

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	135.780	135.468	(20.234)	(313)	2.541	1,91%	(20.399)	-13,09%	307.972	43,99%	(172.504)
2	Tabungan	1.803.617	1.929.405	1.941.859	1.949.055	8.980	7.195	19.650	1,02%	145.438	8,06%	2.053.217	94,93%	(104.163)
3	Deposito	681.198	794.773	789.692	781.508	13.126	(8.184)	(13.265)	-1,67%	100.310	14,73%	695.719	112,33%	85.789
Total		2.640.681	2.857.104	2.867.332	2.866.030	1.872	(1.302)	8.926	0,31%	225.349	8,53%	3.056.908	93,76%	(190.878)
CASA		1.959.483	2.062.331	2.077.640	2.084.522	(11.254)	6.883	22.191	1,08%	125.039	6,38%	2.361.189	88,28%	(276.667)
(% CASA)		74,20%	72,18%	72,46%	72,73%									
FDR		99,99%	103,86%	103,83%	103,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	81.123	83.144		2.021	4.949	6,33%	17.534	26,72%	93.649	88,78%	(10.505)
2	Giro ISE	23.758	19.240	19.007	20.356		1.349	1.116	5,80%	(3.402)	-14,32%	40.752	49,95%	(20.396)
3	Tabungan ISE	30.646	49.287	52.448	53.121		672	3.833	7,78%	22.475	73,34%	34.543	153,78%	18.578
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	102.137	-	5.900	5.900	1.646	5.848	21.739	52	108.670	93,99%	(6.532)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	77.727	-	5.900	5.900	1.592	5.848	12.194	52	81.493	95,38%	(3.766)
	• Local Champion	62.373	68.775	74.644	-	5.900	5.900	1.923	5.869	12.271	31	69.939	106,73%	4.704
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	385.053	4.290	2.705	-1.585	2.427	-1.248	16.994	3.953	416.638	92,42%	(31.585)
	KUR	343.457	360.866	359.743	3.590	2.705	-885	2.172	-1.122	16.286	3.827	389.607	92,34%	(29.863)
	Non KUR	24.602	25.435	25.310	700	-	-700	255	-126	708	126	27.031	93,63%	(1.722)
3	PWG	200.888	337.104	342.598	33.801	29.007	-4.795	15.679	5.494	141.710	23.512	352.958	97,06%	(10.359)
	Cilem	92.590	179.567	182.765	10.441	7.923	-2.519	5.131	3.198	90.175	4.725	214.664	85,14%	(31.899)
	Gadai	108.298	157.537	159.833	23.360	21.084	-2.276	10.549	2.296	51.535	18.788	138.294	115,57%	21.539
4	CFG	1.991.066	2.147.657	2.147.333	18.777	17.916	-861	24.686	-324	156.267	18.240	2.201.267	97,55%	(53.935)
	CF 1	271.158	283.456	284.169	2.361	2.275	-86	1.344	713	13.011	1.562	306.261	92,79%	(22.091)
	Total Griya	236.939	234.916	233.813	650	-	-650	0	-1.103	-3.126	1.103	254.302	91,94%	(20.489)
	• Total Non Program	155.508	157.635	156.726	650	-	-650	-522	-909	1.218	909	163.178	96,05%	(6.452)
	• Program	81.431	77.281	77.087	-	-	0	-763	-194	-4.344	194	91.124	84,60%	(14.037)
	Oto	34.219	48.540	50.356	1.711	2.275	564	1.344	1.816	16.137	459	51.959	96,92%	(1.603)
	CF 2	1.719.908	1.864.201	1.863.163	16.416	15.641	-775	23.342	-1.037	143.256	16.678	1.895.007	98,32%	(31.843)
	Mitraguna & Others	1.474.657	1.597.603	1.597.825	14.892	14.854	-38	17.258	222	123.168	14.632	1.633.534	97,81%	(35.708)
	Pensiun	245.250	266.598	265.338	1.525	787	-738	6.084	-1.259	20.088	2.046	261.473	101,48%	3.865
Total Pembiayaan		2.640.411	2.967.351	2.977.121	56.869	55.528	-1.341	44.438	9.770	336.711	45.757	3.079.533	96,67%	(102.412)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	2.780	0,00%	0,00%	2,72%	2.780	2.780	2.178			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	2.780	0,00%	0,00%	3,58%	2.780	2.780	2.178			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	21.692	0,62%	1,41%	5,63%	16.248	19.417	16.248			
	KUR	1.785	4.476	4.476	19.059	0,52%	1,24%	5,30%	14.583	17.273	14.583			
	Non KUR	489	968	968	2.633	1,99%	3,81%	10,40%	1.665	2.143	1.665			
3	PWG	10	-	-	8.403	0,00%	0,00%	2,45%	8.403	8.393	8.403			
	Cilem	10	-	-	5.377	0,01%	0,00%	2,94%	5.377	5.367	5.377			
	Gadai	-	-	-	3.026	0,00%	0,00%	1,89%	3.026	3.026	3.026			
4	CFG	19.717	27.801	28.500	57.568	0,99%	1,33%	2,68%	29.068	37.851	29.766			
	CF 1	13.249	15.216	16.070	22.294	4,89%	5,67%	7,85%	6.223	9.045	7.077			
	Total Griya	12.780	14.475	15.301	20.037	5,39%	6,51%	8,57%	4.736	7.257	5.562			
	Oto	469	742	769	2.257	1,37%	1,58%	4,48%	1.488	1.788	1.515			
	CF 2	6.468	12.585	12.430	35.274	0,38%	0,67%	1,89%	22.844	28.806	22.689			
	Mitraguna & Others	5.999	11.277	11.068	31.633	0,41%	0,69%	1,98%	20.564	25.634	20.355			
	Pensiun	470	1.308	1.361	3.641	0,19%	0,51%	1,37%	2.280	3.172	2.333			
Total Pembiayaan		22.002	33.847	33.943	90.442	0,83%	1,14%	3,04%	56.499	68.440	56.596	0,88%	71,04%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.522	22,59%	25,47%	24,01%	-	6.364	550			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	-	(3)	(0)			
	Non-Linkage	3.314	9.131	9.681	9.681	5,06%	13,47%	12,46%	-	6.367	550			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	2.879	0,70%	0,71%	0,75%	146	306	570			
	KUR	1.118	1.018	1.434	1.490	0,33%	0,40%	0,41%	56	371	472			
	Non KUR	1.455	1.292	1.300	1.390	5,91%	5,11%	5,49%	90	(65)	98			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	24.433	1,29%	1,09%	1,14%	942	(1.235)	1.383			
	CF 1	9.750	10.411	9.855	10.168	3,60%	3,48%	3,58%	313	418	(243)			
	Total Griya	9.274	9.871	9.315	9.628	3,91%	3,97%	4,12%	313	354	(243)			
	Oto	476	540	540	540	1,39%	1,11%	1,07%	-	64	-			
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,77%	629	(1.653)	1.626			
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,82%	499	(1.820)	1.362			
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,42%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	51.834	1,76%	1,71%	1,74%	1.087	5.435	2.502	1,79%	-2,63%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	24.524	25.134	(1.762)	610	3.171	14,44%	(871)	-3,35%	39.337	63,89%	(14.203)
2	Tabungan	211.719	206.878	212.557	220.870	(13.599)	8.313	13.992	6,76%	9.151	4,32%	232.866	94,85%	(11.996)
3	Deposito	98.613	105.058	109.013	101.034	29.502	(7.980)	(4.024)	-3,83%	2.421	2,45%	99.856	101,18%	1.178
	Total	336.337	333.899	346.094	347.038	14.141	944	13.139	3,94%	10.701	3,18%	372.059	93,28%	(25.021)
	CASA	237.724	228.840	237.081	246.004	(15.361)	8.923	17.164	7,50%	8.280	3,48%	272.203	90,38%	(26.199)
	(%) CASA	70,68%	68,54%	68,50%	70,89%									
	FDR	113,34%	123,52%	120,66%	120,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	15.561	18.916	19.586		671	4.025	25,87%	4.112	26,57%	-	0,00%	19.586
2	Giro ISE	9.559	8.666	10.266	10.833		566	2.166	25,00%	1.273	13,32%		0,00%	10.833
3	Tabungan ISE	5.622	6.895	8.649	8.754		104	1.859	26,96%	3.132	55,70%		0,00%	8.754
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	445	448	448		0	3	0,67%	21	4,92%		0,00%	448

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	18.598	-	5.000	5.000	2.782	5.000	1.043	-	24.634	75,50%	(6.036)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	18.598	-	5.000	5.000	2.782	5.000	1.043	-	21.551	86,30%	(2.953)
	• Local Champion	16.779	12.893	17.893	-	5.000	5.000	2.789	5.000	1.114	0	18.673	95,82%	(780)
	• Value Chain	777	705	705	-	-	-	-7	0	-72	-	2.878	24,49%	(2.173)
2	MBG	48.456	41.201	40.895	150	-	-150	-1.272	-306	-7.562	306	53.016	77,14%	(12.121)
	KUR	46.158	38.350	38.055	150	-	-150	-1.221	-294	-8.103	294	50.496	75,36%	(12.441)
	Non KUR	2.298	2.851	2.840	-	-	0	-51	-11	541	11	2.520	112,68%	319
3	PWG	20.904	26.807	27.092	3.370	1.687	-1.683	1.575	285	6.188	1.402	34.588	78,33%	(7.496)
	Cilem	9.146	13.780	13.704	895	153	-741	-575	-77	4.558	230	20.186	67,89%	(6.482)
	Gadai	11.759	13.027	13.388	2.475	1.533	-942	2.150	361	1.630	1.172	14.402	92,96%	(1.014)
4	CFG	294.292	330.838	331.011	2.545	2.545	0	2.642	172	36.719	2.373	309.858	106,83%	21.153
	CF 1	11.437	13.928	13.667	-	-	0	-86	-261	2.230	261	13.294	102,81%	374
	Total Griya	7.624	10.098	9.881	-	-	0	0	-217	2.256	217	8.092	122,10%	1.789
	• Total Non Program	7.624	10.098	9.881	-	-	0	-93	-217	2.256	217	8.092	122,10%	1.789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.787	-	-	0	-86	-44	-26	44	5.202	72,80%	(1.415)
	CF 2	282.855	316.910	317.343	2.545	2.545	0	2.729	433	34.488	2.112	296.564	107,01%	20.779
	Mitraguna & Others	252.904	277.936	278.631	2.545	2.545	0	833	695	25.727	1.850	265.342	105,01%	13.289
	Pensiun	29.951	38.974	38.712	-	-	0	1.895	-262	8.761	262	31.222	123,99%	7.490
	Total Pembiayaan	381.208	412.444	417.595	6.065	9.232	3.167	5.727	5.151	36.387	4.081	422.096	98,93%	(4.501)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	2.049	1.481	2.964	0,14%	3,59%	7,25%	1.483	2.898	915			
	KUR	66	1.886	1.317	2.801	0,14%	3,44%	7,36%	1.483	2.734	915			
	Non KUR	-	163	163	163	0,00%	5,73%	5,76%	(0)	163	0			
3	PWG	-	-	-	712	0,00%	0,00%	2,63%	712	712	712			
	Cilem	-	-	-	298	0,00%	0,00%	2,18%	298	298	298			
	Gadai	-	-	-	414	0,00%	0,00%	3,09%	414	414	414			
4	CFG	-	2.198	2.414	4.399	0,00%	0,73%	1,33%	1.985	4.399	2.201			
	CF 1	-	91	92	692	0,00%	0,66%	5,06%	600	692	601			
	Total Griya	-	-	-	458	0,00%	0,00%	4,63%	458	458	458			
	Oto	-	91	92	235	0,00%	2,40%	6,19%	143	235	143			
	CF 2	-	2.107	2.322	3.707	0,00%	0,73%	1,17%	1.385	3.707	1.600			
	Mitraguna & Others	-	1.795	1.933	2.713	0,00%	0,70%	0,97%	780	2.713	918			
	Pensiun	-	312	389	994	0,00%	1,00%	2,57%	605	994	682			
	Total Pembiayaan	66	4.247	3.895	8.076	0,02%	0,94%	1,93%	4.181	8.009	3.828	0,00%	100,00%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	19,20%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	19,20%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	273	0,36%	0,66%	0,67%	(1)	98	(2)			
	KUR	175	56	56	55	0,38%	0,14%	0,14%	(1)	(120)	(1)			
	Non KUR	-	218	218	218	0,00%	7,65%	7,68%	-	218	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.589	2.176	2.676	0,52%	0,66%	0,81%	500	1.153	1.087			
	CF 1	290	290	290	290	2,54%	2,08%	2,12%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,67%	-	-	-			
	CF 2	1.232	1.298	1.885	2.385	0,44%	0,59%	0,75%	500	1.153	1.087			
	Mitraguna & Others	1.232	1.298	1.885	2.385	0,49%	0,68%	0,86%	500	1.153	1.087			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.462	6.021	6.520	0,62%	1,46%	1,56%	499	4.149	1.058	0,70%	55,23%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	8.858	8.872	332	14	(343)	-3,73%	4.585	106,94%	16.989	52,22%	(8.117)
2	Tabungan	160.765	165.443	163.481	163.564	7.432	83	(1.879)	-1,14%	2.799	1,74%	180.916	90,41%	(17.352)
3	Deposito	65.984	41.550	41.552	41.552	276	0	2	0,00%	(24.433)	-37,03%	67.122	61,90%	(25.571)
	Total	231.036	216.208	213.891	213.988	8.040	96	(2.220)	-1,03%	(17.049)	-7,38%	265.027	80,74%	(51.039)
	CASA	165.052	174.658	172.340	172.436	7.763	96	(2.222)	-1,27%	7.384	4,47%	197.905	87,13%	(25.469)
	(%) CASA	71,44%	80,78%	80,57%	80,58%									
	FDR	120,56%	144,20%	145,60%	145,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.609	2.444	2.453		10	(156)	-5,97%	899	57,79%	-	0,00%	2.453
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	1	#DIV/0!	-	0,00%	1
3	Tabungan ISE	1.555	2.166	2.442	2.452		10	286	13,21%	897	57,70%	-	0,00%	2.452
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	163	164	164		0	1	0,61%	14	9,33%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.245	-	-	0	-73	0	4.174	-	3.456	122,82%	789
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.245	-	-	0	-71	0	4.194	-	1.962	216,33%	2.283
	• Local Champion	51	4.245	4.245	-	-	0	-71	0	4.194	-	957	443,42%	3.288
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.514	-	15	15	263	-52	4.868	67	17.686	110,33%	1.827
	KUR	12.693	16.663	16.632	-	15	15	324	-31	3.939	46	15.586	106,71%	1.046
	Non KUR	1.952	2.902	2.881	-	-	0	-60	-21	929	21	2.100	137,20%	781
3	PWG	16.365	26.307	26.773	2.434	1.437	-996	1.083	467	10.408	970	29.274	91,46%	(2.500)
	Cilem	8.190	15.249	15.893	883	888	5	459	644	7.703	244	18.454	86,12%	(2.561)
	Gadai	8.175	11.058	10.880	1.550	549	-1.001	624	-177	2.705	726	10.820	100,56%	60
4	CFG	247.446	261.646	260.890	1.915	1.686	-229	3.839	-757	13.444	2.443	263.405	99,04%	(2.516)
	CF 1	12.247	10.586	10.557	-	-	0	-60	-28	-1.690	28	14.104	74,86%	(3.546)
	Total Griya	9.062	7.852	7.847	-	-	0	0	-5	-1.215	5	9.491	82,68%	(1.644)
	• Total Non Program	9.062	7.852	7.847	-	-	0	-87	-5	-1.215	5	9.491	82,68%	(1.644)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.710	-	-	0	-60	-23	-474	23	4.613	58,75%	(1.903)
	CF 2	235.199	251.061	250.333	1.915	1.686	-229	3.899	-728	15.134	2.414	249.302	100,41%	1.031
	Mitraguna & Others	206.067	221.171	220.677	1.865	1.686	-179	4.041	-494	14.610	2.180	218.862	100,83%	1.814
	Pensiun	29.132	29.890	29.656	50	-	-50	-141	-234	523	234	30.439	97,43%	(784)
	Total Pembiayaan	278.528	311.763	311.422	4.349	3.138	-1.210	5.112	-341	32.894	3.480	313.822	99,24%	(2.400)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	82	79	524	0,00%	0,41%	2,69%	445	524	442			
	KUR	-	82	79	371	0,00%	0,48%	2,23%	292	371	289			
	Non KUR	-	-	-	153	0,00%	0,00%	5,30%	153	153	153			
3	PWG	-	-	-	1.286	0,00%	0,00%	4,80%	1.286	1.286	1.286			
	Cilem	-	-	-	401	0,00%	0,00%	2,53%	401	401	401			
	Gadai	-	-	-	885	0,00%	0,00%	8,13%	885	885	885			
4	CFG	713	671	728	3.613	0,29%	0,28%	1,38%	2.885	2.900	2.942			
	CF 1	8	337	466	685	0,06%	4,40%	6,49%	219	677	348			
	Total Griya	-	261	257	257	0,00%	3,27%	3,27%	-	257	(4)			
	Oto	8	76	210	428	0,24%	7,67%	15,80%	219	421	352			
	CF 2	705	334	262	2.928	0,30%	0,10%	1,17%	2.666	2.222	2.594			
	Mitraguna & Others	705	334	262	2.437	0,34%	0,12%	1,10%	2.175	1.732	2.103			
	Pensiun	-	-	-	491	0,00%	0,00%	1,65%	491	491	491			
	Total Pembiayaan	713	753	807	5.423	0,26%	0,26%	1,74%	4.616	4.710	4.670	1,19%	31,64%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.752	2.059	2.059	0,93%	0,79%	0,79%	-	(250)	307			
	CF 1	296	296	296	296	2,42%	2,80%	2,80%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,77%	3,77%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.456	1.763	1.763	0,86%	0,70%	0,70%	-	(250)	307			
	Mitraguna & Others	2.013	1.456	1.763	1.763	0,98%	0,80%	0,80%	-	(250)	307			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.752	2.059	2.059	0,83%	0,66%	0,66%	-	(250)	307	5,79%	-776,34%	5,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	27.385	27.566	1.239	180	(2.263)	-7,59%	149	0,54%	35.521	77,60%	(7.956)
2	Tabungan	55.536	68.233	63.911	64.977	9.942	1.066	(3.256)	-4,77%	9.441	17,00%	68.601	94,72%	(3.624)
3	Deposito	6.088	6.809	6.307	6.307	(335)	0	(501)	-7,37%	219	3,60%	6.873	91,77%	(566)
	Total	89.042	104.870	97.604	98.850	10.846	1.246	(6.020)	-5,74%	9.809	11,02%	110.995	89,06%	(12.145)
	CASA	82.953	98.061	91.297	92.543	11.181	1.246	(5.518)	-5,63%	9.589	11,56%	104.122	88,88%	(11.579)
	(%) CASA	93,16%	93,51%	93,54%	93,62%									
	FDR	82,33%	92,06%	99,56%	98,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	970	866	873	8	(97)	-9,99%	(2.245)	-72,00%	-	0,00%	873	
2	Giro ISE	560	442	62	54	(9)	(388)	-87,83%	(507)	-90,41%		0,00%	54	
3	Tabungan ISE	2.557	528	803	819	16	291	55,04%	(1.738)	-67,96%		0,00%	819	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	45	52	53	53	0	1	1,92%	8	17,78%		0,00%	53	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Local Champion	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.678	-	-	0	-215	-108	-143	108	21.896	80,74%	(4.217)
	KUR	16.625	17.098	16.992	-	-	0	-190	-106	367	106	20.501	82,88%	(3.509)
	Non KUR	1.196	688	686	-	-	0	-24	-2	-510	2	1.394	49,23%	(708)
3	PWG	2.171	6.495	6.835	355	387	32	1.023	341	4.664	46	8.105	84,33%	(1.270)
	Cilem	2.171	6.495	6.835	355	387	32	1.023	341	4.664	46	8.105	84,33%	(1.270)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	70.058	770	971	201	2.040	397	19.971	574	63.498	110,33%	6.560
	CF 1	13.142	15.797	15.915	-	201	201	-77	118	2.774	82	15.400	103,34%	515
	Total Griya	12.152	13.526	13.475	-	-	0	0	-50	1.323	50	13.221	101,92%	254
	• Total Non Program	7.615	9.363	9.321	-	-	0	-108	-42	1.707	42	8.143	114,47%	1.178
	• Program	4.537	4.163	4.154	-	-	0	-32	-9	-384	9	5.078	81,81%	(924)
	Oto	989	2.271	2.440	-	201	201	-77	169	1.451	32	2.179	111,96%	261
	CF 2	36.945	53.865	54.143	770	770	0	2.117	278	17.198	492	48.098	112,57%	6.045
	Mitraguna & Others	31.987	48.880	49.193	770	770	0	2.146	314	17.206	456	42.107	116,83%	7.086
	Pensiun	4.958	4.985	4.949	-	-	0	-29	-36	-8	36	5.991	82,62%	(1.041)
	Total Pembiayaan	73.308	96.546	97.175	1.125	1.357	232	2.793	629	23.867	728	96.728	100,46%	447

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	983	1.229	1.916	1,40%	6,91%	10,84%	687	1.667	934			
	KUR	249	917	1.229	1.801	1,50%	7,19%	10,60%	572	1.552	885			
	Non KUR	-	66	-	115	0,00%	0,00%	16,77%	115	115	49			
3	PWG	-	-	-	83	0,00%	0,00%	1,22%	83	83	83			
	Cilem	-	-	-	83	0,00%	0,00%	1,22%	83	83	83			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	1.026	2,00%	1,13%	1,46%	237	25	441			
	CF 1	727	586	789	773	5,53%	4,99%	4,86%	(16)	46	187			
	Total Griya	727	581	789	640	5,98%	5,83%	4,75%	(149)	(87)	59			
	Oto	-	5	-	133	0,00%	0,00%	5,44%	133	133	128			
	CF 2	274	-	-	254	0,74%	0,00%	0,47%	254	(21)	254			
	Mitraguna & Others	274	-	-	254	0,86%	0,00%	0,52%	254	(21)	254			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.568	2.018	3.026	1,71%	2,09%	3,11%	1.008	1.776	1.458	1,60%	48,66%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	239	4,80%	0,89%	1,35%	81	(616)	69			
	KUR	438	40	38	120	2,63%	0,22%	0,71%	82	(317)	80			
	Non KUR	417	129	120	119	34,85%	17,50%	17,29%	(2)	(298)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	486	0,90%	0,51%	0,69%	130	37	130			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,67%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	397	1,22%	0,50%	0,73%	130	(53)	130			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,54%	-	(183)	-			
	Pensiun	-	-	-	130	0,00%	0,00%	2,62%	130	130	130			
	Total Pembiayaan	1.814	940	929	1.140	2,47%	0,96%	1,17%	210	(674)	199	0,76%	35,59%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	18.127	18.168	(23.428)	42	3.126	20,78%	(7.550)	-29,36%	34.063	53,34%	(15.894)
2	Tabungan	122.400	138.299	145.113	142.229	2.513	(2.885)	3.930	2,84%	19.829	16,20%	135.814	104,72%	6.414
3	Deposito	49.497	52.299	49.569	49.570	(1.625)	1	(2.728)	-5,22%	73	0,15%	50.279	98,59%	(708)
	Total	197.616	205.640	212.809	209.967	(22.540)	(2.842)	4.328	2,10%	12.352	6,25%	220.156	95,37%	(10.188)
	CASA	148.118	153.341	163.240	160.397	(20.916)	(2.843)	7.056	4,60%	12.279	8,29%	169.877	94,42%	(9.480)
	(%) CASA	74,95%	74,57%	76,71%	76,39%									
	FDR	74,94%	87,49%	84,69%	85,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.459	15.058	15.146		89	(313)	-2,03%	5.763	61,42%	-	0,00%	15.146
2	Giro ISE	3.509	1.815	1.711	1.810		99	(5)	-0,26%	(1.699)	-48,41%		0,00%	1.810
3	Tabungan ISE	5.874	13.644	13.346	13.336		(10)	(309)	-2,26%	7.462	127,03%		0,00%	13.336
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	119	121	121		0	2	1,68%	21	21,00%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	40.593	750	-	-750	1.749	-294	5.692	294	38.663	104,99%	1.930
	KUR	33.390	38.479	38.185	750	-	-750	1.494	-294	4.795	294	36.969	103,29%	1.216
	Non KUR	1.512	2.409	-	-	-	0	256	0	897	-	1.694	142,14%	714
3	PWG	20.337	35.928	36.482	4.328	3.330	-998	2.559	553	16.145	2.777	31.928	114,26%	4.554
	Cilem	6.847	17.748	17.849	1.107	507	-600	1.290	100	11.001	407	15.562	114,69%	2.287
	Gadai	13.490	18.180	18.633	3.222	2.823	-399	1.269	453	5.143	2.370	16.366	113,85%	2.267
4	CFG	92.645	100.930	100.308	2.437	199	-2.238	3.814	-621	7.663	820	103.398	97,01%	(3.090)
	CF 1	21.426	20.334	20.401	147	109	-38	245	67	-1.025	42	22.707	89,85%	(2.306)
	Total Griya	17.556	15.516	15.507	-	-	0	0	-9	-2.050	9	17.879	86,73%	(2.372)
	• Total Non Program	17.556	15.516	15.507	-	-	0	-167	-9	-2.050	9	17.879	86,73%	(2.372)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.894	147	109	-38	245	76	1.024	33	4.828	101,37%	66
	CF 2	71.219	80.596	79.907	2.290	90	-2.200	3.569	-688	8.689	778	80.691	99,03%	(784)
	Mitraguna & Others	67.517	76.973	76.319	2.290	90	-2.200	3.605	-653	8.802	743	76.113	100,27%	207
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	180.235	7.515	4.229	-3.286	8.106	322	32.136	3.907	174.205	103,46%	6.030

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	334	106	3.970	0,38%	0,26%	9,78%	3.864	3.839	3.636			
	KUR	131	170	106	3.408	0,39%	0,28%	8,93%	3.302	3.277	3.239			
	Non KUR	-	165	-	562	0,00%	0,00%	23,34%	562	562	397			
3	PWG	-	-	-	637	0,00%	0,00%	1,75%	637	637	637			
	Cilem	-	-	-	442	0,00%	0,00%	2,48%	442	442	442			
	Gadai	-	-	-	195	0,00%	0,00%	1,04%	195	195	195			
4	CFG	616	1.647	1.495	5.916	0,67%	1,48%	5,90%	4.422	5.300	4.270			
	CF 1	588	544	325	2.515	2,74%	1,60%	12,33%	2.190	1.927	1.971			
	Total Griya	588	420	202	1.982	3,35%	1,30%	12,78%	1.780	1.394	1.562			
	Oto	-	125	122	533	0,00%	2,54%	10,89%	411	533	408			
	CF 2	28	1.102	1.170	3.401	0,04%	1,45%	4,26%	2.232	3.373	2.299			
	Mitraguna & Others	28	1.102	1.170	3.401	0,04%	1,52%	4,46%	2.232	3.373	2.299			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	10.524	0,50%	0,89%	5,84%	8.923	9.776	8.543	0,05%	99,12%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	941	996	996	0,61%	0,99%	0,99%	-	431	55			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	941	996	996	0,70%	1,24%	1,25%	-	494	55			
	Mitraguna & Others	502	941	996	996	0,74%	1,29%	1,30%	-	494	55			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.220	1.275	1.275	0,53%	0,71%	0,71%	-	494	55	1,62%	-129,18%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	173	173	118	0	(42)	-19,37%	(246)	-58,67%	8.110	2,14%	(7.937)
2	Tabungan	44.796	52.259	51.424	51.430	2.396	6	(829)	-1,59%	6.634	14,81%	57.103	90,07%	(5.673)
3	Deposito	28.737	6.132	6.147	6.046	(200)	(101)	(86)	-1,40%	(22.691)	-78,96%	29.411	20,56%	(23.365)
	Total	73.953	58.606	57.744	57.649	2.313	(95)	(957)	-1,63%	(16.304)	-22,05%	94.623	60,92%	(36.975)
	CASA	45.216	52.474	51.598	51.603	2.513	6	(871)	-1,66%	6.387	14,13%	65.213	79,13%	(13.610)
	(%) CASA	61,14%	89,54%	89,36%	89,51%									
	FDR	129,31%	188,04%	192,01%	192,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.171	1.340	1.408		68	237	20,28%	501	55,19%	-	0,00%	1.408
2	Giro ISE	390	210	166	166		0	(44)	-20,84%	(224)	-57,42%		0,00%	166
3	Tabungan ISE	518	961	1.175	1.242		68	281	29,24%	724	139,91%		0,00%	1.242
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Local Champion	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.596	19.337	-	-	0	-449	-259	-435	259	22.803	84,80%	(3.466)
	KUR	19.175	18.883	18.628	-	-	0	-532	-255	-547	255	22.059	84,45%	(3.431)
	Non KUR	597	713	709	-	-	0	83	-4	112	4	745	95,22%	(36)
3	PWG	2.596	7.836	8.077	449	359	-90	735	241	5.481	118	8.830	91,48%	(753)
	Cilem	2.069	5.965	5.928	238	41	-197	287	-38	3.858	79	6.810	87,04%	(883)
	Gadai	527	1.871	2.149	210	318	108	448	279	1.622	39	2.019	106,45%	130
4	CFG	73.258	82.031	82.724	1.556	1.406	-149	2.392	693	9.467	713	83.932	98,56%	(1.208)
	CF 1	2.294	3.647	4.282	221	660	440	276	635	1.988	25	3.570	119,95%	712
	Total Griya	712	1.611	1.600	-	-	0	0	-11	888	11	1.034	154,71%	566
	• Total Non Program	712	1.611	1.600	-	-	0	-22	-11	888	11	1.034	154,71%	566
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.682	221	660	440	276	646	1.099	14	2.536	105,77%	146
	CF 2	70.963	78.385	78.442	1.335	746	-589	2.117	58	7.479	688	80.362	97,61%	(1.920)
	Mitraguna & Others	52.047	60.807	60.893	993	584	-409	2.208	86	8.846	498	60.577	100,52%	316
	Pensiun	18.916	17.577	17.549	342	162	-180	-91	-28	-1.367	190	19.785	88,70%	(2.236)
	Total Pembiayaan	95.626	110.202	110.877	2.004	1.765	-239	2.673	675	15.251	1.090	115.565	95,94%	(4.688)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	493	314	863	0,34%	1,60%	4,46%	549	796	370			
	KUR	67	397	286	823	0,35%	1,52%	4,42%	537	756	426			
	Non KUR	-	96	28	40	0,00%	3,93%	5,65%	12	40	(56)			
3	PWG	-	-	-	82	0,00%	0,00%	1,02%	82	82	82			
	Cilem	-	-	-	82	0,00%	0,00%	1,39%	82	82	82			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.095	2.308	2.790	0,00%	2,81%	3,37%	482	2.789	695			
	CF 1	-	-	-	144	0,00%	0,00%	3,36%	144	144	144			
	Total Griya	-	-	-	91	0,00%	0,00%	5,66%	91	91	91			
	Oto	-	-	-	53	0,00%	0,00%	1,98%	53	53	53			
	CF 2	1	2.095	2.308	2.646	0,00%	2,94%	3,37%	338	2.645	551			
	Mitraguna & Others	1	2.095	2.308	2.377	0,00%	3,80%	3,90%	68	2.376	281			
	Pensiun	-	-	-	270	0,00%	0,00%	1,54%	270	270	270			
	Total Pembiayaan	68	2.589	2.623	3.735	0,07%	2,38%	3,37%	1.113	3.668	1.147	4,14%	-22,97%	0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	116	120	120	0,91%	0,61%	0,62%	-	(60)	4			
	KUR	181	116	120	120	0,94%	0,64%	0,65%	-	(60)	4			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	363	352	352	0,00%	0,43%	0,43%	-	352	(11)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	363	352	352	0,00%	0,45%	0,45%	-	352	(11)			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	156	145	145	0,00%	0,13%	0,83%	-	145	(11)			
	Total Pembiayaan	181	479	473	473	0,19%	0,43%	0,43%	-	292	(7)	8,57%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	20.490	20.027	(662)	(464)	(1.955)	-8,89%	(18.552)	-48,09%	50.912	39,34%	(30.885)
2	Tabungan	168.056	173.709	182.024	182.069	(401)	45	8.360	4,81%	14.013	8,34%	188.094	96,80%	(6.025)
3	Deposito	55.027	67.591	67.217	67.117	(3.993)	(100)	(473)	-0,70%	12.090	21,97%	56.195	119,44%	10.922
	Total	261.662	263.281	269.731	269.213	(5.056)	(519)	5.932	2,25%	7.551	2,89%	295.201	91,20%	(25.988)
	CASA	206.634	195.690	202.514	202.095	(1.063)	(419)	6.405	3,27%	(4.539)	-2,20%	239.006	84,56%	(36.910)
	(%) CASA	78,97%	74,33%	75,08%	75,07%									
	FDR	64,72%	74,36%	73,09%	73,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.018	4.047	4.030		(17)	12	0,30%	991	32,59%	-	0,00%	4.030
2	Giro ISE	335	326	271	269		(2)	(57)	-17,48%	(66)	-19,67%		0,00%	269
3	Tabungan ISE	2.705	3.692	3.776	3.761		(15)	69	1,86%	1.057	39,07%		0,00%	3.761
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	162	163	163		0	1	0,62%	17	11,64%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.227	25.214	-	-	0	-291	-13	440	13	30.626	82,33%	(5.412)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.214	-	-	0	-291	-13	440	13	28.077	89,80%	(2.864)
	• Local Champion	24.387	24.877	24.864	-	-	0	-288	-13	477	13	25.953	95,80%	(1.089)
	• Value Chain	387	350	350	-	-	-	-4	0	-37	-	2.124	16,47%	(1.774)
2	MBG	21.941	24.298	24.309	550	200	-350	240	11	2.368	189	24.965	97,37%	(656)
	KUR	20.349	22.920	22.935	550	200	-350	272	15	2.586	185	23.226	98,75%	(291)
	Non KUR	1.592	1.379	1.374	-	-	0	-32	-4	-218	4	1.739	79,04%	(365)
3	PWG	23.945	36.403	37.163	4.477	4.451	-26	2.540	760	13.218	3.691	36.734	101,17%	429
	Cilem	8.631	15.736	15.967	1.222	741	-480	745	231	7.336	510	18.820	84,84%	(2.853)
	Gadai	15.314	20.667	21.196	3.255	3.709	454	1.795	529	5.882	3.180	17.914	118,32%	3.282
4	CFG	98.692	109.855	110.468	1.458	1.334	-124	956	613	11.776	721	114.514	96,47%	(4.047)
	CF 1	13.574	19.937	20.475	403	607	204	121	538	6.901	69	15.455	132,48%	5.020
	Total Griya	9.477	14.029	14.027	-	-	0	0	-2	4.549	2	9.952	140,95%	4.075
	• Total Non Program	9.477	14.029	14.027	-	-	0	128	-2	4.549	2	9.952	140,95%	4.075
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.448	403	607	204	121	540	2.351	66	5.503	117,18%	945
	CF 2	85.118	89.918	89.993	1.055	727	-328	835	75	4.875	652	99.060	90,85%	(9.067)
	Mitraguna & Others	51.909	55.390	55.378	475	427	-48	194	-12	3.469	439	64.565	85,77%	(9.187)
	Pensiun	33.208	34.527	34.614	580	300	-280	641	87	1.406	213	34.495	100,35%	120
	Total Pembiayaan	169.351	195.783	197.153	6.485	5.984	-501	3.445	1.371	27.802	4.614	206.839	95,32%	(9.686)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.402	0,00%	0,00%	5,56%	1.402	1.402	1.402			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.402	0,00%	0,00%	5,56%	1.402	1.402	1.402			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	1.352	0,51%	0,29%	5,56%	1.281	1.239	1.253			
	KUR	113	35	11	1.139	0,55%	0,05%	4,97%	1.128	1.026	1.104			
	Non KUR	-	64	60	213	0,00%	4,35%	15,52%	153	213	149			
3	PWG	-	-	-	474	0,00%	0,00%	1,28%	474	474	474			
	Cilem	-	-	-	398	0,00%	0,00%	2,49%	398	398	398			
	Gadai	-	-	-	76	0,00%	0,00%	0,36%	76	76	76			
4	CFG	211	347	851	1.595	0,21%	0,78%	1,44%	744	1.384	1.248			
	CF 1	-	132	505	389	0,00%	2,53%	1,90%	(116)	389	257			
	Total Griya	-	132	349	349	0,00%	2,49%	2,49%	-	349	217			
	Oto	-	-	156	40	0,00%	2,64%	0,63%	(116)	40	40			
	CF 2	211	215	347	1.206	0,25%	0,39%	1,34%	859	995	991			
	Mitraguna & Others	211	9	13	737	0,41%	0,02%	1,33%	724	526	728			
	Pensiun	-	206	334	469	0,00%	0,97%	1,35%	135	469	263			
	Total Pembiayaan	324	446	922	4.824	0,19%	0,47%	2,45%	3.902	4.500	4.378	0,35%	85,57%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,85%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,85%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.483	1.478	1.478	2,15%	1,35%	1,34%	-	(646)	(5)			
	CF 1	445	402	402	402	3,28%	2,02%	1,96%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,75%	2,75%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,28%	0,25%	-	(24)	-			
	CF 2	1.679	1.081	1.076	1.076	1,97%	1,20%	1,20%	-	(603)	(5)			
	Mitraguna & Others	1.585	1.081	1.076	1.076	3,05%	1,94%	1,94%	-	(509)	(5)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.466	1,28%	2,28%	2,27%	-	2.297	(5)	1,30%	42,73%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	865	770	(31)	(96)	67	9,52%	(3.837)	-83,30%	12.486	6,16%	(11.716)
2	Tabungan	52.069	51.523	52.053	51.593	1.708	(460)	69	0,13%	(476)	-0,92%	64.775	79,65%	(13.182)
3	Deposito	11.396	8.222	8.232	8.232	(495)	0	10	0,12%	(3.164)	-27,77%	12.114	67,96%	(3.882)
	Total	68.072	60.448	61.150	60.594	1.182	(556)	146	0,24%	(7.478)	-10,99%	89.374	67,80%	(28.780)
	CASA	56.676	52.226	52.918	52.362	1.677	(556)	136	0,26%	(4.314)	-7,61%	77.261	67,77%	(24.899)
	(%) CASA	83,26%	86,40%	86,54%	86,41%									
	FDR	200,44%	262,77%	261,03%	263,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.304	1.444	1.471		27	167	12,83%	(112)	-7,06%	-	0,00%	1.471
2	Giro ISE	116	4	4	4		0	0	0,00%	(111)	-96,15%		0,00%	4
3	Tabungan ISE	1.468	1.300	1.440	1.467		27	167	12,88%	(1)	-0,05%		0,00%	1.467
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	133	133	133		0	0	0,00%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	41.111	40.881	500	250	-250	465	-230	1.227	480	42.501	96,19%	(1.620)
	KUR	35.878	38.336	38.121	500	250	-250	572	-215	2.244	465	38.587	98,79%	(466)
	Non KUR	3.776	2.775	2.760	-	-	0	-107	-15	-1.016	15	3.914	70,51%	(1.154)
3	PWG	12.336	26.611	26.877	3.319	3.322	3	2.289	266	14.541	3.056	21.563	124,64%	5.314
	Cilem	3.767	8.461	8.654	399	390	-8	418	193	4.887	197	8.648	100,07%	6
	Gadai	8.569	18.150	18.223	2.921	2.932	11	1.871	73	9.654	2.859	12.915	141,10%	5.308
4	CFG	84.451	91.118	91.859	344	1.370	1.027	1.254	741	7.408	629	95.541	96,15%	(3.682)
	CF 1	4.785	7.248	7.229	-	-	0	144	-19	2.443	19	6.077	118,95%	1.151
	Total Griya	4.537	6.373	6.358	-	-	0	0	-14	1.821	14	4.894	129,93%	1.465
	• Total Non Program	4.383	5.720	5.706	-	-	0	-45	-14	1.323	14	4.721	120,86%	985
	• Program	154	653	652	-	-	0	-3	-1	498	1	172	378,27%	480
	Oto	248	875	870	-	-	0	144	-5	622	5	1.183	73,54%	(313)
	CF 2	79.665	83.870	84.630	344	1.370	1.027	1.110	760	4.965	610	89.464	94,60%	(4.833)
	Mitraguna & Others	63.755	65.327	66.205	71	1.370	1.299	936	878	2.450	492	72.645	91,13%	(6.440)
	Pensiun	15.910	18.542	18.425	273	-	-273	174	-117	2.515	117	16.818	109,55%	1.607
	Total Pembiayaan	136.441	158.840	159.617	4.163	4.942	780	4.007	777	23.177	4.166	159.605	100,01%	12

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	588	302	3.143	0,47%	0,73%	7,69%	2.841	2.956	2.556			
	KUR	48	449	302	2.672	0,13%	0,79%	7,01%	2.370	2.624	2.223			
	Non KUR	140	138	-	471	3,70%	0,00%	17,08%	471	332	333			
3	PWG	-	-	-	516	0,00%	0,00%	1,92%	516	516	516			
	Cilem	-	-	-	478	0,00%	0,00%	5,53%	478	478	478			
	Gadai	-	-	-	38	0,00%	0,00%	0,21%	38	38	38			
4	CFG	1.300	448	445	3.230	1,54%	0,49%	3,52%	2.786	1.930	2.783			
	CF 1	-	-	-	7	0,00%	0,00%	0,10%	7	7	7			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	7	0,00%	0,00%	0,81%	7	7	7			
	CF 2	1.300	448	445	3.223	1,63%	0,53%	3,81%	2.779	1.923	2.776			
	Mitraguna & Others	1.135	448	445	3.223	1,78%	0,68%	4,87%	2.779	2.088	2.776			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	6.890	1,09%	0,47%	4,32%	6.143	5.403	5.855	0,51%	88,26%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	74	442	361	0,00%	1,07%	0,88%	(80)	361	287			
	KUR	-	-	238	161	0,00%	0,62%	0,42%	(77)	161	161			
	Non KUR	-	74	204	200	0,00%	7,34%	7,25%	(4)	200	126			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	446	445	445	0,76%	0,49%	0,48%	-	(198)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	446	445	445	0,81%	0,53%	0,53%	-	(198)	(1)			
	Mitraguna & Others	643	284	283	283	1,01%	0,43%	0,43%	-	(360)	(1)			
	Pensiun	-	162	162	162	0,00%	0,10%	0,00%	-	162	0			
	Total Pembiayaan	643	520	887	807	0,47%	0,56%	0,51%	(80)	164	286	0,59%	-17,62%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	5.260	5.389	(495)	129	(501)	-8,51%	1.008	23,02%	12.255	43,98%	(6.866)
2	Tabungan	121.239	126.909	125.235	125.314	(1.862)	80	(1.595)	-1,26%	4.076	3,36%	133.893	93,59%	(8.579)
3	Deposito	26.839	21.290	21.080	20.881	(120)	(199)	(409)	-1,92%	(5.959)	-22,20%	27.590	75,68%	(6.709)
	Total	152.459	154.089	151.575	151.584	(2.477)	9	(2.505)	-1,63%	(875)	-0,57%	173.738	87,25%	(22.154)
	CASA	125.619	132.799	130.495	130.703	(2.357)	209	(2.096)	-1,58%	5.084	4,05%	146.148	89,43%	(15.444)
	(%) CASA	82,40%	86,18%	86,09%	86,23%									
	FDR	80,08%	82,67%	83,83%	83,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.346	3.464	3.558		94	212	6,34%	307	9,46%	-	0,00%	3.558
2	Giro ISE	1.707	1.958	1.810	1.858		48	(100)	-5,12%	151	8,87%		0,00%	1.858
3	Tabungan ISE	1.544	1.388	1.654	1.700		46	312	22,51%	156	10,11%		0,00%	1.700
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%		0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	27.715	-	100	100	247	-29	-3.471	129	34.233	80,96%	(6.517)
	KUR	27.378	24.973	24.951	-	100	100	362	-22	-2.426	122	30.277	82,41%	(5.326)
	Non KUR	3.809	2.771	2.764	-	-	0	-115	-7	-1.045	7	3.955	69,88%	(1.191)
3	PWG	1.449	4.989	4.913	455	148	-307	228	-76	3.463	225	6.624	74,16%	(1.711)
	Cilem	1.449	4.989	4.913	455	148	-307	228	-76	3.463	225	6.624	74,16%	(1.711)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.842	760	460	-300	1.047	-205	5.279	665	87.647	91,09%	(7.805)
	CF 1	26.770	24.847	24.790	650	-	-650	-83	-57	-1.980	57	28.738	86,26%	(3.948)
	Total Griya	26.477	21.706	21.670	650	-	-650	0	-36	-4.807	36	27.317	79,33%	(5.647)
	• Total Non Program	23.147	18.793	18.768	650	-	-650	389	-25	-4.379	25	23.590	79,56%	(4.823)
	• Program	3.330	2.913	2.902	-	-	0	-38	-11	-428	11	3.727	77,87%	(825)
	Oto	293	3.141	3.120	-	-	0	-83	-21	2.827	21	1.421	219,57%	1.699
	CF 2	47.792	55.199	55.051	110	460	350	1.130	-148	7.259	608	58.909	93,45%	(3.857)
	Mitraguna & Others	41.537	46.694	46.598	110	460	350	12	-96	5.061	556	51.622	90,27%	(5.024)
	Pensiun	6.255	8.506	8.453	-	-	0	1.119	-53	2.198	53	7.286	116,01%	1.167
	Total Pembiayaan	122.084	127.384	127.071	1.215	708	-507	1.476	-313	4.987	1.021	143.389	88,62%	(16.318)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.083	713	1.282	0,27%	2,57%	4,62%	568	1.198	199			
	KUR	83	412	159	804	0,30%	0,64%	3,22%	645	721	392			
	Non KUR	-	670	554	477	0,00%	20,01%	17,27%	(77)	477	(193)			
3	PWG	10	-	-	23	0,69%	0,00%	0,46%	23	13	23			
	Cilem	10	-	-	23	0,69%	0,00%	0,46%	23	13	23			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	2.677	2,19%	3,88%	3,35%	(426)	1.041	511			
	CF 1	1.522	1.690	2.499	2.023	5,68%	10,06%	8,16%	(477)	501	332			
	Total Griya	1.522	1.690	2.499	2.023	5,75%	11,51%	9,33%	(477)	501	332			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	476	603	654	0,24%	1,09%	1,19%	51	540	178			
	Mitraguna & Others	114	476	603	654	0,27%	1,29%	1,40%	51	540	178			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	3.981	1,42%	3,00%	3,13%	165	2.252	131	0,94%	70,03%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	12.559	12.559	80,49%	86,00%	86,01%	-	577	577			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.856	1.856	30,58%	47,58%	47,61%	-	577	577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	764	1.056	1.271	1,54%	3,81%	4,59%	215	792	507			
	KUR	111	276	479	479	0,41%	1,92%	1,92%	-	368	204			
	Non KUR	368	489	577	792	9,65%	20,81%	28,64%	215	424	303			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.723	1.266	1.534	1,83%	1,58%	1,92%	269	170	(189)			
	CF 1	1.118	655	388	657	4,18%	1,56%	2,65%	269	(461)	1			
	Total Griya	1.118	655	388	657	4,22%	1,79%	3,03%	269	(461)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,59%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,88%	-	631	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.364	11,32%	11,68%	12,09%	484	1.539	895	1,28%	89,41%	-10,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	5.519	4.483	(1.283)	(1.036)	1.062	31,05%	(1.436)	-24,27%	14.361	31,21%	(9.879)
2	Tabungan	49.567	53.824	53.866	53.617	(527)	(249)	(208)	-0,39%	4.050	8,17%	63.134	84,93%	(9.517)
3	Deposito	19.983	50.227	50.102	50.102	(658)	0	(125)	-0,25%	30.119	150,72%	20.773	241,19%	29.329
	Total	75.469	107.472	109.487	108.201	(2.469)	(1.285)	729	0,68%	32.732	43,37%	98.268	110,11%	9.933
	CASA	55.486	57.245	59.385	58.099	(1.811)	(1.285)	854	1,49%	2.613	4,71%	77.495	74,97%	(19.396)
	(%) CASA	73,52%	53,26%	54,24%	53,70%									
	FDR	164,25%	127,15%	125,00%	126,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.016	982	1.002		20	(14)	-1,37%	(167)	-14,26%	-	0,00%	1.002
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,41%		0,00%	1
3	Tabungan ISE	994	865	831	851		20	(14)	-1,61%	(142)	-14,31%		0,00%	851
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
3	PWG	2.503	4.324	4.757	158	661	504	-38	433	2.254	228	8.497	55,98%	(3.741)
	Cilem	2.503	4.324	4.757	158	661	504	-38	433	2.254	228	8.497	55,98%	(3.741)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.102	1.620	1.251	-369	2.692	-229	10.661	1.480	133.806	98,73%	(1.704)
	CF 1	4.796	5.901	5.989	-	111	111	151	89	1.194	22	6.269	95,54%	(280)
	Total Griya	4.549	4.764	4.752	-	-	0	0	-12	202	12	4.920	96,57%	(169)
	• Total Non Program	4.549	4.764	4.752	-	-	0	-45	-12	202	12	4.920	96,57%	(169)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.238	-	111	111	151	101	991	10	1.349	91,77%	(111)
	CF 2	116.645	126.430	126.112	1.620	1.140	-480	2.541	-317	9.467	1.457	127.537	98,88%	(1.424)
	Mitraguna & Others	110.497	118.744	118.497	1.500	1.140	-360	1.766	-248	8.000	1.388	120.379	98,44%	(1.883)
	Pensiun	6.148	7.685	7.616	120	-	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	136.858	1.778	1.912	135	2.653	204	12.901	1.708	142.391	96,11%	(5.533)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	-	-	-	41	0,00%	0,00%	0,86%	41	41	41			
	Cilem	-	-	-	41	0,00%	0,00%	0,86%	41	41	41			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	3.289	0,00%	1,14%	2,49%	1.782	3.289	1.835			
	CF 1	-	-	-	13	0,00%	0,00%	0,21%	13	13	13			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	13	0,00%	0,00%	1,01%	13	13	13			
	CF 2	-	1.454	1.507	3.277	0,00%	1,19%	2,60%	1.770	3.277	1.823			
	Mitraguna & Others	-	1.454	1.507	3.277	0,00%	1,27%	2,77%	1.770	3.277	1.823			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	3.330	0,00%	1,10%	2,43%	1.823	3.330	1.876	0,80%	67,29%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)			
	CF 1	65	55	54	54	1,36%	0,91%	0,90%	-	(12)	(1)			
	Total Griya	65	55	54	54	1,44%	1,13%	1,13%	-	(12)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-955,92%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	2.446	2.132	60	(314)	242	12,81%	532	33,21%	13.559	15,73%	(11.427)
2	Tabungan	117.228	130.045	124.579	124.666	(157)	87	(5.379)	-4,14%	7.438	6,35%	136.263	91,49%	(11.597)
3	Deposito	47.162	44.283	44.422	44.422	267	0	139	0,31%	(2.740)	-5,81%	48.271	92,03%	(3.848)
	Total	165.991	176.218	171.448	171.221	170	(227)	(4.998)	-2,84%	5.230	3,15%	198.093	86,43%	(26.873)
	CASA	118.829	131.935	127.026	126.798	(97)	(227)	(5.137)	-3,89%	7.970	6,71%	149.822	84,63%	(23.024)
	(%) CASA	71,59%	74,87%	74,09%	74,06%									
	FDR	85,30%	86,41%	88,63%	88,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.847	3.018	3.436		418	589	20,68%	369	12,03%	-	0,00%	3.436
2	Giro ISE	515	1.030	1.212	1.427		216	398	38,64%	913	177,31%		0,00%	1.427
3	Tabungan ISE	2.552	1.818	1.806	2.009		203	191	10,51%	(544)	-21,30%		0,00%	2.009
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	121	121		0	4	3,42%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.904	26.670	750	-	-750	297	-233	3.122	233	26.408	100,99%	262
	KUR	22.685	26.325	26.092	750	-	-750	507	-233	3.407	233	25.406	102,70%	686
	Non KUR	863	579	579	-	-	0	-210	0	-285	-	1.002	57,72%	(424)
3	PWG	16.913	28.940	29.222	2.124	1.854	-270	1.211	283	12.309	1.571	29.768	98,17%	(546)
	Cilem	9.701	18.563	18.927	1.225	711	-515	807	364	9.226	346	19.909	95,07%	(982)
	Gadai	7.212	10.377	10.295	899	1.143	245	404	-82	3.083	1.225	9.859	104,43%	436
4	CFG	101.109	96.418	96.066	137	175	38	-1.473	-353	-5.043	528	114.649	83,79%	(18.584)
	CF 1	13.632	14.256	14.183	17	-	-17	-42	-73	551	73	15.245	93,03%	(1.062)
	Total Griya	12.067	12.042	11.998	-	-	0	0	-45	-69	45	12.473	96,19%	(475)
	• Total Non Program	12.067	12.042	11.998	-	-	0	-108	-45	-69	45	12.473	96,19%	(475)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.185	17	-	-17	-42	-28	620	28	2.772	78,83%	(587)
	CF 2	87.476	82.163	81.883	120	175	55	-1.430	-280	-5.594	455	99.404	82,37%	(17.521)
	Mitraguna & Others	79.108	74.436	74.042	70	-	-70	-1.400	-394	-5.067	394	89.931	82,33%	(15.890)
	Pensiun	8.368	7.726	7.841	50	175	125	-30	115	-527	60	9.473	82,77%	(1.632)
	Total Pembiayaan	141.591	152.262	151.958	3.011	2.029	-982	35	-304	10.368	2.332	170.846	88,94%	(18.888)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	522	0,81%	0,00%	1,96%	522	332	522			
	KUR	-	-	-	433	0,00%	0,00%	1,66%	433	433	433			
	Non KUR	190	-	-	89	21,98%	0,00%	15,37%	89	(101)	89			
3	PWG	-	-	-	614	0,00%	0,00%	2,10%	614	614	614			
	Cilem	-	-	-	498	0,00%	0,00%	2,63%	498	498	498			
	Gadai	-	-	-	116	0,00%	0,00%	1,12%	116	116	116			
4	CFG	854	607	82	5.713	0,84%	0,08%	5,95%	5.632	4.859	5.107			
	CF 1	-	84	82	348	0,00%	0,57%	2,45%	266	348	263			
	Total Griya	-	72	70	348	0,00%	0,58%	2,90%	277	348	276			
	Oto	-	12	11	-	0,00%	0,52%	0,00%	(11)	-	(12)			
	CF 2	854	522	-	5.366	0,98%	0,00%	6,55%	5.366	4.511	4.843			
	Mitraguna & Others	854	522	-	5.288	1,08%	0,00%	7,14%	5.288	4.434	4.766			
	Pensiun	-	-	-	78	0,00%	0,00%	0,99%	78	78	78			
	Total Pembiayaan	1.044	607	82	6.849	0,74%	0,05%	4,51%	6.767	5.805	6.242	0,72%	83,98%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	-	-	0,32%	0,00%	0,00%	-	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	-	-	4,73%	0,00%	0,00%	-	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	1.073	1.073	0,59%	1,11%	1,12%	(0)	476	(0)			
	CF 1	91	239	239	238	0,67%	1,67%	1,68%	(0)	148	(0)			
	Total Griya	91	88	88	88	0,75%	0,73%	0,73%	(0)	(3)	(0)			
	Oto	-	151	151	151	0,00%	6,81%	6,90%	-	151	-			
	CF 2	506	835	835	835	0,58%	1,02%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,12%	1,13%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.262	1.073	1.073	0,47%	0,70%	0,71%	(0)	402	(189)	0,85%	-19,82%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	4.034	4.988	26	953	716	16,75%	(1.074)	-17,72%	17.587	28,36%	(12.599)
2	Tabungan	115.416	127.376	129.210	130.975	2.673	1.765	3.600	2,83%	15.559	13,48%	133.777	97,91%	(2.802)
3	Deposito	39.351	36.505	37.289	37.291	486	2	786	2,15%	(2.060)	-5,23%	40.431	92,23%	(3.140)
	Total	160.829	168.153	170.533	173.254	3.185	2.720	5.101	3,03%	12.425	7,73%	191.795	90,33%	(18.542)
	CASA	121.478	131.648	133.245	135.963	2.699	2.718	4.315	3,28%	14.484	11,92%	151.364	89,83%	(15.401)
	(%) CASA	75,53%	78,29%	78,13%	78,48%									
	FDR	76,61%	88,43%	87,87%	86,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.174	2.390	2.477		86	303	13,93%	996	67,23%	-	0,00%	2.477
2	Giro ISE	43	10	10	10		0	0	0,01%	(33)	-76,65%		0,00%	10
3	Tabungan ISE	1.438	2.164	2.380	2.467		86	303	13,99%	1.028	71,49%		0,00%	2.467
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Local Champion	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.573	9.528	-	-	0	-303	-45	1.193	45	10.704	89,01%	(1.176)
	KUR	8.171	9.393	9.348	-	-	0	-298	-45	1.177	45	10.425	89,66%	(1.078)
	Non KUR	163	180	180	-	-	0	-5	0	17	-	279	64,62%	(99)
3	PWG	22.470	32.445	33.365	3.057	3.343	286	246	920	10.895	2.423	34.600	96,43%	(1.236)
	Cilem	8.736	15.740	16.359	635	992	357	671	620	7.623	372	18.452	88,66%	(2.092)
	Gadai	13.734	16.705	17.005	2.421	2.351	-71	-426	300	3.271	2.051	16.149	105,30%	857
4	CFG	92.027	105.411	105.479	596	1.258	662	1.720	68	13.452	1.190	103.661	101,75%	1.818
	CF 1	36.305	36.820	36.563	48	-	-48	156	-257	258	257	37.690	97,01%	(1.127)
	Total Griya	33.468	33.176	32.972	-	-	0	0	-205	-497	205	33.817	97,50%	(845)
	• Total Non Program	33.468	31.174	30.972	-	-	0	-651	-201	-2.496	201	33.817	91,59%	(2.844)
	• Program	-	2.002	1.999	-	-	0	-10	-3	1.999	3	0	0,00%	1.999
	Oto	2.837	3.643	3.591	48	-	-48	156	-52	755	52	3.873	92,72%	(282)
	CF 2	55.722	68.591	68.916	548	1.258	710	1.564	325	13.194	933	65.971	104,46%	2.945
	Mitraguna & Others	47.599	55.350	55.752	548	1.258	710	-567	403	8.153	855	56.899	97,98%	(1.147)
	Pensiun	8.123	13.242	13.164	-	-	0	2.131	-78	5.041	78	9.072	145,10%	4.091
	Total Pembiayaan	123.205	148.701	149.844	3.652	4.801	1.148	1.647	1.143	26.639	3.658	149.339	100,34%	505

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	94	326	0,00%	0,98%	3,43%	233	326	326			
	KUR	-	-	94	326	0,00%	1,00%	3,49%	233	326	326			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	935	0,00%	0,00%	2,80%	935	935	935			
	Cilem	-	-	-	314	0,00%	0,00%	1,92%	314	314	314			
	Gadai	-	-	-	621	0,00%	0,00%	3,65%	621	621	621			
4	CFG	1.195	325	701	2.148	1,30%	0,67%	2,04%	1.446	952	1.823			
	CF 1	69	154	536	1.086	0,19%	1,46%	2,97%	550	1.017	932			
	Total Griya	69	154	536	660	0,21%	1,62%	2,00%	124	591	506			
	Oto	-	-	-	426	0,00%	0,00%	11,87%	426	426	426			
	CF 2	1.127	171	165	1.062	2,02%	0,24%	1,54%	896	(65)	891			
	Mitraguna & Others	1.127	171	165	1.062	2,37%	0,30%	1,90%	896	(65)	891			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	325	795	3.409	0,97%	0,53%	2,28%	2.614	2.214	3.084	0,48%	78,76%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,98%	0,98%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,00%	-	94	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	821	819	818	0,87%	0,78%	0,78%	(1)	16	(3)			
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)			
	Total Griya	46	163	161	160	0,14%	0,49%	0,49%	(1)	114	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,96%	0,95%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,85%	0,84%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,43%	-	61	(0)			
	Total Pembiayaan	1.175	1.288	1.286	1.285	0,95%	0,86%	0,86%	(1)	109	(3)	0,08%	90,84%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	5.937	5.523	617	(415)	(25)	-0,44%	(1.207)	-17,93%	19.651	28,10%	(14.128)
2	Tabungan	220.302	236.315	240.748	240.793	(5.076)	45	4.478	1,89%	20.491	9,30%	240.832	99,98%	(40)
3	Deposito	143.210	171.686	166.083	166.106	(10.775)	24	(5.580)	-3,25%	22.896	15,99%	144.430	115,01%	21.677
	Total	370.242	413.548	412.768	412.422	(15.234)	(346)	(1.127)	-0,27%	42.180	11,39%	404.913	101,85%	7.509
	CASA	227.032	241.862	246.685	246.315	(4.459)	(370)	4.453	1,84%	19.284	8,49%	260.483	94,56%	(14.168)
	(%) CASA	61,32%	58,48%	59,76%	59,72%									
	FDR	58,19%	64,23%	64,46%	64,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.097	21.181	21.712		531	615	2,92%	1.200	5,85%	-	0,00%	21.712
2	Giro ISE	3.669	3.228	2.526	2.938		412	(290)	-8,99%	(732)	-19,94%		0,00%	2.938
3	Tabungan ISE	6.637	8.351	9.137	9.257		120	906	10,84%	2.620	39,48%		0,00%	9.257
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	172	174	174		0	2	1,16%	32	22,54%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	13.172	-	-	0	-300	-20	13.144	20	8.808	149,54%	4.363
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	3.603	-	-	0	-356	-20	3.575	20	4.985	72,28%	(1.382)
	• Local Champion	28	3.393	3.393	-	-	0	-55	0	3.364	-	2.378	142,66%	1.015
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	12.041	-	-	0	126	-34	4.224	34	12.205	98,65%	(164)
	KUR	7.418	11.668	11.635	-	-	0	134	-33	4.217	33	11.593	100,36%	42
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	31.642	2.686	2.551	-136	51	-226	12.252	2.777	31.974	98,96%	(332)
	Cilem	9.334	14.807	14.507	425	852	427	-1.168	-301	5.173	1.153	18.810	77,12%	(4.303)
	Gadai	10.057	17.061	17.135	2.262	1.699	-563	1.219	75	7.079	1.624	13.164	130,17%	3.971
4	CFG	188.225	208.494	209.236	3.017	3.018	1	3.008	742	21.011	2.276	202.408	103,37%	6.828
	CF 1	13.467	13.805	13.563	400	-	-400	37	-243	96	243	15.211	89,16%	(1.648)
	Total Griya	8.915	8.773	8.579	-	-	0	0	-194	-336	194	9.339	91,86%	(760)
	• Total Non Program	8.915	8.773	8.579	-	-	0	495	-194	-336	194	9.339	91,86%	(760)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.983	400	-	-400	37	-49	432	49	5.871	84,87%	(888)
	CF 2	174.758	194.689	195.674	2.617	3.018	401	2.971	985	20.915	2.033	187.198	104,53%	8.476
	Mitraguna & Others	169.164	188.986	190.006	2.617	3.018	401	3.012	1.020	20.842	1.998	180.451	105,30%	9.555
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	266.091	5.703	5.569	-134	2.886	461	50.631	5.107	255.396	104,19%	10.695

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	66	141	2,32%	0,55%	1,17%	75	(41)	141			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141			
3	PWG	-	-	-	1.174	0,00%	0,00%	3,71%	1.174	1.174	1.174			
	Cilem	-	-	-	866	0,00%	0,00%	5,97%	866	866	866			
	Gadai	-	-	-	308	0,00%	0,00%	1,80%	308	308	308			
4	CFG	461	366	-	1.024	0,24%	0,00%	0,49%	1.024	563	658			
	CF 1	356	255	-	377	2,64%	0,00%	2,78%	377	22	122			
	Total Griya	-	-	-	262	0,00%	0,00%	3,05%	262	262	262			
	Oto	356	255	-	115	7,82%	0,00%	2,32%	115	(240)	(140)			
	CF 2	105	110	-	647	0,06%	0,00%	0,33%	647	541	536			
	Mitraguna & Others	105	110	-	647	0,06%	0,00%	0,34%	647	541	536			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	366	66	2.339	0,30%	0,02%	0,88%	2.273	1.697	1.973	0,11%	87,16%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	146	0,04%	0,07%	0,07%	(1)	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	146	0,02%	0,08%	0,07%	(1)	117	(1)			
	Mitraguna & Others	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,05%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	8.954	8.946	5.080	(7)	(1.695)	-15,93%	8.801	6050,72%	4.064	220,11%	4.882
2	Tabungan	93.148	114.005	112.949	113.796	2.110	847	(209)	-0,18%	20.648	22,17%	106.141	107,21%	7.655
3	Deposito	25.397	122.050	123.428	123.596	(192)	168	1.547	1,27%	98.199	386,66%	26.151	472,62%	97.445
	Total	118.690	246.696	245.331	246.339	6.998	1.008	(357)	-0,14%	127.648	107,55%	136.357	180,66%	109.982
	CASA	93.293	124.646	121.902	122.742	7.190	840	(1.904)	-1,53%	29.449	31,57%	110.205	111,38%	12.537
	(%) CASA	78,60%	50,53%	49,69%	49,83%									
	FDR	96,89%	55,72%	56,44%	56,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.776	1.586	1.586		1	(190)	-10,70%	769	94,05%	-	0,00%	1.586
2	Giro ISE	33	60	60	60		0	0	0,00%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.717	1.526	1.527		1	(190)	-11,07%	742	94,65%		0,00%	1.527
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	82	82	82		0	0	0,00%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.624	35.140	370	1.270	900	-37	516	5.370	754	33.477	104,97%	1.663
	KUR	28.200	32.668	33.202	270	1.270	1.000	-59	534	5.002	736	31.727	104,65%	1.475
	Non KUR	1.570	1.956	1.938	100	-	-100	23	-18	369	18	1.750	110,76%	188
3	PWG	4.527	9.694	9.993	387	460	73	-227	299	5.466	161	10.876	91,88%	(883)
	Cilem	4.527	9.694	9.993	387	460	73	-227	299	5.466	161	10.876	91,88%	(883)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	93.324	718	868	150	933	188	12.623	680	93.313	100,01%	11
	CF 1	1.386	7.900	8.456	198	588	390	535	556	7.070	32	2.892	292,35%	5.563
	Total Griya	404	3.752	3.748	-	-	0	0	-4	3.344	4	784	478,16%	2.964
	• Total Non Program	404	3.752	3.748	-	-	0	-9	-4	3.344	4	784	478,16%	2.964
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.708	198	588	390	535	559	3.726	29	2.108	223,27%	2.599
	CF 2	79.315	85.237	84.869	520	280	-240	398	-368	5.554	648	90.421	93,86%	(5.552)
	Mitraguna & Others	60.800	65.858	65.590	520	280	-240	437	-268	4.790	548	70.877	92,54%	(5.288)
	Pensiun	18.515	19.378	19.279	-	-	0	-39	-100	764	100	19.543	98,65%	(265)
	Total Pembiayaan	114.997	137.454	138.457	1.475	2.598	1.123	670	1.003	23.460	1.596	137.665	100,58%	792

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	103	349	1.647	0,72%	1,01%	4,69%	1.297	1.433	1.544			
	KUR	129	103	349	1.535	0,46%	1,07%	4,62%	1.186	1.406	1.432			
	Non KUR	85	-	-	112	5,40%	0,00%	5,75%	112	27	112			
3	PWG	-	-	-	275	0,00%	0,00%	2,75%	275	275	275			
	Cilem	-	-	-	275	0,00%	0,00%	2,75%	275	275	275			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	1.536	0,00%	0,50%	1,65%	1.069	1.532	396			
	CF 1	-	177	177	194	0,00%	2,24%	2,29%	17	194	17			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	194	0,00%	4,27%	4,12%	17	194	17			
	CF 2	3	962	289	1.342	0,00%	0,34%	1,58%	1.052	1.338	379			
	Mitraguna & Others	3	962	289	735	0,01%	0,44%	1,12%	445	731	(228)			
	Pensiun	-	-	-	607	0,00%	0,00%	3,15%	607	607	607			
	Total Pembiayaan	217	1.242	816	3.458	0,19%	0,59%	2,50%	2.641	3.240	2.215	0,06%	97,41%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	119	118	7	0,71%	0,34%	0,02%	(112)	(205)	(113)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	113	112	-	12,12%	5,70%	0,00%	(112)	(190)	(113)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.759	2.754	2.754	3,10%	2,96%	2,95%	(0)	251	(5)			
	CF 1	-	23	23	23	0,00%	0,30%	0,28%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	2.735	2.731	2.731	3,16%	3,20%	3,22%	(0)	227	(5)			
	Mitraguna & Others	2.503	2.521	2.517	2.517	4,12%	3,82%	3,84%	(0)	13	(5)			
	Pensiun	-	214	214	214	0,00%	0,16%	1,11%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.761	2,36%	2,09%	1,99%	(112)	46	(117)	0,10%	95,11%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	2.697	2.789	386	92	919	49,15%	(667)	-19,30%	15.621	17,85%	(12.832)
2	Tabungan	145.385	150.842	153.189	150.744	1.827	(2.445)	(98)	-0,07%	5.358	3,69%	164.624	91,57%	(13.880)
3	Deposito	14.811	12.606	12.544	12.544	(141)	0	(62)	-0,49%	(2.267)	-15,31%	15.935	78,72%	(3.391)
	Total	163.652	165.317	168.430	166.077	2.072	(2.353)	759	0,46%	2.424	1,48%	196.180	84,66%	(30.103)
	CASA	148.841	152.712	155.886	153.532	2.214	(2.353)	821	0,54%	4.691	3,15%	180.244	85,18%	(26.712)
	(%) CASA	90,95%	92,37%	92,55%	92,45%									
	FDR	119,93%	128,22%	125,99%	127,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.992	2.413	2.419		6	(573)	-19,16%	(115)	-4,55%	-	0,00%	2.419
2	Giro ISE	1.520	903	738	753		15	(150)	-16,61%	(766)	-50,42%		0,00%	753
3	Tabungan ISE	1.014	2.088	1.675	1.665		(9)	(423)	-20,27%	651	64,19%		0,00%	1.665
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	291	294	294		0	3	1,03%	19	6,91%		0,00%	294

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.240	4.240	-	-	0	-17	0	-327	-	4.568	92,83%	(327)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,92%	(3)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.212	37.519	1.220	870	-350	1.224	307	1.595	563	39.840	94,17%	(2.321)
	KUR	33.748	34.096	34.425	620	870	250	770	329	677	541	37.473	91,87%	(3.048)
	Non KUR	2.176	3.116	3.094	600	-	-600	454	-22	918	22	2.367	130,74%	728
3	PWG	12.551	23.986	24.523	2.444	2.494	50	978	536	11.972	1.958	24.637	99,53%	(115)
	Cilem	6.245	13.402	13.279	1.223	239	-984	994	-123	7.034	362	15.931	83,35%	(2.652)
	Gadai	6.305	10.585	11.243	1.221	2.255	1.034	-16	659	4.938	1.596	8.706	129,14%	2.537
4	CFG	143.228	146.529	145.925	527	602	75	61	-604	2.698	1.206	159.883	91,27%	(13.957)
	CF 1	29.589	26.539	26.452	129	-	-129	-13	-86	-3.137	86	34.388	76,92%	(7.936)
	Total Griya	26.165	23.673	23.608	-	-	0	0	-65	-2.557	65	29.764	79,32%	(6.156)
	• Total Non Program	3.355	2.439	2.430	-	-	0	-56	-9	-926	9	4.239	57,31%	(1.810)
	• Program	22.810	21.235	21.179	-	-	0	-156	-56	-1.631	56	25.525	82,97%	(4.346)
	Oto	3.424	2.865	2.844	129	-	-129	-13	-21	-580	21	4.624	61,51%	(1.780)
	CF 2	113.639	119.991	119.473	398	602	204	73	-518	5.834	1.120	125.494	95,20%	(6.021)
	Mitraguna & Others	94.023	97.309	96.958	398	602	204	156	-351	2.935	953	104.779	92,54%	(7.821)
	Pensiun	19.615	22.682	22.515	-	-	0	-83	-167	2.899	167	20.716	108,69%	1.799
	Total Pembiayaan	196.270	211.968	212.207	4.191	3.966	-225	2.246	239	15.937	3.727	228.928	92,70%	(16.720)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	96	91	1.879	1,77%	0,24%	5,01%	1.788	1.244	1.783			
	KUR	580	96	91	1.879	1,72%	0,27%	5,46%	1.788	1.300	1.783			
	Non KUR	55	-	-	-	2,54%	0,00%	0,00%	-	(55)	-			
3	PWG	-	-	-	960	0,00%	0,00%	3,91%	960	960	960			
	Cilem	-	-	-	813	0,00%	0,00%	6,12%	813	813	813			
	Gadai	-	-	-	147	0,00%	0,00%	1,31%	147	147	147			
4	CFG	3.895	4.268	3.612	4.200	2,72%	2,46%	2,88%	589	305	(68)			
	CF 1	3.671	3.535	2.934	3.536	12,41%	11,06%	13,37%	602	(135)	1			
	Total Griya	3.671	3.535	2.934	3.536	14,03%	12,39%	14,98%	602	(135)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	733	678	665	0,20%	0,56%	0,56%	(13)	441	(69)			
	Mitraguna & Others	224	733	678	665	0,24%	0,70%	0,69%	(13)	441	(69)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.364	3.703	7.039	2,31%	1,75%	3,32%	3.336	2.510	2.675	3,66%	-10,32%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,61%	97,61%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	204	199	199	0,93%	0,54%	0,53%	-	(135)	(4)			
	KUR	146	148	145	145	0,43%	0,43%	0,42%	-	(1)	(3)			
	Non KUR	188	56	54	54	8,65%	1,74%	1,75%	-	(134)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.419	3.402	3.252	2,51%	2,32%	2,23%	(150)	(338)	(168)			
	CF 1	3.133	3.178	3.018	2.868	10,59%	11,37%	10,84%	(150)	(265)	(311)			
	Total Griya	3.118	3.178	3.018	2.868	11,91%	12,75%	12,15%	(150)	(250)	(311)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	241	384	384	0,40%	0,32%	0,32%	-	(73)	143			
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,27%	-	46	143			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.762	7.740	7.590	4,11%	3,65%	3,58%	(150)	(476)	(172)	3,62%	-1,34%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	509	508	(431)	(1)	62	13,83%	(32)	-5,95%	13.456	3,78%	(12.948)
2	Tabungan	125.992	133.746	131.521	132.420	3	899	(1.326)	-0,99%	6.428	5,10%	146.385	90,46%	(13.965)
3	Deposito	49.100	48.466	46.707	46.707	1.128	0	(1.760)	-3,63%	(2.393)	-4,87%	50.288	92,88%	(3.581)
	Total	175.632	182.658	178.737	179.635	701	898	(3.024)	-1,66%	4.003	2,28%	210.129	85,49%	(30.494)
	CASA	126.532	134.192	132.030	132.928	(428)	898	(1.264)	-0,94%	6.396	5,06%	159.842	83,16%	(26.913)
	(%) CASA	72,04%	73,47%	73,87%	74,00%									
	FDR	182,36%	176,18%	179,35%	178,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.695	1.831	1.840		9	145	8,53%	587	46,90%	-	0,00%	1.840
2	Giro ISE	222	144	168	171		3	27	18,87%	(51)	-22,83%		0,00%	171
3	Tabungan ISE	1.030	1.551	1.662	1.669		6	117	7,57%	638	61,92%		0,00%	1.669
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	222	222		0	1	0,45%	27	13,85%		0,00%	222

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.401	-	-	0	-316	0	-277	(0)	17.854	80,66%	(3.453)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.401	-	-	0	-316	0	-277	(0)	16.471	87,43%	(2.070)
	• Local Champion	14.678	14.401	14.401	-	-	0	-316	0	-277	(0)	15.528	92,74%	(1.127)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.232	-	-	0	90	-491	-1.041	491	38.153	87,10%	(4.921)
	KUR	31.590	31.015	30.543	-	-	0	38	-471	-1.047	471	35.282	86,57%	(4.738)
	Non KUR	2.684	2.709	2.689	-	-	0	52	-20	6	20	2.872	93,65%	(182)
3	PWG	22.430	34.472	34.885	3.758	2.522	-1.236	1.427	413	12.455	2.108	34.960	99,79%	(75)
	Cilem	9.274	14.615	15.201	835	750	-85	216	586	5.927	164	18.979	80,10%	(3.778)
	Gadai	13.156	19.856	19.684	2.923	1.771	-1.152	1.211	-173	6.527	1.944	15.981	123,17%	3.703
4	CFG	248.904	239.210	238.041	379	774	395	-240	-1.169	-10.863	1.943	271.752	87,59%	(33.711)
	CF 1	66.307	61.912	61.647	149	-	-149	40	-265	-4.661	265	75.221	81,95%	(13.574)
	Total Griya	63.771	58.025	57.792	-	-	0	0	-233	-5.979	233	71.325	81,03%	(13.533)
	• Total Non Program	13.172	11.709	11.591	-	-	0	-143	-119	-1.581	119	14.703	78,83%	(3.112)
	• Program	50.599	46.315	46.201	-	-	0	-522	-114	-4.398	114	56.622	81,60%	(10.421)
	Oto	2.536	3.887	3.855	149	-	-149	40	-32	1.319	32	3.896	98,95%	(41)
	CF 2	182.596	177.298	176.394	230	774	544	-280	-904	-6.202	1.678	196.531	89,75%	(20.137)
	Mitraguna & Others	145.742	143.741	143.085	120	624	504	-121	-656	-2.657	1.280	158.383	90,34%	(15.298)
	Pensiun	36.854	33.557	33.310	110	150	40	-159	-247	-3.545	397	38.148	87,32%	(4.839)
	Total Pembiayaan	320.285	321.806	320.559	4.138	3.296	-842	961	-1.247	274	4.543	362.719	88,38%	(42.160)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.377	0,00%	0,00%	9,56%	1.377	1.377	1.377			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.377	0,00%	0,00%	9,56%	1.377	1.377	1.377			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	1.162	0,46%	1,62%	3,50%	615	1.004	631			
	KUR	138	436	452	1.066	0,44%	1,46%	3,49%	615	928	630			
	Non KUR	20	95	96	96	0,75%	3,55%	3,57%	-	76	1			
3	PWG	-	-	-	590	0,00%	0,00%	1,69%	590	590	590			
	Cilem	-	-	-	362	0,00%	0,00%	2,38%	362	362	362			
	Gadai	-	-	-	228	0,00%	0,00%	1,16%	228	228	228			
4	CFG	7.829	9.486	9.999	14.410	3,15%	4,18%	6,05%	4.411	6.581	4.924			
	CF 1	6.309	7.631	7.665	9.513	9,51%	12,38%	15,43%	1.847	3.204	1.882			
	Total Griya	6.204	7.631	7.665	9.434	9,73%	13,21%	16,32%	1.769	3.230	1.803			
	Oto	105	-	-	79	4,15%	0,00%	2,04%	79	(27)	79			
	CF 2	1.520	1.854	2.334	4.897	0,83%	1,32%	2,78%	2.564	3.377	3.043			
	Mitraguna & Others	1.215	1.065	1.695	4.164	0,83%	1,18%	2,91%	2.469	2.949	3.100			
	Pensiun	305	790	638	733	0,83%	1,90%	2,20%	95	428	(57)			
	Total Pembiayaan	7.988	10.017	10.547	17.539	2,49%	3,28%	5,47%	6.993	9.552	7.523	0,62%	88,74%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	251	0,50%	0,62%	0,76%	43	81	10			
	KUR	12	218	193	244	0,04%	0,62%	0,80%	51	232	26			
	Non KUR	158	23	15	7	5,88%	0,55%	0,26%	(8)	(151)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.107	6.098	6.294	2,65%	2,55%	2,64%	196	(304)	187			
	CF 1	4.154	5.019	4.894	5.090	6,26%	7,90%	8,26%	196	936	70			
	Total Griya	4.071	4.937	4.811	5.007	6,38%	8,29%	8,66%	196	936	70			
	Oto	82	82	82	82	3,25%	2,12%	2,14%	-	-	-			
	CF 2	2.444	1.088	1.205	1.205	1,34%	0,68%	0,68%	-	(1.239)	117			
	Mitraguna & Others	1.967	1.088	1.059	1.059	1,35%	0,74%	0,74%	-	(908)	(29)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	6.808	2,20%	2,04%	2,12%	239	(223)	197	0,30%	85,86%	-1,8%

Asset & Contribution Margin

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

PHR & Payroll

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