

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD 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	74.169	59.049	58.327	58.365	(86.238)	38	(684)	-1,16%	(15.805)	-21,31%	212.481	27,47%	(154.116)
2	Tabungan	1.786.724	1.968.204	1.941.028	1.935.753	36.437	(5.275)	(32.451)	-1,65%	149.029	8,34%	2.011.047	96,26%	(75.294)
3	Deposito	649.060	615.862	627.631	627.572	(36.484)	(60)	11.710	1,90%	(21.488)	-3,31%	663.637	94,57%	(36.065)
Total		2.509.954	2.643.115	2.626.986	2.621.689	(86.285)	(5.297)	(21.426)	-0,81%	111.736	4,45%	2.887.165	90,80%	(265.476)
CASA		1.860.893	2.027.253	1.999.355	1.994.118	(49.801)	(5.237)	(33.136)	-1,63%	133.224	7,16%	2.223.528	89,68%	(229.411)
(% CASA)		74,14%	76,70%	76,11%	76,06%									
FDR		125,36%	131,49%	132,32%	132,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	40.858	41.440		582	(578)	-1,37%	(1.399)	-3,27%	80.699	51,35%	(39.259)
2	Giro ISE	4.948	4.741	4.760	5.113		354	372	7,85%	165	3,34%	27.894	18,33%	(22.781)
3	Tabungan ISE	31.691	33.067	31.880	32.108		228	(959)	-2,90%	417	1,32%	36.953	88,89%	(4.844)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	184.570	242.665	241.552	500	-	-500	-5.617	-1.113	56.981	1.113	215.986	111,84%	25.566
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.251	500	-	-500	-5.130	-1.113	32.112	1.113	115.663	112,61%	14.588
	• Local Champion	98.139	131.365	130.251	500	-	-500	-5.130	-1.113	32.112	1.113	112.586	115,69%	17.665
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	440.993	5.315	3.055	-2.260	-160	-3.346	-5.884	6.401	501.352	87,96%	(60.358)
	KUR	419.345	419.362	416.357	5.215	3.055	-2.160	247	-2.805	-2.788	5.860	471.093	88,42%	(54.536)
	Non KUR	27.532	24.977	24.436	100	-	-100	-407	-541	-3.096	541	30.259	80,76%	(5.822)
3	PWG	258.833	406.261	414.615	60.593	44.356	-16.237	27.268	8.354	155.782	36.002	414.433	100,04%	183
	Cilem	127.522	219.691	224.084	19.855	11.538	-8.317	9.355	4.392	96.562	7.145	250.568	89,43%	(26.484)
	Gadai	131.312	186.659	190.531	40.739	32.819	-7.920	17.913	3.962	59.220	28.857	163.864	116,27%	26.667
4	CFG	2.256.170	2.382.215	2.378.947	26.811	17.936	-8.875	22.329	-3.268	122.777	21.204	2.472.864	96,20%	(93.918)
	CF 1	461.418	471.592	472.010	3.406	2.539	-867	5.755	418	10.592	2.121	495.744	95,21%	(23.734)
	Total Griya	417.205	393.258	392.870	1.258	478	-780	0	-388	-24.335	866	432.970	90,74%	(40.100)
	• Total Non Program	64.148	59.328	59.360	1.100	200	-900	2.080	31	-4.788	169	71.111	83,47%	(11.752)
	• Program	353.058	333.930	333.511	158	278	120	-1.789	-419	-19.547	697	361.858	92,17%	(28.348)
	Oto	44.213	78.334	79.140	2.149	2.061	-88	5.755	806	34.928	1.255	62.775	126,07%	16.366
	CF 2	1.794.752	1.910.623	1.906.936	23.405	15.397	-8.008	16.573	-3.686	112.184	19.083	1.977.120	96,45%	(70.184)
	Mitraguna & Others	1.323.695	1.431.023	1.430.293	19.089	12.311	-6.778	12.749	-730	106.598	13.041	1.489.234	96,04%	(58.941)
	Pensium	471.056	479.599	476.643	4.316	3.086	-1.230	3.824	-2.956	5.587	6.042	487.886	97,70%	(11.243)
Total Pembiayaan		3.146.451	3.475.480	3.476.107	93.219	65.347	-27.872	43.819	627	329.656	64.721	3.604.634	96,43%	(128.527)

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	192	348	475	2.120	0,10%	0,20%	0,88%	1.645	1.928	1.772			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	2.120	0,20%	0,36%	1,63%	1.645	1.928	1.772			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	35.094	1,09%	1,80%	7,96%	27.095	30.215	27.095			
	KUR	3.627	6.377	6.377	31.727	0,86%	1,52%	7,62%	25.351	28.101	25.351			
	Non KUR	1.252	1.623	1.623	3.367	4,55%	6,50%	13,78%	1.744	2.114	1.744			
3	PWG	275	1	1	16.203	0,11%	0,00%	3,91%	16.202	15.928	16.202			
	Cilem	275	1	1	10.602	0,22%	0,00%	4,73%	10.601	10.327	10.601			
	Gadai	-	-	-	5.601	0,00%	0,00%	2,94%	5.601	5.601	5.601			
4	CFG	67.344	65.418	65.451	115.294	2,98%	2,75%	4,85%	49.843	47.950	49.876			
	CF 1	43.373	41.883	41.926	69.236	9,40%	8,89%	14,67%	27.310	25.863	27.353			
	Total Griya	41.791	40.502	40.088	55.828	10,02%	10,19%	14,21%	15.740	14.038	15.326			
	Oto	1.583	1.381	1.838	13.408	3,58%	2,35%	16,94%	11.569	11.825	12.026			
	CF 2	23.971	23.535	23.525	46.058	1,34%	1,23%	2,42%	22.533	22.088	22.523			
	Mitraguna & Others	22.208	21.338	21.186	40.848	1,68%	1,48%	2,86%	19.662	18.641	19.510			
	Pensium	1.763	2.197	2.338	5.210	0,37%	0,49%	1,09%	2.871	3.447	3.013			
Total Pembiayaan		72.690	73.767	73.927	168.711	2,31%	2,13%	4,85%	94.785	96.021	94.945	2,29%	52,92%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.063	19,34%	13,63%	13,69%	-	(2.628)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.063	36,37%	25,17%	25,38%	-	(2.628)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.930	0,79%	1,91%	2,03%	422	5.401	1.087			
	KUR	2.493	5.912	6.287	6.451	0,59%	1,50%	1,55%	164	3.958	539			
	Non KUR	1.037	1.932	2.221	2.479	3,77%	8,89%	10,15%	259	1.442	547			
3	PWG	184	184	184	206	0,07%	0,05%	0,05%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,01%	22	22	22			
	Gadai	184	184	184	184	0,14%	0,10%	0,10%	-	(0)	-			
4	CFG	99.269	134.606	135.903	136.737	4,40%	5,70%	5,75%	834	37.468	2.131			
	CF 1	73.505	94.608	94.254	94.957	15,93%	19,99%	20,12%	702	21.452	349			
	Total Griya	73.052	92.989	92.591	93.298	17,51%	23,54%	23,75%	707	20.246	308			
	Oto	453	1.619	1.663	1.659	1,03%	2,12%	2,10%	(4)	1.206	40			
	CF 2	25.764	39.998	41.649	41.780	1,44%	2,18%	2,19%	131	16.016	1.782			
	Mitraguna & Others	22.415	37.920	39.679	39.813	1,69%	2,77%	2,78%	133	17.398	1.893			
	Pensium	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	178.936	4,41%	5,11%	5,15%	1.277	40.262	3.220	4,00%	22,31%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	1.144	6.902	7.556	7.561	665	5	658	9,54%	6.416	560,68%	10.075	75,05%	(2.514)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.206	10.211	(535)	5	658	6,89%	9.066	792,24%	10.358	98,58%	(147)
	CASA	1.144	6.902	7.556	7.561	665	5	658	9,54%	6.416	560,68%	10.075	75,05%	(2.514)
	(%) CASA	100,00%	72,26%	74,03%	74,05%									
	FDR	0,00%	29,74%	28,50%	28,49%									

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	-	159	147	147	0	(12)	-7,46%	147	#DIV/0!	-	0,00%	147
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	159	147	147	0	(12)	-7,46%	147	#DIV/0!		0,00%	147
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	7	7	0	2	40,00%	7	#DIV/0!		0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	-	2.841	2.909	250	100	-150	505	68	2.909	32	2.152	135,17%	757
	KUR	-	2.601	2.668	250	100	-150	510	68	2.668	32	2.044	130,52%	624
	Non KUR	-	240	240	-	-	0	-5	0	240	-	107	223,61%	133
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	2.909	250	100	-150	505	68	2.909	32	2.152	135,17%	757

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	-	-	-	48	0,00%	0,00%	1,65%	48	48	48			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	48	0,00%	0,00%	19,95%	48	48	48			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	48	0,00%	0,00%	1,65%	48	48	48	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	-	1.144	10.088	10.088	
2	Contribution Margin	-	(120)	(707)	(707)	#DIV/0!

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	11.911	6.280	9.237	9.251	(414)	14	2.972	47,32%	(2.660)	-22,33%	28.234	32,77%	(18.983)
2	Tabungan	224.769	225.261	216.599	215.604	313	(995)	(9.656)	-4,29%	(9.165)	-4,08%	245.884	87,69%	(30.280)
3	Deposito	43.574	34.515	35.051	35.051	(513)	0	536	1,55%	(8.523)	-19,56%	44.717	78,38%	(9.666)
	Total	280.254	266.055	260.887	259.906	(614)	(981)	(6.149)	-2,31%	(20.348)	-7,26%	318.836	81,52%	(58.929)
	CASA	236.680	231.540	225.836	224.855	(101)	(981)	(6.685)	-2,89%	(11.825)	-5,00%	274.118	82,03%	(49.263)
	(%) CASA	84,45%	87,03%	86,56%	86,51%									
	FDR	105,53%	135,18%	137,21%	137,73%									

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	8.748	6.435	6.694	6.782	88	347	5,40%	(1.966)	-22,47%	-	0,00%	6.782
2	Giro ISE	799	1.361	2.308	2.332	24	971	71,35%	1.532	191,68%		0,00%	2.332
3	Tabungan ISE	1.949	2.074	1.386	1.450	64	(624)	-30,07%	(498)	-25,58%		0,00%	1.450
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234	0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	30.908	47.775	47.688	-	-	0	-4.437	-87	16.780	87	38.880	122,65%	8.808
	Linkage	-	2.645	2.645	-	-	-	-159	0	2.645	-	3.405	77,68%	(760)
	Non-Linkage	30.908	45.130	45.043	-	-	0	-4.278	-87	14.134	87	35.475	126,97%	9.568
	• Local Champion	30.908	45.130	45.043	-	-	0	-4.278	-87	14.134	87	34.449	130,75%	10.593
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	33.018	410	-	-410	104	-752	-2.026	752	38.842	85,01%	(5.824)
	KUR	33.160	32.116	31.372	410	-	-410	135	-744	-1.789	744	36.768	85,32%	(5.396)
	Non KUR	1.883	1.653	1.646	-	-	0	-31	-7	-237	7	2.074	79,36%	(428)
3	PWG	42.057	65.239	64.482	14.425	10.773	-3.653	10.115	-757	22.426	11.529	59.884	107,68%	4.598
	Cilem	12.529	18.095	18.184	2.333	861	-1.471	1.230	89	5.655	773	25.249	72,02%	(7.065)
	Gadai	29.527	47.144	46.298	12.093	9.911	-2.182	8.884	-845	16.771	10.757	34.635	133,67%	11.663
4	CFG	187.744	212.874	212.774	6.021	2.446	-3.575	2.858	-100	25.030	2.546	209.436	101,59%	3.338
	CF 1	15.514	20.653	21.119	1.126	659	-467	959	466	5.605	193	17.861	118,24%	3.258
	Total Griya	12.407	11.808	11.733	800	-	-800	0	-76	-674	76	12.727	92,19%	(995)
	• Total Non Program	12.280	11.688	11.612	800	-	-800	843	-76	-668	76	12.597	92,18%	(985)
	• Program	127	121	121	-	-	0	-1	0	-6	-	130	92,93%	(9)
	Oto	3.107	8.845	9.386	326	659	333	959	541	6.279	117	5.134	182,84%	4.253
	CF 2	172.230	192.221	191.655	4.895	1.787	-3.108	1.900	-566	19.425	2.353	191.575	100,04%	80
	Mitraguna & Others	136.376	153.847	153.545	3.560	1.401	-2.159	783	-302	17.169	1.703	154.181	99,59%	(636)
	Pensiun	35.854	38.374	38.110	1.335	386	-949	1.117	-264	2.256	650	37.394	101,91%	716
	Total Pembiayaan	295.752	359.658	357.961	20.856	13.218	-7.638	8.640	-1.696	62.209	14.914	347.042	103,15%	10.920

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	-	348	351	1.836	0,00%	0,73%	3,85%	1.485	1.836	1.488			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	348	351	1.836	0,00%	0,78%	4,08%	1.485	1.836	1.488			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	3.134	0,40%	3,23%	9,49%	2.045	2.995	2.135			
	KUR	69	987	1.080	3.036	0,21%	3,36%	9,68%	1.957	2.968	2.049			
	Non KUR	70	13	10	98	3,74%	0,59%	5,96%	88	28	85			
3	PWG	-	-	-	4.030	0,00%	0,00%	6,25%	4.030	4.030	4.030			
	Cilem	-	-	-	1.400	0,00%	0,00%	7,70%	1.400	1.400	1.400			
	Gadai	-	-	-	2.630	0,00%	0,00%	5,68%	2.630	2.630	2.630			
4	CFG	606	1.732	1.400	5.494	0,32%	0,66%	2,58%	4.094	4.888	3.761			
	CF 1	136	431	665	3.051	0,88%	3,22%	14,45%	2.386	2.915	2.620			
	Total Griya	124	291	274	1.095	1,00%	2,32%	9,33%	821	971	805			
	Oto	12	140	391	1.956	0,39%	4,42%	20,84%	1.565	1.944	1.816			
	CF 2	470	1.301	734	2.443	0,27%	0,38%	1,27%	1.709	1.972	1.141			
	Mitraguna & Others	382	1.301	734	2.096	0,28%	0,48%	1,37%	1.362	1.714	795			
	Pensiun	88	-	-	347	0,24%	0,00%	0,91%	347	259	347			
	Total Pembiayaan	745	3.080	2.840	14.494	0,25%	0,79%	4,05%	11.654	13.749	11.414	1,14%	71,80%	-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	1.369	1.120	1.119	1.119	4,43%	2,34%	2,35%	-	(249)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.119	4,43%	2,48%	2,49%	-	(249)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	447	499	586	0,58%	1,48%	1,78%	88	384	139			
	KUR	-	99	153	241	0,00%	0,48%	0,77%	88	241	141			
	Non KUR	202	348	346	346	10,74%	20,91%	21,00%	-	143	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.708	2.020	1.872	1,17%	0,95%	0,88%	(149)	(326)	164			
	CF 1	358	365	365	365	2,31%	1,77%	1,73%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,09%	3,11%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.343	1.655	1.506	1,07%	0,86%	0,79%	(149)	(334)	164			
	Mitraguna & Others	1.689	1.204	1.517	1.368	1,24%	0,99%	0,89%	(149)	(321)	164			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.275	3.638	3.577	1,27%	1,01%	1,00%	(61)	(192)	303	10,34%	-934,30%	9,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	11.470	19.027	12.518	12.525	7.013	7	(6.502)	-34,17%	1.055	9,20%	28.015	44,71%	(15.490)
2	Tabungan	240.508	310.664	304.453	303.731	14.144	(722)	(6.933)	-2,23%	63.222	26,29%	261.718	116,05%	42.013
3	Deposito	185.720	180.849	182.071	182.071	3.694	0	1.222	0,68%	(3.649)	-1,96%	186.880	97,43%	(4.809)
	Total	437.698	510.540	499.041	498.327	24.852	(714)	(12.213)	-2,39%	60.629	13,85%	476.614	104,56%	21.713
	CASA	251.978	329.690	316.971	316.256	21.158	(715)	(13.435)	-4,07%	64.278	25,51%	289.733	109,15%	26.522
	(%) CASA	57,57%	64,58%	63,52%	63,46%									
	FDR	88,88%	83,94%	85,68%	85,81%									

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	4.125	4.495	4.556	4.646		90	151	3,36%	521	12,63%	-	0,00%	4.646
2	Giro ISE	544	537	401	420		19	(117)	-21,77%	(124)	-22,72%		0,00%	420
3	Tabungan ISE	3.581	3.958	4.155	4.226		71	268	6,77%	645	18,00%		0,00%	4.226
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%		0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	86.034	102.657	101.657	500	-	-500	-413	-1.000	15.623	1.000	96.228	105,64%	5.429
	Linkage	44.151	42.940	42.940	-	-	-	-198	0	-1.211	-	48.645	88,27%	(5.705)
	Non-Linkage	41.883	59.716	58.716	500	-	-500	-215	-1.000	16.833	1.000	47.582	123,40%	11.134
	• Local Champion	41.883	59.716	58.716	500	-	-500	-215	-1.000	16.833	1.000	46.557	126,12%	12.160
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	29.996	710	300	-410	19	-23	342	323	33.703	89,00%	(3.707)
	KUR	28.300	29.042	29.022	710	300	-410	34	-20	722	320	32.146	90,28%	(3.124)
	Non KUR	1.354	978	974	-	-	0	-15	-4	-380	4	1.557	62,56%	(583)
3	PWG	33.844	46.733	47.142	4.830	3.178	-1.652	1.489	408	13.297	2.770	51.526	91,49%	(4.385)
	Cilem	16.485	25.101	25.474	1.496	1.089	-407	88	374	8.990	716	30.241	84,24%	(4.766)
	Gadai	17.360	21.633	21.667	3.334	2.089	-1.245	1.401	35	4.307	2.055	21.286	101,79%	382
4	CFG	239.485	249.114	248.808	2.727	1.530	-1.197	1.764	-306	9.324	1.836	265.972	93,55%	(17.163)
	CF 1	40.558	43.860	43.939	224	269	45	59	78	3.381	191	43.997	99,87%	(58)
	Total Griya	29.064	28.973	28.919	-	-	0	0	-54	-145	54	30.029	96,30%	(1.110)
	• Total Non Program	12.679	13.575	13.559	-	-	0	-66	-16	880	16	13.236	102,44%	323
	• Program	16.385	15.397	15.359	-	-	0	-90	-38	-1.025	38	16.793	91,46%	(1.434)
	Oto	11.494	14.888	15.020	224	269	45	59	132	3.526	137	13.968	107,53%	1.052
	CF 2	198.927	205.254	204.870	2.503	1.261	-1.242	1.705	-384	5.943	1.645	221.975	92,29%	(17.105)
	Mitraguna & Others	182.594	188.635	188.411	1.885	1.261	-624	985	-224	5.817	1.485	203.670	92,51%	(15.259)
	Pensiun	16.332	16.619	16.459	618	-	-618	720	-160	126	160	18.305	89,91%	(1.846)
	Total Pembiayaan	389.016	428.523	427.602	8.767	5.009	-3.759	2.859	-921	38.586	5.930	447.429	95,57%	(19.827)

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	97	597	370	2.098	0,33%	1,23%	6,99%	1.728	2.001	1.500			
	KUR	-	597	370	2.098	0,00%	1,27%	7,23%	1.728	2.098	1.500			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	-	1.141	0,23%	0,00%	2,42%	1.141	1.064	1.141			
	Cilem	78	-	-	684	0,47%	0,00%	2,69%	684	607	684			
	Gadai	-	-	-	457	0,00%	0,00%	2,11%	457	457	457			
4	CFG	3.097	3.508	3.356	8.471	1,29%	1,35%	3,40%	5.115	5.374	4.963			
	CF 1	2.023	2.551	2.761	7.185	4,99%	6,30%	16,35%	4.424	5.162	4.634			
	Total Griya	1.062	1.823	2.366	4.469	3,65%	8,17%	15,45%	2.103	3.407	2.647			
	Oto	961	729	395	2.716	8,36%	2,65%	18,08%	2.322	1.755	1.988			
	CF 2	1.074	957	595	1.285	0,54%	0,29%	0,63%	691	212	329			
	Mitraguna & Others	1.074	863	500	1.171	0,59%	0,27%	0,62%	671	97	308			
	Pensiun	-	94	95	115	0,00%	0,57%	0,70%	20	115	21			
	Total Pembiayaan	3.271	4.106	3.726	11.710	0,84%	0,87%	2,74%	7.984	8.439	7.604	8,46%	-208,76%	5,7%

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	31.055	30.847	30.829	30.829	36,10%	30,03%	30,33%	-	(225)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.847	30.829	30.829	74,15%	51,63%	52,51%	-	(225)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	27,73%	27,83%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.001	5.191	5.580	1,53%	2,08%	2,24%	389	1.921	579			
	CF 1	2.180	2.624	2.673	3.067	5,37%	6,10%	6,98%	393	887	442			
	Total Griya	1.878	2.048	2.047	2.444	6,46%	7,07%	8,45%	397	566	397			
	Oto	302	576	627	622	2,62%	4,21%	4,14%	(4)	320	46			
	CF 2	1.479	2.376	2.517	2.513	0,74%	1,23%	1,23%	(4)	1.035	137			
	Mitraguna & Others	1.217	2.376	2.517	2.513	0,67%	1,33%	1,33%	(4)	1.296	137			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.119	36.291	36.680	8,98%	8,47%	8,58%	389	1.749	561	13,77%	-60,50%	5,2%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,40	2,67	2,67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	3.516	16.165	15.142	15.152	(82.812)	10	(1.013)	-6,27%	11.636	330,93%	19.284	78,57%	(4.132)
2	Tabungan	249.031	279.455	279.922	279.530	5.695	(392)	75	0,03%	30.498	12,25%	266.981	104,70%	12.549
3	Deposito	114.464	61.967	71.890	71.890	(3.150)	0	9.922	16,01%	(42.575)	-37,19%	115.642	62,17%	(43.753)
	Total	367.012	357.587	366.954	366.571	(80.267)	(383)	8.984	2,51%	(441)	-0,12%	401.907	91,21%	(35.336)
	CASA	252.547	295.620	295.064	294.682	(77.118)	(383)	(938)	-0,32%	42.134	16,68%	286.265	102,94%	8.417
	(%) CASA	68,81%	82,67%	80,41%	80,39%									
	FDR	140,41%	153,22%	149,04%	149,20%									

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	3.405	3.384	3.076	3.054	(22)	(330)	-9,74%	(351)	-10,31%	-	0,00%	3.054	
2	Giro ISE	179	96	14	12	(2)	(85)	-87,72%	(167)	-93,39%		0,00%	12	
3	Tabungan ISE	3.226	3.287	3.062	3.042	(20)	(245)	-7,45%	(184)	-5,70%		0,00%	3.042	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	267	370	372	372	0	2	0,54%	105	39,33%		0,00%	372	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	58.116	83.846	83.822	-	-	0	-581	-24	25.706	24	71.366	117,45%	12.456
	Linkage	33.720	57.852	57.852	-	-	-	-59	0	24.132	-	39.712	145,68%	18.140
	Non-Linkage	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	31.654	82,04%	(5.684)
	• Local Champion	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	30.629	84,79%	(4.659)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	42.711	36.650	36.631	265	550	285	-543	-19	-6.080	569	46.747	78,36%	(10.116)
	KUR	42.080	35.505	35.491	265	550	285	-443	-13	-6.589	563	45.967	77,21%	(10.475)
	Non KUR	631	1.146	1.140	-	-	0	-100	-6	508	6	780	146,11%	360
3	PWG	35.041	52.873	54.317	7.590	5.629	-1.962	1.453	1.444	19.277	4.184	51.704	105,05%	2.613
	Cilem	13.016	24.784	25.764	2.836	1.764	-1.072	894	979	12.748	785	25.565	100,78%	199
	Gadai	22.025	28.089	28.554	4.754	3.865	-889	559	465	6.529	3.400	26.139	109,24%	2.414
4	CFG	379.443	374.521	372.153	951	789	-161	677	-2.368	-7.289	3.157	405.094	91,87%	(32.940)
	CF 1	241.455	234.709	234.443	110	337	228	780	-266	-7.012	603	251.717	93,14%	(17.274)
	Total Griya	235.660	222.320	221.848	-	-	0	0	-472	-13.812	472	244.156	90,86%	(22.308)
	• Total Non Program	5.587	4.812	4.801	-	-	0	-55	-11	-786	11	8.349	57,51%	(3.547)
	• Program	230.073	217.508	217.047	-	-	0	-1.380	-461	-13.026	461	235.808	92,04%	(18.761)
	Oto	5.795	12.389	12.595	110	337	228	780	207	6.800	131	7.561	166,58%	5.034
	CF 2	137.987	139.812	137.710	841	452	-389	-103	-2.102	-277	2.554	153.377	89,79%	(15.667)
	Mitraguna & Others	90.056	91.160	89.364	534	364	-170	-247	-1.796	-691	2.160	104.194	85,77%	(14.829)
	Pensiun	47.932	48.652	48.345	307	88	-219	144	-306	414	394	49.183	98,30%	(837)
	Total Pembiayaan	515.311	547.891	546.923	8.806	6.968	-1.838	1.006	-967	31.613	7.935	574.911	95,13%	(27.987)

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	192	-	-	159	0,33%	0,00%	0,19%	159	(32)	159			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	159	0,79%	0,00%	0,61%	159	(32)	159			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	1.775	2,11%	1,42%	4,85%	1.254	872	947			
	KUR	903	726	418	1.728	2,15%	1,18%	4,87%	1.310	825	1.002			
	Non KUR	-	102	103	48	0,00%	9,01%	4,17%	(56)	48	(54)			
3	PWG	99	-	-	963	0,28%	0,00%	1,77%	963	865	963			
	Cilem	99	-	-	728	0,76%	0,00%	2,82%	728	629	728			
	Gadai	-	-	-	236	0,00%	0,00%	0,83%	236	236	236			
4	CFG	32.852	32.031	30.578	39.769	8,66%	8,16%	10,69%	9.191	6.917	7.738			
	CF 1	31.606	28.171	27.466	35.181	13,09%	11,70%	15,01%	7.715	3.575	7.010			
	Total Griya	31.469	28.057	27.355	33.790	13,35%	12,30%	15,23%	6.435	2.320	5.733			
	Oto	136	114	111	1.391	2,35%	0,90%	11,05%	1.280	1.255	1.278			
	CF 2	1.247	3.861	3.113	4.588	0,90%	2,23%	3,33%	1.475	3.341	727			
	Mitraguna & Others	1.122	3.290	2.540	3.626	1,25%	2,79%	4,06%	1.086	2.504	336			
	Pensiun	124	571	572	962	0,26%	1,18%	1,99%	389	838	391			
	Total Pembiayaan	34.046	32.859	31.099	42.667	6,61%	5,68%	7,80%	11.568	8.621	9.808	0,20%	97,41%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,60%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	979	1.074	1.160	1,07%	2,93%	3,17%	87	704	181			
	KUR	456	979	1.074	1.057	1,08%	3,02%	2,98%	(17)	601	78			
	Non KUR	-	-	-	103	0,00%	0,00%	9,06%	103	103	103			
3	PWG	184	184	184	188	0,53%	0,35%	0,35%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,64%	-	(0)	-			
4	CFG	57.168	73.010	72.616	73.538	15,07%	19,39%	19,76%	921	16.370	528			
	CF 1	55.413	70.906	69.760	70.468	22,95%	29,72%	30,06%	708	15.055	(438)			
	Total Griya	55.413	70.906	69.760	70.468	23,51%	31,38%	31,76%	708	15.055	(438)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.070	1,27%	2,04%	2,23%	213	1.315	966			
	Mitraguna & Others	1.113	1.927	2.681	2.896	1,24%	2,94%	3,24%	215	1.784	970			
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	75.821	11,82%	13,65%	13,86%	1.012	14.925	713	0,03%	99,82%	-13,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	1.805	115	255	255	61	0	140	122,35%	(1.550)	-85,86%	10.075	2,53%	(9.820)
2	Tabungan	71.593	75.137	74.931	74.610	(749)	(321)	(526)	-0,70%	3.017	4,21%	85.988	86,77%	(11.378)
3	Deposito	17.657	22.539	21.903	21.903	205	0	(635)	-2,82%	4.247	24,05%	18.761	116,75%	3.143
	Total	91.055	97.790	97.089	96.769	(482)	(321)	(1.021)	-1,04%	5.714	6,28%	114.824	84,28%	(18.055)
	CASA	73.398	75.251	75.186	74.865	(688)	(321)	(386)	-0,51%	1.467	2,00%	96.063	77,93%	(21.198)
	(%) CASA	80,61%	76,95%	77,44%	77,37%									
	FDR	229,29%	239,15%	242,75%	243,56%									

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	1.396	1.069	1.208	1.248		40	179	16,76%	(149)	-10,65%	-	0,00%	1.248
2	Giro ISE	302	89	172	213		41	124	138,65%	(89)	-29,47%		0,00%	213
3	Tabungan ISE	1.094	979	1.035	1.035		(1)	55	5,65%	(60)	-5,46%		0,00%	1.035
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	150	150		0	1	0,67%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	19.058	19.614	19.639	300	200	-100	428	26	581	174	21.789	90,13%	(2.150)
	KUR	17.594	18.056	18.086	300	200	-100	18	30	492	170	20.162	89,70%	(2.076)
	Non KUR	1.464	1.557	1.553	-	-	0	411	-4	89	4	1.627	95,44%	(74)
3	PWG	15.250	27.102	28.770	4.715	3.771	-944	3.381	1.667	13.520	2.103	28.692	100,27%	78
	Cilem	9.140	15.653	16.627	2.001	1.554	-447	1.650	974	7.487	580	19.791	84,01%	(3.164)
	Gadai	6.110	11.449	12.143	2.714	2.217	-497	1.730	693	6.032	1.524	8.901	136,41%	3.241
4	CFG	174.474	187.153	187.279	1.975	1.753	-222	2.430	126	12.805	1.627	189.005	99,09%	(1.726)
	CF 1	2.726	4.142	4.312	300	200	-100	415	170	1.586	30	3.884	111,02%	428
	Total Griya	1.978	1.811	2.005	300	200	-100	0	193	27	7	2.194	91,35%	(190)
	• Total Non Program	1.978	1.811	2.005	300	200	-100	266	193	27	7	2.194	91,35%	(190)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.307	-	-	0	415	-23	1.559	23	1.689	136,56%	618
	CF 2	171.748	183.012	182.967	1.675	1.553	-122	2.014	-44	11.219	1.597	185.122	98,84%	(2.154)
	Mitraguna & Others	111.863	118.616	118.768	1.250	1.217	-33	1.001	152	6.905	1.065	123.902	95,86%	(5.134)
	Pensiun	59.885	64.395	64.199	425	336	-89	1.013	-196	4.314	532	61.219	104,87%	2.979
	Total Pembiayaan	208.782	233.869	235.688	6.990	5.724	-1.266	6.239	1.819	26.906	3.905	239.487	98,41%	(3.799)

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	344	153	36	2.555	1,81%	0,18%	13,01%	2.519	2.211	2.402			
	KUR	344	153	36	2.555	1,96%	0,20%	14,13%	2.519	2.211	2.402			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.013	0,00%	0,00%	3,52%	1.013	1.013	1.013			
	Cilem	-	-	-	948	0,00%	0,00%	5,70%	948	948	948			
	Gadai	-	-	-	66	0,00%	0,00%	0,54%	66	66	66			
4	CFG	621	1.136	471	4.636	0,36%	0,25%	2,48%	4.165	4.015	3.500			
	CF 1	122	-	-	84	4,46%	0,00%	1,94%	84	(38)	84			
	Total Griya	-	-	-	84	0,00%	0,00%	4,18%	84	84	84			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.136	471	4.552	0,29%	0,26%	2,49%	4.081	4.053	3.416			
	Mitraguna & Others	499	1.136	471	4.102	0,45%	0,40%	3,45%	3.631	3.603	2.966			
	Pensiun	-	-	-	450	0,00%	0,00%	0,70%	450	450	450			
	Total Pembiayaan	965	1.289	507	8.204	0,46%	0,22%	3,48%	7.698	7.240	6.915	0,61%	82,37%	-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	110	332	299	315	0,58%	1,52%	1,61%	16	205	(16)			
	KUR	66	332	299	315	0,37%	1,66%	1,74%	16	250	(16)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.261	2.257	2.256	0,02%	1,21%	1,20%	(2)	2.216	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.261	2.257	2.256	0,02%	1,23%	1,23%	(2)	2.216	(5)			
	Mitraguna & Others	40	2.015	2.011	2.010	0,04%	1,70%	1,69%	(2)	1.970	(5)			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.592	2.556	2.571	0,07%	1,09%	1,09%	15	2.421	(21)	1,18%	-7,92%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	44	213	601	601	145	0	387	181,46%	556	1260,26%	7.914	7,59%	(7.314)
2	Tabungan	126.106	141.500	139.086	139.061	6.657	(25)	(2.440)	-1,72%	12.955	10,27%	139.914	99,39%	(853)
3	Deposito	46.391	59.763	59.606	59.606	300	0	(158)	-0,26%	13.215	28,49%	47.341	125,91%	12.265
	Total	172.540	201.477	199.292	199.267	7.102	(25)	(2.210)	-1,10%	26.726	15,49%	195.169	102,10%	4.098
	CASA	126.150	141.714	139.687	139.661	6.802	(25)	(2.052)	-1,45%	13.512	10,71%	147.828	94,48%	(8.167)
	(%) CASA	73,11%	70,34%	70,09%	70,09%									
	FDR	92,15%	82,53%	83,83%	83,84%									

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	602	679	634	631		(3)	(48)	-7,07%	29	4,89%	-	0,00%	631
2	Giro ISE	8	1	2	2		0	1	75,44%	(6)	-71,52%		0,00%	2
3	Tabungan ISE	593	678	631	629		(3)	(49)	-7,23%	35	5,94%		0,00%	629
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Local Champion	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.945	-	200	200	315	64	3.417	136	19.794	100,76%	151
	KUR	15.208	18.629	18.705	-	200	200	411	75	3.496	125	18.312	102,15%	393
	Non KUR	1.319	1.252	1.240	-	-	0	-96	-11	-79	11	1.482	83,67%	(242)
3	PWG	4.082	8.809	8.845	727	176	-551	532	37	4.763	140	8.162	108,37%	683
	Cilem	4.082	8.809	8.845	727	176	-551	532	37	4.763	140	8.162	108,37%	683
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	138.269	2.270	1.945	-325	748	697	-64	1.248	150.832	91,67%	(12.563)
	CF 1	3.556	3.552	3.776	265	278	13	205	224	220	54	4.936	76,49%	(1.160)
	Total Griya	1.390	1.029	1.305	-	278	278	0	275	-85	3	1.602	81,48%	(297)
	• Total Non Program	1.390	1.029	1.027	-	-	0	-17	-3	-363	3	1.602	64,12%	(575)
	• Program	-	-	278	-	278	278	0	278	278	-	0	0,00%	278
	Oto	2.165	2.522	2.471	265	-	-265	205	-51	306	51	3.334	74,10%	(864)
	CF 2	134.777	134.021	134.493	2.005	1.667	-338	543	473	-284	1.194	145.896	92,18%	(11.403)
	Mitraguna & Others	92.204	94.065	95.272	2.005	1.667	-338	931	1.206	3.068	461	102.238	93,19%	(6.966)
	Pensiun	42.574	39.955	39.222	-	-	0	-388	-733	-3.352	733	43.658	89,84%	(4.436)
	Total Pembiayaan	158.995	166.269	167.067	2.997	2.321	-676	1.594	798	8.072	1.523	178.841	93,42%	(11.773)

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	-	-	8	8	0,00%	100,00%	100,00%	(0)	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	8	0,00%	100,00%	100,00%	(0)	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	1.843	1,04%	0,68%	9,24%	1.708	1.672	1.710			
	KUR	85	-	-	1.710	0,56%	0,00%	9,14%	1.710	1.625	1.710			
	Non KUR	87	134	136	133	6,58%	10,84%	10,75%	(2)	46	(1)			
3	PWG	-	-	1	309	0,00%	0,01%	3,50%	308	309	309			
	Cilem	-	-	1	309	0,00%	0,01%	3,50%	308	309	309			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	926	1.500	3.811	0,82%	1,09%	2,76%	2.311	2.683	2.884			
	CF 1	123	-	-	353	3,46%	0,00%	9,34%	353	230	353			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	-	353	5,68%	0,00%	14,27%	353	230	353			
	CF 2	1.005	926	1.500	3.458	0,75%	1,12%	2,57%	1.958	2.453	2.532			
	Mitraguna & Others	743	623	1.195	3.378	0,81%	1,27%	3,55%	2.183	2.634	2.754			
	Pensiun	262	303	305	80	0,62%	0,76%	0,21%	(225)	(181)	(223)			
	Total Pembiayaan	1.300	1.060	1.644	5.971	0,82%	0,99%	3,57%	4.327	4.671	4.911	0,23%	93,44%	-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	121	54	53	0,22%	0,27%	0,26%	(1)	16	(68)			
	KUR	-	57	54	53	0,00%	0,29%	0,28%	(1)	53	(4)			
	Non KUR	37	64	-	-	2,80%	0,00%	0,00%	-	(37)	(64)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	874	873	1,97%	0,64%	0,63%	(0)	(1.852)	(1)			
	CF 1	30	106	106	106	0,85%	2,98%	2,80%	-	76	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	106	106	1,39%	4,20%	4,28%	-	76	-			
	CF 2	2.696	768	768	767	2,00%	0,57%	0,57%	(0)	(1.928)	(1)			
	Mitraguna & Others	2.696	462	462	462	2,92%	0,49%	0,49%	-	(2.233)	0			
	Pensiun	-	306	305	305	0,00%	0,18%	0,78%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	926	1,74%	0,56%	0,55%	(1)	(1.836)	(69)	0,60%	-9,05%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	3.405	460	426	425	66	(1)	(35)	-7,68%	(2.981)	-87,52%	10.740	3,96%	(10.315)
2	Tabungan	80.230	89.645	89.113	88.664	4.908	(450)	(981)	-1,09%	8.434	10,51%	92.985	95,35%	(4.322)
3	Deposito	12.294	17.359	15.858	15.898	(224)	40	(1.461)	-8,41%	3.604	29,31%	12.970	122,57%	2.928
	Total	95.930	107.464	105.397	104.987	4.751	(411)	(2.477)	-2,31%	9.057	9,44%	116.696	89,97%	(11.709)
	CASA	83.636	90.105	89.539	89.089	4.974	(451)	(1.017)	-1,13%	5.453	6,52%	103.725	85,89%	(14.636)
	(%) CASA	87,18%	83,85%	84,95%	84,86%									
	FDR	162,31%	169,31%	172,46%	173,13%									

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	1.541	3.070	2.982	2.983		1	(87)	-2,83%	1.441	93,49%	-	0,00%	2.983
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	2.060	1.963	1.964		1	(96)	-4,68%	423	27,41%	-	0,00%	1.964
4	Deposito ISE	-	1.009	1.019	1.019		0	9	0,93%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	155	157	157		0	2	1,29%	16	11,35%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Local Champion	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	55.901	945	445	-500	518	-463	2.088	908	59.009	94,73%	(3.108)
	KUR	50.217	53.456	53.038	945	445	-500	634	-418	2.821	863	55.180	96,12%	(2.142)
	Non KUR	3.596	2.908	2.863	-	-	0	-116	-45	-733	45	3.829	74,78%	(966)
3	PWG	27.769	42.250	42.180	5.872	3.983	-1.889	2.087	-69	14.411	4.052	39.877	105,78%	2.303
	Cilem	10.764	19.493	19.880	1.085	858	-228	669	387	9.116	471	19.655	101,15%	226
	Gadai	17.005	22.756	22.300	4.787	3.126	-1.661	1.418	-456	5.295	3.582	20.223	110,27%	2.077
4	CFG	73.851	83.213	83.570	2.007	1.457	-550	1.822	357	9.719	1.100	86.117	97,04%	(2.547)
	CF 1	1.222	2.127	2.029	-	-	0	-25	-98	807	98	2.400	84,53%	(371)
	Total Griya	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
	• Total Non Program	938	754	754	-	-	0	-5	0	-184	-	1.085	69,52%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.275	-	-	0	-25	-98	991	98	1.315	96,91%	(41)
	CF 2	72.630	81.086	81.541	2.007	1.457	-550	1.848	455	8.912	1.002	83.717	97,40%	(2.176)
	Mitraguna & Others	46.537	52.417	52.641	2.007	1.027	-980	1.974	225	6.105	802	56.568	93,06%	(3.926)
	Pensiun	26.093	28.670	28.900	-	430	430	-126	230	2.807	200	27.149	106,45%	1.751
	Total Pembiayaan	155.700	181.942	181.768	8.824	5.885	-2.939	4.414	-175	26.067	6.060	185.270	98,11%	(3.503)

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	260	837	704	3.506	0,48%	1,25%	6,27%	2.802	3.245	2.668			
	KUR	228	680	545	3.060	0,45%	1,02%	5,77%	2.515	2.832	2.380			
	Non KUR	33	157	159	446	0,91%	5,47%	15,57%	287	413	289			
3	PWG	-	-	-	2.555	0,00%	0,00%	6,06%	2.555	2.555	2.555			
	Cilem	-	-	-	2.020	0,00%	0,00%	10,16%	2.020	2.020	2.020			
	Gadai	-	-	-	536	0,00%	0,00%	2,40%	536	536	536			
4	CFG	61	365	252	1.459	0,08%	0,30%	1,75%	1.207	1.398	1.094			
	CF 1	-	-	-	506	0,00%	0,00%	24,93%	506	506	506			
	Total Griya	-	-	-	22	0,00%	0,00%	2,90%	22	22	22			
	Oto	-	-	-	484	0,00%	0,00%	37,96%	484	484	484			
	CF 2	61	365	252	953	0,08%	0,31%	1,17%	701	892	588			
	Mitraguna & Others	61	365	208	609	0,13%	0,40%	1,16%	401	548	244			
	Pensiun	-	-	45	344	0,00%	0,16%	1,19%	299	344	344			
	Total Pembiayaan	322	1.202	957	7.520	0,21%	0,53%	4,14%	6.564	7.199	6.318	8,84%	-113,74%	4,7%

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	477	503	546	705	0,89%	0,97%	1,26%	159	228	202			
	KUR	257	313	388	388	0,51%	0,73%	0,73%	-	131	75			
	Non KUR	220	190	159	318	6,13%	5,45%	11,09%	159	97	127			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	923	948	952	0,86%	1,14%	1,14%	4	315	29			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	923	948	952	0,88%	1,17%	1,17%	4	315	29			
	Mitraguna & Others	346	923	948	952	0,74%	1,81%	1,81%	4	607	29			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.426	1.494	1.657	0,72%	0,82%	0,91%	163	543	232	4,48%	-391,52%	3,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	14.681	5.123	6.875	6.880	(4.461)	6	1.757	34,30%	(7.801)	-53,14%	25.531	26,95%	(18.651)
2	Tabungan	126.637	122.811	120.311	119.823	717	(488)	(2.988)	-2,43%	(6.814)	-5,38%	139.975	85,60%	(20.152)
3	Deposito	60.864	56.161	56.694	56.694	(34.263)	0	533	0,95%	(4.170)	-6,85%	62.098	91,30%	(5.404)
	Total	202.183	184.094	183.880	183.397	(38.007)	(482)	(697)	-0,38%	(18.785)	-9,29%	227.605	80,58%	(44.208)
	CASA	141.318	127.934	127.186	126.703	(3.744)	(482)	(1.230)	-0,96%	(14.615)	-10,34%	165.507	76,55%	(38.803)
	(%) CASA	69,90%	69,49%	69,17%	69,09%									
	FDR	127,02%	132,24%	131,57%	131,92%									

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	3.418	3.604	3.561	3.563		3	(40)	-1,12%	145	4,25%	-	0,00%	3.563
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	3.218	3.404	3.361	3.363		3	(40)	-1,19%	145	4,52%		0,00%	3.363
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%		0,00%	200
5	CIF ISE	220	231	232	232		0	1	0,43%	12	5,45%		0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	241	131	130	-	-	0	-23	-1	-111	1	241	54,02%	(111)
	Linkage	46	37	37	-	-	-	-1	0	-8	-	46	81,53%	(8)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Local Champion	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	21.903	-	-	0	-991	-279	-5.587	279	30.742	71,25%	(8.839)
	KUR	24.649	20.271	20.045	-	-	0	-933	-227	-4.605	227	27.715	72,32%	(7.671)
	Non KUR	2.840	1.910	1.859	-	-	0	-58	-52	-982	52	3.027	61,39%	(1.169)
3	PWG	10.361	9.808	9.539	229	122	-106	-424	-269	-821	391	18.333	52,03%	(8.794)
	Cilem	10.361	9.808	9.539	229	122	-106	-424	-269	-821	391	18.333	52,03%	(8.794)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	210.357	843	490	-353	-762	-970	-8.367	1.460	234.495	89,71%	(24.138)
	CF 1	7.216	7.476	7.408	158	-	-158	-93	-68	193	68	8.917	83,08%	(1.509)
	Total Griya	3.957	4.107	4.085	158	-	-158	0	-22	128	22	4.267	95,75%	(181)
	• Total Non Program	3.667	3.325	3.305	-	-	0	-43	-20	-362	20	3.968	83,27%	(664)
	• Program	291	782	780	158	-	-158	335	-2	490	2	298	261,76%	482
	Oto	3.258	3.369	3.323	-	-	0	-93	-46	65	46	4.650	71,46%	(1.327)
	CF 2	211.508	203.851	202.949	685	490	-195	-669	-902	-8.559	1.392	225.578	89,97%	(22.629)
	Mitraguna & Others	176.747	172.435	172.066	685	490	-195	-289	-369	-4.681	859	189.546	90,78%	(17.480)
	Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	36.032	85,71%	(5.150)
	Total Pembiayaan	256.814	243.448	241.929	1.071	612	-459	-2.201	-1.519	-14.885	2.131	283.811	85,24%	(41.882)

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	-	-	42	42	0,00%	31,76%	32,10%	-	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.080	707	2.672	0,56%	3,19%	12,20%	1.965	2.519	1.592			
	KUR	154	796	428	2.364	0,62%	2,11%	11,79%	1.936	2.210	1.568			
	Non KUR	-	284	279	309	0,00%	14,61%	16,60%	29	309	24			
3	PWG	25	-	-	562	0,24%	0,00%	5,89%	562	537	562			
	Cilem	25	-	-	562	0,24%	0,00%	5,89%	562	537	562			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	9.439	10.054	13.005	6,82%	4,76%	6,18%	2.951	(1.902)	3.566			
	CF 1	-	36	33	197	0,00%	0,44%	2,66%	164	197	161			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	36	33	197	0,00%	0,97%	5,93%	164	197	161			
	CF 2	14.908	9.403	10.021	12.808	7,05%	4,92%	6,31%	2.787	(2.099)	3.405			
	Mitraguna & Others	14.471	9.292	9.714	12.501	8,19%	5,63%	7,27%	2.788	(1.970)	3.210			
	Pensiun	436	111	307	307	1,25%	0,98%	0,99%	(0)	(129)	195			
	Total Pembiayaan	15.086	10.519	10.803	16.281	5,87%	4,44%	6,73%	5.478	1.195	5.762	0,48%	92,82%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	361	949	1.088	1.128	1,31%	4,91%	5,15%	39	766	179			
	KUR	269	771	910	949	1,09%	4,49%	4,74%	39	681	179			
	Non KUR	93	178	178	178	3,26%	9,33%	9,59%	-	86	-			
3	PWG	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Cilem	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.610	21.945	22.149	3,60%	10,38%	10,53%	204	14.273	539			
	CF 1	-	216	216	216	0,00%	2,89%	2,92%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,42%	6,51%	-	216	-			
	CF 2	7.876	21.394	21.729	21.933	3,72%	10,66%	10,81%	204	14.057	539			
	Mitraguna & Others	7.422	20.957	21.292	21.496	4,20%	12,35%	12,49%	204	14.074	539			
	Pensiun	454	437	437	437	0,18%	0,18%	1,41%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.559	23.033	23.294	3,21%	9,46%	9,63%	261	15.057	735	1,09%	88,64%	-8,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	7.513	6.351	8.345	8.349	(6.474)	4	1.998	31,46%	836	11,13%	19.190	43,51%	(10.841)
2	Tabungan	148.174	174.962	172.495	171.972	7.558	(522)	(2.990)	-1,71%	23.798	16,06%	162.362	105,92%	9.611
3	Deposito	29.593	37.313	38.396	38.396	(2.366)	0	1.083	2,90%	8.803	29,75%	30.657	125,25%	7.740
	Total	185.281	218.626	219.236	218.718	(1.281)	(518)	92	0,04%	33.437	18,05%	212.208	103,07%	6.510
	CASA	155.687	181.313	180.840	180.322	1.084	(518)	(992)	-0,55%	24.634	15,82%	181.551	99,32%	(1.230)
	(%) CASA	84,03%	82,93%	82,49%	82,44%									
	FDR	129,17%	128,36%	128,69%	129,00%									

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	8.361	7.185	5.854	6.337		483	(848)	-11,80%	(2.023)	-24,20%	-	0,00%	6.337
2	Giro ISE	1.674	1.419	813	1.078		265	(341)	-24,03%	(596)	-35,60%		0,00%	1.078
3	Tabungan ISE	6.686	5.766	5.041	5.259		218	(507)	-8,79%	(1.427)	-21,34%		0,00%	5.259
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	208	208		0	2	0,97%	20	10,64%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	46.391	47.549	47.075	535	300	-235	-2	-474	684	774	50.997	92,31%	(3.922)
	KUR	42.708	43.748	43.595	435	300	-135	157	-153	887	453	47.111	92,54%	(3.516)
	Non KUR	3.682	3.801	3.480	100	-	-100	-158	-321	-202	321	3.886	89,55%	(406)
3	PWG	25.907	46.459	49.055	7.499	7.297	-202	3.011	2.597	23.148	4.701	42.215	116,20%	6.841
	Cilem	11.633	27.453	28.646	3.269	2.831	-439	1.712	1.194	17.013	1.637	23.136	123,81%	5.510
	Gadai	14.275	19.006	20.409	4.229	4.467	237	1.299	1.403	6.134	3.064	19.078	106,98%	1.331
4	CFG	167.028	186.627	186.014	1.472	609	-863	3.377	-614	18.985	1.223	183.810	101,20%	2.204
	CF 1	10.804	14.864	14.811	522	49	-473	834	-53	4.007	103	12.832	115,42%	1.979
	Total Griya	4.197	5.432	5.426	-	-	0	0	-6	1.228	6	4.477	121,18%	948
	• Total Non Program	4.197	5.278	5.272	-	-	0	1.339	-6	1.075	6	4.477	117,75%	795
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	9.432	9.385	522	49	-473	834	-47	2.778	96	8.355	112,33%	1.030
	CF 2	156.224	171.763	171.203	950	560	-390	2.544	-560	14.979	1.120	170.978	100,13%	225
	Mitraguna & Others	100.077	114.328	114.122	755	360	-395	1.808	-205	14.046	565	113.332	100,70%	790
	Pensiun	56.148	57.435	57.080	195	200	5	735	-355	933	555	57.645	99,02%	(565)
	Total Pembiayaan	239.326	280.635	282.144	9.506	8.206	-1.299	6.387	1.509	42.818	6.697	277.021	101,85%	5.123

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	198	395	322	5.603	0,43%	0,68%	11,90%	5.281	5.405	5.208			
	KUR	198	317	249	4.773	0,46%	0,57%	10,95%	4.525	4.575	4.456			
	Non KUR	-	78	74	830	0,00%	1,94%	23,85%	756	830	752			
3	PWG	-	-	-	1.509	0,00%	0,00%	3,08%	1.509	1.509	1.509			
	Cilem	-	-	-	962	0,00%	0,00%	3,36%	962	962	962			
	Gadai	-	-	-	547	0,00%	0,00%	2,68%	547	547	547			
4	CFG	1.021	478	788	4.279	0,61%	0,42%	2,30%	3.490	3.258	3.800			
	CF 1	202	15	371	3.108	1,87%	2,50%	20,99%	2.737	2.906	3.094			
	Total Griya	-	-	212	899	0,00%	3,90%	16,57%	687	899	899			
	Oto	202	15	160	2.209	3,06%	1,69%	23,54%	2.049	2.007	2.195			
	CF 2	819	464	417	1.171	0,52%	0,24%	0,68%	754	352	707			
	Mitraguna & Others	819	220	161	598	0,82%	0,14%	0,52%	437	(221)	378			
	Pensiun	-	243	256	573	0,00%	0,45%	1,00%	317	573	329			
	Total Pembiayaan	1.219	874	1.111	11.391	0,51%	0,40%	4,04%	10.280	10.172	10.518	1,09%	73,06%	-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	461	474	409	405	0,99%	0,86%	0,86%	(4)	(56)	(69)			
	KUR	366	423	358	355	0,86%	0,82%	0,81%	(3)	(11)	(68)			
	Non KUR	95	51	51	50	2,57%	1,33%	1,43%	(1)	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.209	1.424	1.424	1,59%	0,76%	0,77%	-	(1.224)	214			
	CF 1	10	294	294	294	0,09%	1,98%	1,98%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,11%	3,13%	-	284	-			
	CF 2	2.638	916	1.130	1.130	1,69%	0,66%	0,66%	-	(1.509)	214			
	Mitraguna & Others	2.229	887	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	214			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.683	1.832	1.829	1,30%	0,65%	0,65%	(4)	(1.280)	145	1,80%	-178,50%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	1.363	969	901	901	(208)	0	(68)	-7,01%	(462)	-33,91%	7.960	11,31%	(7.060)
2	Tabungan	77.945	97.520	96.417	96.260	5.916	(157)	(1.259)	-1,29%	18.316	23,50%	89.603	107,43%	6.657
3	Deposito	9.935	9.827	10.001	10.001	0	0	174	1,77%	65	0,66%	10.552	94,78%	(551)
	Total	89.243	108.315	107.318	107.162	5.707	(157)	(1.154)	-1,06%	17.919	20,08%	108.115	99,12%	(954)
	CASA	79.307	98.488	97.318	97.161	5.707	(157)	(1.327)	-1,35%	17.854	22,51%	97.563	99,59%	(402)
	(%) CASA	88,87%	90,93%	90,68%	90,67%									
	FDR	131,75%	136,37%	137,96%	138,16%									

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	2.796	2.472	2.294	2.296		2	(176)	-7,12%	(500)	-17,88%	-	0,00%	2.296
2	Giro ISE	1.018	624	529	529		0	(95)	-15,23%	(489)	-48,05%		0,00%	529
3	Tabungan ISE	1.778	1.848	1.765	1.767		2	(81)	-4,38%	(11)	-0,60%		0,00%	1.767
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	97	97		0	1	1,04%	14	16,87%		0,00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.246	250	-	-250	1.103	-232	3.840	232	22.512	103,26%	734
	KUR	19.311	22.464	22.244	250	-	-250	913	-221	2.933	221	22.260	99,93%	(16)
	Non KUR	95	1.013	1.002	-	-	0	189	-11	907	11	252	397,15%	750
3	PWG	2.291	6.594	6.416	584	171	-413	549	-178	4.125	349	5.977	107,35%	439
	Cilem	2.291	6.594	6.416	584	171	-413	549	-178	4.125	349	5.977	107,35%	439
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	118.392	1.837	1.802	-35	3.574	757	22.606	1.044	105.810	111,89%	12.582
	CF 1	18.535	22.310	22.723	152	505	353	730	412	4.187	92	20.118	112,94%	2.604
	Total Griya	17.245	16.195	16.181	-	-	0	0	-14	-1.064	14	17.963	90,08%	(1.783)
	• Total Non Program	1.070	701	694	-	-	0	-10	-7	-376	7	1.386	50,11%	(691)
	• Program	16.174	15.493	15.486	-	-	0	-74	-7	-688	7	16.578	93,42%	(1.091)
	Oto	1.291	6.116	6.542	152	505	353	730	426	5.251	79	2.155	303,56%	4.387
	CF 2	77.250	95.325	95.669	1.685	1.297	-388	2.844	345	18.419	952	85.692	111,64%	9.978
	Mitraguna & Others	58.013	77.042	77.527	1.685	1.297	-388	3.384	485	19.514	812	65.673	118,05%	11.854
	Pensiun	19.237	18.282	18.142	-	-	0	-540	-140	-1.095	140	20.018	90,63%	(1.876)
	Total Pembiayaan	117.580	147.707	148.054	2.671	1.973	-698	5.148	348	30.474	1.625	134.397	110,16%	13.658

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	167	518	622	919	0,86%	2,65%	3,95%	297	752	401			
	KUR	167	518	622	919	0,87%	2,77%	4,13%	297	752	401			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	188	0,00%	0,00%	2,93%	188	188	188			
	Cilem	-	-	-	188	0,00%	0,00%	2,93%	188	188	188			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.606	2.138	2.870	2,69%	1,82%	2,42%	733	298	1.264			
	CF 1	1.875	1.449	1.540	2.235	10,12%	6,90%	9,84%	695	360	786			
	Total Griya	1.875	1.449	1.449	1.571	10,87%	8,95%	9,71%	122	(305)	122			
	Oto	-	-	91	664	0,00%	1,48%	10,15%	574	664	664			
	CF 2	697	157	598	635	0,90%	0,63%	0,66%	38	(61)	478			
	Mitraguna & Others	583	157	598	635	1,01%	0,78%	0,82%	38	52	478			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.124	2.759	3.977	2,33%	1,87%	2,69%	1.218	1.238	1.853	0,82%	69,61%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	-	582	664	734	0,00%	2,83%	3,16%	70	734	153			
	KUR	-	582	664	734	0,00%	2,96%	3,30%	70	734	153			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.309	5.422	5.163	5,15%	4,61%	4,36%	(259)	228	(146)			
	CF 1	4.826	5.155	5.269	5.010	26,04%	23,62%	22,05%	(259)	184	(145)			
	Total Griya	4.826	5.155	5.269	5.010	27,99%	32,54%	30,96%	(259)	184	(145)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	154	153	153	0,14%	0,16%	0,16%	-	45	(1)			
	Mitraguna & Others	108	154	153	153	0,19%	0,20%	0,20%	-	45	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.890	6.086	5.897	4,20%	4,12%	3,98%	(189)	963	7	1,87%	52,98%	-2,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	162	105	89	89	(29)	0	(16)	-15,12%	(72)	-44,87%	7.153	1,25%	(7.064)
2	Tabungan	112.107	103.071	104.924	104.469	(3.868)	(455)	1.398	1,36%	(7.638)	-6,81%	125.573	83,19%	(21.104)
3	Deposito	7.734	12.256	13.303	13.303	(179)	0	1.047	8,54%	5.569	72,01%	8.692	153,05%	4.611
	Total	120.003	115.432	118.316	117.861	(4.076)	(455)	2.429	2,10%	(2.141)	-1,78%	141.418	83,34%	(23.557)
	CASA	112.269	103.176	105.013	104.558	(3.897)	(455)	1.382	1,34%	(7.711)	-6,87%	132.726	78,78%	(28.168)
	(%) CASA	93,56%	89,38%	88,76%	88,71%									
	FDR	119,28%	129,39%	126,46%	126,94%									

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	1.548	1.726	1.848	1.848		0	123	7,11%	300	19,39%	-	0,00%	1.848
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%	-	0,00%	7
3	Tabungan ISE	1.542	1.719	1.841	1.841		0	123	7,14%	299	19,41%	-	0,00%	1.841
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	142	157	158	158		0	1	0,64%	16	11,27%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Local Champion	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.599	200	100	-100	-257	-84	-2.912	184	21.218	73,52%	(5.619)
	KUR	17.071	14.238	14.158	200	100	-100	-215	-80	-2.913	180	19.621	72,16%	(5.463)
	Non KUR	1.440	1.446	1.441	-	-	0	-42	-4	1	4	1.597	90,24%	(156)
3	PWG	10.369	17.014	17.782	2.214	1.314	-900	1.061	768	7.413	547	20.168	88,17%	(2.386)
	Cilem	7.309	11.443	11.406	802	306	-497	401	-37	4.097	343	14.834	76,89%	(3.429)
	Gadai	3.060	5.572	6.377	1.412	1.009	-403	660	805	3.316	204	5.334	119,54%	1.042
4	CFG	114.187	116.613	116.186	485	844	359	-558	-428	1.999	1.272	125.036	92,92%	(8.850)
	CF 1	709	1.874	1.864	83	-	-83	45	-10	1.156	10	1.870	99,67%	(6)
	Total Griya	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
	• Total Non Program	277	245	245	-	-	0	-7	0	-32	-	424	57,79%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.619	83	-	-83	45	-10	1.188	10	1.446	111,95%	173
	CF 2	113.478	114.740	114.322	402	844	442	-603	-418	844	1.262	123.166	92,82%	(8.844)
	Mitraguna & Others	95.023	97.439	96.989	260	544	284	-556	-449	1.967	993	103.942	93,31%	(6.952)
	Pensiun	18.455	17.301	17.332	142	300	158	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	143.135	149.363	149.619	2.900	2.258	-641	244	256	6.484	2.003	166.490	89,87%	(16.871)

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	321	757	728	1.454	1,73%	4,64%	9,32%	726	1.133	697			
	KUR	302	757	728	1.337	1,77%	5,11%	9,44%	609	1.035	580			
	Non KUR	19	-	-	117	1,33%	0,00%	8,12%	117	98	117			
3	PWG	-	-	-	801	0,00%	0,00%	4,51%	801	801	801			
	Cilem	-	-	-	615	0,00%	0,00%	5,39%	615	615	615			
	Gadai	-	-	-	186	0,00%	0,00%	2,92%	186	186	186			
4	CFG	617	1.089	842	2.271	0,54%	0,72%	1,95%	1.430	1.655	1.183			
	CF 1	-	-	-	15	0,00%	0,00%	0,78%	15	15	15			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	15	0,00%	0,00%	0,90%	15	15	15			
	CF 2	617	1.089	842	2.257	0,54%	0,73%	1,97%	1.415	1.640	1.168			
	Mitraguna & Others	617	1.089	842	2.257	0,65%	0,86%	2,33%	1.415	1.640	1.168			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.846	1.570	4.526	0,65%	1,05%	3,03%	2.956	3.589	2.681	5,16%	-70,64%	2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	415	1.024	1.065	1.061	2,24%	6,79%	6,80%	(4)	646	38			
	KUR	236	926	968	966	1,38%	6,80%	6,82%	(2)	730	40			
	Non KUR	179	97	96	95	12,41%	6,66%	6,59%	(1)	(84)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.000	1.994	1.858	1,86%	1,71%	1,60%	(136)	(267)	(142)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.000	1.994	1.858	1,87%	1,74%	1,63%	(136)	(267)	(142)			
	Mitraguna & Others	1.814	1.980	1.975	1.838	1,91%	2,03%	1,90%	(136)	24	(142)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.024	3.059	2.919	1,77%	2,05%	1,95%	(140)	379	(105)	7,85%	-302,59%	5,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	3.005	879	901	901	(52)	0	22	2,48%	(2.104)	-70,02%	11.516	7,82%	(10.616)
2	Tabungan	56.317	63.776	59.181	58.732	(6.667)	(448)	(5.044)	-7,91%	2.415	4,29%	69.723	84,24%	(10.991)
3	Deposito	45.220	63.030	62.047	62.047	1.196	0	(983)	-1,56%	16.826	37,21%	46.360	133,84%	15.687
	Total	104.542	127.685	122.128	121.680	(5.523)	(448)	(6.005)	-4,70%	17.138	16,39%	127.600	95,36%	(5.920)
	CASA	59.322	64.655	60.081	59.633	(6.719)	(448)	(5.022)	-7,77%	311	0,52%	81.240	73,40%	(21.607)
	(%) CASA	56,74%	50,64%	49,20%	49,01%									
	FDR	207,64%	186,30%	195,35%	196,07%									

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	2.810	2.168	2.051	2.074		23	(94)	-4,34%	(736)	-26,20%	-	0,00%	2.074
2	Giro ISE	19	499	412	418		6	(81)	-16,24%	399	2083,59%		0,00%	418
3	Tabungan ISE	2.791	1.669	1.639	1.656		17	(13)	-0,79%	(1.135)	-40,66%		0,00%	1.656
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	8.694	8.005	8.005	-	-	0	-71	0	-689	-	8.694	92,08%	(689)
	Linkage	8.515	7.826	7.826	-	-	-	-71	0	-689	-	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.453	400	-	-400	-787	-361	-4.122	361	38.354	79,40%	(7.901)
	KUR	29.907	27.114	26.800	400	-	-400	-576	-314	-3.107	314	33.477	80,05%	(6.678)
	Non KUR	4.668	3.700	3.653	-	-	0	-210	-46	-1.015	46	4.877	74,91%	(1.223)
3	PWG	5.791	10.204	10.060	1.650	64	-1.587	1.043	-144	4.269	208	13.904	72,35%	(3.844)
	Cilem	5.791	10.204	10.060	1.650	64	-1.587	1.043	-144	4.269	208	13.904	72,35%	(3.844)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	190.055	1.517	2.683	1.166	3.850	1.196	22.046	1.487	185.426	102,50%	4.629
	CF 1	111.105	105.056	104.999	467	242	-225	1.393	-57	-6.106	299	116.015	90,51%	(11.015)
	Total Griya	105.380	97.030	96.829	-	-	0	0	-201	-8.551	201	108.893	88,92%	(12.064)
	• Total Non Program	15.372	12.556	12.544	-	-	0	-112	-12	-2.828	12	16.641	75,38%	(4.097)
	• Program	90.009	84.475	84.285	-	-	0	-579	-189	-5.723	189	92.252	91,36%	(7.967)
	Oto	5.724	8.026	8.170	467	242	-225	1.393	144	2.445	98	7.122	114,72%	1.048
	CF 2	56.904	83.802	85.056	1.050	2.441	1.391	2.457	1.253	28.152	1.188	69.411	122,54%	15.644
	Mitraguna & Others	52.060	72.435	73.493	344	1.340	996	445	1.058	21.434	282	63.278	116,14%	10.215
	Pensiun	4.844	11.367	11.563	706	1.101	395	2.012	195	6.718	906	6.134	188,51%	5.429
	Total Pembiayaan	217.069	237.882	238.573	3.567	2.747	-821	4.035	691	21.505	2.055	246.378	96,83%	(7.805)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	471	1.211	1.195	2.606	1,36%	3,88%	8,56%	1.411	2.135	1.396			
	KUR	56	593	592	1.905	0,19%	2,18%	7,11%	1.313	1.848	1.311			
	Non KUR	415	617	603	702	8,89%	16,30%	19,20%	98	287	84			
3	PWG	-	-	-	570	0,00%	0,00%	5,66%	570	570	570			
	Cilem	-	-	-	570	0,00%	0,00%	5,66%	570	570	570			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.032	9.702	19.334	4,36%	5,14%	10,17%	9.632	12.005	10.302			
	CF 1	7.221	9.032	8.741	16.469	6,50%	8,32%	15,68%	7.727	9.248	7.437			
	Total Griya	7.194	8.838	8.389	13.856	6,83%	8,65%	14,31%	5.467	6.662	5.019			
	Oto	26	194	352	2.613	0,46%	4,39%	31,98%	2.260	2.586	2.419			
	CF 2	108	-	960	2.865	0,19%	1,15%	3,37%	1.905	2.757	2.865			
	Mitraguna & Others	-	-	960	2.865	0,00%	1,33%	3,90%	1.905	2.865	2.865			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.242	10.896	22.509	3,59%	4,58%	9,43%	11.613	14.709	12.267	0,05%	99,50%	-9,4%

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	179	179	179	179	2,06%	2,24%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	557	701	701	0,76%	2,28%	2,30%	-	439	145			
	KUR	164	102	99	99	0,55%	0,36%	0,37%	-	(65)	(3)			
	Non KUR	98	455	603	603	2,11%	16,29%	16,50%	-	504	148			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.120	15.754	15.614	7,41%	8,34%	8,22%	(139)	3.160	495			
	CF 1	10.689	14.462	15.097	14.957	9,62%	14,37%	14,25%	(139)	4.268	495			
	Total Griya	10.577	14.195	14.830	14.690	10,04%	15,28%	15,17%	(139)	4.113	495			
	Oto	112	267	267	267	1,96%	3,33%	3,27%	-	155	-			
	CF 2	1.765	657	657	657	3,10%	0,78%	0,77%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,91%	0,89%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.855	16.634	16.495	5,94%	6,99%	6,91%	(139)	3.599	640	0,05%	99,34%	-6,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	7.081	1.340	1.153	1.152	97	(1)	(188)	-14,03%	(5.929)	-83,73%	14.952	7,70%	(13.800)
2	Tabungan	82.750	88.190	89.476	89.580	(2.093)	104	1.389	1,58%	6.830	8,25%	96.168	93,15%	(6.588)
3	Deposito	20.500	30.758	31.126	31.026	1.900	(100)	268	0,87%	10.526	51,35%	21.133	146,81%	9.893
	Total	110.331	120.289	121.754	121.758	(95)	3	1.469	1,22%	11.427	10,36%	132.253	92,06%	(10.495)
	CASA	89.831	89.530	90.629	90.732	(1.996)	103	1.201	1,34%	901	1,00%	111.120	81,65%	(20.389)
	(%) CASA	81,42%	74,43%	74,44%	74,52%									
	FDR	132,60%	138,95%	137,69%	137,68%									

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	794	1.880	1.935	1.757		(178)	(122)	-6,51%	963	121,23%	-	0,00%	1.757
2	Giro ISE	389	33	28	29		1	(5)	-14,60%	(360)	-92,66%		0,00%	29
3	Tabungan ISE	406	1.846	1.907	1.729		(178)	(118)	-6,36%	1.323	326,30%		0,00%	1.729
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	116	116	116		0	0	0,00%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	37.651	36.691	36.587	200	410	210	-230	-104	-1.064	514	40.914	89,42%	(4.328)
	KUR	36.457	35.715	35.617	200	410	210	-201	-98	-839	508	39.582	89,98%	(3.965)
	Non KUR	1.194	975	969	-	-	0	-30	-6	-225	6	1.332	72,74%	(363)
3	PWG	14.628	24.979	26.109	4.216	2.940	-1.276	1.867	1.130	11.481	1.811	24.877	104,95%	1.232
	Cilem	6.737	13.467	14.245	1.362	996	-366	124	778	7.508	218	13.381	106,45%	864
	Gadai	7.891	11.512	11.864	2.854	1.944	-910	1.743	352	3.973	1.592	11.496	103,21%	369
4	CFG	94.017	105.470	104.945	1.036	457	-579	1.055	-525	10.928	982	107.669	97,47%	(2.724)
	CF 1	1.650	2.828	2.809	-	-	0	205	-19	1.159	19	2.727	103,01%	82
	Total Griya	348	265	265	-	-	0	0	0	-83	-	495	53,57%	(230)
	• Total Non Program	348	265	265	-	-	0	-9	0	-83	-	495	53,57%	(230)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.544	-	-	0	205	-19	1.242	19	2.232	113,97%	312
	CF 2	92.366	102.641	102.135	1.036	457	-579	850	-506	9.769	963	104.942	97,33%	(2.806)
	Mitraguna & Others	54.628	62.993	62.797	608	457	-151	326	-196	8.168	653	66.021	95,12%	(3.224)
	Pensiun	37.738	39.649	39.339	428	-	-428	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	167.640	5.452	3.807	-1.645	2.692	500	21.345	3.307	173.460	96,64%	(5.820)

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	83	54	54	1.627	0,22%	0,15%	4,45%	1.573	1.544	1.573			
	KUR	-	17	19	1.411	0,00%	0,05%	3,96%	1.392	1.411	1.394			
	Non KUR	83	37	35	217	6,98%	3,62%	22,35%	181	133	180			
3	PWG	-	-	-	968	0,00%	0,00%	3,71%	968	968	968			
	Cilem	-	-	-	727	0,00%	0,00%	5,10%	727	727	727			
	Gadai	-	-	-	241	0,00%	0,00%	2,03%	241	241	241			
4	CFG	-	723	732	2.922	0,00%	0,69%	2,78%	2.190	2.922	2.199			
	CF 1	-	155	152	536	0,00%	5,38%	19,08%	384	536	382			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	155	152	536	0,00%	5,93%	21,07%	384	536	382			
	CF 2	-	569	580	2.386	0,00%	0,56%	2,34%	1.806	2.386	1.817			
	Mitraguna & Others	-	444	479	2.285	0,00%	0,76%	3,64%	1.806	2.285	1.840			
	Pensiun	-	124	101	101	0,00%	0,25%	0,26%	(0)	101	(23)			
	Total Pembiayaan	83	777	786	5.517	0,06%	0,47%	3,29%	4.731	5.434	4.740	0,56%	83,00%	-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	98	277	277	277	0,26%	0,76%	0,76%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	9,24%	9,31%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.914	3.059	3.059	0,02%	2,90%	2,91%	-	3.040	145			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.914	3.059	3.059	0,02%	2,98%	2,99%	-	3.040	145			
	Mitraguna & Others	19	2.485	2.509	2.509	0,03%	3,98%	4,00%	-	2.490	24			
	Pensiun	-	429	550	550	0,00%	0,33%	1,40%	-	550	121			
	Total Pembiayaan	116	3.191	3.336	3.336	0,08%	2,00%	1,99%	-	3.220	145	0,71%	64,40%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	156	670	550	550	405	0	(120)	-17,89%	393	251,37%	6.948	7,91%	(6.398)
2	Tabungan	45.583	48.535	46.871	46.612	946	(259)	(1.923)	-3,96%	1.028	2,26%	55.342	84,23%	(8.730)
3	Deposito	28.548	6.815	6.821	6.821	(732)	0	6	0,09%	(21.727)	-76,11%	29.544	23,09%	(22.723)
	Total	74.288	56.019	54.241	53.983	619	(259)	(2.036)	-3,63%	(20.305)	-27,33%	91.834	58,78%	(37.851)
	CASA	45.740	49.204	47.420	47.162	1.351	(259)	(2.043)	-4,15%	1.422	3,11%	62.290	75,71%	(15.128)
	(%) CASA	61,57%	87,83%	87,42%	87,36%									
	FDR	155,10%	231,36%	237,83%	238,97%									

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	795	905	1.034	1.040		7	135	14,97%	245	30,87%	-	0,00%	1.040
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	962,04%		0,00%	72
3	Tabungan ISE	788	833	962	969		7	135	16,26%	181	22,91%		0,00%	969
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	24.147	30.484	30.121	600	150	-450	733	-362	5.974	512	26.876	112,07%	3.245
	KUR	23.464	29.725	29.366	600	150	-450	782	-359	5.902	509	26.038	112,78%	3.328
	Non KUR	683	759	755	-	-	0	-49	-3	73	3	838	90,09%	(83)
3	PWG	2.751	5.831	5.809	747	87	-660	888	-22	3.057	110	6.623	87,71%	(814)
	Cilem	2.751	5.831	5.809	747	87	-660	888	-22	3.057	110	6.623	87,71%	(814)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	93.289	93.070	3.104	620	-2.484	1.600	-219	4.748	839	97.005	95,94%	(3.934)
	CF 1	3.542	3.592	3.576	-	-	0	-15	-16	34	16	4.474	79,92%	(898)
	Total Griya	3.385	2.554	2.542	-	-	0	0	-11	-842	11	3.531	72,00%	(989)
	• Total Non Program	3.385	2.554	2.542	-	-	0	-29	-11	-842	11	3.531	72,00%	(989)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.039	1.033	-	-	0	-15	-5	876	5	943	109,61%	91
	CF 2	84.780	89.697	89.495	3.104	620	-2.484	1.616	-202	4.715	822	92.531	96,72%	(3.036)
	Mitraguna & Others	72.402	77.501	77.391	3.104	620	-2.484	1.803	-109	4.989	729	79.257	97,65%	(1.866)
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)
	Total Pembiayaan	115.220	129.604	129.000	4.451	857	-3.594	3.221	-603	13.780	1.460	130.504	98,85%	(1.504)

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	261	22	15	2.123	1,08%	0,05%	7,05%	2.108	1.862	2.101			
	KUR	188	-	-	1.999	0,80%	0,00%	6,81%	1.999	1.811	1.999			
	Non KUR	73	22	15	123	10,64%	1,96%	16,32%	108	51	101			
3	PWG	-	-	-	277	0,00%	0,00%	4,77%	277	277	277			
	Cilem	-	-	-	277	0,00%	0,00%	4,77%	277	277	277			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	891	1.072	3.026	0,64%	1,15%	3,25%	1.953	2.462	2.135			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	891	1.072	3.026	0,66%	1,20%	3,38%	1.953	2.462	2.135			
	Mitraguna & Others	408	817	998	2.951	0,56%	1,29%	3,81%	1.953	2.543	2.134			
	Pensiun	155	74	74	74	1,25%	0,61%	0,61%	-	(81)	1			
	Total Pembiayaan	824	913	1.087	5.425	0,72%	0,84%	4,21%	4.338	4.601	4.512	2,44%	41,87%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	26	232	169	169	0,11%	0,56%	0,56%	-	144	(63)			
	KUR	-	172	110	110	0,00%	0,37%	0,37%	-	110	(63)			
	Non KUR	26	59	60	60	3,76%	7,84%	7,88%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	950	949	949	1,34%	1,02%	1,02%	-	(239)	(2)			
	CF 1	-	320	320	320	0,00%	8,92%	8,96%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,54%	12,60%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	630	628	628	1,40%	0,70%	0,70%	-	(559)	(2)			
	Mitraguna & Others	1.187	567	566	566	1,64%	0,73%	0,73%	-	(621)	(1)			
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)			
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,87%	-	(95)	(64)	1,39%	-60,13%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	8.058	1.353	1.336	1.334	424	(1)	(19)	-1,40%	(6.723)	-83,44%	14.967	8,91%	(13.633)
2	Tabungan	114.229	116.866	116.456	115.978	2.472	(478)	(888)	-0,76%	1.750	1,53%	127.078	91,27%	(11.100)
3	Deposito	24.505	18.203	18.104	18.104	(795)	0	(99)	-0,55%	(6.401)	-26,12%	25.528	70,92%	(7.424)
	Total	146.791	136.423	135.895	135.416	2.100	(479)	(1.007)	-0,74%	(11.375)	-7,75%	167.573	80,81%	(32.157)
	CASA	122.286	118.220	117.792	117.313	2.895	(479)	(907)	-0,77%	(4.974)	-4,07%	142.046	82,59%	(24.733)
	(%) CASA	83,31%	86,66%	86,68%	86,63%									
	FDR	111,90%	130,44%	131,52%	131,98%									

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	565	769	730	755		25	(13)	-1,72%	190	33,70%	-	0,00%	755
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%		0,00%	1
3	Tabungan ISE	563	767	728	754		25	(13)	-1,72%	191	33,89%		0,00%	754
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%		0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.561	17.470	50	200	150	-426	-91	-1.235	291	21.408	81,61%	(3.937)
	KUR	17.857	17.017	16.941	50	200	150	-400	-77	-916	277	20.405	83,02%	(3.464)
	Non KUR	848	544	530	-	-	0	-26	-14	-319	14	1.003	52,80%	(473)
3	PWG	28.691	42.364	44.107	5.294	4.850	-443	217	1.743	15.416	3.107	42.488	103,81%	1.619
	Cilem	14.633	22.956	23.188	732	659	-72	-1	232	8.555	427	25.716	90,17%	(2.528)
	Gadai	14.059	19.408	20.920	4.562	4.191	-371	219	1.511	6.861	2.680	16.772	124,73%	4.148
4	CFG	116.769	117.948	117.075	567	511	-56	-107	-874	305	1.385	127.157	92,07%	(10.083)
	CF 1	2.827	4.549	4.203	-	-	0	264	-346	1.376	346	3.996	105,19%	207
	Total Griya	979	734	733	-	-	0	0	-1	-246	1	1.126	65,14%	(392)
	• Total Non Program	979	734	733	-	-	0	-15	-1	-246	1	1.126	65,14%	(392)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.470	-	-	0	264	-345	1.621	345	2.870	120,90%	600
	CF 2	113.942	113.400	112.872	567	511	-56	-371	-528	-1.071	1.039	123.162	91,64%	(10.290)
	Mitraguna & Others	55.116	58.111	57.905	407	266	-141	402	-206	2.789	472	63.433	91,29%	(5.528)
	Pensiun	58.827	55.288	54.967	160	245	85	-773	-322	-3.860	567	59.729	92,03%	(4.762)
	Total Pembiayaan	164.260	177.949	178.727	5.911	5.561	-349	-314	779	14.467	4.783	191.147	93,50%	(12.419)

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	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	433	326	769	3,30%	1,86%	4,40%	443	152	336			
	KUR	461	321	291	725	2,58%	1,71%	4,28%	434	264	404			
	Non KUR	156	112	35	44	18,40%	6,52%	8,28%	8	(112)	(68)			
3	PWG	74	-	-	1.316	0,26%	0,00%	0,00%	1.316	1.242	1.316			
	Cilem	74	-	-	613	0,51%	0,00%	2,65%	613	539	613			
	Gadai	-	-	-	703	0,00%	0,00%	3,36%	703	703	703			
4	CFG	1.969	2.461	2.567	3.948	1,69%	2,18%	3,37%	1.381	1.979	1.487			
	CF 1	66	45	197	317	2,32%	4,32%	7,53%	120	251	272			
	Total Griya	66	45	43	43	6,70%	5,83%	5,83%	-	(23)	(2)			
	Oto	-	-	154	274	0,00%	4,03%	7,89%	120	274	274			
	CF 2	1.904	2.417	2.371	3.632	1,67%	2,09%	3,22%	1.261	1.728	1.215			
	Mitraguna & Others	1.427	1.741	1.787	1.775	2,59%	3,08%	3,06%	(13)	348	34			
	Pensiun	477	676	583	1.857	0,81%	1,06%	3,38%	1.274	1.380	1.181			
	Total Pembiayaan	2.661	2.894	2.969	6.108	1,62%	1,67%	3,42%	3.140	3.448	3.214	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	229	603	643	642	1,22%	3,66%	3,68%	(1)	413	40			
	KUR	229	569	541	540	1,28%	3,18%	3,19%	(1)	311	(29)			
	Non KUR	-	34	102	102	0,00%	18,82%	19,33%	-	102	68			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.719	1.451	1.451	1,37%	1,23%	1,24%	-	(146)	(268)			
	CF 1	-	159	154	154	0,00%	3,39%	3,66%	-	154	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	159	154	154	0,00%	4,04%	4,44%	-	154	(5)			
	CF 2	1.597	1.560	1.297	1.297	1,40%	1,14%	1,15%	-	(300)	(262)			
	Mitraguna & Others	770	1.325	1.290	1.290	1,40%	2,22%	2,23%	-	520	(35)			
	Pensiun	827	235	8	8	0,50%	0,00%	0,01%	-	(820)	(227)			
	Total Pembiayaan	1.826	2.321	2.095	2.094	1,11%	1,18%	1,17%	(1)	268	(228)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	24.901	23.096	22.458	22.779	338	321	(318)	-1,38%	(2.122)	-8,52%	33.853	67,29%	(11.074)
3	Deposito	2.060	1.857	2.112	2.112	(359)	0	255	13,73%	51	2,50%	2.365	89,28%	(253)
	Total	26.961	24.953	24.570	24.890	(21)	321	(63)	-0,25%	(2.071)	-7,68%	36.218	68,72%	(11.328)
	CASA	24.901	23.096	22.458	22.779	338	321	(318)	-1,38%	(2.122)	-8,52%	33.853	67,29%	(11.074)
	(%) CASA	92,36%	92,56%	91,40%	91,52%									
	FDR	86,03%	83,19%	83,44%	82,36%									

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	1.934	2.043	2.316	2.338		22	294	14,41%	404	20,87%	-	0,00%	2.338
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.043	2.316	2.338		22	294	14,41%	404	20,87%		0,00%	2.338
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	23.194	20.760	20.500	200	100	-100	-650	-259	-2.694	359	26.294	77,97%	(5.794)
	KUR	21.361	19.664	19.410	200	100	-100	-579	-254	-1.951	354	24.306	79,86%	(4.896)
	Non KUR	1.833	1.095	1.090	-	-	0	-70	-5	-743	5	1.988	54,84%	(898)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.760	20.500	200	100	-100	-650	-259	-2.694	359	26.294	77,97%	(5.794)

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	692	860	1.173	2.361	2,98%	5,65%	11,52%	1.188	1.669	1.501			
	KUR	472	504	1.000	2.108	2,21%	5,09%	10,86%	1.108	1.636	1.604			
	Non KUR	220	356	173	253	11,98%	15,80%	23,22%	80	34	(103)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	860	1.173	2.361	2,98%	5,65%	11,52%	1.188	1.669	1.501	5,88%	48,92%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	178	495	749	721	0,77%	3,61%	3,52%	(28)	544	227			
	KUR	161	401	483	457	0,75%	2,46%	2,36%	(26)	296	57			
	Non KUR	17	94	266	264	0,91%	24,24%	24,21%	(2)	247	170			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	495	749	721	0,77%	3,61%	3,52%	(28)	544	227	25,06%	-612,55%	21,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	888	417	381	383	(17)	2	(34)	-8,26%	(506)	-56,94%	888	43,06%	(506)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	381	383	(17)	2	(34)	-8,26%	(506)	-56,94%	888	43,06%	(506)
	CASA	888	417	381	383	(17)	2	(34)	-8,26%	(506)	-56,94%	888	43,06%	(506)
	(%) 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	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	278	888	434	156	
2	Contribution Margin	(360)	(458)	(219)	141	39,2%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	302	335	339	342	262	3	6	1,90%	40	13,31%	302	113,31%	40
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	339	342	262	3	6	1,90%	40	13,31%	302	113,31%	40
	CASA	302	335	339	342	262	3	6	1,90%	40	13,31%	302	113,31%	40
	(%) 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	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	376	302	73	(303)	
2	Contribution Margin	(77)	(117)	(27)	50	64,9%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	3.509	61	61	63	(758)	1	1	2,37%	(3.446)	-98,21%	6.635	0,95%	(6.572)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	61	63	(758)	1	1	2,37%	(3.446)	-98,21%	6.748	0,93%	(6.686)
	CASA	3.509	61	61	63	(758)	1	1	2,37%	(3.446)	-98,21%	6.635	0,95%	(6.572)
	(%) 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	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	3.125	3.509	820	(2.305)	
2	Contribution Margin	(300)	(404)	(113)	187	62,3%

PHR & Payroll

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