

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	703.548	722.967	245.075	19.419	123.408	20,58%	407.996	129,53%	475.089	152,18%	247.879
2	Tabungan	2.242.130	2.422.180	2.404.608	2.393.829	40.155	(10.779)	(28.350)	-1,17%	151.699	6,77%	2.502.873	95,64%	(109.043)
3	Deposito	2.798.677	2.790.913	3.315.015	3.311.204	460.105	(3.811)	520.291	18,64%	512.527	18,31%	2.813.322	117,70%	497.882
Total		5.355.779	5.812.652	6.423.171	6.428.000	745.335	4.830	615.349	10,59%	1.072.222	20,02%	5.791.284	110,99%	636.717
CASA		2.557.102	3.021.739	3.108.156	3.116.797	285.230	8.641	95.058	3,15%	559.695	21,89%	2.977.962	104,66%	138.835
(% CASA)		47,74%	51,99%	48,39%	48,49%									
FDR		47,52%	50,76%	46,38%	46,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	105.614	105.367		(247)	4.960	4,94%	(8.290)	-7,29%	148.814	70,80%	(43.447)
2	Giro ISE	31.184	14.307	17.569	17.665		95	3.358	23,47%	(13.519)	-43,35%	52.489	33,65%	(34.824)
3	Tabungan ISE	59.057	66.768	68.713	68.370		(343)	1.602	2,40%	9.313	15,77%	63.948	106,91%	4.422
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.560	4.250	2.830	-1.420	3.840	-1.308	17.351	4.138	233.500	88,03%	(27.940)
	Linkage	19.369	18.145	18.022	-	-	-	-124	-123	-1.347	123	39.092	46,10%	(21.070)
	Non-Linkage	168.841	188.723	187.538	4.250	2.830	-1.420	3.964	-1.185	18.698	4.015	194.408	96,47%	(6.869)
	• Local Champion	162.434	179.355	178.287	4.250	2.830	-1.420	4.242	-1.068	15.853	3.898	174.555	102,14%	3.732
	• Value Chain	6.407	9.368	9.251	-	-	-	-277	-116	2.845	116	19.853	46,60%	(10.601)
2	MBG	159.435	191.840	192.512	2.025	4.920	2.895	1.349	672	33.077	4.248	205.492	93,68%	(12.980)
	KUR	151.599	182.202	182.660	1.950	4.370	2.420	1.585	457	31.061	3.913	195.351	93,50%	(12.691)
	Non KUR	7.836	9.637	9.852	75	550	475	-236	215	2.016	335	10.141	97,15%	(289)
3	PWG	252.400	412.261	432.758	84.176	62.640	-21.536	23.624	20.498	180.358	42.143	431.397	100,32%	1.362
	Cilem	111.797	223.573	234.340	26.045	19.312	-6.733	8.750	10.767	122.543	8.545	256.762	91,27%	(22.422)
	Gadai	140.603	188.688	198.418	58.131	43.328	-14.803	14.874	9.731	57.815	33.597	174.635	113,62%	23.783
4	CFG	1.944.791	2.139.295	2.148.330	43.979	47.127	3.147	19.378	9.035	203.539	38.092	2.194.090	97,91%	(45.761)
	CF 1	376.842	385.958	382.796	2.059	1.977	-83	235	-3.162	5.954	5.139	418.880	91,39%	(36.084)
	Total Griya	311.852	314.123	312.790	938	1.790	852	0	-1.333	939	3.123	332.926	93,95%	(20.136)
	• Total Non Program	308.347	309.901	308.584	938	1.790	852	-3.862	-1.317	237	3.107	317.656	97,15%	(9.073)
	• Program	3.505	4.223	4.207	-	-	0	133	-16	702	16	15.270	27,55%	(11.063)
	Oto	64.990	71.834	70.005	1.122	187	-935	235	-1.829	5.015	2.016	85.954	81,45%	(15.949)
	CF 2	1.567.950	1.753.337	1.765.534	41.920	45.150	3.230	19.143	12.197	197.585	32.953	1.775.210	99,45%	(9.676)
	Mitraguna & Others	1.383.782	1.559.560	1.570.059	38.890	41.260	2.370	18.462	10.499	186.277	30.761	1.571.846	99,89%	(1.787)
	Pensium	184.168	193.778	195.475	3.030	3.890	860	681	1.698	11.307	2.192	203.365	96,12%	(7.889)
Total Pembiayaan		2.544.835	2.950.264	2.979.160	134.431	117.517	-16.914	48.191	28.897	434.325	88.620	3.064.479	97,22%	(85.319)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	9.076	0,67%	1,55%	4,42%	5.873	7.809	9.076			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	8.743	0,75%	1,70%	4,66%	5.539	7.476	8.743			
	Value Chain	-	-	-	333	0,00%	0,00%	0,19%	333	333	333			
2	MBG	3.453	4.655	4.655	23.876	2,17%	2,43%	12,40%	19.222	20.423	19.222			
	KUR	2.876	4.305	4.305	21.730	1,90%	2,36%	11,90%	17.425	18.854	17.425			
	Non KUR	577	350	350	2.146	7,36%	3,63%	21,79%	1.796	1.570	1.796			
3	PWG	-	26	26	16.529	0,00%	0,01%	3,82%	16.503	16.529	16.503			
	Cilem	-	-	-	9.750	0,00%	0,00%	4,16%	9.750	9.750	9.750			
	Gadai	-	26	26	6.779	0,00%	0,01%	3,42%	6.753	6.779	6.753			
4	CFG	19.268	23.212	25.105	41.809	0,99%	1,17%	1,95%	16.704	22.541	18.597			
	CF 1	8.041	9.455	13.170	18.970	2,13%	3,41%	4,96%	5.800	10.930	9.516			
	Total Griya	6.972	7.025	10.986	12.932	2,24%	3,50%	4,13%	1.946	5.960	5.907			
	Oto	1.069	2.430	2.184	6.039	1,64%	3,04%	8,63%	3.854	4.970	3.609			
	CF 2	11.227	13.757	11.934	22.838	0,72%	0,68%	1,29%	10.904	11.611	9.082			
	Mitraguna & Others	11.107	13.302	11.331	20.375	0,80%	0,73%	1,30%	9.044	9.268	7.073			
	Pensium	120	455	603	2.463	0,07%	0,31%	1,26%	1.860	2.343	2.009			
Total Pembiayaan		23.988	27.892	32.989	91.291	0,94%	1,12%	3,06%	58.302	67.303	63.398	0,93%	69,62%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	11.020	4,79%	3,78%	5,36%	3.204	1.999	3.204			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.815	11.019	5,33%	4,14%	5,88%	3.204	2.022	3.204			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	1.973	1,80%	0,79%	1,02%	448	(890)	277			
	KUR	1.760	1.181	1.021	1.447	1,16%	0,56%	0,79%	426	(313)	266			
	Non KUR	1.104	515	504	526	14,08%	5,23%	5,34%	22	(578)	11			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	21.182	23.971	27.884	0,93%	1,12%	1,30%	3.913	9.761	6.702			
	CF 1	5.476	6.060	6.167	6.944	1,45%	1,60%	1,81%	776	1.468	884			
	Total Griya	4.795	5.611	5.656	6.433	1,54%	1,80%	2,06%	776	1.638	822			
	Oto	681	449	511	511	1,05%	0,71%	0,73%	-	(170)	62			
	CF 2	12.648	15.122	17.804	20.941	0,81%	1,02%	1,19%	3.137	8.293	5.819			
	Mitraguna & Others	12.330	14.664	17.209	20.346	0,89%	1,10%	1,30%	3.137	8.016	5.682			
	Pensium	318	458	595	595	0,01%	0,02%	0,30%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	40.877	1,18%	1,13%	1,37%	7.565	10.869	10.183	0,94%	31,54%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	76.608	85.134	21.784	8.526	5.368	6,73%	4.970	6,20%	99.791	85,31%	(14.657)
2	Tabungan	392.786	392.341	398.692	402.375	(277)	3.683	10.034	2,56%	9.589	2,44%	424.694	94,74%	(22.318)
3	Deposito	233.260	195.103	200.563	200.571	(41.404)	9	5.468	2,80%	(32.688)	-14,01%	235.055	85,33%	(34.484)
	Total	706.209	667.209	675.863	688.081	(19.897)	12.218	20.871	3,13%	(18.129)	-2,57%	759.540	90,59%	(71.459)
	CASA	472.950	472.106	475.300	487.509	21.506	12.209	15.403	3,26%	14.560	3,08%	524.484	92,95%	(36.975)
	(%) CASA	66,97%	70,76%	70,32%	70,85%									
	FDR	69,41%	78,81%	78,16%	76,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	20.922	21.576	21.592		16	670	3,20%	(4.734)	-17,98%	-	0,00%	21.592
2	Giro ISE	3.901	3.080	3.423	3.428		5	348	11,31%	(473)	-12,12%		0,00%	3.428
3	Tabungan ISE	13.925	12.342	12.653	12.664		11	322	2,61%	(1.261)	-9,06%		0,00%	12.664
4	Deposito ISE	8.500	5.500	5.500	5.500		0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	136	137	137		0	1	0,74%	9	7,03%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	89.596	87.829	3.000	190	-2.810	-818	-1.767	-5.895	1.957	106.513	82,46%	(18.683)
	Linkage	4.522	3.361	3.238	-	-	-	-122	-123	-1.284	123	10.091	32,08%	(6.853)
	Non-Linkage	89.203	86.235	84.592	3.000	190	-2.810	-696	-1.644	-4.611	1.834	96.422	87,73%	(11.830)
	• Local Champion	87.849	85.239	83.631	3.000	190	-2.810	-661	-1.608	-4.218	1.798	91.272	91,63%	(7.640)
	• Value Chain	1.354	996	960	-	-	-	-36	-36	-393	36	5.150	18,65%	(4.190)
2	MBG	44.762	41.512	41.315	350	805	455	-765	-197	-3.448	1.002	46.400	89,04%	(5.086)
	KUR	42.954	39.297	38.774	350	455	105	-699	-523	-4.180	978	44.605	86,93%	(5.830)
	Non KUR	1.808	2.214	2.540	-	350	350	-66	326	732	24	1.795	141,49%	745
3	PWG	25.216	36.316	37.221	7.311	5.164	-2.147	1.748	905	12.005	4.259	43.943	84,70%	(6.722)
	Cilem	10.119	17.246	17.816	1.716	1.259	-458	338	570	7.697	689	25.949	68,66%	(8.133)
	Gadai	15.098	19.070	19.405	5.595	3.905	-1.689	1.410	335	4.308	3.570	17.994	107,84%	1.412
4	CFG	326.493	358.409	361.908	8.430	10.391	1.961	2.388	3.499	35.415	6.892	347.257	104,22%	14.651
	CF 1	44.529	52.963	52.378	16	-	-16	1.197	-585	7.849	585	46.935	111,60%	5.443
	Total Griya	33.717	42.230	41.874	-	-	0	0	-356	8.156	356	34.266	122,20%	7.607
	• Total Non Program	33.717	42.230	41.874	-	-	0	-645	-356	8.156	356	34.266	122,20%	7.607
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.733	10.504	16	-	-16	1.197	-229	-308	229	12.669	82,91%	(2.165)
	CF 2	281.964	305.446	309.530	8.414	10.391	1.977	1.191	4.084	27.567	6.307	300.322	103,07%	9.208
	Mitraguna & Others	268.245	288.489	291.816	8.414	9.385	971	1.718	3.327	23.571	6.058	285.267	102,30%	6.549
	Pensiun	13.719	16.957	17.714	-	1.006	1.006	-527	757	3.996	249	15.055	117,67%	2.660
	Total Pembiayaan	490.195	525.832	528.273	19.091	16.550	-2.540	2.553	2.441	38.078	14.110	544.113	97,09%	(15.839)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	-	3.204	3.395	0,31%	3,58%	3,86%	191	3.102	3.395			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	-	3.204	3.395	0,33%	3,71%	4,01%	191	3.102	3.395			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.094	1.021	5.279	1,23%	2,46%	12,78%	4.257	4.728	4.185			
	KUR	550	1.094	1.021	4.717	1,28%	2,60%	12,17%	3.696	4.167	3.623			
	Non KUR	-	-	-	562	0,00%	0,00%	22,10%	562	562	562			
3	PWG	-	-	-	1.293	0,00%	0,00%	3,47%	1.293	1.293	1.293			
	Cilem	-	-	-	686	0,00%	0,00%	3,85%	686	686	686			
	Gadai	-	-	-	607	0,00%	0,00%	3,13%	607	607	607			
4	CFG	5.180	4.311	4.286	8.098	1,59%	1,20%	2,24%	3.812	2.918	3.787			
	CF 1	174	45	42	1.821	0,39%	0,08%	3,48%	1.779	1.647	1.776			
	Total Griya	174	45	42	1.127	0,52%	0,10%	2,69%	1.085	953	1.082			
	Oto	-	-	-	694	0,00%	0,00%	6,60%	694	694	694			
	CF 2	5.006	4.266	4.244	6.277	1,78%	1,39%	2,03%	2.034	1.271	2.011			
	Mitraguna & Others	5.006	4.266	4.244	6.277	1,87%	1,47%	2,15%	2.034	1.271	2.011			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	5.406	8.511	18.065	1,23%	1,62%	3,42%	9.554	12.041	12.659	0,49%	85,71%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	4.269	0,87%	1,19%	4,86%	3.204	3.450	3.204			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	1.066	1.066	4.269	0,92%	1,24%	5,05%	3.204	3.450	3.204			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	175	170	350	1,56%	0,41%	0,85%	180	(350)	175			
	KUR	609	175	170	350	1,42%	0,43%	0,90%	180	(259)	175			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.224	4.220	6.049	1,35%	1,18%	1,67%	1.829	1.631	1.826			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.224	4.220	6.049	1,42%	1,38%	1,95%	1.829	2.043	1.826			
	Mitraguna & Others	4.007	4.224	4.220	6.049	1,49%	1,46%	2,07%	1.829	2.043	1.826			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.465	5.456	10.668	1,21%	1,04%	2,02%	5.213	4.731	5.204	0,64%	68,12%	-1,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	5.840	6.072	(3.555)	232	(4.414)	-42,09%	(12.054)	-66,50%	33.616	18,06%	(27.545)
2	Tabungan	237.991	243.202	246.552	244.928	(1.888)	(1.624)	1.726	0,71%	6.937	2,91%	263.026	93,12%	(18.098)
3	Deposito	192.383	156.159	154.527	154.542	(51.287)	15	(1.617)	-1,04%	(37.841)	-19,67%	193.802	79,74%	(39.260)
	Total	448.500	409.846	406.918	405.542	(56.729)	(1.377)	(4.304)	-1,05%	(42.959)	-9,58%	490.444	82,69%	(84.902)
	CASA	256.117	253.687	252.391	250.999	(5.442)	(1.392)	(2.688)	-1,06%	(5.117)	-2,00%	296.642	84,61%	(45.643)
	(%) CASA	57,11%	61,90%	62,03%	61,89%									
	FDR	54,70%	64,09%	63,82%	64,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.639	9.906	10.394	10.486	92	580	5,85%	(1.153)	-9,91%	-	0,00%	10.486
2	Giro ISE	2.314	454	718	727	9	273	60,00%	(1.587)	-68,59%		0,00%	727
3	Tabungan ISE	1.452	1.580	1.804	1.887	83	307	19,44%	434	29,89%		0,00%	1.887
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	14.997	100	-	-100	-2.842	-890	-2.582	890	26.993	55,56%	(11.996)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	14.997	100	-	-100	-2.842	-890	-2.582	890	22.893	65,51%	(7.896)
	• Local Champion	16.492	15.487	14.596	100	-	-100	-2.842	-890	-1.896	890	19.012	76,78%	(4.415)
	• Value Chain	1.087	401	401	-	-	-	0	-0	-686	0	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.472	120	595	475	-254	-651	202	1.246	48.666	79,05%	(10.195)
	KUR	37.787	38.582	37.941	120	595	475	-195	-641	154	1.236	47.501	79,87%	(9.560)
	Non KUR	483	540	531	-	-	0	-59	-10	48	10	1.166	45,53%	(635)
3	PWG	15.859	33.260	36.097	8.389	6.143	-2.247	3.002	2.838	20.239	3.305	33.597	107,44%	2.500
	Cilem	7.657	18.706	19.793	3.817	1.567	-2.250	2.015	1.087	12.135	481	21.318	92,84%	(1.526)
	Gadai	8.201	14.554	16.305	4.573	4.576	3	987	1.751	8.104	2.825	12.279	132,79%	4.026
4	CFG	173.601	174.409	170.127	1.788	2.150	362	-424	-4.281	-3.474	6.431	191.714	88,74%	(21.587)
	CF 1	81.382	70.149	68.277	-	-	0	-252	-1.872	-13.105	1.872	83.440	81,83%	(15.162)
	Total Griya	77.096	66.200	64.532	-	-	0	0	-1.668	-12.564	1.668	77.675	83,08%	(13.144)
	• Total Non Program	77.096	66.200	64.532	-	-	0	-1.037	-1.668	-12.564	1.668	77.675	83,08%	(13.144)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.746	-	-	0	-252	-203	-540	203	5.765	64,98%	(2.019)
	CF 2	92.219	104.260	101.850	1.788	2.150	362	-172	-2.410	9.631	4.560	108.274	94,07%	(6.424)
	Mitraguna & Others	90.304	99.165	96.532	1.655	1.900	245	-180	-2.633	6.228	4.533	104.949	91,98%	(8.417)
	Pensiun	1.915	5.095	5.318	133	250	117	8	224	3.403	26	3.326	159,92%	1.993
	Total Pembiayaan	245.309	262.678	259.693	10.397	8.888	-1.510	-517	-2.985	14.385	11.873	300.970	86,29%	(41.277)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	744	1,20%	0,00%	4,96%	744	533	744			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	744	1,20%	0,00%	4,96%	744	533	744			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	5.590	3,78%	5,55%	14,53%	3.418	4.145	3.343			
	KUR	1.433	2.078	2.047	5.466	3,79%	5,31%	14,41%	3.419	4.032	3.388			
	Non KUR	12	170	125	125	2,54%	23,17%	23,52%	(0)	113	(45)			
3	PWG	-	-	-	1.634	0,00%	0,00%	4,53%	1.634	1.634	1.634			
	Cilem	-	-	-	1.351	0,00%	0,00%	6,83%	1.351	1.351	1.351			
	Gadai	-	-	-	283	0,00%	0,00%	1,73%	283	283	283			
4	CFG	3.497	2.932	3.360	3.111	2,01%	1,93%	1,83%	(248)	(386)	180			
	CF 1	3.310	2.801	3.079	2.289	4,07%	4,39%	3,35%	(789)	(1.021)	(512)			
	Total Griya	3.310	2.698	2.976	1.970	4,29%	4,50%	3,05%	(1.006)	(1.340)	(728)			
	Oto	-	103	102	319	0,00%	2,59%	8,52%	217	319	216			
	CF 2	187	130	281	822	0,20%	0,27%	0,81%	541	635	692			
	Mitraguna & Others	187	130	88	629	0,21%	0,09%	0,65%	541	442	499			
	Pensiun	-	-	193	193	0,00%	3,78%	3,62%	(0)	193	193			
	Total Pembiayaan	5.153	5.179	5.532	11.079	2,10%	2,11%	4,27%	5.547	5.926	5.900	0,40%	90,51%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	345	322	0,18%	0,88%	0,84%	(22)	252	(23)			
	KUR	-	275	275	252	0,00%	0,71%	0,66%	(22)	252	(23)			
	Non KUR	70	70	70	70	14,55%	12,99%	13,23%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	4.928	5.084	2.256	1,44%	2,91%	1,33%	(2.828)	(240)	(2.672)			
	CF 1	2.172	2.812	2.968	1.900	2,67%	4,23%	2,78%	(1.068)	(272)	(912)			
	Total Griya	2.172	2.812	2.968	1.900	2,82%	4,48%	2,94%	(1.068)	(272)	(912)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	2.116	355	0,35%	2,03%	0,35%	(1.760)	32	(1.760)			
	Mitraguna & Others	323	2.116	2.116	355	0,36%	2,13%	0,37%	(1.760)	32	(1.760)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	5.273	5.429	2.578	1,45%	2,07%	0,99%	(2.851)	(978)	(2.695)	0,46%	53,87%	-0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	918	863	(310)	(54)	(346)	-28,64%	(495)	-36,46%	9.983	8,65%	(9.119)
2	Tabungan	139.020	139.895	145.798	144.641	(343)	(1.157)	4.746	3,39%	5.621	4,04%	153.063	94,50%	(8.422)
3	Deposito	91.332	76.670	77.165	77.165	(2.687)	(0)	495	0,65%	(14.167)	-15,51%	92.121	83,76%	(14.956)
	Total	231.711	217.775	223.881	222.670	(3.339)	(1.211)	4.895	2,25%	(9.041)	-3,90%	255.167	87,26%	(32.497)
	CASA	140.379	141.104	146.716	145.504	(653)	(1.211)	4.400	3,12%	5.126	3,65%	163.046	89,24%	(17.541)
	(%) CASA	60,58%	64,79%	65,53%	65,35%									
	FDR	52,09%	65,09%	64,34%	64,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	2.354	7.946	8.406		460	6.052	257,09%	5.633	203,18%	-	0,00%	8.406
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,65%		0,00%	103
3	Tabungan ISE	2.669	2.251	7.843	8.303		460	6.052	268,90%	5.634	211,12%		0,00%	8.303
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	88	90	90		0	2	2,27%	6	7,14%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	306	306	-	-	0	-13	0	-1.108	-	1.415	21,65%	(1.108)
	Linkage	189	155	155	-	-	-	-4	0	-34	-	189	82,13%	(34)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Local Champion	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	5.244	-	300	300	571	251	5.244	49	3.617	144,99%	1.627
	KUR	-	4.454	4.711	-	300	300	579	258	4.711	42	3.445	136,75%	1.266
	Non KUR	-	539	533	-	-	0	-8	-7	533	7	172	310,43%	361
3	PWG	10.318	19.674	21.510	5.133	3.872	-1.262	632	1.836	11.192	2.036	21.891	98,26%	(381)
	Cilem	4.275	11.824	13.011	1.474	1.493	20	619	1.187	8.736	306	15.011	86,68%	(2.000)
	Gadai	6.043	7.850	8.499	3.660	2.378	-1.281	13	649	2.456	1.729	6.881	123,52%	1.618
4	CFG	108.966	116.775	116.975	2.521	1.855	-666	3.254	200	8.009	1.655	126.793	92,26%	(9.818)
	CF 1	22.575	21.821	21.417	16	-	-16	-98	-405	-1.159	405	25.867	82,80%	(4.450)
	Total Griya	18.510	17.085	16.766	-	-	0	0	-319	-1.744	319	20.337	82,44%	(3.571)
	• Total Non Program	18.168	16.590	16.272	-	-	0	-1.368	-318	-1.896	318	18.849	86,33%	(2.577)
	• Program	342	495	494	-	-	0	-2	-1	152	1	1.489	33,18%	(995)
	Oto	4.065	4.736	4.651	16	-	-16	-98	-85	585	85	5.530	84,10%	(879)
	CF 2	86.390	94.953	95.558	2.505	1.855	-650	3.352	605	9.168	1.250	100.926	94,68%	(5.368)
	Mitraguna & Others	53.276	64.119	64.929	2.505	1.855	-650	3.603	809	11.653	1.046	66.415	97,76%	(1.487)
	Pensiun	33.115	30.834	30.630	-	-	0	-251	-204	-2.485	204	34.511	88,75%	(3.881)
	Total Pembiayaan	120.698	141.748	144.035	7.654	6.027	-1.627	4.444	2.287	23.337	3.740	153.716	93,70%	(9.681)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	151	0,00%	0,00%	49,29%	151	151	151			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	151	0,00%	0,00%	100,00%	151	151	151			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	158	0,00%	0,00%	0,74%	158	158	158			
	Cilem	-	-	-	153	0,00%	0,00%	1,18%	153	153	153			
	Gadai	-	-	-	5	0,00%	0,00%	0,06%	5	5	5			
4	CFG	438	2.664	2.333	3.502	0,40%	2,00%	2,99%	1.169	3.063	838			
	CF 1	438	1.437	1.265	1.204	1,94%	5,80%	5,62%	(61)	766	(233)			
	Total Griya	438	1.286	1.265	991	2,37%	7,40%	5,91%	(274)	553	(295)			
	Oto	-	151	-	213	0,00%	0,00%	4,58%	213	213	62			
	CF 2	-	1.227	1.068	2.298	0,00%	1,12%	2,40%	1.229	2.298	1.071			
	Mitraguna & Others	-	1.227	1.068	1.361	0,00%	1,67%	2,10%	292	1.361	134			
	Pensiun	-	-	-	937	0,00%	0,00%	3,06%	937	937	937			
	Total Pembiayaan	438	2.664	2.333	3.811	0,36%	1,65%	2,65%	1.478	3.372	1.147	1,46%	44,70%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	525	784	980	1.713	0,48%	0,84%	1,46%	732	1.188	929			
	CF 1	397	542	541	1.115	1,76%	2,48%	5,20%	574	718	573			
	Total Griya	397	542	541	1.115	2,14%	3,17%	6,65%	574	718	573			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	439	598	0,15%	0,46%	0,63%	159	471	357			
	Mitraguna & Others	20	241	439	598	0,04%	0,69%	0,92%	159	578	357			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	980	1.713	1,19%	0,69%	1,19%	732	275	929	0,24%	79,70%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	314.688	448.239	443.827	237.766	(4.413)	129.139	41,04%	370.845	508,14%	88.241	502,97%	355.586
2	Tabungan	196.862	210.855	206.812	201.133	(607)	(5.679)	(9.722)	-4,61%	4.271	2,17%	221.903	90,64%	(20.770)
3	Deposito	1.160.939	1.291.617	1.785.527	1.785.516	570.316	(11)	493.899	38,24%	624.577	53,80%	1.162.357	153,61%	623.159
	Total	1.430.782	1.817.160	2.440.579	2.430.476	807.475	(10.103)	613.316	33,75%	999.694	69,87%	1.472.501	165,06%	957.975
	CASA	269.843	525.542	655.052	644.960	237.159	(10.092)	119.417	22,72%	375.117	139,01%	310.144	207,95%	334.816
	(%) CASA	18,86%	28,92%	26,84%	26,54%									
	FDR	15,38%	14,45%	10,93%	10,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.320	10.548	10.636		87	316	3,06%	1.557	17,15%	-	0,00%	10.636
2	Giro ISE	2.308	2.000	2.028	2.028		0	28	1,39%	(280)	-12,12%		0,00%	2.028
3	Tabungan ISE	1.370	4.019	4.220	4.307		87	288	7,17%	2.937	214,30%		0,00%	4.307
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	67	68	68		0	1	1,49%	10	17,24%		0,00%	68

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	20.897	-	-	0	-361	-598	767	598	30.920	67,58%	(10.023)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	20.897	-	-	0	-361	-598	767	598	26.221	79,69%	(5.324)
	• Local Champion	18.621	20.216	19.648	-	-	0	-323	-568	1.027	568	21.509	91,35%	(1.861)
	• Value Chain	1.509	1.280	1.249	-	-	-	-38	-31	-260	31	4.712	26,50%	(3.463)
2	MBG	53.102	56.338	56.005	600	700	100	940	-332	2.904	1.032	64.025	87,47%	(8.020)
	KUR	50.813	54.812	54.547	600	700	100	1.010	-265	3.735	965	61.091	89,29%	(6.544)
	Non KUR	2.289	1.525	1.458	-	-	0	-70	-67	-831	67	2.934	49,69%	(1.476)
3	PWG	17.782	25.816	27.432	5.974	4.596	-1.379	1.961	1.616	9.650	2.980	33.143	82,77%	(5.711)
	Cilem	6.518	15.281	15.974	1.534	1.512	-22	24	693	9.457	819	20.343	78,53%	(4.368)
	Gadai	11.264	10.534	11.458	4.440	3.084	-1.356	1.937	923	193	2.161	12.800	89,51%	(1.343)
4	CFG	129.053	158.843	162.438	6.210	6.237	27	3.390	3.595	33.386	2.642	158.758	102,32%	3.681
	CF 1	19.758	17.484	17.535	-	250	250	-264	51	-2.223	199	33.408	52,49%	(15.873)
	Total Griya	14.572	12.909	13.072	-	250	250	0	163	-1.499	87	26.744	48,88%	(13.671)
	• Total Non Program	11.408	10.033	10.207	-	250	250	-173	174	-1.201	76	12.963	78,74%	(2.755)
	• Program	3.163	2.877	2.865	-	-	0	-31	-12	-298	12	13.781	20,79%	(10.916)
	Oto	5.186	4.575	4.463	-	-	0	-264	-112	-724	112	6.665	66,96%	(2.202)
	CF 2	109.295	141.359	144.903	6.210	5.987	-223	3.654	3.544	35.608	2.443	125.350	115,60%	19.554
	Mitraguna & Others	90.925	122.975	126.466	6.090	5.830	-260	3.912	3.491	35.541	2.339	105.569	119,79%	20.897
	Pensiun	18.370	18.384	18.437	120	157	37	-257	53	67	104	19.780	93,21%	(1.343)
	Total Pembiayaan	220.067	262.492	266.772	12.784	11.533	-1.252	5.930	4.280	46.706	7.252	286.846	93,00%	(20.074)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.277	0,00%	0,00%	6,11%	1.277	1.277	1.277			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.210	0,00%	0,00%	5,79%	1.210	1.210	1.210			
	Value Chain	-	-	-	67	0,00%	0,00%	0,34%	67	67	67			
2	MBG	451	1.624	1.104	6.816	0,85%	1,96%	12,17%	5.712	6.364	5.192			
	KUR	163	1.506	1.023	6.441	0,32%	1,87%	11,81%	5.418	6.279	4.935			
	Non KUR	289	118	80	374	12,61%	5,27%	25,67%	294	86	256			
3	PWG	-	-	-	689	0,00%	0,00%	2,51%	689	689	689			
	Cilem	-	-	-	297	0,00%	0,00%	1,86%	297	297	297			
	Gadai	-	-	-	392	0,00%	0,00%	3,42%	392	392	392			
4	CFG	1.759	541	1.049	1.508	1,36%	0,66%	0,93%	459	(252)	967			
	CF 1	1.212	541	1.049	1.464	6,14%	6,00%	8,35%	415	251	922			
	Total Griya	1.052	541	586	1.016	7,22%	4,54%	7,77%	429	(36)	474			
	Oto	161	-	463	448	3,10%	10,12%	10,04%	(15)	287	448			
	CF 2	547	-	-	44	0,50%	0,00%	0,03%	44	(503)	44			
	Mitraguna & Others	547	-	-	44	0,60%	0,00%	0,03%	44	(503)	44			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	2.165	2.153	10.290	1,00%	0,82%	3,86%	8.137	8.079	8.125	2,24%	42,03%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	904	812	1.031	2,88%	1,44%	1,84%	219	(501)	127			
	KUR	855	460	378	647	1,68%	0,69%	1,19%	268	(208)	187			
	Non KUR	677	444	434	384	29,56%	28,44%	26,35%	(50)	(292)	(60)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	499	439	583	0,59%	0,28%	0,36%	144	(178)	84			
	CF 1	321	480	419	564	1,63%	2,40%	3,22%	144	243	84			
	Total Griya	321	480	419	564	2,20%	3,25%	4,31%	144	243	84			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.403	1.251	1.614	1,11%	0,48%	0,61%	363	(834)	211	1,58%	-161,71%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	6.953	7.091	(884)	138	228	3,32%	(2.404)	-25,32%	15.938	44,49%	(8.848)
2	Tabungan	99.410	121.220	126.566	126.119	4.389	(447)	4.899	4,04%	26.708	26,87%	109.902	114,76%	16.216
3	Deposito	64.192	61.782	61.986	61.998	415	12	216	0,35%	(2.194)	-3,42%	64.781	95,70%	(2.783)
	Total	173.097	189.865	195.505	195.208	3.920	(297)	5.343	2,81%	22.110	12,77%	190.622	102,41%	4.586
	CASA	108.906	128.083	133.519	133.210	3.505	(309)	5.127	4,00%	24.304	22,32%	125.841	105,86%	7.369
	(%) CASA	62,92%	67,46%	68,29%	68,24%									
	FDR	57,60%	62,38%	59,75%	59,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.447	13.195	13.262		67	1.815	15,85%	(41)	-0,31%	-	0,00%	13.262
2	Giro ISE	6.014	2.591	3.917	3.945		28	1.354	52,25%	(2.069)	-34,40%		0,00%	3.945
3	Tabungan ISE	6.490	8.056	8.478	8.517		39	461	5,72%	2.027	31,24%		0,00%	8.517
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.842	5.797	-	-	0	-131	-45	5.797	45	0	0,00%	5.797
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.842	5.797	-	-	0	-131	-45	5.797	45	0	0,00%	5.797
	• Local Champion	-	1.986	1.970	-	-	0	-102	-16	1.970	16	0	0,00%	1.970
	• Value Chain	-	3.856	3.827	-	-	-	-29	-29	3.827	29	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.658	34.913	8.000	4.202	-3.798	915	-745	11.184	4.947	31.275	111,63%	3.638
	Cilem	8.075	16.250	16.001	2.181	871	-1.311	562	-248	7.926	1.119	13.319	120,14%	2.683
	Gadai	15.654	19.408	18.912	5.818	3.332	-2.487	353	-496	3.258	3.828	17.956	105,32%	956
4	CFG	75.933	76.937	76.110	1.251	100	-1.151	746	-827	177	927	85.579	88,94%	(9.468)
	CF 1	16.979	16.082	15.977	-	-	0	-84	-105	-1.003	105	18.301	87,30%	(2.325)
	Total Griya	15.306	13.981	13.929	-	-	0	0	-52	-1.377	52	15.789	88,22%	(1.860)
	• Total Non Program	15.306	13.981	13.929	-	-	0	-208	-52	-1.377	52	15.789	88,22%	(1.860)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.101	2.048	-	-	0	-84	-53	375	53	2.512	81,52%	(464)
	CF 2	58.954	60.855	60.134	1.251	100	-1.151	830	-721	1.180	821	67.278	89,38%	(7.144)
	Mitraguna & Others	51.295	53.770	53.104	1.251	100	-1.151	630	-666	1.809	766	58.819	90,28%	(5.715)
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)
	Total Pembiayaan	99.702	118.437	116.821	9.251	4.302	-4.949	1.530	-1.616	17.119	5.918	116.894	99,94%	(73)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-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	-	-	-	2.683	0,00%	0,00%	7,69%	2.683	2.683	2.683			
	Cilem	-	-	-	1.668	0,00%	0,00%	10,42%	1.668	1.668	1.668			
	Gadai	-	-	-	1.016	0,00%	0,00%	5,37%	1.016	1.016	1.016			
4	CFG	315	443	466	749	0,41%	0,61%	0,98%	283	435	306			
	CF 1	-	260	258	443	0,00%	1,61%	2,77%	185	443	183			
	Total Griya	-	238	237	423	0,00%	1,70%	3,03%	185	423	185			
	Oto	-	22	21	20	0,00%	1,00%	0,99%	(1)	20	(1)			
	CF 2	315	184	208	306	0,53%	0,34%	0,51%	98	(8)	123			
	Mitraguna & Others	315	184	208	306	0,61%	0,39%	0,58%	98	(8)	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	443	466	3.433	0,32%	0,39%	2,94%	2.967	3.118	2.989	1,92%	34,61%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	620	645	645	0,90%	0,84%	0,85%	-	(37)	25			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	620	645	645	1,07%	1,06%	1,07%	-	15	25			
	Mitraguna & Others	630	620	645	645	1,23%	1,20%	1,21%	-	15	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	620	645	645	0,72%	0,54%	0,55%	-	(76)	25	0,26%	53,23%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	2.478	2.297	(3.083)	(181)	(174)	-7,05%	(1.212)	-34,54%	8.802	26,09%	(6.505)
2	Tabungan	88.498	84.131	81.581	77.566	103	(4.015)	(6.565)	-7,80%	(10.932)	-12,35%	97.117	79,87%	(19.551)
3	Deposito	50.176	25.230	22.801	22.786	(1.116)	(15)	(2.444)	-9,69%	(27.390)	-54,54%	50.660	44,98%	(27.874)
	Total	142.182	111.831	106.860	102.649	(4.096)	(4.212)	(9.183)	-8,21%	(39.533)	-27,80%	156.578	65,56%	(53.929)
	CASA	92.006	86.602	84.059	79.863	(2.980)	(4.197)	(6.739)	-7,78%	(12.144)	-13,20%	105.918	75,40%	(26.056)
	(%) CASA	64,71%	77,44%	78,66%	77,80%									
	FDR	46,30%	76,68%	81,49%	84,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	656	689	695		6	39	5,88%	(2.562)	-78,66%	-	0,00%	695
2	Giro ISE	705	158	172	175		3	17	10,94%	(529)	-75,14%		0,00%	175
3	Tabungan ISE	2.552	498	518	520		2	21	4,28%	(2.032)	-79,63%		0,00%	520
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	154	154	154		0	0	0,00%	7	4,76%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.142	4.597	-	500	500	-91	454	4.597	46	3.633	126,53%	964
	KUR	-	4.055	4.512	-	500	500	-89	457	4.512	43	3.445	130,96%	1.067
	Non KUR	-	87	85	-	-	0	-2	-2	85	2	188	45,19%	(103)
3	PWG	2.349	5.988	6.497	520	639	119	144	509	4.148	129	6.181	105,12%	316
	Cilem	2.349	5.988	6.497	520	639	119	144	509	4.148	129	6.181	105,12%	316
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.988	1.070	674	-396	307	369	12.502	306	74.615	101,84%	1.373
	CF 1	26.468	28.175	28.133	220	49	-171	-88	-42	1.665	91	27.892	100,87%	241
	Total Griya	25.069	24.440	24.395	220	-	-220	0	-45	-674	45	25.514	95,61%	(1.119)
1	• Total Non Program	25.069	24.440	24.395	220	-	-220	326	-45	-674	45	25.514	95,61%	(1.119)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.738	-	49	49	-88	3	2.339	46	2.377	157,24%	1.361
	CF 2	37.018	47.444	47.855	850	625	-225	394	411	10.837	214	46.723	102,42%	1.132
	Mitraguna & Others	36.826	47.238	47.653	850	625	-225	399	416	10.828	209	45.599	104,51%	2.055
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	87.082	1.590	1.813	223	360	1.332	21.246	481	84.429	103,14%	2.653

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-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	-	-	-	180	0,00%	0,00%	3,91%	180	180	180			
	KUR	-	-	-	180	0,00%	0,00%	3,98%	180	180	180			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	31	0,00%	0,00%	0,48%	31	31	31			
	Cilem	-	-	-	31	0,00%	0,00%	0,48%	31	31	31			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.553	1.482	1.529	1,73%	1,96%	2,01%	47	432	(24)			
	CF 1	1.097	1.183	1.182	1.422	4,15%	4,20%	5,05%	240	325	239			
	Total Griya	1.097	1.040	1.038	929	4,38%	4,25%	3,81%	(109)	(168)	(111)			
	Oto	-	143	144	493	0,00%	3,85%	13,19%	349	493	351			
	CF 2	-	370	300	107	0,00%	0,63%	0,22%	(193)	107	(264)			
	Mitraguna & Others	-	370	300	107	0,00%	0,64%	0,22%	(193)	107	(264)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.553	1.482	1.740	1,67%	1,73%	2,00%	258	643	187	0,42%	79,23%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	840	840	2.163	0,19%	1,11%	2,85%	1.323	2.043	1.323			
	CF 1	-	821	821	1.844	0,00%	2,91%	6,55%	1.023	1.844	1.023			
	Total Griya	-	821	821	1.844	0,00%	3,36%	7,56%	1.023	1.844	1.023			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	319	0,32%	0,04%	0,67%	300	199	300			
	Mitraguna & Others	120	19	19	319	0,33%	0,04%	0,67%	300	199	300			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	840	840	2.163	0,18%	0,98%	2,48%	1.323	2.043	1.323	0,94%	62,09%	-1,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.935	3.937	(1.376)	2	584	17,42%	(339)	-7,93%	13.937	28,25%	(10.000)
2	Tabungan	143.334	173.220	166.644	165.797	6.171	(846)	(7.423)	-4,29%	22.463	15,67%	159.063	104,23%	6.735
3	Deposito	111.952	109.799	108.927	108.727	(15.522)	(200)	(1.072)	-0,98%	(3.226)	-2,88%	112.836	96,36%	(4.109)
	Total	259.563	286.371	279.505	278.461	(10.728)	(1.044)	(7.911)	-2,76%	18.898	7,28%	285.836	97,42%	(7.375)
	CASA	147.610	176.573	170.578	169.734	4.794	(844)	(6.839)	-3,87%	22.124	14,99%	173.000	98,11%	(3.266)
	(%) CASA	56,87%	61,66%	61,03%	60,95%									
	FDR	26,72%	30,26%	31,22%	31,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.255	2.293	2.273		(21)	17	0,77%	(65)	-2,77%	-	0,00%	2.273
2	Giro ISE	22	24	24	24		0	(0)	-0,02%	3	11,65%		0,00%	24
3	Tabungan ISE	2.316	2.231	2.269	2.248		(21)	17	0,78%	(67)	-2,90%		0,00%	2.248
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	113	116	116		0	3	2,65%	9	8,41%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.342	9.181	200	950	750	116	839	8.987	111	3.788	242,38%	5.393
	KUR	194	7.561	8.214	200	750	550	140	653	8.020	97	3.600	228,18%	4.614
	Non KUR	-	780	967	-	200	200	-24	186	967	14	188	514,46%	779
3	PWG	3.438	5.534	5.570	171	184	13	-581	36	2.132	148	9.388	59,34%	(3.817)
	Cilem	3.438	5.534	5.570	171	184	13	-581	36	2.132	148	9.388	59,34%	(3.817)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	72.182	71.915	730	1.092	362	1.336	-267	6.952	1.359	77.036	93,35%	(5.121)
	CF 1	19.068	19.140	19.310	-	250	250	-69	169	242	81	20.608	93,70%	(1.298)
	Total Griya	17.646	16.678	16.907	-	250	250	0	229	-739	21	18.124	93,28%	(1.218)
	• Total Non Program	17.646	16.678	16.907	-	250	250	-106	229	-739	21	18.124	93,28%	(1.218)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.462	2.403	-	-	0	-69	-59	981	59	2.483	96,77%	(80)
	CF 2	45.895	53.042	52.605	730	842	112	1.405	-436	6.710	1.278	56.429	93,22%	(3.823)
	Mitraguna & Others	40.397	47.281	46.525	730	500	-230	1.432	-756	6.128	1.256	49.918	93,20%	(3.393)
	Pensiun	5.498	5.761	6.080	-	342	342	-27	320	582	22	6.510	93,39%	(430)
	Total Pembiayaan	69.359	86.651	87.259	1.101	2.226	1.125	871	608	17.901	1.618	90.976	95,92%	(3.716)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	971	0,00%	0,00%	10,58%	971	971	971			
	KUR	-	-	-	798	0,00%	0,00%	9,71%	798	798	798			
	Non KUR	-	-	-	174	0,00%	0,00%	17,96%	174	174	174			
3	PWG	-	-	-	66	0,00%	0,00%	1,18%	66	66	66			
	Cilem	-	-	-	66	0,00%	0,00%	1,18%	66	66	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	1.293	4.096	4.684	1,63%	5,68%	6,51%	587	3.624	3.391			
	CF 1	648	-	3.784	4.318	3,40%	19,77%	22,36%	534	3.669	4.318			
	Total Griya	648	-	3.784	4.313	3,67%	22,69%	25,51%	529	3.664	4.313			
	Oto	-	-	-	5	0,00%	0,00%	0,20%	5	5	5			
	CF 2	412	1.293	313	366	0,90%	0,59%	0,70%	53	(45)	(927)			
	Mitraguna & Others	412	978	-	53	1,02%	0,00%	0,11%	53	(358)	(925)			
	Pensiun	-	315	313	313	0,00%	5,43%	5,15%	-	313	(2)			
	Total Pembiayaan	1.824	1.293	4.096	5.721	2,63%	4,73%	6,56%	1.624	3.897	4.428	0,54%	91,73%	-6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	267	1.234	2.067	2.175	0,41%	2,86%	3,02%	108	1.908	941			
	CF 1	267	869	749	857	1,40%	3,91%	4,44%	108	590	(12)			
	Total Griya	132	734	614	722	0,75%	3,68%	4,27%	108	590	(12)			
	Oto	135	135	135	135	9,51%	5,49%	5,63%	-	-	-			
	CF 2	-	365	1.318	1.318	0,00%	2,49%	2,51%	-	1.318	953			
	Mitraguna & Others	-	365	1.318	1.318	0,00%	2,79%	2,83%	-	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.828	2.661	2.769	0,39%	3,07%	3,17%	108	2.501	941	2,15%	32,35%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	15.196	16.605	(964)	1.409	2.527	17,95%	12.788	334,99%	10.173	163,22%	6.432
2	Tabungan	117.085	115.849	115.543	115.366	3.632	(177)	(484)	-0,42%	(1.720)	-1,47%	127.435	90,53%	(12.069)
3	Deposito	49.844	47.990	47.445	47.425	(547)	(20)	(565)	-1,18%	(2.419)	-4,85%	50.425	94,05%	(3.000)
	Total	170.746	177.918	178.183	179.395	2.121	1.212	1.478	0,83%	8.649	5,07%	188.033	95,41%	(8.638)
	CASA	120.903	129.928	130.738	131.971	2.668	1.232	2.043	1,57%	11.068	9,15%	137.608	95,90%	(5.637)
	(%) CASA	70,81%	73,03%	73,37%	73,56%									
	FDR	80,42%	77,98%	78,35%	77,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	785	784	785		1	(0)	-0,06%	(906)	-53,60%	-	0,00%	785
2	Giro ISE	436	84	72	72		0	(12)	-13,83%	(364)	-83,39%		0,00%	72
3	Tabungan ISE	1.254	701	711	712		1	11	1,59%	(542)	-43,24%		0,00%	712
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	68	75	75	75		0	0	0,00%	7	10,29%		0,00%	75

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	21.994	23.353	5.053	3.136	-1.916	1.462	1.360	9.804	1.777	21.977	106,26%	1.376
	Cilem	7.456	11.398	12.027	1.467	925	-542	655	628	4.571	296	12.976	92,69%	(949)
	Gadai	6.094	10.595	11.326	3.586	2.212	-1.374	806	731	5.232	1.481	9.002	125,83%	2.325
4	CFG	119.321	116.751	116.249	1.174	1.723	549	-599	-502	-3.072	2.225	131.690	88,28%	(15.441)
	CF 1	15.625	17.890	17.802	461	-	-461	-70	-88	2.177	88	17.374	102,46%	427
	Total Griya	13.902	15.769	15.731	461	-	-461	0	-37	1.829	37	14.395	109,28%	1.336
	• Total Non Program	13.902	15.769	15.731	461	-	-461	355	-37	1.829	37	14.395	109,28%	1.336
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.121	2.070	-	-	0	-70	-51	348	51	2.979	69,50%	(908)
	CF 2	103.696	98.862	98.447	713	1.723	1.010	-529	-414	-5.249	2.137	114.315	86,12%	(15.868)
	Mitraguna & Others	94.197	89.050	88.372	233	1.145	912	-803	-678	-5.825	1.823	103.618	85,29%	(15.246)
	Pensiun	9.499	9.812	10.076	480	578	98	275	264	576	314	10.697	94,19%	(622)
	Total Pembiayaan	137.307	138.745	139.602	6.227	4.859	-1.367	863	858	2.295	4.002	158.103	88,30%	(18.501)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-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	-	-	-	488	0,00%	0,00%	2,09%	488	488	488			
	Cilem	-	-	-	177	0,00%	0,00%	1,47%	177	177	177			
	Gadai	-	-	-	311	0,00%	0,00%	2,75%	311	311	311			
4	CFG	1.942	2.012	506	2.428	1,63%	0,43%	2,09%	1.922	486	416			
	CF 1	86	209	-	37	0,55%	0,00%	0,21%	37	(49)	(171)			
	Total Griya	-	-	-	37	0,00%	0,00%	0,24%	37	37	37			
	Oto	86	209	-	-	4,99%	0,00%	0,00%	-	(86)	(209)			
	CF 2	1.856	1.803	506	2.391	1,79%	0,51%	2,43%	1.884	535	587			
	Mitraguna & Others	1.856	1.803	506	2.391	1,97%	0,57%	2,71%	1.884	535	587			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.012	506	2.916	1,41%	0,36%	2,09%	2.410	975	904	0,37%	82,19%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	331	479	602	617	0,28%	0,52%	0,53%	15	286	138			
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	-	(300)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-			
	CF 2	31	479	602	617	0,03%	0,61%	0,63%	15	586	138			
	Mitraguna & Others	31	479	602	617	0,03%	0,68%	0,70%	15	586	138			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	479	602	617	0,24%	0,43%	0,44%	15	286	138	0,63%	-43,62%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	8.907	9.012	(7.910)	105	(3.458)	-27,73%	(4.918)	-35,31%	22.731	39,65%	(13.718)
2	Tabungan	118.671	158.029	155.496	156.458	8.241	961	(1.572)	-0,99%	37.786	31,84%	133.410	117,28%	23.047
3	Deposito	125.329	134.600	111.751	111.758	10.955	7	(22.842)	-16,97%	(13.571)	-10,83%	126.098	88,63%	(14.340)
	Total	257.931	305.100	276.155	277.228	11.286	1.073	(27.872)	-9,14%	19.297	7,48%	282.239	98,22%	(5.011)
	CASA	132.602	170.500	164.404	165.470	331	1.066	(5.030)	-2,95%	32.868	24,79%	156.141	105,97%	9.329
	(%) CASA	51,41%	55,88%	59,53%	59,69%									
	FDR	59,82%	60,13%	67,57%	67,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.148	4.621	4.622		1	475	11,45%	1.084	30,65%	-	0,00%	4.622
2	Giro ISE	1	1	1	1		0	(0)	-2,12%	(0)	-35,06%		0,00%	1
3	Tabungan ISE	3.537	4.147	4.621	4.622		1	475	11,45%	1.085	30,67%		0,00%	4.622
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	• Local Champion	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	74	72	-	-	0	24	-2	-245	2	317	22,61%	(245)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	74	72	-	-	0	24	-2	-245	2	317	22,61%	(245)
3	PWG	17.010	25.951	27.277	3.719	3.413	-306	2.838	1.326	10.267	2.087	22.618	120,59%	4.658
	Cilem	7.758	11.911	12.538	792	1.033	241	343	627	4.780	406	12.110	103,53%	428
	Gadai	9.252	14.040	14.739	2.927	2.379	-547	2.495	699	5.487	1.681	10.508	140,26%	4.231
4	CFG	136.962	149.035	150.892	2.692	3.981	1.289	859	1.857	13.930	2.124	151.758	99,43%	(866)
	CF 1	16.548	16.454	16.375	257	-	-257	158	-79	-174	79	18.143	90,25%	(1.768)
	Total Griya	15.017	13.737	13.714	-	-	0	0	-23	-1.303	23	15.466	88,67%	(1.753)
	• Total Non Program	15.017	13.737	13.714	-	-	0	-118	-23	-1.303	23	15.466	88,67%	(1.753)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.717	2.661	257	-	-257	158	-56	1.129	56	2.676	99,42%	(16)
	CF 2	120.414	132.581	134.517	2.435	3.981	1.546	701	1.936	14.104	2.045	133.615	100,68%	903
	Mitraguna & Others	110.777	121.822	123.559	1.970	3.501	1.531	317	1.737	12.782	1.764	122.887	100,55%	672
	Pensiun	9.636	10.759	10.958	465	480	15	384	199	1.322	281	10.728	102,15%	230
	Total Pembiayaan	154.289	183.469	186.599	7.411	7.394	-17	12.130	3.129	32.310	4.264	174.693	106,82%	11.906

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)			
3	PWG	-	-	-	759	0,00%	0,00%	2,78%	759	759	759			
	Cilem	-	-	-	401	0,00%	0,00%	3,20%	401	401	401			
	Gadai	-	-	-	357	0,00%	0,00%	2,43%	357	357	357			
4	CFG	334	1.041	415	2.083	0,24%	0,28%	1,38%	1.668	1.749	1.042			
	CF 1	-	569	195	419	0,00%	1,18%	2,56%	225	419	(150)			
	Total Griya	-	569	44	177	0,00%	0,32%	1,29%	133	177	(392)			
	Oto	-	-	151	242	0,00%	5,54%	9,09%	91	242	242			
	CF 2	334	472	220	1.664	0,28%	0,17%	1,24%	1.444	1.330	1.192			
	Mitraguna & Others	334	472	220	1.664	0,30%	0,18%	1,35%	1.444	1.330	1.192			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	1.090	489	2.842	0,31%	0,27%	1,52%	2.353	2.360	1.751	0,15%	90,22%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	-	-	72	24,03%	0,00%	100,00%	72	(4)	72			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	-	72	24,03%	0,00%	100,00%	72	(4)	72			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	1.203	1.276	1.400	0,57%	0,86%	0,93%	124	613	197			
	CF 1	645	-	74	73	3,90%	0,45%	0,45%	(0)	(571)	73			
	Total Griya	645	-	74	73	4,29%	0,54%	0,54%	(0)	(571)	73			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	1.203	1.203	1.326	0,12%	0,91%	0,99%	124	1.184	123			
	Mitraguna & Others	142	1.203	1.203	1.326	0,13%	0,99%	1,07%	124	1.184	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.203	1.276	1.471	0,56%	0,70%	0,79%	195	609	268	0,00%	100,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	5.766	11.592	(7.020)	5.826	5.048	77,14%	3.012	35,11%	19.111	60,66%	(7.519)
2	Tabungan	115.717	139.694	140.207	136.388	10.026	(3.818)	(3.306)	-2,37%	20.671	17,86%	130.187	104,76%	6.201
3	Deposito	158.683	172.137	167.526	167.646	(5.821)	120	(4.491)	-2,61%	8.964	5,65%	159.611	105,03%	8.036
	Total	282.980	318.375	313.499	315.627	(2.815)	2.128	(2.748)	-0,86%	32.648	11,54%	308.909	102,17%	6.718
	CASA	124.297	146.238	145.973	147.981	3.006	2.008	1.743	1,19%	23.684	19,05%	149.298	99,12%	(1.318)
	(%) CASA	43,92%	45,93%	46,56%	46,88%									
	FDR	77,18%	77,84%	79,90%	79,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	6.216	6.217		0	(2.601)	-29,50%	2.897	87,29%	-	0,00%	6.217
2	Giro ISE	510	227	486	486		0	258	113,77%	(24)	-4,74%		0,00%	486
3	Tabungan ISE	2.559	8.341	5.481	5.481		0	(2.860)	-34,29%	2.921	114,14%		0,00%	5.481
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	7.994	50,11%	(3.988)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)
	Non-Linkage	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	6.476	61,85%	(2.470)
	• Local Champion	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	5.442	73,61%	(1.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)
2	MBG	9.912	12.255	12.094	275	280	5	251	-161	2.182	441	12.148	99,56%	(54)
	KUR	9.027	10.798	10.825	200	280	80	222	26	1.797	254	11.171	96,90%	(346)
	Non KUR	885	1.456	1.269	75	-	-75	28	-187	384	187	977	129,98%	293
3	PWG	13.890	23.684	24.476	2.526	2.982	455	490	792	10.585	2.189	26.829	91,23%	(2.354)
	Cilem	5.699	14.241	14.998	599	1.375	775	-430	756	9.298	619	15.972	93,90%	(975)
	Gadai	8.191	9.442	9.478	1.927	1.607	-320	919	36	1.287	1.570	10.857	87,30%	(1.379)
4	CFG	190.097	207.781	209.906	4.009	6.209	2.200	-303	2.125	19.809	4.084	205.092	102,35%	4.814
	CF 1	25.896	28.102	27.540	-	-	0	-122	-562	1.644	562	27.742	99,27%	(201)
	Total Griya	21.834	24.165	24.059	-	-	0	0	-106	2.225	106	22.354	107,63%	1.705
	• Total Non Program	21.834	24.165	24.059	-	-	0	-202	-106	2.225	106	22.354	107,63%	1.705
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.936	3.481	-	-	0	-122	-455	-581	455	5.388	64,61%	(1.906)
	CF 2	164.201	179.679	182.366	4.009	6.209	2.200	-181	2.687	18.165	3.522	177.351	102,83%	5.016
	Mitraguna & Others	145.925	160.670	163.477	3.723	6.167	2.444	-189	2.807	17.551	3.360	157.811	103,59%	5.666
	Pensiun	18.276	19.010	18.889	286	42	-244	7	-120	614	162	19.540	96,67%	(650)
	Total Pembiayaan	218.409	247.836	250.482	6.810	9.471	2.660	314	2.646	32.073	6.824	252.063	99,37%	(1.581)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	-	100	1.236	2,87%	0,82%	10,22%	1.136	952	1.236			
	KUR	284	-	100	1.163	3,15%	0,93%	10,75%	1.063	879	1.163			
	Non KUR	-	-	-	73	0,00%	0,00%	5,74%	73	73	73			
3	PWG	-	-	26	202	0,00%	0,11%	0,83%	176	202	202			
	Cilem	-	-	-	202	0,00%	0,00%	1,35%	202	202	202			
	Gadai	-	-	26	-	0,00%	0,28%	0,00%	(26)	-	-			
4	CFG	85	484	467	2.800	0,04%	0,22%	1,33%	2.333	2.715	2.316			
	CF 1	52	484	467	746	0,20%	1,66%	2,71%	279	694	262			
	Total Griya	52	48	48	337	0,24%	0,20%	1,40%	289	285	289			
	Oto	-	436	419	409	0,00%	10,65%	11,75%	(10)	409	(27)			
	CF 2	33	-	-	2.054	0,02%	0,00%	1,13%	2.054	2.021	2.054			
	Mitraguna & Others	33	-	-	2.054	0,02%	0,00%	1,26%	2.054	2.021	2.054			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	369	484	593	4.239	0,17%	0,24%	1,69%	3.645	3.869	3.754	0,18%	89,60%	-1,5%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	3.187	3.175	(4.792)	(12)	(222)	-6,55%	(5.379)	-62,88%	15.576	20,39%	(12.401)
2	Tabungan	104.558	103.775	99.543	99.276	4.473	(267)	(4.499)	-4,34%	(5.282)	-5,05%	116.810	84,99%	(17.534)
3	Deposito	118.514	111.806	111.644	111.694	(5.325)	50	(112)	-0,10%	(6.820)	-5,75%	119.096	93,78%	(7.402)
	Total	231.625	218.978	214.374	214.145	(5.644)	(229)	(4.833)	-2,21%	(17.480)	-7,55%	251.482	85,15%	(37.337)
	CASA	113.112	107.173	102.730	102.451	(319)	(279)	(4.721)	-4,41%	(10.660)	-9,42%	132.386	77,39%	(29.935)
	(%) CASA	48,83%	48,94%	47,92%	47,84%									
	FDR	61,23%	68,43%	70,69%	70,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.420	4.395	4.347		(47)	(72)	-1,63%	1.688	63,45%	-	0,00%	4.347
2	Giro ISE	666	1.060	1.042	1.042		0	(18)	-1,70%	376	56,39%		0,00%	1.042
3	Tabungan ISE	1.893	3.259	3.253	3.205		(47)	(54)	-1,66%	1.312	69,28%		0,00%	3.205
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.724	1.687	-	-	0	-40	-37	1.687	37	0	0,00%	1.687
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.687	-	-	0	-40	-37	1.687	37	0	0,00%	1.687
	• Local Champion	-	1.724	1.687	-	-	0	-40	-37	1.687	37	0	0,00%	1.687
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
3	PWG	18.643	25.017	26.276	3.659	3.233	-426	1.304	1.259	7.633	1.974	28.064	93,63%	(1.788)
	Cilem	13.169	14.403	14.985	919	1.002	82	-208	582	1.817	419	18.830	79,58%	(3.845)
	Gadai	5.474	10.614	11.291	2.739	2.231	-508	1.513	677	5.816	1.554	9.234	122,27%	2.056
4	CFG	123.108	123.055	123.519	1.300	1.495	195	84	464	411	1.031	137.225	90,01%	(13.706)
	CF 1	17.304	13.823	13.654	-	-	0	-191	-169	-3.649	169	19.095	71,51%	(5.440)
	Total Griya	13.206	10.394	10.318	-	-	0	0	-75	-2.887	75	13.694	75,35%	(3.375)
	• Total Non Program	13.206	10.394	10.318	-	-	0	-787	-75	-2.887	75	13.694	75,35%	(3.375)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.336	-	-	0	-191	-93	-762	93	5.401	61,76%	(2.065)
	CF 2	105.804	109.232	109.864	1.300	1.495	195	274	632	4.060	863	118.130	93,00%	(8.266)
	Mitraguna & Others	72.025	76.346	77.345	1.300	1.495	195	707	999	5.320	496	83.166	93,00%	(5.822)
	Pensiun	33.780	32.886	32.520	-	-	0	-433	-367	-1.260	367	34.964	93,01%	(2.444)
	Total Pembiayaan	141.827	149.855	151.541	4.959	4.728	-231	1.346	1.686	9.714	3.042	165.365	91,64%	(13.824)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	514	0,00%	0,00%	30,47%	514	514	514			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	514	0,00%	0,00%	30,47%	514	514	514			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.613	0,00%	0,00%	6,14%	1.613	1.613	1.613			
	Cilem	-	-	-	1.305	0,00%	0,00%	8,71%	1.305	1.305	1.305			
	Gadai	-	-	-	308	0,00%	0,00%	2,73%	308	308	308			
4	CFG	370	965	1.341	1.032	0,30%	1,09%	0,84%	(309)	663	68			
	CF 1	206	654	891	388	1,19%	6,45%	2,84%	(503)	182	(266)			
	Total Griya	92	559	798	388	0,69%	7,68%	3,76%	(410)	296	(171)			
	Oto	114	95	93	-	2,79%	2,70%	0,00%	(93)	(114)	(95)			
	CF 2	164	311	450	644	0,15%	0,41%	0,59%	194	481	333			
	Mitraguna & Others	164	311	352	277	0,23%	0,46%	0,36%	(75)	113	(34)			
	Pensiun	-	-	98	367	0,00%	0,30%	1,13%	270	367	367			
	Total Pembiayaan	370	965	1.341	3.160	0,26%	0,89%	2,09%	1.819	2.790	2.195	1,35%	35,27%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5	325	625	621	0,00%	0,51%	0,50%	(5)	616	296			
	CF 1	5	108	106	101	0,03%	0,77%	0,74%	(5)	97	(7)			
	Total Griya	5	108	106	101	0,04%	1,02%	0,98%	(5)	97	(7)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	217	519	519	0,00%	0,48%	0,47%	-	519	302			
	Mitraguna & Others	-	-	303	303	0,00%	0,40%	0,39%	-	303	303			
	Pensiun	-	217	217	217	0,00%	0,14%	0,67%	-	217	(0)			
	Total Pembiayaan	5	325	625	621	0,00%	0,42%	0,41%	(5)	616	296	2,10%	-412,14%	1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	4.410	4.432	(1.230)	22	1.021	29,91%	2.817	174,38%	6.881	64,41%	(2.449)
2	Tabungan	101.049	104.238	100.213	103.769	(1.606)	3.556	(469)	-0,45%	2.720	2,69%	109.623	94,66%	(5.854)
3	Deposito	38.774	45.450	50.041	47.759	(520)	(2.283)	2.308	5,08%	8.985	23,17%	39.255	121,66%	8.503
	Total	141.438	153.100	154.665	155.960	(3.355)	1.295	2.860	1,87%	14.522	10,27%	155.759	100,13%	201
	CASA	102.664	107.650	104.624	108.201	(2.836)	3.578	552	0,51%	5.537	5,39%	116.504	92,87%	(8.303)
	(%) CASA	72,59%	70,31%	67,65%	69,38%									
	FDR	91,03%	105,36%	105,14%	104,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.949	2.521	2.538		17	(411)	-13,94%	(761)	-23,06%	-	0,00%	2.538
2	Giro ISE	186	257	153	153		0	(104)	-40,35%	(32)	-17,45%		0,00%	153
3	Tabungan ISE	2.913	2.682	2.357	2.374		17	(308)	-11,47%	(538)	-18,48%		0,00%	2.374
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	102	103	103		0	1	0,98%	9	9,57%		0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.120	20.118	150	-	-150	148	-2	19.703	2	415	4847,96%	19.703
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.120	20.118	150	-	-150	148	-2	19.703	2	415	4847,96%	19.703
	• Local Champion	415	20.120	19.972	150	-	-150	148	-148	19.557	148	415	4812,70%	19.557
	• Value Chain	-	-	146	-	-	-	0	146	146	(146)	0	0,00%	146
2	MBG	241	6.899	6.908	450	90	-360	331	9	6.667	81	3.851	179,40%	3.058
	KUR	103	6.283	6.304	450	90	-360	349	21	6.201	69	3.549	177,63%	2.755
	Non KUR	139	616	604	-	-	0	-17	-12	465	12	302	200,27%	302
3	PWG	20.398	30.373	31.917	7.446	4.767	-2.679	2.240	1.544	11.519	3.223	31.029	102,86%	888
	Cilem	7.170	12.746	13.285	1.910	1.269	-642	809	539	6.116	729	15.989	83,09%	(2.704)
	Gadai	13.229	17.627	18.632	5.536	3.498	-2.038	1.431	1.005	5.403	2.493	15.040	123,88%	3.592
4	CFG	107.701	103.913	103.675	1.834	830	-1.004	580	-238	-4.026	1.068	119.299	86,90%	(15.624)
	CF 1	13.161	13.563	13.579	-	119	119	-83	16	418	102	14.643	92,74%	(1.063)
	Total Griya	10.223	10.121	10.061	-	-	0	0	-60	-162	60	10.685	94,16%	(624)
	• Total Non Program	10.223	9.949	9.890	-	-	0	-122	-59	-333	59	10.685	92,56%	(795)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.518	-	119	119	-83	76	580	42	3.958	88,89%	(440)
	CF 2	94.540	90.350	90.096	1.834	711	-1.123	664	-254	-4.444	965	104.656	86,09%	(14.560)
	Mitraguna & Others	89.171	84.140	83.849	1.060	521	-539	-55	-290	-5.322	811	98.315	85,29%	(14.466)
	Pensiun	5.368	6.211	6.246	774	190	-584	719	36	878	154	6.341	98,51%	(94)
	Total Pembiayaan	128.755	161.305	162.618	9.880	5.686	-4.194	3.300	1.313	33.863	4.373	154.593	105,19%	8.025

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	146	0,00%	0,00%	0,73%	146	146	146			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	146	0,00%	0,00%	0,73%	146	146	146			
2	MBG	-	-	-	894	0,00%	0,00%	12,94%	894	894	894			
	KUR	-	-	-	669	0,00%	0,00%	10,61%	669	669	669			
	Non KUR	-	-	-	225	0,00%	0,00%	37,21%	225	225	225			
3	PWG	-	-	-	2.418	0,00%	0,00%	7,58%	2.418	2.418	2.418			
	Cilem	-	-	-	788	0,00%	0,00%	5,93%	788	788	788			
	Gadai	-	-	-	1.630	0,00%	0,00%	8,75%	1.630	1.630	1.630			
4	CFG	1.919	960	1.884	3.733	1,78%	1,81%	3,60%	1.849	1.814	2.773			
	CF 1	107	77	167	1.115	0,81%	1,23%	8,21%	948	1.009	1.038			
	Total Griya	107	-	167	429	1,04%	1,65%	4,27%	262	323	429			
	Oto	-	77	-	686	0,00%	0,00%	19,50%	686	686	609			
	CF 2	1.812	883	1.717	2.617	1,92%	1,90%	2,91%	900	805	1.735			
	Mitraguna & Others	1.812	883	1.717	2.329	2,03%	2,04%	2,78%	611	516	1.446			
	Pensiun	-	-	-	289	0,00%	0,00%	4,62%	289	289	289			
	Total Pembiayaan	1.919	960	1.884	7.191	1,49%	1,17%	4,42%	5.307	5.272	6.231	0,00%	100,00%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.505	2.121	2.530	2.529	2,33%	2,43%	2,44%	(0)	24	409			
	CF 1	23	78	78	78	0,18%	0,58%	0,58%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,77%	0,78%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.042	2.451	2.451	2,63%	2,71%	2,72%	(0)	(31)	409			
	Mitraguna & Others	2.482	2.042	2.451	2.451	2,78%	2,91%	2,92%	(0)	(31)	409			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.121	2.530	2.529	2,27%	1,57%	1,56%	(0)	(391)	409	0,00%	100,00%	-1,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	110	122	119	(16)	(4)	9	8,24%	84	238,74%	40	299,75%	79
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	122	119	(16)	(4)	9	8,24%	84	238,74%	40	299,75%	79
	CASA	35	110	122	119	(16)	(4)	9	8,24%	84	238,74%	40	299,75%	79
	(%) 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 (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-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	24-Nov-25	31-Dec-24	31-Oct-25	24-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	693	553	564	75	12	(128)	-18,54%	126	28,76%	495	113,94%	69
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.103	1.114	75	12	(128)	-10,34%	676	154,25%	495	224,98%	619
	CASA	438	693	553	564	75	12	(128)	-18,54%	126	28,76%	495	113,94%	69
	(%) CASA	100,00%	55,74%	50,12%	50,64%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	0	0		0	(195)	-99,95%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	195	0	0		0	(195)	-99,95%	0	0,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	37.869	44.839	5.703	6.971	425	0,96%	23.387	109,02%	31.025	144,52%	13.814
2	Tabungan	103.481	122.013	116.323	117.873	7.231	1.550	(4.140)	-3,39%	14.392	13,91%	119.071	98,99%	(1.198)
3	Deposito	132.303	85.939	109.195	109.145	(6.648)	(50)	23.206	27,00%	(23.158)	-17,50%	133.190	81,95%	(24.046)
	Total	257.235	252.367	263.386	271.857	6.286	8.471	19.490	7,72%	14.621	5,68%	283.286	95,97%	(11.429)
	CASA	124.933	166.428	154.192	162.712	12.934	8.521	(3.716)	-2,23%	37.779	30,24%	150.096	108,41%	12.616
	(%) CASA	48,57%	65,95%	58,54%	59,85%									
	FDR	70,83%	83,50%	82,04%	79,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.471	7.413	6.457		(956)	(2.014)	-23,78%	(1.479)	-18,63%	-	0,00%	6.457
2	Giro ISE	4.026	3.734	3.548	3.589		42	(145)	-3,88%	(437)	-10,85%		0,00%	3.589
3	Tabungan ISE	2.910	4.737	3.866	2.868		(998)	(1.869)	-39,46%	(42)	-1,44%		0,00%	2.868
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	65	65		0	1	1,56%	3	4,84%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	38.775	38.968	-	640	640	-388	193	-6.266	447	54.048	72,10%	(15.080)
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)
	Non-Linkage	30.579	24.148	24.341	-	640	640	-390	193	-6.238	447	35.554	68,46%	(11.213)
	• Local Champion	28.121	21.313	21.673	-	640	640	-215	360	-6.448	280	30.480	71,11%	(8.807)
	• Value Chain	2.457	2.835	2.668	-	-	-	-174	-167	211	167	5.074	52,58%	(2.406)
2	MBG	4.919	2.874	2.843	-	-	0	-219	-30	-2.076	30	4.919	57,80%	(2.076)
	KUR	4.804	2.874	2.843	-	-	0	-219	-30	-1.961	30	4.804	59,18%	(1.961)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	39.533	42.545	11.278	7.262	-4.016	3.166	3.012	19.208	4.250	39.389	108,01%	3.156
	Cilem	6.677	17.447	18.533	3.075	1.588	-1.487	1.920	1.087	11.856	501	19.951	92,90%	(1.417)
	Gadai	16.660	22.086	24.012	8.202	5.674	-2.529	1.246	1.925	7.352	3.749	19.438	123,53%	4.573
4	CFG	108.703	129.533	131.720	2.607	3.995	1.388	2.647	2.187	23.017	1.808	121.184	108,69%	10.536
	CF 1	24.869	27.555	27.304	27	19	-8	-108	-251	2.435	270	26.405	103,41%	899
	Total Griya	19.873	21.431	21.355	-	-	0	0	-76	1.482	76	20.306	105,17%	1.049
	• Total Non Program	19.873	21.431	21.355	-	-	0	-424	-76	1.482	76	20.306	105,17%	1.049
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	5.949	27	19	-8	-108	-175	953	194	6.099	97,54%	(150)
	CF 2	83.833	101.978	104.416	2.580	3.976	1.396	2.755	2.438	20.582	1.538	94.779	110,17%	9.636
	Mitraguna & Others	62.328	78.196	80.058	2.180	3.206	1.026	2.567	1.862	17.729	1.344	72.223	110,85%	7.835
	Pensiun	21.505	23.782	24.358	400	770	370	189	576	2.853	194	22.557	107,99%	1.801
	Total Pembiayaan	182.193	210.715	216.077	13.885	11.897	-1.988	5.206	5.362	33.883	6.535	219.540	98,42%	(3.464)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.850	0,00%	0,00%	7,31%	2.850	2.850	2.850			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.730	0,00%	0,00%	11,21%	2.730	2.730	2.730			
	Value Chain	-	-	-	120	0,00%	0,00%	0,55%	120	120	120			
2	MBG	121	20	32	214	2,46%	1,11%	7,52%	182	93	194			
	KUR	83	20	32	214	1,72%	1,11%	7,52%	182	131	194			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	2.668	0,00%	0,00%	6,27%	2.668	2.668	2.668			
	Cilem	-	-	-	1.415	0,00%	0,00%	7,63%	1.415	1.415	1.415			
	Gadai	-	-	-	1.253	0,00%	0,00%	5,22%	1.253	1.253	1.253			
4	CFG	330	1.698	1.506	2.534	0,30%	1,16%	1,92%	1.028	2.205	836			
	CF 1	209	63	-	957	0,84%	0,00%	3,50%	957	747	893			
	Total Griya	-	-	-	455	0,00%	0,00%	2,13%	455	455	455			
	Oto	209	63	-	501	4,19%	0,00%	8,42%	501	292	438			
	CF 2	120	1.635	1.506	1.578	0,14%	1,48%	1,51%	72	1.457	(57)			
	Mitraguna & Others	-	1.495	1.506	1.279	0,00%	1,93%	1,60%	(227)	1.279	(216)			
	Pensiun	120	140	-	299	0,56%	0,00%	1,23%	299	178	159			
	Total Pembiayaan	451	1.718	1.538	8.265	0,25%	0,73%	3,83%	6.727	7.815	6.547	3,29%	14,05%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,88%	15,80%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,49%	25,29%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	73	-	-	7,57%	0,00%	0,00%	-	(372)	(73)			
	KUR	296	73	-	-	6,16%	0,00%	0,00%	-	(296)	(73)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	199	397	1.903	2,47%	0,31%	1,44%	1.506	(781)	1.705			
	CF 1	107	199	261	261	0,43%	0,95%	0,95%	-	153	62			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	199	261	261	2,15%	4,25%	4,38%	-	153	62			
	CF 2	2.577	-	137	1.643	3,07%	0,13%	1,57%	1.506	(934)	1.643			
	Mitraguna & Others	2.422	-	-	1.506	3,89%	0,00%	1,88%	1.506	(915)	1.506			
	Pensiun	155	-	137	137	0,09%	0,06%	0,56%	-	(19)	137			
	Total Pembiayaan	8.782	6.428	6.553	8.059	4,82%	3,11%	3,73%	1.506	(723)	1.632	3,38%	9,46%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	22.756	23.886	16.346	1.129	(16.190)	-40,40%	6.182	34,92%	27.730	86,14%	(3.845)
2	Tabungan	74.047	76.608	77.518	77.399	1.205	(119)	791	1,03%	3.352	4,53%	90.374	85,64%	(12.975)
3	Deposito	177.676	159.231	187.057	187.557	(2.193)	500	28.326	17,79%	9.881	5,56%	178.593	105,02%	8.964
	Total	269.427	275.916	287.331	288.842	15.359	1.510	12.926	4,68%	19.415	7,21%	296.698	97,35%	(7.856)
	CASA	91.751	116.684	100.274	101.285	17.551	1.010	(15.400)	-13,20%	9.534	10,39%	118.105	85,76%	(16.820)
	(%) CASA	34,05%	42,29%	34,90%	35,07%									
	FDR	66,93%	75,15%	73,00%	72,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.827	2.658	2.668		10	840	45,98%	(1.031)	-27,88%	-	0,00%	2.668
2	Giro ISE	1.245	198	645	646		1	448	226,18%	(599)	-48,14%		0,00%	646
3	Tabungan ISE	2.454	1.630	2.013	2.022		9	393	24,09%	(432)	-17,61%		0,00%	2.022
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	83	84	84		0	1	1,20%	6	7,69%		0,00%	84

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.500	10.464	10.508	30	200	170	214	44	3.008	156	10.279	102,22%	229
	KUR	5.814	8.922	8.977	30	200	170	252	55	3.163	145	8.593	104,46%	384
	Non KUR	1.686	1.542	1.531	-	-	0	-38	-11	-155	11	1.686	90,80%	(155)
3	PWG	25.637	37.586	39.744	7.825	7.293	-531	2.015	2.158	14.107	5.136	37.092	107,15%	2.652
	Cilem	7.478	16.013	17.112	2.753	1.592	-1.161	1.735	1.099	9.634	493	17.536	97,58%	(424)
	Gadai	18.160	21.573	22.632	5.072	5.701	629	280	1.059	4.472	4.642	19.556	115,73%	3.076
4	CFG	147.202	159.308	159.503	3.258	2.772	-486	1.851	196	12.301	2.576	161.418	98,81%	(1.915)
	CF 1	16.107	19.021	20.158	257	1.290	1.033	-201	1.137	4.051	153	18.142	111,11%	2.016
	Total Griya	8.451	13.214	14.471	257	1.290	1.033	0	1.257	6.020	33	8.981	161,13%	5.490
	• Total Non Program	8.451	13.214	14.471	257	1.290	1.033	189	1.257	6.020	33	8.981	161,13%	5.490
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.807	5.687	-	-	0	-201	-121	-1.969	121	9.161	62,08%	(3.474)
	CF 2	131.096	140.287	139.346	3.001	1.482	-1.519	2.052	-941	8.250	2.423	143.276	97,26%	(3.930)
	Mitraguna & Others	128.138	136.656	135.707	2.766	1.447	-1.319	1.845	-949	7.569	2.396	138.882	97,71%	(3.174)
	Pensiun	2.957	3.631	3.638	235	35	-200	208	8	681	27	4.394	82,79%	(756)
	Total Pembiayaan	180.340	207.358	209.756	11.112	10.265	-847	4.080	2.397	29.416	7.868	208.789	100,46%	966

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	453	156	151	1.440	6,04%	1,44%	13,70%	1.289	987	1.284			
	KUR	363	83	80	1.029	6,24%	0,90%	11,47%	949	666	946			
	Non KUR	90	73	70	411	5,33%	4,57%	26,83%	340	321	338			
3	PWG	-	-	-	1.412	0,00%	0,00%	3,55%	1.412	1.412	1.412			
	Cilem	-	-	-	915	0,00%	0,00%	5,35%	915	915	915			
	Gadai	-	-	-	497	0,00%	0,00%	2,20%	497	497	497			
4	CFG	537	1.372	1.213	2.449	0,36%	0,76%	1,54%	1.236	1.912	1.077			
	CF 1	200	783	336	1.331	1,24%	1,77%	6,60%	995	1.131	548			
	Total Griya	-	-	-	226	0,00%	0,00%	1,56%	226	226	226			
	Oto	200	783	336	1.105	2,61%	5,79%	19,44%	769	906	322			
	CF 2	337	589	876	1.118	0,26%	0,62%	0,80%	241	781	529			
	Mitraguna & Others	337	589	876	1.118	0,26%	0,64%	0,82%	241	781	529			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	1.528	1.364	5.301	0,55%	0,66%	2,53%	3.937	4.311	3.773	0,61%	75,90%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	199	198	198	0,93%	1,90%	1,89%	(0)	128	(0)			
	KUR	-	199	198	198	0,00%	2,22%	2,21%	(0)	198	(0)			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.625	2.669	3.136	0,78%	1,68%	1,97%	467	1.986	510			
	CF 1	107	35	35	35	0,67%	0,18%	0,17%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,26%	0,24%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.590	2.634	3.101	0,80%	1,88%	2,23%	467	2.058	510			
	Mitraguna & Others	1.042	2.590	2.634	3.101	0,81%	1,93%	2,28%	467	2.058	510			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.824	2.867	3.334	0,68%	1,38%	1,59%	467	2.114	510	0,06%	95,96%	-1,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)						Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD		Posisi	Penc.	Gap
1	Giro	12.950	14.546	15.267	14.820	(614)	(447)	274	1,88%	1.870	14,44%		17.890	82,84%	(3.071)
2	Tabungan	76.505	85.359	82.975	82.556	6.313	(419)	(2.803)	-3,28%	6.051	7,91%		85.927	96,08%	(3.371)
3	Deposito	21.770	21.261	20.871	20.831	72	(40)	(430)	-2,02%	(940)	-4,32%		22.258	93,59%	(1.427)
	Total	111.225	121.166	119.113	118.206	5.771	(906)	(2.959)	-2,44%	6.982	6,28%		126.075	93,76%	(7.869)
	CASA	89.454	99.905	98.242	97.376	5.700	(866)	(2.529)	-2,53%	7.921	8,86%		103.817	93,80%	(6.442)
	(%) CASA	80,43%	82,45%	82,48%	82,38%										
	FDR	45,34%	58,33%	59,98%	60,44%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.451	1.494	1.495		0	43	2,96%	336	29,04%	-	0,00%	1.495
2	Giro ISE	199	118	138	138		0	20	17,20%	(61)	-30,68%		0,00%	138
3	Tabungan ISE	959	1.334	1.356	1.356		0	23	1,71%	397	41,44%		0,00%	1.356
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)			Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD			Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-		2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-		2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-		0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-		0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-		0	0,00%	0
2	MBG	103	4.767	5.215	-	500	500	232	448	5.113	52		3.735	139,65%	1.481
	KUR	103	4.563	5.011	-	500	500	234	448	4.909	52		3.547	141,29%	1.465
	Non KUR	-	204	204	-	-	0	-2	0	204	-		188	108,59%	16
3	PWG	12.227	18.330	19.573	3.460	3.357	-103	1.055	1.244	7.347	2.113		27.410	71,41%	(7.836)
	Cilem	5.118	10.278	11.103	683	1.148	465	284	825	5.985	323		17.009	65,28%	(5.906)
	Gadai	7.109	8.052	8.470	2.777	2.209	-568	771	419	1.362	1.790		10.400	81,44%	(1.930)
4	CFG	38.093	47.576	46.653	1.138	570	-568	614	-923	8.560	1.493		46.389	100,57%	265
	CF 1	11.280	11.393	11.127	15	-	-15	-341	-266	-153	266		12.354	90,07%	(1.227)
	Total Griya	5.847	6.704	6.580	-	-	0	0	-125	733	125		6.132	107,29%	447
	• Total Non Program	5.847	6.026	5.904	-	-	0	-84	-122	57	122		6.132	96,27%	(229)
	• Program	-	678	676	-	-	0	166	-2	676	2		0	0,00%	676
	Oto	5.433	4.688	4.547	15	-	-15	-341	-141	-885	141		6.221	73,09%	(1.674)
	CF 2	26.814	36.184	35.526	1.123	570	-553	955	-658	8.713	1.228		34.035	104,38%	1.491
	Mitraguna & Others	24.934	33.989	33.312	1.123	530	-593	910	-677	8.378	1.207		31.461	105,88%	1.851
	Pensiun	1.880	2.195	2.215	-	40	40	45	19	335	21		2.574	86,04%	(359)
	Total Pembiayaan	50.425	70.675	71.444	4.598	4.427	-172	1.900	768	21.019	3.658		77.535	92,14%	(6.091)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.256	0,00%	0,00%	24,09%	1.256	1.256	1.256			
	KUR	-	-	-	1.052	0,00%	0,00%	21,00%	1.052	1.052	1.052			
	Non KUR	-	-	-	204	0,00%	0,00%	100,00%	204	204	204			
3	PWG	-	-	-	284	0,00%	0,00%	1,45%	284	284	284			
	Cilem	-	-	-	171	0,00%	0,00%	1,54%	171	171	171			
	Gadai	-	-	-	112	0,00%	0,00%	1,33%	112	112	112			
4	CFG	182	943	361	1.134	0,48%	0,76%	2,43%	773	952	191			
	CF 1	77	348	272	581	0,68%	2,39%	5,22%	310	504	233			
	Total Griya	1	-	-	113	0,02%	0,00%	1,71%	113	111	113			
	Oto	76	348	272	469	1,39%	5,80%	10,31%	197	393	121			
	CF 2	105	595	89	552	0,39%	0,25%	1,55%	463	448	(43)			
	Mitraguna & Others	105	595	89	487	0,42%	0,26%	1,46%	398	382	(108)			
	Pensiun	-	-	-	66	0,00%	0,00%	2,97%	66	66	66			
	Total Pembiayaan	182	943	361	2.674	0,36%	0,51%	3,74%	2.313	2.492	1.731	0,00%	100,00%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	188	511	1.007	772	0,49%	2,12%	1,65%	(235)	583	261			
	CF 1	182	115	115	115	1,61%	1,01%	1,04%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,46%	2,53%	-	-	-			
	CF 2	7	396	891	657	0,03%	2,46%	1,85%	(235)	650	261			
	Mitraguna & Others	7	396	891	657	0,03%	2,62%	1,97%	(235)	650	261			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	1.008	774	0,38%	1,43%	1,08%	(235)	583	261	0,00%	100,00%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	8.356	8.511	199	155	3.145	58,60%	(8.924)	-51,19%	22.385	38,02%	(13.875)
2	Tabungan	88.077	86.195	79.669	77.399	(7.659)	(2.270)	(8.796)	-10,21%	(10.678)	-12,12%	97.031	79,77%	(19.632)
3	Deposito	27.462	48.947	49.630	49.624	9.993	(5)	678	1,38%	22.162	80,73%	27.903	177,84%	21.721
	Total	132.974	140.508	137.655	135.534	2.533	(2.121)	(4.974)	-3,54%	2.560	1,93%	147.320	92,00%	(11.786)
	CASA	105.512	91.561	88.025	85.910	(7.460)	(2.116)	(5.652)	-6,17%	(19.602)	-18,58%	119.416	71,94%	(33.507)
	(%) CASA	79,35%	65,16%	63,95%	63,39%									
	FDR	8,88%	16,51%	18,08%	18,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	7.799	6.953	6.962	9	(836)	-10,72%	(5.767)	-45,31%	-	0,00%	6.962
2	Giro ISE	9.787	158	1.046	1.054	8	896	565,90%	(8.733)	-89,23%		0,00%	1.054
3	Tabungan ISE	2.943	7.140	5.407	5.408	1	(1.732)	-24,25%	2.466	83,78%		0,00%	5.408
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.385	5.547	305	278	-28	-32	162	2.474	116	3.201	173,26%	2.345
	Cilem	3.072	5.385	5.547	305	278	-28	-32	162	2.474	116	3.201	173,26%	2.345
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	19.342	875	1.575	700	973	1.522	10.599	53	17.590	109,96%	1.752
	CF 1	1.694	1.865	1.854	-	-	0	-24	-11	160	11	2.718	68,22%	(864)
	Total Griya	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Total Non Program	398	867	867	-	-	0	-3	0	469	-	696	124,52%	171
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	988	-	-	0	-24	-11	-309	11	2.022	48,84%	(1.034)
	CF 2	7.049	15.955	17.488	875	1.575	700	997	1.533	10.439	42	14.872	117,58%	2.615
	Mitraguna & Others	6.955	15.863	17.396	875	1.575	700	997	1.533	10.441	42	14.204	122,47%	3.192
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	24.888	1.180	1.853	672	941	1.684	13.074	168	20.791	119,70%	4.097

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-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	-	-	-	8	0,00%	0,00%	0,15%	8	8	8			
	Cilem	-	-	-	8	0,00%	0,00%	0,15%	8	8	8			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	-	339	184	2,55%	1,90%	0,95%	(155)	(39)	184			
	CF 1	223	-	184	184	13,18%	9,86%	9,91%	-	(39)	184			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	-	184	184	17,22%	18,42%	18,61%	-	(39)	184			
	CF 2	-	-	155	-	0,00%	0,97%	0,00%	(155)	-	-			
	Mitraguna & Others	-	-	155	-	0,00%	0,98%	0,00%	(155)	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	-	339	192	1,89%	1,46%	0,77%	(147)	(31)	192	2,14%	-176,39%	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	76	76	231	0,00%	0,42%	1,19%	155	231	155			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	76	76	231	0,00%	0,47%	1,32%	155	231	155			
	Mitraguna & Others	-	76	76	231	0,00%	0,48%	1,33%	155	231	155			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	76	76	231	0,00%	0,33%	0,93%	155	231	155	5,99%	-546,87%	5,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	36.863	36.875	(4.985)	12	456	1,25%	17.850	93,82%	24.527	150,35%	12.349
2	Tabungan	42.453	54.176	51.922	52.055	2.399	134	(2.121)	-3,91%	9.602	22,62%	50.594	102,89%	1.461
3	Deposito	43.338	45.527	47.007	45.107	1.425	(1.900)	(419)	-0,92%	1.769	4,08%	43.913	102,72%	1.194
	Total	104.817	136.122	135.792	134.038	(1.161)	(1.754)	(2.084)	-1,53%	29.221	27,88%	119.034	112,60%	15.004
	CASA	61.479	90.595	88.785	88.930	(2.586)	146	(1.665)	-1,84%	27.452	44,65%	75.121	118,38%	13.809
	(%) CASA	58,65%	66,55%	65,38%	66,35%									
	FDR	25,79%	41,74%	43,25%	43,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.683	1.917	1.927		11	244	14,52%	546	39,50%	-	0,00%	1.927
2	Giro ISE	167	58	53	53		0	(5)	-8,93%	(114)	-68,20%		0,00%	53
3	Tabungan ISE	1.214	1.625	1.864	1.874		11	250	15,36%	660	54,35%		0,00%	1.874
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	36	36		0	3	9,09%	10	38,46%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Local Champion	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.868	10.694	1.270	416	-854	358	-174	5.950	590	5.399	198,07%	5.295
	Cilem	4.744	10.868	10.694	1.270	416	-854	358	-174	5.950	590	5.399	198,07%	5.295
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	46.039	3.043	1.478	-1.565	1.685	93	23.752	1.385	31.309	147,05%	14.730
	CF 1	3.598	7.925	7.843	791	-	-791	906	-82	4.245	82	4.708	166,59%	3.135
	Total Griya	1.186	3.167	3.130	-	-	0	0	-37	1.944	37	1.499	208,82%	1.631
	• Total Non Program	1.186	3.167	3.130	-	-	0	555	-37	1.944	37	1.499	208,82%	1.631
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.713	791	-	-791	906	-44	2.301	44	3.209	146,86%	1.504
	CF 2	18.689	38.021	38.195	2.252	1.478	-774	779	175	19.507	1.303	26.601	143,59%	11.595
	Mitraguna & Others	17.983	37.214	37.393	2.165	1.478	-687	681	179	19.409	1.299	25.135	148,77%	12.258
	Pensiun	705	807	803	87	-	-87	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	58.732	4.313	3.894	-419	2.043	1.918	31.702	1.975	36.708	160,00%	22.024

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-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	-	-	-	71	0,00%	0,00%	0,67%	71	71	71			
	Cilem	-	-	-	71	0,00%	0,00%	0,67%	71	71	71			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	251	0,00%	0,00%	0,54%	251	251	251			
	CF 1	-	-	-	251	0,00%	0,00%	3,20%	251	251	251			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	251	0,00%	0,00%	5,32%	251	251	251			
	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	-	-	-	322	0,00%	0,00%	0,55%	322	322	322	0,00%	100,00%	-0,5%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6.752	0,00%	(6.752)
2	Tabungan	2.113	10.577	11.880	12.048	(1.709)	168	1.471	13,91%	9.936	470,28%	13.107	91,92%	(1.058)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,12%	52	6,96%	1.367	58,66%	(565)
	Total	2.863	11.693	12.682	12.851	(1.708)	168	1.157	9,90%	9.988	348,90%	21.226	60,54%	(8.375)
	CASA	2.113	10.577	11.880	12.048	(1.709)	168	1.471	13,91%	9.936	470,28%	19.859	60,67%	(7.810)
	(%) CASA	73,80%	90,46%	93,67%	93,76%									
	FDR	44,75%	142,80%	137,87%	136,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	135	86	86	0	(49)	-36,31%	86	#DIV/0!	-	0,00%	86	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	135	86	86	0	(49)	-36,31%	86	#DIV/0!		0,00%	86	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%		0,00%	3	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	11.296	12.116	2.137	1.706	-432	909	820	10.915	886	8.970	135,07%	3.146
	Cilem	1.026	8.054	8.856	858	1.164	306	195	802	7.830	361	6.281	141,00%	2.575
	Gadai	175	3.242	3.260	1.280	542	-738	714	18	3.085	524	2.689	121,23%	571
4	CFG	80	5.403	5.369	50	-	-50	-10	-33	5.289	33	9.385	57,21%	(4.016)
	CF 1	-	2.553	2.533	-	-	0	-31	-20	2.533	20	1.107	228,78%	1.426
	Total Griya	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
	• Total Non Program	-	1.031	1.031	-	-	0	-10	0	1.031	-	268	384,59%	763
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.522	1.502	-	-	0	-31	-20	1.502	20	839	179,02%	663
	CF 2	80	2.849	2.836	50	-	-50	21	-13	2.756	13	8.278	34,26%	(5.442)
	Mitraguna & Others	80	2.577	2.567	-	-	0	-27	-11	2.487	11	7.607	33,74%	(5.041)
	Pensiun	-	272	270	50	-	-50	48	-2	270	2	671	40,21%	(401)
	Total Pembiayaan	1.281	16.698	17.485	2.187	1.706	-482	899	787	16.204	919	18.355	95,26%	(870)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	35	-	50	0,00%	0,00%	0,42%	50	50	15			
	Cilem	-	-	-	44	0,00%	0,00%	0,49%	44	44	44			
	Gadai	-	35	-	7	0,00%	0,00%	0,20%	7	7	(28)			
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	-	35	-	50	0,00%	0,00%	0,29%	50	50	15	1,20%	-314,42%	0,9%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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