4	CFG	85	484	467	3.388	0,04%	0,22%	1,61%	2.921	3.303	2.903			
	CF 1	52	484	467	801	0,20%	1,66%	2,91%	334	749	317			
	Total Griya	52	48	48	136	0,24%	0,20%	0,56%	88	83	87			
	Oto	-	436	419	666	0,00%	10,65%	19,08%	246	666	229			
	CF 2	33	-	-	2.586	0,02%	0,00%	1,42%	2.586	2.554	2.586			
	Mitraguna & Others	33	-	-	2.586	0,02%	0,00%	1,58%	2.586	2.554	2.586			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	369	484	593	5.166	0,17%	0,24%	2,06%	4.572	4.797	4.681	0,18%	91,47%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.205	515	514	1.092	0,63%	0,25%	0,52%	578	(113)	577			
	CF 1	485	-	-	-	1,87%	0,00%	0,00%	-	(485)	-			
	Total Griya	485	-	-	-	2,22%	0,00%	0,00%	-	(485)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	515	514	1.092	0,44%	0,29%	0,60%	578	373	577			
	Mitraguna & Others	719	274	273	851	0,49%	0,17%	0,52%	578	131	577			
	Pensiun	-	241	241	241	0,00%	0,10%	1,28%	-	241	(0)			
	Total Pembiayaan	1.209	515	514	1.092	0,55%	0,21%	0,44%	578	(117)	577	0,00%	99,52%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	318.479	282.980	321.190	2.711	
2	Contribution Margin	7.721	11.567	8.757	1.036	-13,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,11	3,13	0,02	0,17
CIF Payroll	1.488	1.563	1.593	30	105

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	3.185	3.187	(4.792)	2	(211)	-6,20%	(5.367)	-62,74%	15.576	20,46%	(12.389)
2	Tabungan	104.558	103.775	99.849	99.543	4.473	(306)	(4.232)	-4,08%	(5.015)	-4,80%	116.810	85,22%	(17.267)
3	Deposito	118.514	111.806	111.644	111.644	(5.325)	0	(162)	-0,14%	(6.870)	-5,80%	119.096	93,74%	(7.452)
	Total	231.625	218.978	214.677	214.374	(5.644)	(303)	(4.604)	-2,10%	(17.251)	-7,45%	251.482	85,24%	(37.108)
	CASA	113.112	107.173	103.034	102.730	(319)	(303)	(4.443)	-4,15%	(10.381)	-9,18%	132.386	77,60%	(29.656)
	(%) CASA	48,83%	48,94%	47,99%	47,92%									
	FDR	61,23%	68,43%	70,35%	70,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.420	4.659	4.540		(120)	120	2,71%	1.880	70,67%	-	0,00%	4.540
2	Giro ISE	666	1.060	1.074	1.075		1	15	1,40%	409	61,32%	-	0,00%	1.075
3	Tabungan ISE	1.893	3.259	3.485	3.365		(121)	105	3,23%	1.471	77,70%	-	0,00%	3.365
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%	-	0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%	-	0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.724	1.687	-	-	0	-40	-37	1.687	37	0	0,00%	1.687
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.687	-	-	0	-40	-37	1.687	37	0	0,00%	1.687
	• Local Champion	-	1.724	1.687	-	-	0	-40	-37	1.687	37	0	0,00%	1.687
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
3	PWG	18.643	25.017	26.249	3.181	3.170	-11	1.304	1.232	7.606	1.938	28.064	93,53%	(1.816)
	Cilem	13.169	14.403	14.995	919	1.002	82	-208	592	1.826	410	18.830	79,63%	(3.835)
	Gadai	5.474	10.614	11.254	2.262	2.168	-94	1.513	640	5.779	1.528	9.234	121,87%	2.019
4	CFG	123.108	123.055	123.035	1.070	995	-75	84	-20	-73	1.015	137.225	89,66%	(14.190)
	CF 1	17.304	13.823	13.671	-	-	0	-191	-152	-3.633	152	19.095	71,59%	(5.424)
	Total Griya	13.206	10.394	10.325	-	-	0	0	-69	-2.881	69	13.694	75,40%	(3.369)
	• Total Non Program	13.206	10.394	10.325	-	-	0	-787	-69	-2.881	69	13.694	75,40%	(3.369)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.346	-	-	0	-191	-84	-752	84	5.401	61,94%	(2.055)
	CF 2	105.804	109.232	109.364	1.070	995	-75	274	132	3.560	863	118.130	92,58%	(8.766)
	Mitraguna & Others	72.025	76.346	76.845	1.070	995	-75	707	499	4.820	496	83.166	92,40%	(6.322)
	Pensiun	33.780	32.886	32.520	-	-	0	-433	-367	-1.260	367	34.964	93,01%	(2.444)
	Total Pembiayaan	141.827	149.855	151.030	4.251	4.165	-86	1.346	1.175	9.203	2.990	165.365	91,33%	(14.335)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	514	0,00%	0,00%	30,47%	514	514	514			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	514	0,00%	0,00%	30,47%	514	514	514			
	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	-	-	-	1.493	0,00%	0,00%	5,69%	1.493	1.493	1.493			
	Cilem	-	-	-	1.212	0,00%	0,00%	8,08%	1.212	1.212	1.212			
	Gadai	-	-	-	280	0,00%	0,00%	2,49%	280	280	280			
4	CFG	370	965	1.341	1.391	0,30%	1,09%	1,13%	50	1.021	426			
	CF 1	206	654	891	747	1,19%	6,45%	5,46%	(144)	541	93			
	Total Griya	92	559	798	435	0,69%	7,68%	4,22%	(363)	343	(124)			
	Oto	114	95	93	311	2,79%	2,70%	9,31%	219	197	217			
	CF 2	164	311	450	644	0,15%	0,41%	0,59%	194	481	333			
	Mitraguna & Others	164	311	352	277	0,23%	0,46%	0,36%	(75)	113	(34)			
	Pensiun	-	-	98	367	0,00%	0,30%	1,13%	270	367	367			
	Total Pembiayaan	370	965	1.341	3.398	0,26%	0,89%	2,25%	2.057	3.028	2.433	1,35%	40,01%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	5	325	625	625	0,00%	0,51%	0,51%	-	621	301			
	CF 1	5	108	106	106	0,03%	0,77%	0,77%	-	101	(2)			
	Total Griya	5	108	106	106	0,04%	1,02%	1,03%	-	101	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	217	519	519	0,00%	0,48%	0,47%	-	519	302			
	Mitraguna & Others	-	-	303	303	0,00%	0,40%	0,39%	-	303	303			
	Pensiun	-	217	217	217	0,00%	0,14%	0,67%	-	217	(0)			
	Total Pembiayaan	5	325	625	625	0,00%	0,42%	0,41%	-	621	301	2,10%	-406,59%	1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	222.570	231.625	224.623	2.053	
2	Contribution Margin	5.016	7.365	6.362	1.346	-26,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,06	3,22	3,21	(0,02)	0,15
CIF Payroll	1.010	1.088	1.108	20	98



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	4.403	4.410	(1.230)	7	999	29,28%	2.795	173,04%	6.881	64,10%	(2.470)
2	Tabungan	101.049	104.238	100.221	100.213	(1.606)	(7)	(4.025)	-3,86%	(836)	-0,83%	109.623	91,42%	(9.410)
3	Deposito	38.774	45.450	50.041	50.041	(520)	0	4.591	10,10%	11.268	29,06%	39.255	127,48%	10.786
	Total	141.438	153.100	154.666	154.665	(3.355)	(1)	1.565	1,02%	13.227	9,35%	155.759	99,30%	(1.094)
	CASA	102.664	107.650	104.624	104.624	(2.836)	(1)	(3.026)	-2,81%	1.959	1,91%	116.504	89,80%	(11.880)
	(%) CASA	72,59%	70,31%	67,65%	67,65%									
	FDR	91,03%	105,36%	105,17%	105,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.949	2.573	2.306	(267)	(643)	-21,81%	(992)	-30,09%	-	0,00%	2.306	
2	Giro ISE	186	257	355	155	(200)	(102)	-39,76%	(31)	-16,64%		0,00%	155	
3	Tabungan ISE	2.913	2.682	2.208	2.141	(67)	(541)	-20,17%	(772)	-26,49%		0,00%	2.141	
4	Deposito ISE	200	10	10	10	0	0	0,00%	(190)	-95,00%		0,00%	10	
5	CIF ISE	94	102	103	103	0	1	0,98%	9	9,57%		0,00%	103	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.120	20.118	150	-	-150	148	-2	19.703	2	415	4847,96%	19.703
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.120	20.118	150	-	-150	148	-2	19.703	2	415	4847,96%	19.703
	• Local Champion	415	20.120	20.118	150	-	-150	148	-2	19.703	2	415	4847,96%	19.703
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.899	6.910	450	90	-360	331	11	6.668	79	3.851	179,44%	3.059
	KUR	103	6.283	6.304	450	90	-360	349	21	6.201	69	3.549	177,63%	2.755
	Non KUR	139	616	606	-	-	0	-17	-10	467	10	302	200,78%	304
3	PWG	20.398	30.373	31.958	6.369	4.547	-1.822	2.240	1.585	11.560	2.962	31.029	102,99%	929
	Cilem	7.170	12.746	13.332	1.881	1.189	-692	809	585	6.162	603	15.989	83,38%	(2.658)
	Gadai	13.229	17.627	18.626	4.488	3.358	-1.129	1.431	1.000	5.398	2.359	15.040	123,84%	3.586
4	CFG	107.701	103.913	103.681	1.710	830	-880	580	-232	-4.020	1.062	119.299	86,91%	(15.618)
	CF 1	13.161	13.563	13.584	-	119	119	-83	21	423	97	14.643	92,77%	(1.058)
	Total Griya	10.223	10.121	10.065	-	-	0	0	-56	-158	56	10.685	94,20%	(619)
	• Total Non Program	10.223	9.949	9.894	-	-	0	-122	-55	-329	55	10.685	92,60%	(791)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.519	-	119	119	-83	77	581	41	3.958	88,91%	(439)
	CF 2	94.540	90.350	90.096	1.710	711	-999	664	-254	-4.443	965	104.656	86,09%	(14.559)
	Mitraguna & Others	89.171	84.140	83.850	1.060	521	-539	-55	-289	-5.321	810	98.315	85,29%	(14.465)
	Pensiun	5.368	6.211	6.246	650	190	-460	719	36	878	154	6.341	98,51%	(94)
	Total Pembiayaan	128.755	161.305	162.667	8.679	5.467	-3.212	3.300	1.362	33.911	4.105	154.593	105,22%	8.073

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	146	0,00%	0,00%	0,73%	146	146	146			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	146	0,00%	0,00%	0,73%	146	146	146			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	750	0,00%	0,00%	10,85%	750	750	750			
	KUR	-	-	-	669	0,00%	0,00%	10,61%	669	669	669			
	Non KUR	-	-	-	81	0,00%	0,00%	13,30%	81	81	81			
3	PWG	-	-	-	2.582	0,00%	0,00%	8,08%	2.582	2.582	2.582			
	Cilem	-	-	-	893	0,00%	0,00%	6,70%	893	893	893			
	Gadai	-	-	-	1.689	0,00%	0,00%	9,07%	1.689	1.689	1.689			
4	CFG	1.919	960	1.884	1.857	1,78%	1,81%	1,79%	(27)	(61)	898			
	CF 1	107	77	167	452	0,81%	1,23%	3,33%	285	345	375			
	Total Griya	107	-	167	427	1,04%	1,65%	4,25%	261	321	427			
	Oto	-	77	-	24	0,00%	0,00%	0,69%	24	24	(53)			
	CF 2	1.812	883	1.717	1.406	1,92%	1,90%	1,56%	(312)	(407)	523			
	Mitraguna & Others	1.812	883	1.717	1.406	2,03%	2,04%	1,68%	(312)	(407)	523			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	960	1.884	5.335	1,49%	1,17%	3,28%	3.451	3.416	4.375	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	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.505	2.121	2.530	2.529	2,33%	2,43%	2,44%	(0)	24	409			
	CF 1	23	78	78	78	0,18%	0,58%	0,58%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,77%	0,78%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.042	2.451	2.451	2,63%	2,71%	2,72%	(0)	(31)	409			
	Mitraguna & Others	2.482	2.042	2.451	2.451	2,78%	2,91%	2,92%	(0)	(31)	409			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.121	2.530	2.529	2,27%	1,57%	1,55%	(0)	(391)	409	0,00%	100,00%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	125.537	141.438	161.771	36.234	
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,17	3,18	0,02	0,23
CIF Payroll	762	785	788	3	26

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-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	35	110	123	122	(16)	(1)	13	11,60%	87	249,25%	40	309,05%	83
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	123	122	(16)	(1)	13	11,60%	87	249,25%	40	309,05%	83
	CASA	35	110	123	122	(16)	(1)	13	11,60%	87	249,25%	40	309,05%	83
	(%) 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 (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	20	35	125	105	
2	Contribution Margin	(210)	(277)	(173)	37	17,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	2,00	2,00	-	(1,00)
CIF Payroll	1	1	1	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-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	438	693	551	553	75	1	(140)	-20,23%	114	26,08%	495	111,57%	57
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.101	1.103	75	1	(140)	-11,28%	664	151,57%	495	222,62%	607
	CASA	438	693	551	553	75	1	(140)	-20,23%	114	26,08%	495	111,57%	57
	(%) CASA	100,00%	55,74%	50,05%	50,12%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	0	0		0	(195)	-99,95%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	195	0	0		0	(195)	-99,95%	0	0,00%		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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	258	438	1.168	910	
2	Contribution Margin	(227)	(280)	(138)	89	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,75	4,25	4,25	-	0,50
CIF Payroll	4	8	8	-	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	37.765	37.869	5.703	103	(6.546)	-14,74%	16.417	76,53%	31.025	122,06%	6.843
2	Tabungan	103.481	122.013	116.942	116.323	7.231	(619)	(5.690)	-4,66%	12.842	12,41%	119.071	97,69%	(2.748)
3	Deposito	132.303	85.939	109.192	109.195	(6.648)	3	23.256	27,06%	(23.108)	-17,47%	133.190	81,98%	(23.996)
	Total	257.235	252.367	263.899	263.386	6.286	(513)	11.019	4,37%	6.151	2,39%	283.286	92,98%	(19.900)
	CASA	124.933	166.428	154.707	154.192	12.934	(515)	(12.236)	-7,35%	29.259	23,42%	150.096	102,73%	4.096
	(%) CASA	48,57%	65,95%	58,62%	58,54%									
	FDR	70,83%	83,50%	81,71%	81,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.471	7.221	7.189		(32)	(1.282)	-15,14%	(747)	-9,41%	-	0,00%	7.189
2	Giro ISE	4.026	3.734	3.598	3.546		(52)	(188)	-5,03%	(480)	-11,91%		0,00%	3.546
3	Tabungan ISE	2.910	4.737	3.623	3.643		20	(1.095)	-23,11%	733	25,19%		0,00%	3.643
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	65	65		0	1	1,56%	3	4,84%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	38.775	38.791	-	640	640	-388	16	-6.444	624	54.048	71,77%	(15.257)
	Linkage	14.656	14.627	14.627	-	-	-	-	1	0	-	18.494	79,09%	(3.867)
	Non-Linkage	30.579	24.148	24.164	-	640	640	-390	16	-6.415	624	35.554	67,96%	(11.390)
	• Local Champion	28.121	21.313	21.673	-	640	640	-215	360	-6.448	280	30.480	71,11%	(8.807)
	• Value Chain	2.457	2.835	2.491	-	-	-	-174	-344	34	344	5.074	49,09%	(2.583)
2	MBG	4.919	2.874	2.845	-	-	0	-219	-28	-2.073	28	4.919	57,85%	(2.073)
	KUR	4.804	2.874	2.845	-	-	0	-219	-28	-1.959	28	4.804	59,23%	(1.959)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	39.533	42.274	10.356	6.701	-3.655	3.166	2.741	18.937	3.960	39.389	107,33%	2.886
	Cilem	6.677	17.447	18.403	3.075	1.434	-1.642	1.920	956	11.726	478	19.951	92,24%	(1.548)
	Gadai	16.660	22.086	23.872	7.281	5.267	-2.013	1.246	1.785	7.212	3.482	19.438	122,81%	4.433
4	CFG	108.703	129.533	131.733	2.577	3.995	1.418	2.647	2.200	23.030	1.795	121.184	108,70%	10.549
	CF 1	24.869	27.555	27.315	27	19	-8	-108	-240	2.446	259	26.405	103,45%	910
	Total Griya	19.873	21.431	21.356	-	-	0	0	-75	1.483	75	20.306	105,17%	1.051
	• Total Non Program	19.873	21.431	21.356	-	-	0	-424	-75	1.483	75	20.306	105,17%	1.051
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	5.959	27	19	-8	-108	-165	962	184	6.099	97,70%	(140)
	CF 2	83.833	101.978	104.418	2.550	3.976	1.426	2.755	2.440	20.584	1.536	94.779	110,17%	9.638
	Mitraguna & Others	62.328	78.196	80.060	2.150	3.206	1.056	2.567	1.864	17.731	1.342	72.223	110,85%	7.837
	Pensiun	21.505	23.782	24.358	400	770	370	189	576	2.853	194	22.557	107,99%	1.801
	Total Pembiayaan	182.193	210.715	215.644	12.933	11.336	-1.597	5.206	4.929	33.451	6.407	219.540	98,23%	(3.896)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.850	0,00%	0,00%	7,35%	2.850	2.850	2.850			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.730	0,00%	0,00%	11,30%	2.730	2.730	2.730			
	Value Chain	-	-	-	120	0,00%	0,00%	0,55%	120	120	120			
2	MBG	121	20	32	277	2,46%	1,11%	9,72%	120	156	256			
	KUR	83	20	32	277	1,72%	1,11%	9,72%	245	194	256			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	3.157	0,00%	0,00%	7,47%	3.157	3.157	3.157			
	Cilem	-	-	-	1.626	0,00%	0,00%	8,84%	1.626	1.626	1.626			
	Gadai	-	-	-	1.531	0,00%	0,00%	6,41%	1.531	1.531	1.531			
4	CFG	330	1.698	1.506	2.644	0,30%	1,16%	2,01%	1.137	2.314	945			
	CF 1	209	63	-	1.066	0,84%	0,00%	3,90%	1.066	857	1.002			
	Total Griya	-	-	-	455	0,00%	0,00%	2,13%	455	455	455			
	Oto	209	63	-	610	4,19%	0,00%	10,24%	610	401	547			
	CF 2	120	1.635	1.506	1.578	0,14%	1,48%	1,51%	72	1.457	(57)			
	Mitraguna & Others	-	1.495	1.506	1.279	0,00%	1,93%	1,60%	(227)	1.279	(216)			
	Pensiun	120	140	-	299	0,56%	0,00%	1,23%	299	178	159			
	Total Pembiayaan	451	1.718	1.538	8.927	0,25%	0,73%	4,14%	7.389	8.476	7.208	3,29%	20,58%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,88%	15,87%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,49%	25,48%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	73	-	-	7,57%	0,00%	0,00%	-	(372)	(73)			
	KUR	296	73	-	-	6,16%	0,00%	0,00%	-	(296)	(73)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	199	397	1.903	2,47%	0,31%	1,44%	1.506	(781)	1.705			
	CF 1	107	199	261	261	0,43%	0,95%	0,95%	-	153	62			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	199	261	261	2,15%	4,25%	4,37%	-	153	62			
	CF 2	2.577	-	137	1.643	3,07%	0,13%	1,57%	1.506	(934)	1.643			
	Mitraguna & Others	2.422	-	-	1.506	3,89%	0,00%	1,88%	1.506	(915)	1.506			
	Pensiun	155	-	137	137	0,09%	0,06%	0,56%	-	(19)	137			
	Total Pembiayaan	8.782	6.428	6.553	8.059	4,82%	3,11%	3,74%	1.506	(723)	1.632	3,38%	9,64%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	247.014	257.235	246.081	(933)	
2	Contribution Margin	8.048	11.577	5.603	(2.445)	30,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,88	3,01	3,01	(0,00)	0,13
CIF Payroll	650	671	674	3	24



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	22.066	22.756	16.346	690	(17.319)	-43,22%	5.052	28,54%	27.730	82,06%	(4.974)
2	Tabungan	74.047	76.608	78.626	77.518	1.205	(1.108)	909	1,19%	3.471	4,69%	90.374	85,77%	(12.857)
3	Deposito	177.676	159.231	187.057	187.057	(2.193)	0	27.826	17,47%	9.381	5,28%	178.593	104,74%	8.464
	Total	269.427	275.916	287.749	287.331	15.359	(418)	11.415	4,14%	17.904	6,65%	296.698	96,84%	(9.366)
	CASA	91.751	116.684	100.692	100.274	17.551	(418)	(16.410)	-14,06%	8.523	9,29%	118.105	84,90%	(17.830)
	(%) CASA	34,05%	42,29%	34,99%	34,90%									
	FDR	66,93%	75,15%	72,81%	72,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.699	1.827	1.918	2.504	586	677	37,03%	(1.195)	-32,30%	-	0,00%	2.504
2	Giro ISE	1.245	198	409	591	182	393	198,64%	(654)	-52,52%		0,00%	591
3	Tabungan ISE	2.454	1.630	1.509	1.913	404	284	17,40%	(541)	-22,04%		0,00%	1.913
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	83	84	84	0	1	1,20%	6	7,69%		0,00%	84

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	7.500	10.464	10.537	30	200	170	214	73	3.037	127	10.279	102,51%	258
	KUR	5.814	8.922	9.006	30	200	170	252	84	3.192	116	8.593	104,80%	413
	Non KUR	1.686	1.542	1.531	-	-	0	-38	-11	-155	11	1.686	90,80%	(155)
3	PWG	25.637	37.586	39.475	7.706	6.947	-759	2.015	1.889	13.838	5.058	37.092	106,43%	2.383
	Cilem	7.478	16.013	17.113	2.753	1.592	-1.161	1.735	1.100	9.635	492	17.536	97,59%	(423)
	Gadai	18.160	21.573	22.362	4.953	5.355	402	280	789	4.203	4.566	19.556	114,35%	2.806
4	CFG	147.202	159.308	159.508	1.828	2.772	944	1.851	200	12.306	2.572	161.418	98,82%	(1.910)
	CF 1	16.107	19.021	20.162	257	1.290	1.290	-201	1.141	4.056	149	18.142	111,14%	2.020
	Total Griya	8.451	13.214	14.471	257	1.290	1.033	0	1.257	6.020	33	8.981	161,13%	5.490
	• Total Non Program	8.451	13.214	14.471	257	1.290	1.033	189	1.257	6.020	33	8.981	161,13%	5.490
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.807	5.692	-	-	0	-201	-116	-1.964	116	9.161	62,13%	(3.470)
	CF 2	131.096	140.287	139.346	1.571	1.482	-89	2.052	-941	8.250	2.423	143.276	97,26%	(3.930)
	Mitraguna & Others	128.138	136.656	135.707	1.336	1.447	111	1.845	-949	7.569	2.396	138.882	97,71%	(3.174)
	Pensiun	2.957	3.631	3.638	235	35	-200	208	8	681	27	4.394	82,79%	(756)
	Total Pembiayaan	180.340	207.358	209.520	9.564	9.919	356	4.080	2.162	29.181	7.757	208.789	100,35%	731

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	453	156	151	1.304	6,04%	1,44%	12,38%	1.154	852	1.148			
	KUR	363	83	80	1.029	6,24%	0,90%	11,43%	949	666	946			
	Non KUR	90	73	70	275	5,33%	4,57%	17,98%	205	185	202			
3	PWG	-	-	-	1.527	0,00%	0,00%	3,87%	1.527	1.527	1.527			
	Cilem	-	-	-	1.027	0,00%	0,00%	6,00%	1.027	1.027	1.027			
	Gadai	-	-	-	499	0,00%	0,00%	2,23%	499	499	499			
4	CFG	537	1.372	1.213	3.284	0,36%	0,76%	2,06%	2.071	2.747	1.912			
	CF 1	200	783	336	1.518	1,24%	1,77%	7,53%	1.182	1.319	735			
	Total Griya	-	-	-	226	0,00%	0,00%	1,56%	226	226	226			
	Oto	200	783	336	1.293	2,61%	5,79%	22,71%	956	1.093	509			
	CF 2	337	589	876	1.766	0,26%	0,62%	1,27%	889	1.428	1.177			
	Mitraguna & Others	337	589	876	1.766	0,26%	0,64%	1,30%	889	1.428	1.177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	1.528	1.364	6.115	0,55%	0,66%	2,92%	4.752	5.126	4.587	0,61%	79,13%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	70	199	198	198	0,93%	1,90%	1,88%	(0)	128	(0)			
	KUR	-	199	198	198	0,00%	2,22%	2,20%	(0)	198	(0)			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.625	2.669	3.136	0,78%	1,68%	1,97%	467	1.986	510			
	CF 1	107	35	35	35	0,67%	0,18%	0,17%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,26%	0,24%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.590	2.634	3.101	0,80%	1,88%	2,23%	467	2.058	510			
	Mitraguna & Others	1.042	2.590	2.634	3.101	0,81%	1,93%	2,28%	467	2.058	510			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.824	2.867	3.334	0,68%	1,38%	1,59%	467	2.114	510	0,06%	95,96%	-1,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.535	269.409	260.557	(1.978)	
2	Contribution Margin	5.976	8.606	5.452	(524)	8,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,66	3,78	3,81	0,03	0,15
CIF Payroll	609	697	732	35	123

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	15.062	15.267	(614)	205	721	4,96%	2.317	17,89%	17.890	85,34%	(2.623)
2	Tabungan	76.505	85.359	83.115	82.975	6.313	(140)	(2.384)	-2,79%	6.470	8,46%	85.927	96,56%	(2.952)
3	Deposito	21.770	21.261	20.871	20.871	72	0	(390)	-1,83%	(900)	-4,13%	22.258	93,77%	(1.387)
	Total	111.225	121.166	119.048	119.113	5.771	65	(2.053)	-1,69%	7.888	7,09%	126.075	94,48%	(6.963)
	CASA	89.454	99.905	98.177	98.242	5.700	65	(1.663)	-1,66%	8.788	9,82%	103.817	94,63%	(5.575)
	(%) CASA	80,43%	82,45%	82,47%	82,48%									
	FDR	45,34%	58,33%	60,00%	59,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.451	1.474	1.460		(14)	9	0,61%	302	26,10%	-	0,00%	1.460
2	Giro ISE	199	118	140	116		(24)	(2)	-1,50%	(83)	-41,74%		0,00%	116
3	Tabungan ISE	959	1.334	1.334	1.344		10	11	0,80%	385	40,19%		0,00%	1.344
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	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	103	4.767	5.239	-	500	500	232	472	5.137	28	3.735	140,29%	1.505
	KUR	103	4.563	5.035	-	500	500	234	472	4.933	28	3.547	141,97%	1.489
	Non KUR	-	204	204	-	-	0	-2	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	19.535	3.293	3.213	-80	1.055	1.205	7.308	2.008	27.410	71,27%	(7.875)
	Cilem	5.118	10.278	11.116	683	1.148	465	284	838	5.998	309	17.009	65,36%	(5.893)
	Gadai	7.109	8.052	8.418	2.610	2.066	-545	771	366	1.309	1.699	10.400	80,94%	(1.982)
4	CFG	38.093	47.576	46.656	723	570	-153	614	-921	8.563	1.491	46.389	100,58%	267
	CF 1	11.280	11.393	11.130	15	-	-15	-341	-263	-150	263	12.354	90,09%	(1.224)
	Total Griya	5.847	6.704	6.582	-	-	0	0	-122	735	122	6.132	107,33%	450
	• Total Non Program	5.847	6.026	5.906	-	-	0	-84	-120	59	120	6.132	96,31%	(226)
	• Program	-	678	676	-	-	0	166	-2	676	2	0	0,00%	676
	Oto	5.433	4.688	4.547	15	-	-15	-341	-141	-885	141	6.221	73,09%	(1.674)
	CF 2	26.814	36.184	35.526	708	570	-138	955	-658	8.713	1.228	34.035	104,38%	1.491
	Mitraguna & Others	24.934	33.989	33.312	708	530	-178	910	-677	8.378	1.207	31.461	105,88%	1.851
	Pensiun	1.880	2.195	2.215	-	40	40	45	19	335	21	2.574	86,04%	(359)
	Total Pembiayaan	50.425	70.675	71.432	4.016	4.283	267	1.900	756	21.007	3.527	77.535	92,13%	(6.103)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	961	0,00%	0,00%	18,33%	961	961	961			
	KUR	-	-	-	757	0,00%	0,00%	15,02%	757	757	757			
	Non KUR	-	-	-	204	0,00%	0,00%	100,00%	204	204	204			
3	PWG	-	-	-	401	0,00%	0,00%	2,05%	401	401	401			
	Cilem	-	-	-	203	0,00%	0,00%	1,83%	203	203	203			
	Gadai	-	-	-	198	0,00%	0,00%	2,35%	198	198	198			
4	CFG	182	943	361	1.206	0,48%	0,76%	2,59%	846	1.025	263			
	CF 1	77	348	272	565	0,68%	2,39%	5,08%	293	488	217			
	Total Griya	1	-	-	226	0,02%	0,00%	3,43%	226	225	226			
	Oto	76	348	272	339	1,39%	5,80%	7,46%	67	263	(9)			
	CF 2	105	595	89	641	0,39%	0,25%	1,81%	552	537	46			
	Mitraguna & Others	105	595	89	576	0,42%	0,26%	1,73%	487	471	(19)			
	Pensiun	-	-	-	66	0,00%	0,00%	2,97%	66	66	66			
	Total Pembiayaan	182	943	361	2.568	0,36%	0,51%	3,60%	2.207	2.386	1.625	0,00%	100,00%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	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	188	511	1.007	683	0,49%	2,12%	1,46%	(324)	494	172			
	CF 1	182	115	115	115	1,61%	1,01%	1,04%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,46%	2,53%	-	-	-			
	CF 2	7	396	891	568	0,03%	2,46%	1,60%	(324)	561	172			
	Mitraguna & Others	7	396	891	568	0,03%	2,62%	1,70%	(324)	561	172			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	1.008	685	0,38%	1,43%	0,96%	(324)	494	172	0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.167	111.225	115.395	16.228	
2	Contribution Margin	2.958	4.726	3.088	130	-4,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,28	3,26	(0,02)	0,09
CIF Payroll	375	432	452	20	77

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	8.321	8.356	199	35	2.990	55,72%	(9.079)	-52,07%	22.385	37,33%	(14.029)
2	Tabungan	88.077	86.195	79.816	79.669	(7.659)	(147)	(6.526)	-7,57%	(8.408)	-9,55%	97.031	82,11%	(17.362)
3	Deposito	27.462	48.947	49.630	49.630	9.993	0	683	1,40%	22.167	80,72%	27.903	177,86%	21.726
	Total	132.974	140.508	137.766	137.655	2.533	(112)	(2.853)	-2,03%	4.681	3,52%	147.320	93,44%	(9.665)
	CASA	105.512	91.561	88.137	88.025	(7.460)	(112)	(3.536)	-3,86%	(17.487)	-16,57%	119.416	73,71%	(31.391)
	(%) CASA	79,35%	65,16%	63,98%	63,95%									
	FDR	8,88%	16,51%	18,10%	18,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	7.799	7.032	7.054	23	(744)	-9,54%	(5.675)	-44,58%	-	0,00%	7.054
2	Giro ISE	9.787	158	954	992	38	834	527,03%	(8.795)	-89,86%		0,00%	992
3	Tabungan ISE	2.943	7.140	5.577	5.562	(15)	(1.578)	-22,10%	2.619	89,00%		0,00%	5.562
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	3.072	5.385	5.589	305	278	-28	-32	205	2.517	73	3.201	174,60%	2.388
	Cilem	3.072	5.385	5.589	305	278	-28	-32	205	2.517	73	3.201	174,60%	2.388
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	19.342	270	1.575	1.305	973	1.522	10.599	53	17.590	109,96%	1.752
	CF 1	1.694	1.865	1.854	-	-	0	-24	-11	160	11	2.718	68,22%	(864)
	Total Griya	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Total Non Program	398	867	867	-	-	0	-3	0	469	-	696	124,52%	171
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	988	-	-	0	-24	-11	-309	11	2.022	48,84%	(1.034)
	CF 2	7.049	15.955	17.488	270	1.575	1.305	997	1.533	10.439	42	14.872	117,58%	2.615
	Mitraguna & Others	6.955	15.863	17.396	270	1.575	1.305	997	1.533	10.441	42	14.204	122,47%	3.192
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	24.931	575	1.853	1.277	941	1.727	13.117	126	20.791	119,91%	4.140

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	40	0,00%	0,00%	0,71%	40	40	40			
	Cilem	-	-	-	40	0,00%	0,00%	0,71%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	-	339	184	2,55%	1,90%	0,95%	(155)	(39)	184			
	CF 1	223	-	184	184	13,18%	9,86%	9,91%	-	(39)	184			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	-	184	184	17,22%	18,42%	18,61%	-	(39)	184			
	CF 2	-	-	155	-	0,00%	0,97%	0,00%	(155)	-	-			
	Mitraguna & Others	-	-	155	-	0,00%	0,98%	0,00%	(155)	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	-	339	224	1,89%	1,46%	0,90%	(115)	0	224	2,14%	-138,03%	1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	76	76	231	0,00%	0,42%	1,19%	155	231	155			
	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	-	76	76	231	0,00%	0,47%	1,32%	155	231	155			
	Mitraguna & Others	-	76	76	231	0,00%	0,48%	1,33%	155	231	155			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	76	76	231	0,00%	0,33%	0,92%	155	231	155	5,99%	-547,98%	5,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137.177	132.974	137.975	798	
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,15	3,16	0,01	0,26
CIF Payroll	250	268	278	10	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	36.858	36.863	(4.985)	5	443	1,22%	17.838	93,76%	24.527	150,30%	12.336
2	Tabungan	42.453	54.176	52.213	51.922	2.399	(291)	(2.254)	-4,16%	9.468	22,30%	50.594	102,62%	1.327
3	Deposito	43.338	45.527	47.007	47.007	1.425	0	1.481	3,25%	3.669	8,47%	43.913	107,05%	3.094
	Total	104.817	136.122	136.078	135.792	(1.161)	(286)	(330)	-0,24%	30.975	29,55%	119.034	114,08%	16.758
	CASA	61.479	90.595	89.071	88.785	(2.586)	(286)	(1.811)	-2,00%	27.306	44,42%	75.121	118,19%	13.664
	(%) CASA	58,65%	66,55%	65,46%	65,38%									
	FDR	25,79%	41,74%	43,18%	43,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.683	1.939	1.903		(36)	220	13,06%	521	37,72%	-	0,00%	1.903
2	Giro ISE	167	58	60	60		0	1	2,43%	(108)	-64,23%		0,00%	60
3	Tabungan ISE	1.214	1.625	1.879	1.843		(36)	218	13,44%	629	51,78%		0,00%	1.843
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	36	36		0	3	9,09%	10	38,46%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Local Champion	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• 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	4.744	10.868	10.713	1.270	416	-854	358	-155	5.969	571	5.399	198,42%	5.314
	Cilem	4.744	10.868	10.713	1.270	416	-854	358	-155	5.969	571	5.399	198,42%	5.314
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	46.049	2.693	1.478	-1.215	1.685	103	23.762	1.375	31.309	147,08%	14.740
	CF 1	3.598	7.925	7.854	791	-	-791	906	-71	4.255	71	4.708	166,81%	3.145
	Total Griya	1.186	3.167	3.130	-	-	0	0	-37	1.944	37	1.499	208,82%	1.631
	• Total Non Program	1.186	3.167	3.130	-	-	0	555	-37	1.944	37	1.499	208,82%	1.631
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.724	791	-	-791	906	-34	2.311	34	3.209	147,18%	1.514
	CF 2	18.689	38.021	38.195	1.902	1.478	-424	779	175	19.507	1.303	26.601	143,59%	11.595
	Mitraguna & Others	17.983	37.214	37.393	1.815	1.478	-337	681	179	19.409	1.299	25.135	148,77%	12.258
	Pensiun	705	807	803	87	-	-87	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	58.762	3.963	3.894	-69	2.043	1.948	31.731	1.946	36.708	160,08%	22.054

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	69	0,00%	0,00%	0,65%	69	69	69			
	Cilem	-	-	-	69	0,00%	0,00%	0,65%	69	69	69			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	641	0,00%	0,00%	1,39%	641	641	641			
	CF 1	-	-	-	641	0,00%	0,00%	8,17%	641	641	641			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	641	0,00%	0,00%	13,58%	641	641	641			
	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	-	-	-	711	0,00%	0,00%	1,21%	711	711	711	0,00%	100,00%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	105.426	104.817	137.283	31.857	
2	Contribution Margin	1.061	1.727	2.257	1.196	-112,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,26	3,32	0,06	0,34
CIF Payroll	240	434	396	(38)	156



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6.752	0,00%	(6.752)
2	Tabungan	2.113	10.577	11.856	11.880	(1.709)	25	1.303	12,32%	9.768	462,32%	13.107	90,64%	(1.227)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,12%	52	6,96%	1.367	58,66%	(565)
	Total	2.863	11.693	12.658	12.682	(1.708)	25	989	8,46%	9.820	343,02%	21.226	59,75%	(8.544)
	CASA	2.113	10.577	11.856	11.880	(1.709)	25	1.303	12,32%	9.768	462,32%	19.859	59,82%	(7.978)
	(%) CASA	73,80%	90,46%	93,66%	93,67%									
	FDR	44,75%	142,80%	137,55%	137,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	135	86	86	0	(49)	-36,38%	86	#DIV/0!	-	0,00%	86
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	135	86	86	0	(49)	-36,38%	86	#DIV/0!		0,00%	86
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%		0,00%	3

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	1.201	11.296	12.039	2.089	1.627	-462	909	743	10.837	885	8.970	134,21%	3.069
	Cilem	1.026	8.054	8.778	830	1.086	256	195	724	7.752	361	6.281	139,76%	2.497
	Gadai	175	3.242	3.260	1.259	542	-718	714	18	3.085	523	2.689	121,25%	571
4	CFG	80	5.403	5.372	50	-	-50	-10	-31	5.292	31	9.385	57,24%	(4.014)
	CF 1	-	2.553	2.535	-	-	0	-31	-18	2.535	18	1.107	229,02%	1.428
	Total Griya	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
	• Total Non Program	-	1.031	1.031	-	-	0	-10	0	1.031	-	268	384,59%	763
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.522	1.505	-	-	0	-31	-18	1.505	18	839	179,33%	666
	CF 2	80	2.849	2.836	50	-	-50	21	-13	2.756	13	8.278	34,26%	(5.442)
	Mitraguna & Others	80	2.577	2.567	-	-	0	-27	-11	2.487	11	7.607	33,74%	(5.041)
	Pensiun	-	272	270	50	-	-50	48	-2	270	2	671	40,21%	(401)
	Total Pembiayaan	1.281	16.698	17.410	2.139	1.627	-512	899	712	16.129	915	18.355	94,85%	(945)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	35	-	50	0,00%	0,00%	0,42%	50	50	15			
	Cilem	-	-	-	44	0,00%	0,00%	0,50%	44	44	44			
	Gadai	-	35	-	7	0,00%	0,00%	0,20%	7	7	(28)			
4	CFG	-	-	-	170	0,00%	0,00%	3,16%	170	170	170			
	CF 1	-	-	-	170	0,00%	0,00%	6,69%	170	170	170			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	170	0,00%	0,00%	11,27%	170	170	170			
	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	-	35	-	220	0,00%	0,00%	1,26%	220	220	185	1,20%	5,41%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	-	-	-	1,22%	#DIV/0!	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	2.863	19.235	19.235	
2	Contribution Margin	-	(222)	(763)	(763)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,08	3,23	0,15	#DIV/0!
CIF Payroll	-	12	13	1	13