

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	614.918	615.023	245.075	105	15.464	2,58%	300.051	95,26%	475.089	129,45%	139.934
2	Tabungan	2.242.130	2.422.180	2.394.108	2.389.888	40.155	(4.220)	(32.292)	-1,33%	147.757	6,59%	2.502.873	95,49%	(112.985)
3	Deposito	2.798.677	2.790.913	3.093.835	3.093.712	460.105	(123)	302.800	10,85%	295.036	10,54%	2.813.322	109,97%	280.390
Total		5.355.779	5.812.652	6.102.862	6.098.623	745.335	(4.239)	285.971	4,92%	742.844	13,87%	5.791.284	105,31%	307.339
CASA		2.557.102	3.021.739	3.009.026	3.004.911	285.230	(4.116)	(16.828)	-0,56%	447.809	17,51%	2.977.962	100,90%	26.949
(% CASA)		47,74%	51,99%	49,31%	49,27%									
FDR		47,52%	50,76%	48,59%	48,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	113.657	100.407	101.343	101.964		621	1.557	1,55%	(11.693)	-10,29%	148.814	68,52%	(46.850)
2	Giro ISE	31.184	14.307	16.957	17.420		464	3.114	21,76%	(13.764)	-44,14%	52.489	33,19%	(35.068)
3	Tabungan ISE	59.057	66.768	65.054	65.211		158	(1.557)	-2,33%	6.154	10,42%	63.948	109,98%	1.263
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	207.017	1.150	2.830	1.680	3.840	148	18.807	2.682	233.500	88,66%	(26.483)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	188.871	1.150	2.830	1.680	3.964	148	20.031	2.682	194.408	97,15%	(5.536)
	• Local Champion	162.434	179.355	179.544	1.150	2.830	1.680	4.242	189	17.110	2.641	174.555	102,86%	4.989
	• Value Chain	6.407	9.368	9.327	-	-	-	-277	-40	2.921	40	19.853	46,98%	(10.525)
2	MBG	159.435	191.840	191.072	230	1.855	1.625	1.349	-768	31.637	2.623	205.492	92,98%	(14.420)
	KUR	151.599	182.202	181.374	230	1.505	1.275	1.585	-828	29.776	2.333	195.351	92,85%	(13.976)
	Non KUR	7.836	9.637	9.697	-	350	-	-236	60	1.861	290	10.141	95,62%	(444)
3	PWG	252.400	412.261	422.514	52.376	36.585	-15.791	23.624	10.254	170.114	26.332	431.397	97,94%	(8.882)
	Cilem	111.797	223.573	227.561	20.318	9.509	-10.809	8.750	3.988	115.764	5.521	256.762	88,63%	(29.201)
	Gadai	140.603	188.688	194.953	32.059	27.076	-4.982	14.874	6.266	54.350	20.811	174.635	111,63%	20.318
4	CFG	1.944.791	2.139.295	2.144.719	24.443	25.749	1.306	19.378	5.424	199.928	20.325	2.194.090	97,75%	(49.371)
	CF 1	376.842	385.958	384.550	1.803	337	-1.466	235	-1.408	7.708	1.745	418.880	91,80%	(34.330)
	Total Griya	311.852	314.123	313.396	681	150	-531	0	-727	1.545	877	332.926	94,13%	(19.530)
	• Total Non Program	308.347	309.901	309.185	681	150	-531	-3.862	-716	838	866	317.656	97,33%	(8.472)
	• Program	3.505	4.223	4.212	-	-	0	133	-11	707	11	15.270	27,58%	(11.058)
	Oto	64.990	71.834	71.153	1.122	187	-935	235	-681	6.163	868	85.954	82,78%	(14.801)
	CF 2	1.567.950	1.753.337	1.760.169	22.640	25.412	2.772	19.143	6.832	192.220	18.580	1.775.210	99,15%	(15.041)
	Mitraguna & Others	1.383.782	1.559.560	1.565.278	21.752	22.212	460	18.462	5.719	181.497	16.493	1.571.846	99,58%	(6.567)
	Pensiun	184.168	193.778	194.891	888	3.200	2.312	681	1.113	10.723	2.087	203.365	95,83%	(8.474)
Total Pembiayaan		2.544.835	2.950.264	2.965.321	78.199	67.019	-11.180	48.191	15.058	420.486	51.961	3.064.479	96,76%	(99.158)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	5.221	0,67%	1,55%	2,52%	2.017	3.954	5.221			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	5.101	0,75%	1,70%	2,70%	1.897	3.834	5.101			
	Value Chain	-	-	-	120	0,00%	0,00%	0,07%	120	120	120			
2	MBG	3.453	4.655	4.655	17.712	2,17%	2,43%	9,27%	13.057	14.259	13.057			
	KUR	2.876	4.305	4.305	16.291	1,90%	2,36%	8,98%	11.986	13.415	11.986			
	Non KUR	577	350	350	1.421	7,36%	3,63%	14,65%	1.071	844	1.071			
3	PWG	-	26	26	16.939	0,00%	0,01%	4,01%	16.913	16.939	16.913			
	Cilem	-	-	-	11.106	0,00%	0,00%	4,88%	11.106	11.106	11.106			
	Gadai	-	26	26	5.833	0,00%	0,01%	2,99%	5.807	5.833	5.807			
4	CFG	19.268	23.212	25.105	54.161	0,99%	1,17%	2,53%	29.056	34.893	30.949			
	CF 1	8.041	9.455	13.170	28.395	2,13%	3,41%	7,38%	15.224	20.354	18.940			
	Total Griya	6.972	7.025	10.986	18.448	2,24%	3,50%	5,89%	7.462	11.476	11.423			
	Oto	1.069	2.430	2.184	9.947	1,64%	3,04%	13,98%	7.763	8.878	7.517			
	CF 2	11.227	13.757	11.934	25.766	0,72%	0,68%	1,46%	13.832	14.539	12.010			
	Mitraguna & Others	11.107	13.302	11.331	23.323	0,80%	0,73%	1,49%	11.992	12.216	10.021			
	Pensiun	120	455	603	2.443	0,07%	0,31%	1,25%	1.840	2.323	1.989			
Total Pembiayaan		23.988	27.892	32.989	94.034	0,94%	1,12%	3,17%	61.045	70.046	66.141	0,93%	70,64%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	7.817	4,79%	3,78%	3,78%	(0)	(1.204)	0			
	Linkage	24	2	2	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.815	7.815	5,33%	4,14%	4,14%	(0)	(1.182)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	1.724	1,80%	0,79%	0,90%	199	(1.139)	28			
	KUR	1.760	1.181	1.021	1.195	1,16%	0,56%	0,66%	175	(564)	14			
	Non KUR	1.104	515	504	528	14,08%	5,23%	5,45%	24	(575)	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	18.124	21.182	23.971	26.205	0,93%	1,12%	1,22%	2.234	8.082	5.024			
	CF 1	5.476	6.060	6.167	7.162	1,45%	1,60%	1,86%	995	1.686	1.102			
	Total Griya	4.795	5.611	5.656	6.651	1,54%	1,80%	2,12%	995	1.857	1.040			
	Oto	681	449	511	511	1,05%	0,71%	0,72%	-	(170)	62			
	CF 2	12.648	15.122	17.804	19.043	0,81%	1,02%	1,08%	1.240	6.395	3.921			
	Mitraguna & Others	12.330	14.664	17.209	18.449	0,89%	1,10%	1,18%	1.240	6.119	3.785			
	Pensiun	318	458	595	595	0,01%	0,02%	0,31%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	35.746	1,18%	1,13%	1,21%	2.433	5.738	5.052	0,94%	22,08%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	75.395	74.126	21.784	(1.269)	(5.639)	-7,07%	(6.037)	-7,53%	99.791	74,28%	(25.664)
2	Tabungan	392.786	392.341	388.999	388.908	(277)	(92)	(3.433)	-0,87%	(3.878)	-0,99%	424.694	91,57%	(35.786)
3	Deposito	233.260	195.103	200.482	200.482	(41.404)	0	5.379	2,76%	(32.778)	-14,05%	235.055	85,29%	(34.573)
	Total	706.209	667.209	664.876	663.516	(19.897)	(1.360)	(3.693)	-0,55%	(42.693)	-6,05%	759.540	87,36%	(96.023)
	CASA	472.950	472.106	464.394	463.034	21.506	(1.360)	(9.072)	-1,92%	(9.915)	-2,10%	524.484	88,28%	(61.450)
	(%) CASA	66,97%	70,76%	69,85%	69,78%									
	FDR	69,41%	78,81%	79,55%	79,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	26.326	20.922	21.739	22.003	264	1.081	5,16%	(4.323)	-16,42%	-	0,00%	22.003
2	Giro ISE	3.901	3.080	3.347	3.457	110	378	12,27%	(443)	-11,36%	-	0,00%	3.457
3	Tabungan ISE	13.925	12.342	12.892	13.045	153	703	5,69%	(880)	-6,32%	-	0,00%	13.045
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%	-	0,00%	5.500
5	CIF ISE	128	136	137	137	0	1	0,74%	9	7,03%	-	0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	89.596	88.469	-	190	190	-818	-1.128	-5.256	1.318	106.513	83,06%	(18.044)
	Linkage	4.522	3.361	3.361	-	-	-	-122	0	-1.161	-	10.091	33,31%	(6.730)
	Non-Linkage	89.203	86.235	85.108	-	190	190	-696	-1.128	-4.095	1.318	96.422	88,27%	(11.314)
	• Local Champion	87.849	85.239	84.111	-	190	190	-661	-1.128	-3.738	1.318	91.272	92,15%	(7.160)
	• Value Chain	1.354	996	996	-	-	-	-36	0	-357	-	5.150	19,35%	(4.154)
2	MBG	44.762	41.512	41.087	-	255	255	-765	-424	-3.675	679	46.400	88,55%	(5.313)
	KUR	42.954	39.297	38.737	-	105	105	-699	-560	-4.217	665	44.605	86,85%	(5.868)
	Non KUR	1.808	2.214	2.350	-	150	150	-66	136	542	14	1.795	130,91%	555
3	PWG	25.216	36.316	36.509	5.266	2.932	-2.334	1.748	193	11.293	2.739	43.943	83,08%	(7.434)
	Cilem	10.119	17.246	17.286	1.536	624	-912	338	40	7.167	585	25.949	66,61%	(8.664)
	Gadai	15.098	19.070	19.223	3.730	2.308	-1.422	1.410	154	4.126	2.154	17.994	106,83%	1.230
4	CFG	326.493	358.409	362.872	4.925	7.646	2.721	2.388	4.464	36.380	3.182	347.257	104,50%	15.616
	CF 1	44.529	52.963	52.664	16	-	-16	1.197	-299	8.135	299	46.935	112,21%	5.729
	Total Griya	33.717	42.230	42.058	-	-	0	0	-172	8.341	172	34.266	122,74%	7.792
	• Total Non Program	33.717	42.230	42.058	-	-	0	-645	-172	8.341	172	34.266	122,74%	7.792
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.733	10.606	16	-	-16	1.197	-127	-206	127	12.669	83,72%	(2.063)
	CF 2	281.964	305.446	310.209	4.909	7.646	2.737	1.191	4.763	28.245	2.883	300.322	103,29%	9.887
	Mitraguna & Others	268.245	288.489	292.397	4.909	6.640	1.731	1.718	3.907	24.151	2.733	285.267	102,50%	7.129
	Pensiun	13.719	16.957	17.812	-	1.006	1.006	-527	855	4.093	151	15.055	118,32%	2.757
	Total Pembiayaan	490.195	525.832	528.938	10.191	11.023	833	2.553	3.105	38.742	7.918	544.113	97,21%	(15.175)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	-	3.204	4.039	0,31%	3,58%	4,57%	835	3.746	4.039			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	-	3.204	4.039	0,33%	3,71%	4,75%	835	3.746	4.039			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.094	1.021	3.870	1,23%	2,46%	9,42%	2.849	3.320	2.776			
	KUR	550	1.094	1.021	3.508	1,28%	2,60%	9,06%	2.486	2.957	2.413			
	Non KUR	-	-	-	363	0,00%	0,00%	15,43%	363	363	363			
3	PWG	-	-	-	1.687	0,00%	0,00%	4,62%	1.687	1.687	1.687			
	Cilem	-	-	-	811	0,00%	0,00%	4,69%	811	811	811			
	Gadai	-	-	-	876	0,00%	0,00%	4,56%	876	876	876			
4	CFG	5.180	4.311	4.286	9.220	1,59%	1,20%	2,54%	4.934	4.040	4.909			
	CF 1	174	45	42	3.879	0,39%	0,08%	7,37%	3.837	3.705	3.834			
	Total Griya	174	45	42	2.398	0,52%	0,10%	5,70%	2.356	2.224	2.353			
	Oto	-	-	-	1.481	0,00%	0,00%	13,96%	1.481	1.481	1.481			
	CF 2	5.006	4.266	4.244	5.341	1,78%	1,39%	1,72%	1.098	335	1.075			
	Mitraguna & Others	5.006	4.266	4.244	5.341	1,87%	1,47%	1,83%	1.098	335	1.075			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	5.406	8.511	18.816	1,23%	1,62%	3,56%	10.305	12.793	13.411	0,49%	86,26%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	1.066	0,87%	1,19%	1,20%	-	247	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	1.066	1.066	1.066	0,92%	1,24%	1,25%	-	247	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	175	170	173	1,56%	0,41%	0,42%	4	(526)	(2)			
	KUR	609	175	170	173	1,42%	0,43%	0,45%	4	(435)	(2)			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.224	4.220	5.603	1,35%	1,18%	1,54%	1.383	1.184	1.379			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.224	4.220	5.603	1,42%	1,38%	1,81%	1.383	1.596	1.379			
	Mitraguna & Others	4.007	4.224	4.220	5.603	1,49%	1,46%	1,92%	1.383	1.596	1.379			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.465	5.456	6.842	1,21%	1,04%	1,29%	1.387	905	1.378	0,64%	50,23%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	6.714	6.562	(3.555)	(152)	(3.923)	-37,42%	(11.564)	-63,80%	33.616	19,52%	(27.054)
2	Tabungan	237.991	243.202	246.894	246.476	(1.888)	(418)	3.274	1,35%	8.485	3,57%	263.026	93,71%	(16.550)
3	Deposito	192.383	156.159	154.094	154.094	(51.287)	0	(2.065)	-1,32%	(38.289)	-19,90%	193.802	79,51%	(39.708)
	Total	448.500	409.846	407.701	407.132	(56.729)	(570)	(2.714)	-0,66%	(41.369)	-9,22%	490.444	83,01%	(83.312)
	CASA	256.117	253.687	253.607	253.038	(5.442)	(570)	(649)	-0,26%	(3.079)	-1,20%	296.642	85,30%	(43.605)
	(%) CASA	57,11%	61,90%	62,20%	62,15%									
	FDR	54,70%	64,09%	64,71%	64,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	11.639	9.906	10.474	10.567	92	661	6,67%	(1.072)	-9,21%	-	0,00%	10.567
2	Giro ISE	2.314	454	923	1.047	123	592	130,38%	(1.268)	-54,78%		0,00%	1.047
3	Tabungan ISE	1.452	1.580	1.679	1.648	(31)	68	4,33%	195	13,46%		0,00%	1.648
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	15.097	-	-	0	-2.842	-790	-2.482	790	26.993	55,93%	(11.896)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	15.097	-	-	0	-2.842	-790	-2.482	790	22.893	65,95%	(7.796)
	• Local Champion	16.492	15.487	14.697	-	-	0	-2.842	-790	-1.796	790	19.012	77,30%	(4.315)
	• Value Chain	1.087	401	401	-	-	-	0	0	-686	-	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.375	-	-	0	-254	-747	105	747	48.666	78,85%	(10.291)
	KUR	37.787	38.582	37.844	-	-	0	-195	-738	57	738	47.501	79,67%	(9.656)
	Non KUR	483	540	531	-	-	0	-59	-10	48	10	1.166	45,54%	(635)
3	PWG	15.859	33.260	34.941	4.976	3.932	-1.044	3.002	1.681	19.082	2.252	33.597	104,00%	1.344
	Cilem	7.657	18.706	19.024	2.852	639	-2.213	2.015	318	11.367	321	21.318	89,24%	(2.294)
	Gadai	8.201	14.554	15.917	2.124	3.293	1.169	987	1.363	7.715	1.930	12.279	129,63%	3.638
4	CFG	173.601	174.409	175.408	1.655	2.050	395	-424	1.000	1.807	1.050	191.714	91,49%	(16.306)
	CF 1	81.382	70.149	69.983	-	-	0	-252	-166	-11.399	166	83.440	83,87%	(13.456)
	Total Griya	77.096	66.200	66.098	-	-	0	0	-102	-10.998	102	77.675	85,10%	(11.577)
	• Total Non Program	77.096	66.200	66.098	-	-	0	-1.037	-102	-10.998	102	77.675	85,10%	(11.577)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.885	-	-	0	-252	-64	-401	64	5.765	67,39%	(1.880)
	CF 2	92.219	104.260	105.425	1.655	2.050	395	-172	1.165	13.206	885	108.274	97,37%	(2.849)
	Mitraguna & Others	90.304	99.165	100.107	1.655	1.800	145	-180	942	9.803	858	104.949	95,39%	(4.842)
	Pensiun	1.915	5.095	5.318	-	250	250	8	224	3.403	26	3.326	159,92%	1.993
	Total Pembiayaan	245.309	262.678	263.821	6.631	5.982	-649	-517	1.143	18.512	4.839	300.970	87,66%	(37.149)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	4.069	3,78%	5,55%	10,60%	1.897	2.624	1.822			
	KUR	1.433	2.078	2.047	3.945	3,79%	5,31%	10,42%	1.898	2.511	1.867			
	Non KUR	12	170	125	125	2,54%	23,17%	23,53%	(0)	113	(45)			
3	PWG	-	-	-	1.669	0,00%	0,00%	4,78%	1.669	1.669	1.669			
	Cilem	-	-	-	1.383	0,00%	0,00%	7,27%	1.383	1.383	1.383			
	Gadai	-	-	-	287	0,00%	0,00%	1,80%	287	287	287			
4	CFG	3.497	2.932	3.360	4.162	2,01%	1,93%	2,37%	803	665	1.231			
	CF 1	3.310	2.801	3.079	3.340	4,07%	4,39%	4,77%	261	30	539			
	Total Griya	3.310	2.698	2.976	3.035	4,29%	4,50%	4,59%	59	(275)	337			
	Oto	-	103	102	305	0,00%	2,59%	7,85%	203	305	202			
	CF 2	187	130	281	822	0,20%	0,27%	0,78%	541	635	692			
	Mitraguna & Others	187	130	88	629	0,21%	0,09%	0,63%	541	442	499			
	Pensiun	-	-	193	193	0,00%	3,78%	3,62%	(0)	193	193			
	Total Pembiayaan	5.153	5.179	5.532	9.901	2,10%	2,11%	3,75%	4.369	4.748	4.722	0,40%	89,22%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	345	369	0,18%	0,88%	0,96%	24	299	24			
	KUR	-	275	275	299	0,00%	0,71%	0,79%	24	299	24			
	Non KUR	70	70	70	70	14,55%	12,99%	13,23%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	4.928	5.084	5.125	1,44%	2,91%	2,92%	41	2.629	197			
	CF 1	2.172	2.812	2.968	3.009	2,67%	4,23%	4,30%	41	837	197			
	Total Griya	2.172	2.812	2.968	3.009	2,82%	4,48%	4,55%	41	837	197			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	2.116	2.116	0,35%	2,03%	2,01%	-	1.793	0			
	Mitraguna & Others	323	2.116	2.116	2.116	0,36%	2,13%	2,11%	-	1.793	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	5.273	5.429	5.494	1,45%	2,07%	2,08%	65	1.937	220	0,46%	78,01%	-1,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	940	942	(310)	2	(268)	-22,12%	(417)	-30,66%	9.983	9,44%	(9.040)
2	Tabungan	139.020	139.895	143.247	143.157	(343)	(90)	3.263	2,33%	4.137	2,98%	153.063	93,53%	(9.906)
3	Deposito	91.332	76.670	76.729	76.734	(2.687)	5	64	0,08%	(14.598)	-15,98%	92.121	83,30%	(15.387)
	Total	231.711	217.775	220.916	220.834	(3.339)	(82)	3.059	1,40%	(10.877)	-4,69%	255.167	86,54%	(34.333)
	CASA	140.379	141.104	144.187	144.099	(653)	(88)	2.995	2,12%	3.721	2,65%	163.046	88,38%	(18.946)
	(%) CASA	60,58%	64,79%	65,27%	65,25%									
	FDR	52,09%	65,09%	64,22%	64,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.773	2.354	4.075	4.819		744	2.465	104,71%	2.046	73,81%	-	0,00%	4.819
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,65%		0,00%	103
3	Tabungan ISE	2.669	2.251	3.972	4.716		744	2.465	109,52%	2.047	76,71%		0,00%	4.716
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	88	90	90		0	2	2,27%	6	7,14%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	306	306	-	-	0	-13	0	-1.108	-	1.415	21,65%	(1.108)
	Linkage	189	155	155	-	-	-	-4	0	-34	-	189	82,13%	(34)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Local Champion	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	4.977	-	-	0	571	-16	4.977	16	3.617	137,62%	1.361
	KUR	-	4.454	4.442	-	-	0	579	-11	4.442	11	3.445	128,94%	997
	Non KUR	-	539	535	-	-	0	-8	-4	535	4	172	311,70%	363
3	PWG	10.318	19.674	20.464	2.832	1.867	-965	632	790	10.147	1.077	21.891	93,48%	(1.427)
	Cilem	4.275	11.824	12.490	1.154	886	-267	619	666	8.215	221	15.011	83,21%	(2.521)
	Gadai	6.043	7.850	7.974	1.679	981	-698	13	124	1.932	857	6.881	115,90%	1.094
4	CFG	108.966	116.775	116.119	1.451	585	-866	3.254	-656	7.153	1.241	126.793	91,58%	(10.675)
	CF 1	22.575	21.821	21.692	16	-	-16	-98	-129	-883	129	25.867	83,86%	(4.175)
	Total Griya	18.510	17.085	17.018	-	-	0	0	-67	-1.492	67	20.337	83,68%	(3.319)
	• Total Non Program	18.168	16.590	16.524	-	-	0	-1.368	-66	-1.645	66	18.849	87,67%	(2.325)
	• Program	342	495	495	-	-	0	-2	-1	153	1	1.489	33,22%	(994)
	Oto	4.065	4.736	4.674	16	-	-16	-98	-62	609	62	5.530	84,52%	(856)
	CF 2	86.390	94.953	94.426	1.435	585	-850	3.352	-527	8.036	1.112	100.926	93,56%	(6.500)
	Mitraguna & Others	53.276	64.119	63.796	1.435	585	-850	3.603	-323	10.520	908	66.415	96,06%	(2.619)
	Pensiun	33.115	30.834	30.630	-	-	0	-251	-204	-2.484	204	34.511	88,75%	(3.881)
	Total Pembiayaan	120.698	141.748	141.866	4.283	2.452	-1.831	4.444	118	21.168	2.334	153.716	92,29%	(11.850)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	149	0,00%	0,00%	0,00%	149	149	149			
	Cilem	-	-	-	69	0,00%	0,00%	0,55%	69	69	69			
	Gadai	-	-	-	80	0,00%	0,00%	1,00%	80	80	80			
4	CFG	438	2.664	2.333	3.901	0,40%	2,00%	3,36%	1.568	3.462	1.237			
	CF 1	438	1.437	1.265	1.266	1,94%	5,80%	5,84%	1	827	(171)			
	Total Griya	438	1.286	1.265	1.026	2,37%	7,40%	6,03%	(239)	587	(260)			
	Oto	-	151	-	240	0,00%	0,00%	5,13%	240	240	89			
	CF 2	-	1.227	1.068	2.635	0,00%	1,12%	2,79%	1.567	2.635	1.408			
	Mitraguna & Others	-	1.227	1.068	1.363	0,00%	1,67%	2,14%	295	1.363	137			
	Pensiun	-	-	-	1.272	0,00%	0,00%	4,15%	1.272	1.272	1.272			
	Total Pembiayaan	438	2.664	2.333	4.050	0,36%	1,65%	2,85%	1.716	3.611	1.386	1,46%	48,75%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	525	784	980	1.671	0,48%	0,84%	1,44%	691	1.147	888			
	CF 1	397	542	541	1.232	1,76%	2,48%	5,68%	691	835	690			
	Total Griya	397	542	541	1.232	2,14%	3,17%	7,24%	691	835	690			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	439	439	0,15%	0,46%	0,47%	-	312	198			
	Mitraguna & Others	20	241	439	439	0,04%	0,69%	0,69%	-	419	198			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	980	1.671	1,19%	0,69%	1,18%	691	233	888	0,24%	79,50%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	314.688	330.944	331.363	237.766	419	16.675	5,30%	258.382	354,04%	88.241	375,52%	243.122
2	Tabungan	196.862	210.855	211.853	212.295	(607)	442	1.440	0,68%	15.433	7,84%	221.903	95,67%	(9.609)
3	Deposito	1.160.939	1.291.617	1.591.541	1.591.440	570.316	(101)	299.822	23,21%	430.501	37,08%	1.162.357	136,91%	429.083
	Total	1.430.782	1.817.160	2.134.338	2.135.097	807.475	760	317.938	17,50%	704.315	49,23%	1.472.501	145,00%	662.596
	CASA	269.843	525.542	542.797	543.658	237.159	861	18.115	3,45%	273.814	101,47%	310.144	175,29%	233.514
	(%) CASA	18,86%	28,92%	25,43%	25,46%									
	FDR	15,38%	14,45%	12,35%	12,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	9.078	10.320	10.455	10.585		130	265	2,57%	1.507	16,60%	-	0,00%	10.585
2	Giro ISE	2.308	2.000	2.039	2.040		0	39	1,96%	(268)	-11,62%		0,00%	2.040
3	Tabungan ISE	1.370	4.019	4.116	4.245		129	226	5,63%	2.875	209,77%		0,00%	4.245
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	67	68	68		0	1	1,49%	10	17,24%		0,00%	68

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	21.173	-	-	0	-361	-322	1.043	322	30.920	68,48%	(9.747)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	21.173	-	-	0	-361	-322	1.043	322	26.221	80,75%	(5.048)
	• Local Champion	18.621	20.216	19.894	-	-	0	-323	-322	1.272	322	21.509	92,49%	(1.615)
	• Value Chain	1.509	1.280	1.280	-	-	-	-38	0	-229	-	4.712	27,16%	(3.433)
2	MBG	53.102	56.338	55.975	100	300	200	940	-362	2.874	662	64.025	87,43%	(8.050)
	KUR	50.813	54.812	54.507	100	300	200	1.010	-305	3.695	605	61.091	89,22%	(6.584)
	Non KUR	2.289	1.525	1.468	-	-	0	-70	-57	-821	57	2.934	50,04%	(1.466)
3	PWG	17.782	25.816	26.522	4.136	2.564	-1.572	1.961	706	8.740	1.858	33.143	80,02%	(6.621)
	Cilem	6.518	15.281	15.711	1.244	783	-460	24	430	9.193	354	20.343	77,23%	(4.632)
	Gadai	11.264	10.534	10.811	2.892	1.781	-1.112	1.937	277	-453	1.504	12.800	84,46%	(1.989)
4	CFG	129.053	158.843	159.989	4.028	3.127	-901	3.390	1.146	30.936	1.981	158.758	100,78%	1.231
	CF 1	19.758	17.484	17.361	-	-	0	-264	-123	-2.397	123	33.408	51,97%	(16.047)
	Total Griya	14.572	12.909	12.856	-	-	0	0	-54	-1.716	54	26.744	48,07%	(13.888)
	• Total Non Program	11.408	10.033	9.988	-	-	0	-173	-45	-1.421	45	12.963	77,05%	(2.975)
	• Program	3.163	2.877	2.868	-	-	0	-31	-8	-295	8	13.781	20,81%	(10.913)
	Oto	5.186	4.575	4.505	-	-	0	-264	-70	-681	70	6.665	67,60%	(2.159)
	CF 2	109.295	141.359	142.628	4.028	3.127	-901	3.654	1.269	33.333	1.858	125.350	113,78%	17.278
	Mitraguna & Others	90.925	122.975	124.184	4.028	2.970	-1.058	3.912	1.209	33.259	1.761	105.569	117,63%	18.614
	Pensiun	18.370	18.384	18.444	-	157	157	-257	60	74	97	19.780	93,25%	(1.336)
	Total Pembiayaan	220.067	262.492	263.660	8.264	5.991	-2.273	5.930	1.167	43.593	4.824	286.846	91,92%	(23.187)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	451	1.624	1.104	5.456	0,85%	1,96%	9,75%	4.353	5.005	3.832			
	KUR	163	1.506	1.023	5.263	0,32%	1,87%	9,66%	4.240	5.101	3.757			
	Non KUR	289	118	80	193	12,61%	5,27%	13,14%	113	(96)	75			
3	PWG	-	-	-	505	0,00%	0,00%	1,91%	505	505	505			
	Cilem	-	-	-	454	0,00%	0,00%	2,89%	454	454	454			
	Gadai	-	-	-	51	0,00%	0,00%	0,47%	51	51	51			
4	CFG	1.759	541	1.049	1.925	1,36%	0,66%	1,20%	876	165	1.384			
	CF 1	1.212	541	1.049	1.925	6,14%	6,00%	11,09%	876	712	1.384			
	Total Griya	1.052	541	586	1.091	7,22%	4,54%	8,49%	505	40	550			
	Oto	161	-	463	833	3,10%	10,12%	18,50%	370	672	833			
	CF 2	547	-	-	-	0,50%	0,00%	0,00%	-	(547)	-			
	Mitraguna & Others	547	-	-	-	0,60%	0,00%	0,00%	-	(547)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	2.165	2.153	7.886	1,00%	0,82%	2,99%	5.734	5.676	5.721	2,24%	25,24%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	904	812	910	2,88%	1,44%	1,62%	97	(622)	6			
	KUR	855	460	378	525	1,68%	0,69%	0,96%	147	(330)	65			
	Non KUR	677	444	434	385	29,56%	28,44%	26,20%	(49)	(292)	(60)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	499	439	583	0,59%	0,28%	0,36%	144	(178)	84			
	CF 1	321	480	419	564	1,63%	2,40%	3,25%	144	243	84			
	Total Griya	321	480	419	564	2,20%	3,25%	4,39%	144	243	84			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.403	1.251	1.493	1,11%	0,48%	0,57%	242	(956)	90	1,58%	-179,68%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	10.118	10.195	(884)	77	3.332	48,55%	700	7,37%	15.938	63,97%	(5.743)
2	Tabungan	99.410	121.220	121.720	121.339	4.389	(381)	119	0,10%	21.929	22,06%	109.902	110,41%	11.437
3	Deposito	64.192	61.782	61.631	61.631	415	0	(151)	-0,24%	(2.561)	-3,99%	64.781	95,14%	(3.150)
	Total	173.097	189.865	193.469	193.165	3.920	(304)	3.300	1,74%	20.068	11,59%	190.622	101,33%	2.544
	CASA	108.906	128.083	131.838	131.534	3.505	(304)	3.451	2,69%	22.629	20,78%	125.841	104,52%	5.693
	(%) CASA	62,92%	67,46%	68,14%	68,09%									
	FDR	57,60%	62,38%	60,74%	60,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	13.303	11.447	12.661	12.824		164	1.377	12,03%	(479)	-3,60%	-	0,00%	12.824
2	Giro ISE	6.014	2.591	3.968	4.086		118	1.495	57,71%	(1.927)	-32,05%		0,00%	4.086
3	Tabungan ISE	6.490	8.056	7.893	7.938		45	(118)	-1,47%	1.448	22,31%		0,00%	7.938
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842
	• Local Champion	-	1.986	1.986	-	-	0	-102	0	1.986	-	0	0,00%	1.986
	• Value Chain	-	3.856	3.856	-	-	-	-29	0	3.856	-	0	0,00%	3.856
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.658	35.433	5.197	2.281	-2.916	915	-225	11.703	2.507	31.275	113,29%	4.158
	Cilem	8.075	16.250	16.010	1.625	342	-1.282	562	-240	7.935	582	13.319	120,21%	2.691
	Gadai	15.654	19.408	19.423	3.573	1.939	-1.634	353	14	3.768	1.925	17.956	108,17%	1.466
4	CFG	75.933	76.937	76.242	1.151	100	-1.051	746	-695	309	795	85.579	89,09%	(9.337)
	CF 1	16.979	16.082	16.009	-	-	0	-84	-73	-970	73	18.301	87,48%	(2.292)
	Total Griya	15.306	13.981	13.941	-	-	0	0	-40	-1.365	40	15.789	88,29%	(1.848)
	• Total Non Program	15.306	13.981	13.941	-	-	0	-208	-40	-1.365	40	15.789	88,29%	(1.848)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.101	2.068	-	-	0	-84	-33	395	33	2.512	82,34%	(444)
	CF 2	58.954	60.855	60.233	1.151	100	-1.051	830	-622	1.279	722	67.278	89,53%	(7.045)
	Mitraguna & Others	51.295	53.770	53.203	1.151	100	-1.051	630	-567	1.908	667	58.819	90,45%	(5.616)
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)
	Total Pembiayaan	99.702	118.437	117.517	6.348	2.381	-3.967	1.530	-920	17.815	3.301	116.894	100,53%	623

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	1.752	0,00%	0,00%	4,95%	1.752	1.752	1.752			
	Cilem	-	-	-	1.274	0,00%	0,00%	7,96%	1.274	1.274	1.274			
	Gadai	-	-	-	479	0,00%	0,00%	2,46%	479	479	479			
4	CFG	315	443	466	880	0,41%	0,61%	1,15%	414	566	437			
	CF 1	-	260	258	230	0,00%	1,61%	1,44%	(28)	230	(30)			
	Total Griya	-	238	237	203	0,00%	1,70%	1,45%	(35)	203	(36)			
	Oto	-	22	21	28	0,00%	1,00%	1,33%	7	28	6			
	CF 2	315	184	208	650	0,53%	0,34%	1,08%	442	336	467			
	Mitraguna & Others	315	184	208	650	0,61%	0,39%	1,22%	442	336	467			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	443	466	2.633	0,32%	0,39%	2,24%	2.166	2.318	2.189	1,92%	14,24%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	620	645	645	0,90%	0,84%	0,85%	-	(37)	25			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	620	645	645	1,07%	1,06%	1,07%	-	15	25			
	Mitraguna & Others	630	620	645	645	1,23%	1,20%	1,21%	-	15	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	620	645	645	0,72%	0,54%	0,55%	-	(76)	25	0,26%	52,95%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	1.675	1.730	(3.083)	54	(741)	-29,99%	(1.779)	-50,70%	8.802	19,65%	(7.072)
2	Tabungan	88.498	84.131	82.430	82.415	103	(15)	(1.716)	-2,04%	(6.082)	-6,87%	97.117	84,86%	(14.701)
3	Deposito	50.176	25.230	23.111	23.111	(1.116)	0	(2.119)	-8,40%	(27.065)	-53,94%	50.660	45,62%	(27.549)
	Total	142.182	111.831	107.217	107.256	(4.096)	39	(4.157)	-4,09%	(34.926)	-24,56%	156.578	68,50%	(49.322)
	CASA	92.006	86.602	84.106	84.145	(2.980)	39	(2.457)	-2,84%	(7.861)	-8,54%	105.918	79,44%	(21.773)
	(%) CASA	64,71%	77,44%	78,44%	78,45%									
	FDR	46,30%	76,68%	80,74%	80,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	3.257	656	689	864	176	208	31,69%	(2.392)	-73,46%	-	0,00%	864
2	Giro ISE	705	158	168	161	(7)	3	2,12%	(543)	-77,11%		0,00%	161
3	Tabungan ISE	2.552	498	521	703	183	205	41,05%	(1.849)	-72,45%		0,00%	703
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	154	154	154	0	0	0,00%	7	4,76%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.142	4.428	-	300	300	-91	286	4.428	14	3.633	121,89%	795
	KUR	-	4.055	4.341	-	300	300	-89	286	4.341	14	3.445	126,00%	896
	Non KUR	-	87	87	-	-	0	-2	0	87	-	188	46,41%	(101)
3	PWG	2.349	5.988	6.142	479	279	-200	144	154	3.792	126	6.181	99,37%	(39)
	Cilem	2.349	5.988	6.142	479	279	-200	144	154	3.792	126	6.181	99,37%	(39)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.996	468	624	156	307	376	12.510	248	74.615	101,85%	1.381
	CF 1	26.468	28.175	28.172	220	49	-171	-88	-4	1.703	53	27.892	101,00%	280
	Total Griya	25.069	24.440	24.412	220	-	-220	0	-29	-657	29	25.514	95,68%	(1.103)
1	• Total Non Program	25.069	24.440	24.412	220	-	-220	326	-29	-657	29	25.514	95,68%	(1.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.760	-	49	49	-88	25	2.361	24	2.377	158,16%	1.383
	CF 2	37.018	47.444	47.824	248	575	327	394	380	10.806	195	46.723	102,36%	1.101
	Mitraguna & Others	36.826	47.238	47.622	248	575	327	399	385	10.797	190	45.599	104,44%	2.024
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	86.566	947	1.203	256	360	816	20.730	388	84.429	102,53%	2.137

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	439	0,00%	0,00%	9,90%	439	439	439			
	KUR	-	-	-	439	0,00%	0,00%	10,10%	439	439	439			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	126	0,00%	0,00%	2,05%	126	126	126			
	Cilem	-	-	-	126	0,00%	0,00%	2,05%	126	126	126			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.553	1.482	3.009	1,73%	1,96%	3,96%	1.526	1.911	1.455			
	CF 1	1.097	1.183	1.182	2.601	4,15%	4,20%	9,23%	1.419	1.504	1.418			
	Total Griya	1.097	1.040	1.038	1.967	4,38%	4,25%	8,06%	929	870	927			
	Oto	-	143	144	634	0,00%	3,85%	16,85%	490	634	491			
	CF 2	-	370	300	408	0,00%	0,63%	0,85%	108	408	37			
	Mitraguna & Others	-	370	300	408	0,00%	0,64%	0,86%	108	408	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.553	1.482	3.573	1,67%	1,73%	4,13%	2.091	2.476	2.020	0,42%	89,94%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	840	840	840	0,19%	1,11%	1,11%	-	720	0			
	CF 1	-	821	821	821	0,00%	2,91%	2,92%	-	821	-			
	Total Griya	-	821	821	821	0,00%	3,36%	3,36%	-	821	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	19	0,32%	0,04%	0,04%	-	(101)	0			
	Mitraguna & Others	120	19	19	19	0,33%	0,04%	0,04%	-	(101)	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	840	840	840	0,18%	0,98%	0,97%	-	720	0	0,94%	2,95%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.693	3.675	(1.376)	(18)	322	9,60%	(601)	-14,05%	13.937	26,37%	(10.262)
2	Tabungan	143.334	173.220	169.275	168.726	6.171	(549)	(4.494)	-2,59%	25.392	17,72%	159.063	106,08%	9.664
3	Deposito	111.952	109.799	109.182	109.182	(15.522)	0	(617)	-0,56%	(2.771)	-2,47%	112.836	96,76%	(3.654)
	Total	259.563	286.371	282.149	281.583	(10.728)	(566)	(4.789)	-1,67%	22.020	8,48%	285.836	98,51%	(4.253)
	CASA	147.610	176.573	172.968	172.401	4.794	(566)	(4.172)	-2,36%	24.791	16,79%	173.000	99,65%	(599)
	(%) CASA	56,87%	61,66%	61,30%	61,23%									
	FDR	26,72%	30,26%	30,97%	31,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.337	2.255	2.116	2.104		(12)	(151)	-6,71%	(233)	-9,99%	-	0,00%	2.104
2	Giro ISE	22	24	24	24		0	(0)	-0,02%	3	11,65%		0,00%	24
3	Tabungan ISE	2.316	2.231	2.092	2.080		(12)	(151)	-6,79%	(236)	-10,19%		0,00%	2.080
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	113	116	116		0	3	2,65%	9	8,41%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.342	8.798	100	500	400	116	456	8.604	44	3.788	232,27%	5.010
	KUR	194	7.561	7.827	100	300	200	140	266	7.634	34	3.600	217,44%	4.228
	Non KUR	-	780	970	-	200	200	-24	190	970	10	188	516,42%	782
3	PWG	3.438	5.534	5.525	171	130	-41	-581	-9	2.087	138	9.388	58,86%	(3.862)
	Cilem	3.438	5.534	5.525	171	130	-41	-581	-9	2.087	138	9.388	58,86%	(3.862)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	72.182	72.454	500	442	-58	1.336	272	7.492	170	77.036	94,05%	(4.582)
	CF 1	19.068	19.140	19.076	-	-	0	-69	-64	8	64	20.608	92,57%	(1.531)
	Total Griya	17.646	16.678	16.667	-	-	0	0	-11	-979	11	18.124	91,96%	(1.457)
	• Total Non Program	17.646	16.678	16.667	-	-	0	-106	-11	-979	11	18.124	91,96%	(1.457)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.462	2.409	-	-	0	-69	-54	987	54	2.483	97,00%	(75)
	CF 2	45.895	53.042	53.378	500	442	-58	1.405	336	7.483	106	56.429	94,59%	(3.050)
	Mitraguna & Others	40.397	47.281	47.498	500	300	-200	1.432	217	7.101	83	49.918	95,15%	(2.420)
	Pensiun	5.498	5.761	5.880	-	142	142	-27	120	382	22	6.510	90,32%	(630)
	Total Pembiayaan	69.359	86.651	87.371	771	1.072	301	871	720	18.012	352	90.976	96,04%	(3.605)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	174	0,00%	0,00%	1,97%	174	174	174			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	174	0,00%	0,00%	17,89%	174	174	174			
3	PWG	-	-	-	28	0,00%	0,00%	0,50%	28	28	28			
	Cilem	-	-	-	28	0,00%	0,00%	0,50%	28	28	28			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	1.293	4.096	4.694	1,63%	5,68%	6,48%	598	3.634	3.401			
	CF 1	648	-	3.784	4.328	3,40%	19,77%	22,69%	544	3.679	4.328			
	Total Griya	648	-	3.784	4.313	3,67%	22,69%	25,88%	529	3.664	4.313			
	Oto	-	-	-	15	0,00%	0,00%	0,62%	15	15	15			
	CF 2	412	1.293	313	366	0,90%	0,59%	0,69%	53	(45)	(927)			
	Mitraguna & Others	412	978	-	53	1,02%	0,00%	0,11%	53	(358)	(925)			
	Pensiun	-	315	313	313	0,00%	5,43%	5,32%	-	313	(2)			
	Total Pembiayaan	1.824	1.293	4.096	4.895	2,63%	4,73%	5,60%	799	3.071	3.603	0,54%	90,32%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	267	1.234	2.067	2.186	0,41%	2,86%	3,02%	119	1.919	952			
	CF 1	267	869	749	868	1,40%	3,91%	4,55%	119	600	(1)			
	Total Griya	132	734	614	733	0,75%	3,68%	4,40%	119	600	(1)			
	Oto	135	135	135	135	9,51%	5,49%	5,61%	-	-	-			
	CF 2	-	365	1.318	1.318	0,00%	2,49%	2,47%	-	1.318	953			
	Mitraguna & Others	-	365	1.318	1.318	0,00%	2,79%	2,78%	-	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.828	2.661	2.779	0,39%	3,07%	3,18%	119	2.512	952	2,15%	32,52%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	16.535	16.653	(964)	118	2.575	18,29%	12.836	336,24%	10.173	163,70%	6.480
2	Tabungan	117.085	115.849	113.144	113.317	3.632	173	(2.532)	-2,19%	(3.768)	-3,22%	127.435	88,92%	(14.118)
3	Deposito	49.844	47.990	47.876	47.876	(547)	0	(114)	-0,24%	(1.968)	-3,95%	50.425	94,95%	(2.549)
	Total	170.746	177.918	177.555	177.846	2.121	291	(71)	-0,04%	7.100	4,16%	188.033	94,58%	(10.187)
	CASA	120.903	129.928	129.679	129.970	2.668	291	42	0,03%	9.067	7,50%	137.608	94,45%	(7.638)
	(%) CASA	70,81%	73,03%	73,04%	73,08%									
	FDR	80,42%	77,98%	78,14%	78,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.691	785	878	889	11	104	13,27%	(802)	-47,42%	-	0,00%	889	
2	Giro ISE	436	84	84	91	6	7	8,07%	(346)	-79,17%		0,00%	91	
3	Tabungan ISE	1.254	701	794	798	5	97	13,89%	(456)	-36,37%		0,00%	798	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	68	75	75	75	0	0	0,00%	7	10,29%		0,00%	75	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	21.994	22.665	2.981	1.959	-1.022	1.462	671	9.115	1.288	21.977	103,13%	688
	Cilem	7.456	11.398	11.582	1.183	387	-797	655	183	4.126	204	12.976	89,26%	(1.394)
	Gadai	6.094	10.595	11.083	1.798	1.572	-226	806	488	4.989	1.084	9.002	123,12%	2.082
4	CFG	119.321	116.751	116.072	631	678	47	-599	-680	-3.250	1.358	131.690	88,14%	(15.618)
	CF 1	15.625	17.890	17.813	461	-	-461	-70	-77	2.188	77	17.374	102,53%	439
	Total Griya	13.902	15.769	15.733	461	-	-461	0	-36	1.830	36	14.395	109,29%	1.337
	• Total Non Program	13.902	15.769	15.733	461	-	-461	355	-36	1.830	36	14.395	109,29%	1.337
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.121	2.080	-	-	0	-70	-40	358	40	2.979	69,84%	(898)
	CF 2	103.696	98.862	98.259	170	678	508	-529	-603	-5.438	1.281	114.315	85,95%	(16.057)
	Mitraguna & Others	94.197	89.050	88.183	170	100	-70	-803	-867	-6.014	967	103.618	85,10%	(15.435)
	Pensiun	9.499	9.812	10.076	-	578	578	275	264	576	314	10.697	94,19%	(622)
	Total Pembiayaan	137.307	138.745	138.736	3.612	2.637	-975	863	-8	1.429	2.646	158.103	87,75%	(19.367)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	647	0,00%	0,00%	2,85%	647	647	647			
	Cilem	-	-	-	373	0,00%	0,00%	3,22%	373	373	373			
	Gadai	-	-	-	274	0,00%	0,00%	2,47%	274	274	274			
4	CFG	1.942	2.012	506	3.242	1,63%	0,43%	2,79%	2.736	1.300	1.230			
	CF 1	86	209	-	154	0,55%	0,00%	0,86%	154	68	(55)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	209	-	154	4,99%	0,00%	7,40%	154	68	(55)			
	CF 2	1.856	1.803	506	3.088	1,79%	0,51%	3,14%	2.582	1.232	1.285			
	Mitraguna & Others	1.856	1.803	506	3.088	1,97%	0,57%	3,50%	2.582	1.232	1.285			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.012	506	3.889	1,41%	0,36%	2,80%	3.382	1.947	1.877	0,37%	86,72%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	331	479	602	617	0,28%	0,52%	0,53%	15	286	138			
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	-	(300)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-			
	CF 2	31	479	602	617	0,03%	0,61%	0,63%	15	586	138			
	Mitraguna & Others	31	479	602	617	0,03%	0,68%	0,70%	15	586	138			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	479	602	617	0,24%	0,43%	0,44%	15	286	138	0,63%	-42,73%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	8.250	8.305	(7.910)	55	(4.165)	-33,40%	(5.625)	-40,38%	22.731	36,54%	(14.425)
2	Tabungan	118.671	158.029	154.578	154.137	8.241	(440)	(3.892)	-2,46%	35.466	29,89%	133.410	115,54%	20.727
3	Deposito	125.329	134.600	133.332	133.332	10.955	0	(1.269)	-0,94%	8.003	6,39%	126.098	105,74%	7.233
	Total	257.931	305.100	296.159	295.774	11.286	(386)	(9.326)	-3,06%	37.843	14,67%	282.239	104,80%	13.535
	CASA	132.602	170.500	162.828	162.442	331	(386)	(8.057)	-4,73%	29.841	22,50%	156.141	104,04%	6.301
	(%) CASA	51,41%	55,88%	54,98%	54,92%									
	FDR	59,82%	60,13%	62,22%	62,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.538	4.148	4.772	4.579		(194)	431	10,39%	1.041	29,41%	-	0,00%	4.579
2	Giro ISE	1	1	1	1		0	(0)	-2,12%	(0)	-35,06%		0,00%	1
3	Tabungan ISE	3.537	4.147	4.772	4.578		(194)	431	10,39%	1.041	29,43%		0,00%	4.578
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0	0,00%	8.409
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0	0,00%	8.409
	• Local Champion	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0	0,00%	8.409
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	74	74	-	-	0	24	-0	-243	0	317	23,25%	(243)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	74	74	-	-	0	24	-0	-243	0	317	23,25%	(243)
3	PWG	17.010	25.951	26.562	2.025	1.851	-173	2.838	611	9.552	1.240	22.618	117,43%	3.944
	Cilem	7.758	11.911	12.075	707	444	-263	343	164	4.317	280	12.110	99,71%	(35)
	Gadai	9.252	14.040	14.487	1.317	1.407	90	2.495	447	5.235	961	10.508	137,86%	3.978
4	CFG	136.962	149.035	149.226	1.512	2.191	679	859	191	12.264	2.000	151.758	98,33%	(2.532)
	CF 1	16.548	16.454	16.391	257	-	-257	158	-62	-157	62	18.143	90,35%	(1.752)
	Total Griya	15.017	13.737	13.722	-	-	0	0	-15	-1.295	15	15.466	88,72%	(1.744)
	• Total Non Program	15.017	13.737	13.722	-	-	0	-118	-15	-1.295	15	15.466	88,72%	(1.744)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.717	2.669	257	-	-257	158	-48	1.138	48	2.676	99,73%	(7)
	CF 2	120.414	132.581	132.834	1.255	2.191	936	701	253	12.421	1.938	133.615	99,42%	(780)
	Mitraguna & Others	110.777	121.822	122.356	790	2.191	1.401	317	534	11.579	1.657	122.887	99,57%	(531)
	Pensiun	9.636	10.759	10.478	465	-	-465	384	-281	842	281	10.728	97,67%	(250)
	Total Pembiayaan	154.289	183.469	184.271	4.537	4.042	-494	12.130	801	29.982	3.241	174.693	105,48%	9.578

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)			
3	PWG	-	-	-	612	0,00%	0,00%	2,30%	612	612	612			
	Cilem	-	-	-	398	0,00%	0,00%	3,29%	398	398	398			
	Gadai	-	-	-	214	0,00%	0,00%	1,48%	214	214	214			
4	CFG	334	1.041	415	2.261	0,24%	0,28%	1,52%	1.846	1.927	1.220			
	CF 1	-	569	195	417	0,00%	1,18%	2,55%	223	417	(152)			
	Total Griya	-	569	44	49	0,00%	0,32%	0,36%	5	49	(520)			
	Oto	-	-	151	368	0,00%	5,54%	13,79%	217	368	368			
	CF 2	334	472	220	1.844	0,28%	0,17%	1,39%	1.624	1.510	1.372			
	Mitraguna & Others	334	472	220	1.844	0,30%	0,18%	1,51%	1.624	1.510	1.372			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	1.090	489	2.873	0,31%	0,27%	1,56%	2.384	2.391	1.782	0,15%	90,45%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	-	-	74	24,03%	0,00%	100,00%	74	(2)	74			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	-	74	24,03%	0,00%	100,00%	74	(2)	74			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	1.203	1.276	1.276	0,57%	0,86%	0,86%	(0)	490	73			
	CF 1	645	-	74	73	3,90%	0,45%	0,45%	(0)	(571)	73			
	Total Griya	645	-	74	73	4,29%	0,54%	0,54%	(0)	(571)	73			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	1.203	1.203	1.203	0,12%	0,91%	0,91%	-	1.061	(0)			
	Mitraguna & Others	142	1.203	1.203	1.203	0,13%	0,99%	0,98%	-	1.061	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.203	1.276	1.350	0,56%	0,70%	0,73%	74	487	147	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	12.141	12.199	(7.020)	57	5.654	86,40%	3.619	42,18%	19.111	63,83%	(6.912)
2	Tabungan	115.717	139.694	133.934	133.218	10.026	(716)	(6.476)	-4,64%	17.501	15,12%	130.187	102,33%	3.031
3	Deposito	158.683	172.137	172.524	172.524	(5.821)	0	387	0,22%	13.841	8,72%	159.611	108,09%	12.913
	Total	282.980	318.375	318.599	317.941	(2.815)	(658)	(434)	-0,14%	34.961	12,35%	308.909	102,92%	9.032
	CASA	124.297	146.238	146.075	145.417	3.006	(659)	(821)	-0,56%	21.120	16,99%	149.298	97,40%	(3.882)
	(%) CASA	43,92%	45,93%	45,85%	45,74%									
	FDR	77,18%	77,84%	78,44%	78,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.319	8.818	6.450	5.937		(512)	(2.880)	-32,67%	2.618	78,88%	-	0,00%	5.937
2	Giro ISE	510	227	399	425		27	198	87,27%	(84)	-16,55%		0,00%	425
3	Tabungan ISE	2.559	8.341	5.801	5.262		(539)	(3.079)	-36,91%	2.703	105,59%		0,00%	5.262
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.117	4.117	-	-	0	-124	0	-392	-	7.994	51,50%	(3.877)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)
	Non-Linkage	4.509	4.117	4.117	-	-	0	-124	0	-392	-	6.476	63,56%	(2.360)
	• Local Champion	4.509	4.117	4.117	-	-	0	-124	0	-392	-	5.442	75,65%	(1.325)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)
2	MBG	9.912	12.255	12.094	-	150	150	251	-161	2.181	311	12.148	99,55%	(54)
	KUR	9.027	10.798	10.813	-	150	150	222	15	1.786	135	11.171	96,80%	(358)
	Non KUR	885	1.456	1.280	-	-	0	28	-176	395	176	977	131,08%	304
3	PWG	13.890	23.684	24.276	1.855	2.167	312	490	593	10.386	1.575	26.829	90,48%	(2.553)
	Cilem	5.699	14.241	14.523	525	739	214	-430	282	8.824	457	15.972	90,93%	(1.449)
	Gadai	8.191	9.442	9.753	1.330	1.429	98	919	311	1.562	1.118	10.857	89,83%	(1.104)
4	CFG	190.097	207.781	209.421	1.691	3.182	1.491	-303	1.640	19.324	1.542	205.092	102,11%	4.329
	CF 1	25.896	28.102	28.036	-	-	0	-122	-65	2.140	65	27.742	101,06%	295
	Total Griya	21.834	24.165	24.121	-	-	0	0	-44	2.287	44	22.354	107,90%	1.767
	• Total Non Program	21.834	24.165	24.121	-	-	0	-202	-44	2.287	44	22.354	107,90%	1.767
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.936	3.916	-	-	0	-122	-21	-147	21	5.388	72,68%	(1.472)
	CF 2	164.201	179.679	181.384	1.691	3.182	1.491	-181	1.705	17.183	1.477	177.351	102,27%	4.034
	Mitraguna & Others	145.925	160.670	162.505	1.405	3.150	1.745	-189	1.835	16.580	1.315	157.811	102,97%	4.694
	Pensiun	18.276	19.010	18.879	286	32	-254	7	-130	604	162	19.540	96,62%	(660)
	Total Pembiayaan	218.409	247.836	249.907	3.546	5.499	1.953	314	2.071	31.498	3.428	252.063	99,14%	(2.156)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	-	100	804	2,87%	0,82%	6,65%	704	520	804			
	KUR	284	-	100	729	3,15%	0,93%	6,74%	629	445	729			
	Non KUR	-	-	-	75	0,00%	0,00%	5,85%	75	75	75			
3	PWG	-	-	26	574	0,00%	0,11%	2,36%	548	574	574			
	Cilem	-	-	-	526	0,00%	0,00%	3,62%	526	526	526			
	Gadai	-	-	26	47	0,00%	0,28%	0,49%	21	47	47			
4	CFG	85	484	467	5.798	0,04%	0,22%	2,77%	5.332	5.714	5.314			
	CF 1	52	484	467	4.061	0,20%	1,66%	14,48%	3.594	4.008	3.576			
	Total Griya	52	48	48	3.239	0,24%	0,20%	13,43%	3.192	3.187	3.191			
	Oto	-	436	419	821	0,00%	10,65%	20,98%	402	821	385			
	CF 2	33	-	-	1.738	0,02%	0,00%	0,96%	1.738	1.705	1.738			
	Mitraguna & Others	33	-	-	1.738	0,02%	0,00%	1,07%	1.738	1.705	1.738			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	369	484	593	7.176	0,17%	0,24%	2,87%	6.583	6.807	6.692	0,18%	93,87%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.205	515	514	513	0,63%	0,25%	0,25%	(1)	(691)	(1)			
	CF 1	485	-	-	-	1,87%	0,00%	0,00%	-	(485)	-			
	Total Griya	485	-	-	-	2,22%	0,00%	0,00%	-	(485)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	515	514	513	0,44%	0,29%	0,28%	(1)	(206)	(1)			
	Mitraguna & Others	719	274	273	272	0,49%	0,17%	0,17%	(1)	(447)	(1)			
	Pensiun	-	241	241	241	0,00%	0,10%	1,28%	-	241	(0)			
	Total Pembiayaan	1.209	515	514	513	0,55%	0,21%	0,21%	(1)	(696)	(1)	0,00%	98,99%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	1.607	1.608	(4.792)	0	(1.790)	-52,69%	(6.946)	-81,21%	15.576	10,32%	(13.969)
2	Tabungan	104.558	103.775	101.797	101.536	4.473	(261)	(2.238)	-2,16%	(3.021)	-2,89%	116.810	86,92%	(15.273)
3	Deposito	118.514	111.806	111.620	111.616	(5.325)	(4)	(190)	-0,17%	(6.898)	-5,82%	119.096	93,72%	(7.480)
	Total	231.625	218.978	215.025	214.760	(5.644)	(265)	(4.218)	-1,93%	(16.865)	-7,28%	251.482	85,40%	(36.722)
	CASA	113.112	107.173	103.405	103.144	(319)	(260)	(4.029)	-3,76%	(9.967)	-8,81%	132.386	77,91%	(29.242)
	(%) CASA	48,83%	48,94%	48,09%	48,03%									
	FDR	61,23%	68,43%	69,65%	69,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.660	4.420	4.509	4.611		102	192	4,33%	1.951	73,36%	-	0,00%	4.611
2	Giro ISE	666	1.060	962	1.078		116	18	1,68%	412	61,77%		0,00%	1.078
3	Tabungan ISE	1.893	3.259	3.447	3.433		(14)	174	5,33%	1.540	81,32%		0,00%	3.433
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Local Champion	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
3	PWG	18.643	25.017	25.868	1.981	2.311	330	1.304	851	7.225	1.460	28.064	92,17%	(2.197)
	Cilem	13.169	14.403	14.646	550	494	-56	-208	243	1.478	251	18.830	77,78%	(4.184)
	Gadai	5.474	10.614	11.222	1.431	1.817	386	1.513	608	5.747	1.209	9.234	121,52%	1.987
4	CFG	123.108	123.055	122.120	265	-	-265	84	-935	-988	935	137.225	88,99%	(15.105)
	CF 1	17.304	13.823	13.716	-	-	0	-191	-107	-3.587	107	19.095	71,83%	(5.378)
	Total Griya	13.206	10.394	10.341	-	-	0	0	-53	-2.865	53	13.694	75,52%	(3.352)
	• Total Non Program	13.206	10.394	10.341	-	-	0	-787	-53	-2.865	53	13.694	75,52%	(3.352)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.375	-	-	0	-191	-54	-722	54	5.401	62,49%	(2.026)
	CF 2	105.804	109.232	108.404	265	-	-265	274	-829	2.599	829	118.130	91,77%	(9.726)
	Mitraguna & Others	72.025	76.346	75.884	265	-	-265	707	-462	3.859	462	83.166	91,24%	(7.282)
	Pensiun	33.780	32.886	32.520	-	-	0	-433	-367	-1.260	367	34.964	93,01%	(2.444)
	Total Pembiayaan	141.827	149.855	149.771	2.246	2.311	65	1.346	-84	7.944	2.395	165.365	90,57%	(15.594)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	1.211	0,00%	0,00%	4,68%	1.211	1.211	1.211			
	Cilem	-	-	-	982	0,00%	0,00%	6,71%	982	982	982			
	Gadai	-	-	-	228	0,00%	0,00%	2,04%	228	228	228			
4	CFG	370	965	1.341	1.609	0,30%	1,09%	1,32%	268	1.239	644			
	CF 1	206	654	891	821	1,19%	6,45%	5,98%	(70)	615	167			
	Total Griya	92	559	798	705	0,69%	7,68%	6,82%	(93)	613	146			
	Oto	114	95	93	115	2,79%	2,70%	3,42%	23	1	21			
	CF 2	164	311	450	788	0,15%	0,41%	0,73%	338	625	477			
	Mitraguna & Others	164	311	352	421	0,23%	0,46%	0,55%	68	257	110			
	Pensiun	-	-	98	367	0,00%	0,30%	1,13%	270	367	367			
	Total Pembiayaan	370	965	1.341	2.819	0,26%	0,89%	1,88%	1.478	2.450	1.855	1,35%	28,31%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5	325	625	625	0,00%	0,51%	0,51%	-	621	301			
	CF 1	5	108	106	106	0,03%	0,77%	0,77%	-	101	(2)			
	Total Griya	5	108	106	106	0,04%	1,02%	1,02%	-	101	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	217	519	519	0,00%	0,48%	0,48%	-	519	302			
	Mitraguna & Others	-	-	303	303	0,00%	0,40%	0,40%	-	303	303			
	Pensiun	-	217	217	217	0,00%	0,14%	0,67%	-	217	(0)			
	Total Pembiayaan	5	325	625	625	0,00%	0,42%	0,42%	-	621	301	2,10%	-402,37%	1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	4.177	4.127	(1.230)	(50)	715	20,97%	2.512	155,50%	6.881	59,98%	(2.754)
2	Tabungan	101.049	104.238	99.992	99.509	(1.606)	(483)	(4.729)	-4,54%	(1.540)	-1,52%	109.623	90,77%	(10.114)
3	Deposito	38.774	45.450	49.666	49.641	(520)	(25)	4.191	9,22%	10.868	28,03%	39.255	126,46%	10.386
	Total	141.438	153.100	153.835	153.277	(3.355)	(558)	178	0,12%	11.839	8,37%	155.759	98,41%	(2.482)
	CASA	102.664	107.650	104.169	103.636	(2.836)	(533)	(4.014)	-3,73%	972	0,95%	116.504	88,96%	(12.868)
	(%) CASA	72,59%	70,31%	67,71%	67,61%									
	FDR	91,03%	105,36%	104,95%	105,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.298	2.949	3.046	3.014		(32)	65	2,21%	(284)	-8,62%	-	0,00%	3.014
2	Giro ISE	186	257	154	154		0	(103)	-39,92%	(31)	-16,85%		0,00%	154
3	Tabungan ISE	2.913	2.682	2.882	2.850		(32)	168	6,25%	(63)	-2,16%		0,00%	2.850
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	102	103	103		0	1	0,98%	9	9,57%		0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Local Champion	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.899	6.860	-	-	0	331	-39	6.619	39	3.851	178,16%	3.010
	KUR	103	6.283	6.252	-	-	0	349	-31	6.150	31	3.549	176,17%	2.703
	Non KUR	139	616	608	-	-	0	-17	-8	469	8	302	201,59%	306
3	PWG	20.398	30.373	31.157	4.143	2.298	-1.845	2.240	784	10.759	1.514	31.029	100,41%	128
	Cilem	7.170	12.746	12.839	1.579	445	-1.134	809	93	5.669	352	15.989	80,30%	(3.150)
	Gadai	13.229	17.627	18.318	2.565	1.853	-712	1.431	691	5.089	1.162	15.040	121,79%	3.278
4	CFG	107.701	103.913	103.314	170	389	219	580	-599	-4.387	988	119.299	86,60%	(15.985)
	CF 1	13.161	13.563	13.640	-	119	119	-83	77	479	41	14.643	93,15%	(1.003)
	Total Griya	10.223	10.121	10.096	-	-	0	0	-25	-127	25	10.685	94,49%	(589)
	• Total Non Program	10.223	9.949	9.924	-	-	0	-122	-25	-298	25	10.685	92,88%	(760)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.544	-	119	119	-83	102	606	16	3.958	89,54%	(414)
	CF 2	94.540	90.350	89.674	170	270	100	664	-677	-4.866	947	104.656	85,68%	(14.982)
	Mitraguna & Others	89.171	84.140	83.427	170	80	-90	-55	-712	-5.744	792	98.315	84,86%	(14.888)
	Pensiun	5.368	6.211	6.246	-	190	190	719	36	878	154	6.341	98,51%	(94)
	Total Pembiayaan	128.755	161.305	161.451	4.463	2.687	-1.777	3.300	146	32.695	2.541	154.593	104,44%	6.857

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	1.168	0,00%	0,00%	17,02%	1.168	1.168	1.168			
	KUR	-	-	-	951	0,00%	0,00%	15,21%	951	951	951			
	Non KUR	-	-	-	217	0,00%	0,00%	35,68%	217	217	217			
3	PWG	-	-	-	2.334	0,00%	0,00%	7,49%	2.334	2.334	2.334			
	Cilem	-	-	-	1.045	0,00%	0,00%	8,14%	1.045	1.045	1.045			
	Gadai	-	-	-	1.289	0,00%	0,00%	7,04%	1.289	1.289	1.289			
4	CFG	1.919	960	1.884	1.878	1,78%	1,81%	1,82%	(6)	(41)	918			
	CF 1	107	77	167	461	0,81%	1,23%	3,38%	294	354	383			
	Total Griya	107	-	167	147	1,04%	1,65%	1,46%	(20)	40	147			
	Oto	-	77	-	313	0,00%	0,00%	8,85%	313	313	236			
	CF 2	1.812	883	1.717	1.417	1,92%	1,90%	1,58%	(300)	(395)	535			
	Mitraguna & Others	1.812	883	1.717	1.417	2,03%	2,04%	1,70%	(300)	(395)	535			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	960	1.884	5.380	1,49%	1,17%	3,33%	3.496	3.461	4.420	0,00%	100,00%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.505	2.121	2.530	2.529	2,33%	2,43%	2,45%	(0)	24	409			
	CF 1	23	78	78	78	0,18%	0,58%	0,57%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,77%	0,78%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.042	2.451	2.451	2,63%	2,71%	2,73%	(0)	(31)	409			
	Mitraguna & Others	2.482	2.042	2.451	2.451	2,78%	2,91%	2,94%	(0)	(31)	409			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.121	2.530	2.529	2,27%	1,57%	1,57%	(0)	(391)	409	0,00%	100,00%	-1,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	110	116	122	(16)	6	13	11,62%	87	249,32%	40	309,11%	83
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	116	122	(16)	6	13	11,62%	87	249,32%	40	309,11%	83
	CASA	35	110	116	122	(16)	6	13	11,62%	87	249,32%	40	309,11%	83
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	20	35	125	105	
2	Contribution Margin	(210)	(277)	(173)	37	17,6%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	693	637	631	75	(7)	(62)	-8,96%	192	43,90%	495	127,34%	135
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.187	1.181	75	(7)	(62)	-5,00%	742	169,39%	495	238,39%	685
	CASA	438	693	637	631	75	(7)	(62)	-8,96%	192	43,90%	495	127,34%	135
	(%) CASA	100,00%	55,74%	53,67%	53,42%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	0	195	0	0		0	(195)	-99,95%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	195	0	0		0	(195)	-99,95%	0	0,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258	438	1.168	910	
2	Contribution Margin	(227)	(280)	(138)	89	39,2%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	50.203	50.229	5.703	26	5.814	13,09%	28.777	134,14%	31.025	161,90%	19.203
2	Tabungan	103.481	122.013	118.513	118.604	7.231	91	(3.410)	-2,79%	15.123	14,61%	119.071	99,61%	(467)
3	Deposito	132.303	85.939	85.520	85.521	(6.648)	1	(417)	-0,49%	(46.781)	-35,36%	133.190	64,21%	(47.669)
	Total	257.235	252.367	254.236	254.354	6.286	118	1.987	0,79%	(2.882)	-1,12%	283.286	89,79%	(28.932)
	CASA	124.933	166.428	168.715	168.832	12.934	117	2.404	1,44%	43.900	35,14%	150.096	112,48%	18.736
	(%) CASA	48,57%	65,95%	66,36%	66,38%									
	FDR	70,83%	83,50%	84,31%	84,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	7.936	8.471	7.719	7.173		(547)	(1.299)	-15,33%	(763)	-9,62%	-	0,00%	7.173
2	Giro ISE	4.026	3.734	3.486	3.442		(44)	(292)	-7,83%	(584)	-14,51%		0,00%	3.442
3	Tabungan ISE	2.910	4.737	4.233	3.731		(503)	(1.007)	-21,25%	821	28,22%		0,00%	3.731
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	65	65		0	1	1,56%	3	4,84%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	38.775	39.164	-	640	-	-388	388	-6.071	252	54.048	72,46%	(14.885)
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)
	Non-Linkage	30.579	24.148	24.536	-	640	640	-390	388	-6.042	252	35.554	69,01%	(11.018)
	• Local Champion	28.121	21.313	21.742	-	640	640	-215	429	-6.379	211	30.480	71,33%	(8.738)
	• Value Chain	2.457	2.835	2.795	-	-	-	-174	-40	337	40	5.074	55,08%	(2.279)
2	MBG	4.919	2.874	2.850	-	-	0	-219	-23	-2.068	23	4.919	57,95%	(2.068)
	KUR	4.804	2.874	2.850	-	-	0	-219	-23	-1.954	23	4.804	59,33%	(1.954)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	39.533	41.477	7.060	4.234	-2.826	3.166	1.944	18.140	2.290	39.389	105,30%	2.088
	Cilem	6.677	17.447	17.993	2.217	931	-1.286	1.920	547	11.316	384	19.951	90,19%	(1.957)
	Gadai	16.660	22.086	23.483	4.844	3.303	-1.540	1.246	1.397	6.824	1.906	19.438	120,81%	4.045
4	CFG	108.703	129.533	130.865	1.877	2.615	738	2.647	1.332	22.162	1.283	121.184	107,99%	9.681
	CF 1	24.869	27.555	27.450	27	19	-8	-108	-105	2.580	125	26.405	103,96%	1.045
	Total Griya	19.873	21.431	21.377	-	-	0	0	-54	1.504	54	20.306	105,28%	1.071
	• Total Non Program	19.873	21.431	21.377	-	-	0	-424	-54	1.504	54	20.306	105,28%	1.071
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	6.073	27	19	-8	-108	-51	1.076	70	6.099	99,57%	(26)
	CF 2	83.833	101.978	103.415	1.850	2.596	746	2.755	1.437	19.582	1.159	94.779	109,11%	8.636
	Mitraguna & Others	62.328	78.196	79.057	1.850	1.826	-24	2.567	861	16.729	965	72.223	109,46%	6.834
	Pensiun	21.505	23.782	24.358	-	770	770	189	576	2.853	194	22.557	107,99%	1.801
	Total Pembiayaan	182.193	210.715	214.356	8.937	7.489	-1.448	5.206	3.641	32.163	3.848	219.540	97,64%	(5.184)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.182	0,00%	0,00%	3,02%	1.182	1.182	1.182			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.062	0,00%	0,00%	4,33%	1.062	1.062	1.062			
	Value Chain	-	-	-	120	0,00%	0,00%	0,55%	120	120	120			
2	MBG	121	20	32	136	2,46%	1,11%	4,79%	104	15	116			
	KUR	83	20	32	136	1,72%	1,11%	4,79%	104	54	116			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	2.881	0,00%	0,00%	6,95%	2.881	2.881	2.881			
	Cilem	-	-	-	1.700	0,00%	0,00%	9,45%	1.700	1.700	1.700			
	Gadai	-	-	-	1.181	0,00%	0,00%	5,03%	1.181	1.181	1.181			
4	CFG	330	1.698	1.506	4.317	0,30%	1,16%	3,30%	2.810	3.987	2.618			
	CF 1	209	63	-	680	0,84%	0,00%	2,48%	680	471	617			
	Total Griya	-	-	-	273	0,00%	0,00%	1,28%	273	273	273			
	Oto	209	63	-	407	4,19%	0,00%	6,70%	407	198	344			
	CF 2	120	1.635	1.506	3.636	0,14%	1,48%	3,52%	2.130	3.516	2.002			
	Mitraguna & Others	-	1.495	1.506	3.338	0,00%	1,93%	4,22%	1.831	3.338	1.842			
	Pensiun	120	140	-	299	0,56%	0,00%	1,23%	299	178	159			
	Total Pembiayaan	451	1.718	1.538	8.516	0,25%	0,73%	3,97%	6.978	8.066	6.798	3,29%	17,25%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,88%	15,72%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,49%	25,09%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	73	-	-	7,57%	0,00%	0,00%	-	(372)	(73)			
	KUR	296	73	-	-	6,16%	0,00%	0,00%	-	(296)	(73)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	199	397	409	2,47%	0,31%	0,31%	12	(2.276)	210			
	CF 1	107	199	261	261	0,43%	0,95%	0,95%	-	153	62			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	199	261	261	2,15%	4,25%	4,29%	-	153	62			
	CF 2	2.577	-	137	148	3,07%	0,13%	0,14%	12	(2.429)	148			
	Mitraguna & Others	2.422	-	12	12	3,89%	0,00%	0,01%	12	(2.410)	12			
	Pensiun	155	-	137	137	0,09%	0,06%	0,56%	-	(19)	137			
	Total Pembiayaan	8.782	6.428	6.553	6.565	4,82%	3,11%	3,06%	12	(2.217)	137	3,38%	-10,27%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	32.495	33.195	16.346	700	(6.881)	-17,17%	15.491	87,50%	27.730	119,71%	5.464
2	Tabungan	74.047	76.608	76.099	75.721	1.205	(377)	(887)	-1,16%	1.675	2,26%	90.374	83,79%	(14.653)
3	Deposito	177.676	159.231	158.857	158.857	(2.193)	0	(374)	-0,24%	(18.819)	-10,59%	178.593	88,95%	(19.736)
	Total	269.427	275.916	267.451	267.773	15.359	323	(8.143)	-2,95%	(1.654)	-0,61%	296.698	90,25%	(28.925)
	CASA	91.751	116.684	108.594	108.916	17.551	323	(7.768)	-6,66%	17.165	18,71%	118.105	92,22%	(9.188)
	(%) CASA	34,05%	42,29%	40,60%	40,67%									
	FDR	66,93%	75,15%	77,49%	77,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	3.699	1.827	1.920	2.024	104	197	10,77%	(1.675)	-45,27%	-	0,00%	2.024
2	Giro ISE	1.245	198	407	407	(0)	209	105,65%	(838)	-67,30%		0,00%	407
3	Tabungan ISE	2.454	1.630	1.513	1.617	105	(12)	-0,75%	(837)	-34,10%		0,00%	1.617
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	83	84	84	0	1	1,20%	6	7,69%		0,00%	84

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.500	10.464	10.587	30	200	170	214	123	3.087	77	10.279	102,99%	308
	KUR	5.814	8.922	9.056	30	200	170	252	134	3.242	66	8.593	105,38%	463
	Non KUR	1.686	1.542	1.531	-	-	0	-38	-11	-155	11	1.686	90,80%	(155)
3	PWG	25.637	37.586	38.716	4.384	4.550	166	2.015	1.129	13.078	3.421	37.092	104,38%	1.624
	Cilem	7.478	16.013	16.562	1.693	853	-840	1.735	549	9.085	304	17.536	94,45%	(974)
	Gadai	18.160	21.573	22.153	2.691	3.697	1.006	280	580	3.994	3.117	19.556	113,28%	2.597
4	CFG	147.202	159.308	157.936	433	197	-236	1.851	-1.371	10.734	1.568	161.418	97,84%	(3.481)
	CF 1	16.107	19.021	19.094	-	150	150	-201	73	2.987	77	18.142	105,25%	952
	Total Griya	8.451	13.214	13.337	-	150	150	0	123	4.886	27	8.981	148,50%	4.356
	• Total Non Program	8.451	13.214	13.337	-	150	150	189	123	4.886	27	8.981	148,50%	4.356
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.807	5.757	-	-	0	-201	-51	-1.899	51	9.161	62,84%	(3.405)
	CF 2	131.096	140.287	138.843	433	47	-386	2.052	-1.444	7.747	1.491	143.276	96,91%	(4.433)
	Mitraguna & Others	128.138	136.656	135.204	433	12	-421	1.845	-1.452	7.066	1.464	138.882	97,35%	(3.677)
	Pensiun	2.957	3.631	3.638	-	35	35	208	8	681	27	4.394	82,80%	(756)
	Total Pembiayaan	180.340	207.358	207.239	4.847	4.947	100	4.080	-119	26.900	5.067	208.789	99,26%	(1.550)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	453	156	151	839	6,04%	1,44%	7,93%	688	387	683			
	KUR	363	83	80	564	6,24%	0,90%	6,23%	484	201	481			
	Non KUR	90	73	70	275	5,33%	4,57%	17,98%	205	185	202			
3	PWG	-	-	-	1.934	0,00%	0,00%	5,00%	1.934	1.934	1.934			
	Cilem	-	-	-	1.239	0,00%	0,00%	7,48%	1.239	1.239	1.239			
	Gadai	-	-	-	696	0,00%	0,00%	3,14%	696	696	696			
4	CFG	537	1.372	1.213	4.531	0,36%	0,76%	2,87%	3.319	3.994	3.160			
	CF 1	200	783	336	2.082	1,24%	1,77%	10,90%	1.745	1.882	1.298			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	200	783	336	2.082	2,61%	5,79%	36,16%	1.745	1.882	1.298			
	CF 2	337	589	876	2.450	0,26%	0,62%	1,76%	1.573	2.113	1.861			
	Mitraguna & Others	337	589	876	2.450	0,26%	0,64%	1,81%	1.573	2.113	1.861			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	1.528	1.364	7.305	0,55%	0,66%	3,52%	5.941	6.315	5.777	0,61%	82,72%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	199	198	198	0,93%	1,90%	1,87%	(0)	128	(0)			
	KUR	-	199	198	198	0,00%	2,22%	2,19%	(0)	198	(0)			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.625	2.669	2.669	0,78%	1,68%	1,69%	(0)	1.519	44			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,26%	0,26%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.590	2.634	2.634	0,80%	1,88%	1,90%	(0)	1.592	44			
	Mitraguna & Others	1.042	2.590	2.634	2.634	0,81%	1,93%	1,95%	(0)	1.592	44			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.824	2.867	2.867	0,68%	1,38%	1,38%	(0)	1.648	43	0,06%	95,35%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	15.170	15.229	(614)	59	683	4,70%	2.279	17,60%	17.890	85,12%	(2.661)
2	Tabungan	76.505	85.359	86.421	85.796	6.313	(625)	437	0,51%	9.292	12,15%	85.927	99,85%	(131)
3	Deposito	21.770	21.261	20.790	20.791	72	0	(470)	-2,21%	(980)	-4,50%	22.258	93,41%	(1.468)
	Total	111.225	121.166	122.382	121.816	5.771	(567)	650	0,54%	10.591	9,52%	126.075	96,62%	(4.260)
	CASA	89.454	99.905	101.592	101.025	5.700	(567)	1.120	1,12%	11.571	12,94%	103.817	97,31%	(2.792)
	(%) CASA	80,43%	82,45%	83,01%	82,93%									
	FDR	45,34%	58,33%	56,80%	57,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.158	1.451	1.506	1.455		(51)	3	0,23%	297	25,62%	-	0,00%	1.455
2	Giro ISE	199	118	151	138		(13)	20	17,35%	(61)	-30,60%		0,00%	138
3	Tabungan ISE	959	1.334	1.355	1.317		(38)	(17)	-1,28%	358	37,29%		0,00%	1.317
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	4.767	4.907	-	150	150	232	140	4.805	10	3.735	131,40%	1.173
	KUR	103	4.563	4.703	-	150	150	234	140	4.601	10	3.547	132,61%	1.157
	Non KUR	-	204	204	-	-	0	-2	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	18.220	2.282	1.619	-663	1.055	-110	5.993	1.729	27.410	66,47%	(9.190)
	Cilem	5.118	10.278	10.413	577	389	-188	284	135	5.295	254	17.009	61,22%	(6.596)
	Gadai	7.109	8.052	7.806	1.706	1.230	-475	771	-245	698	1.476	10.400	75,06%	(2.594)
4	CFG	38.093	47.576	46.383	723	210	-513	614	-1.193	8.290	1.403	46.389	99,99%	(6)
	CF 1	11.280	11.393	11.187	15	-	-15	-341	-205	-92	205	12.354	90,56%	(1.167)
	Total Griya	5.847	6.704	6.592	-	-	0	0	-113	745	113	6.132	107,49%	459
	• Total Non Program	5.847	6.026	5.915	-	-	0	-84	-111	68	111	6.132	96,45%	(218)
	• Program	-	678	677	-	-	0	166	-1	677	1	0	0,00%	677
	Oto	5.433	4.688	4.595	15	-	-15	-341	-93	-837	93	6.221	73,87%	(1.626)
	CF 2	26.814	36.184	35.196	708	210	-498	955	-988	8.382	1.198	34.035	103,41%	1.161
	Mitraguna & Others	24.934	33.989	32.981	708	170	-538	910	-1.007	8.048	1.177	31.461	104,83%	1.520
	Pensiun	1.880	2.195	2.215	-	40	40	45	19	335	21	2.574	86,04%	(359)
	Total Pembiayaan	50.425	70.675	69.512	3.006	1.979	-1.026	1.900	-1.163	19.087	3.143	77.535	89,65%	(8.023)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	757	0,00%	0,00%	15,42%	757	757	757			
	KUR	-	-	-	757	0,00%	0,00%	16,09%	757	757	757			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	461	0,00%	0,00%	2,53%	461	461	461			
	Cilem	-	-	-	337	0,00%	0,00%	3,24%	337	337	337			
	Gadai	-	-	-	124	0,00%	0,00%	1,59%	124	124	124			
4	CFG	182	943	361	1.833	0,48%	0,76%	3,95%	1.472	1.652	890			
	CF 1	77	348	272	1.251	0,68%	2,39%	11,18%	979	1.174	903			
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	(1)	-			
	Oto	76	348	272	1.251	1,39%	5,80%	27,21%	979	1.175	903			
	CF 2	105	595	89	583	0,39%	0,25%	1,66%	494	478	(12)			
	Mitraguna & Others	105	595	89	583	0,42%	0,26%	1,77%	494	478	(12)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	943	361	3.051	0,36%	0,51%	4,39%	2.690	2.869	2.108	0,00%	100,00%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	188	511	1.007	683	0,49%	2,12%	1,47%	(324)	494	172			
	CF 1	182	115	115	115	1,61%	1,01%	1,03%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,46%	2,51%	-	-	-			
	CF 2	7	396	891	568	0,03%	2,46%	1,61%	(324)	561	172			
	Mitraguna & Others	7	396	891	568	0,03%	2,62%	1,72%	(324)	561	172			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	1.008	685	0,38%	1,43%	0,99%	(324)	494	172	0,00%	100,00%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	7.803	7.826	199	24	2.460	45,85%	(9.608)	-55,11%	22.385	34,96%	(14.559)
2	Tabungan	88.077	86.195	80.911	80.924	(7.659)	13	(5.271)	-6,12%	(7.153)	-8,12%	97.031	83,40%	(16.107)
3	Deposito	27.462	48.947	48.986	48.986	9.993	0	39	0,08%	21.524	78,37%	27.903	175,56%	21.083
	Total	132.974	140.508	137.700	137.737	2.533	37	(2.771)	-1,97%	4.762	3,58%	147.320	93,50%	(9.583)
	CASA	105.512	91.561	88.714	88.751	(7.460)	36	(2.811)	-3,07%	(16.761)	-15,89%	119.416	74,32%	(30.666)
	(%) CASA	79,35%	65,16%	64,43%	64,44%									
	FDR	8,88%	16,51%	17,00%	16,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	12.730	7.799	6.477	6.662	185	(1.137)	-14,58%	(6.068)	-47,67%	-	0,00%	6.662
2	Giro ISE	9.787	158	680	706	26	548	346,42%	(9.080)	-92,78%		0,00%	706
3	Tabungan ISE	2.943	7.140	5.296	5.455	159	(1.685)	-23,60%	2.512	85,38%		0,00%	5.455
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.385	5.368	291	38	-253	-32	-16	2.296	55	3.201	167,69%	2.167
	Cilem	3.072	5.385	5.368	291	38	-253	-32	-16	2.296	55	3.201	167,69%	2.167
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	18.037	220	235	15	973	218	9.295	17	17.590	102,54%	447
	CF 1	1.694	1.865	1.859	-	-	0	-24	-6	165	6	2.718	68,40%	(859)
	Total Griya	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Total Non Program	398	867	867	-	-	0	-3	0	469	-	696	124,52%	171
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	992	-	-	0	-24	-6	-304	6	2.022	49,09%	(1.029)
	CF 2	7.049	15.955	16.178	220	235	15	997	224	9.130	11	14.872	108,78%	1.306
	Mitraguna & Others	6.955	15.863	16.087	220	235	15	997	224	9.132	11	14.204	113,26%	1.883
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	23.406	511	273	-238	941	201	11.591	72	20.791	112,57%	2.614

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	34	0,00%	0,00%	0,63%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,63%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	-	339	375	2,55%	1,90%	2,08%	36	152	375			
	CF 1	223	-	184	375	13,18%	9,86%	20,17%	191	152	375			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	-	184	375	17,22%	18,42%	37,78%	191	152	375			
	CF 2	-	-	155	-	0,00%	0,97%	0,00%	(155)	-	-			
	Mitraguna & Others	-	-	155	-	0,00%	0,98%	0,00%	(155)	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	-	339	409	1,89%	1,46%	1,75%	70	185	409	2,14%	-22,29%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	76	76	231	0,00%	0,42%	1,28%	155	231	155			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	76	76	231	0,00%	0,47%	1,43%	155	231	155			
	Mitraguna & Others	-	76	76	231	0,00%	0,48%	1,43%	155	231	155			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	76	76	231	0,00%	0,33%	0,99%	155	231	155	5,99%	-508,33%	5,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	37.058	37.060	(4.985)	2	640	1,76%	18.034	94,79%	24.527	151,10%	12.533
2	Tabungan	42.453	54.176	51.519	51.036	2.399	(483)	(3.140)	-5,80%	8.583	20,22%	50.594	100,87%	441
3	Deposito	43.338	45.527	46.543	46.543	1.425	0	1.016	2,23%	3.204	7,39%	43.913	105,99%	2.629
	Total	104.817	136.122	135.119	134.638	(1.161)	(481)	(1.484)	-1,09%	29.821	28,45%	119.034	113,11%	15.604
	CASA	61.479	90.595	88.577	88.096	(2.586)	(481)	(2.500)	-2,76%	26.617	43,29%	75.121	117,27%	12.975
	(%) CASA	58,65%	66,55%	65,55%	65,43%									
	FDR	25,79%	41,74%	44,11%	44,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.382	1.683	1.856	1.854		(2)	171	10,18%	473	34,21%	-	0,00%	1.854
2	Giro ISE	167	58	59	59		0	0	0,40%	(109)	-64,94%		0,00%	59
3	Tabungan ISE	1.214	1.625	1.797	1.796		(2)	171	10,53%	581	47,88%		0,00%	1.796
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	36	36		0	3	9,09%	10	38,46%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Local Champion	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.868	10.712	1.105	294	-811	358	-156	5.968	450	5.399	198,41%	5.313
	Cilem	4.744	10.868	10.712	1.105	294	-811	358	-156	5.968	450	5.399	198,41%	5.313
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	46.886	2.693	1.478	-1.215	1.685	940	24.599	538	31.309	149,75%	15.577
	CF 1	3.598	7.925	7.863	791	-	-791	906	-62	4.265	62	4.708	167,01%	3.155
	Total Griya	1.186	3.167	3.130	-	-	0	0	-37	1.944	37	1.499	208,82%	1.631
	• Total Non Program	1.186	3.167	3.130	-	-	0	555	-37	1.944	37	1.499	208,82%	1.631
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.733	791	-	-791	906	-24	2.321	24	3.209	147,48%	1.524
	CF 2	18.689	38.021	39.023	1.902	1.478	-424	779	1.002	20.334	476	26.601	146,70%	12.422
	Mitraguna & Others	17.983	37.214	38.220	1.815	1.478	-337	681	1.007	20.237	471	25.135	152,06%	13.085
	Pensiun	705	807	803	87	-	-87	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	59.598	3.798	3.772	-26	2.043	2.784	32.567	987	36.708	162,36%	22.890

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	321	0,00%	0,00%	3,00%	321	321	321			
	Cilem	-	-	-	321	0,00%	0,00%	3,00%	321	321	321			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	149	0,00%	0,00%	0,32%	149	149	149			
	CF 1	-	-	-	149	0,00%	0,00%	1,89%	149	149	149			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	149	0,00%	0,00%	3,14%	149	149	149			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	469	0,00%	0,00%	0,79%	469	469	469	0,00%	100,00%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.426	104.817	137.283	31.857	
2	Contribution Margin	1.061	1.727	2.257	1.196	-112,7%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6.752	0,00%	(6.752)
2	Tabungan	2.113	10.577	12.028	12.019	(1.709)	(9)	1.441	13,63%	9.906	468,88%	13.107	91,70%	(1.088)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,12%	52	6,96%	1.367	58,66%	(565)
	Total	2.863	11.693	12.830	12.821	(1.708)	(9)	1.128	9,64%	9.958	347,86%	21.226	60,40%	(8.405)
	CASA	2.113	10.577	12.028	12.019	(1.709)	(9)	1.441	13,63%	9.906	468,88%	19.859	60,52%	(7.840)
	(%) CASA	73,80%	90,46%	93,75%	93,74%									
	FDR	44,75%	142,80%	135,13%	135,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	-	135	86	86	0	(49)	-36,19%	86	#DIV/0!	-	0,00%	86	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	135	86	86	0	(49)	-36,19%	86	#DIV/0!		0,00%	86	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%		0,00%	3	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	11.296	11.959	1.209	1.276	67	909	663	10.758	613	8.970	133,32%	2.989
	Cilem	1.026	8.054	8.660	830	811	-19	195	606	7.634	205	6.281	137,88%	2.379
	Gadai	175	3.242	3.299	379	465	86	714	57	3.124	408	2.689	122,69%	610
4	CFG	80	5.403	5.379	50	-	-50	-10	-24	5.299	24	9.385	57,31%	(4.007)
	CF 1	-	2.553	2.542	-	-	0	-31	-11	2.542	11	1.107	229,63%	1.435
	Total Griya	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
	• Total Non Program	-	1.031	1.031	-	-	0	-10	0	1.031	-	268	384,59%	763
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.522	1.512	-	-	0	-31	-11	1.512	11	839	180,14%	672
	CF 2	80	2.849	2.836	50	-	-50	21	-13	2.756	13	8.278	34,26%	(5.442)
	Mitraguna & Others	80	2.577	2.567	-	-	0	-27	-11	2.487	11	7.607	33,74%	(5.041)
	Pensiun	-	272	270	50	-	-50	48	-2	270	2	671	40,21%	(401)
	Total Pembiayaan	1.281	16.698	17.337	1.259	1.276	17	899	639	16.056	637	18.355	94,46%	(1.018)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	35	-	15	0,00%	0,00%	0,00%	15	15	(21)			
	Cilem	-	-	-	8	0,00%	0,00%	0,09%	8	8	8			
	Gadai	-	35	-	7	0,00%	0,00%	0,20%	7	7	(28)			
4	CFG	-	-	-	377	0,00%	0,00%	0,00%	377	377	377			
	CF 1	-	-	-	377	0,00%	0,00%	14,83%	377	377	377			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	377	0,00%	0,00%	24,94%	377	377	377			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	35	-	392	0,00%	0,00%	2,26%	392	392	356	1,20%	47,05%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,22%	#DIV/0!	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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