

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	135.730	132.307	(20.234)	(3.423)	(619)	-0,47%	(23.559)	-15,11%	307.972	42,96%	(175.665)
2	Tabungan	1.803.617	1.929.405	1.945.660	1.948.846	8.980	3.186	19.442	1,01%	145.230	8,05%	2.053.217	94,92%	(104.371)
3	Deposito	681.198	794.773	777.913	779.907	13.126	1.993	(14.866)	-1,87%	98.709	14,49%	695.719	112,10%	84.188
Total		2.640.681	2.857.104	2.859.303	2.861.060	1.872	1.757	3.957	0,14%	220.380	8,35%	3.056.908	93,59%	(195.848)
CASA		1.959.483	2.062.331	2.081.390	2.081.154	(11.254)	(236)	18.823	0,91%	121.671	6,21%	2.361.189	88,14%	(280.035)
(% CASA		74,20%	72,18%	72,79%	72,74%									
FDR		99,99%	103,86%	104,27%	104,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	83.038	84.295		1.257	6.100	7,80%	18.685	28,48%	93.649	90,01%	(9.354)
2	Giro ISE	23.758	19.240	20.431	20.975		544	1.735	9,02%	(2.783)	-11,72%	40.752	51,47%	(19.778)
3	Tabungan ISE	30.646	49.287	52.940	53.653		713	4.365	8,86%	23.007	75,07%	34.543	155,32%	19.110
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	102.105	3.115	5.900	2.785	1.646	5.816	21.707	84	108.670	93,96%	(6.565)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	77.695	3.115	5.900	2.785	1.592	5.816	12.162	84	81.493	95,34%	(3.798)
	• Local Champion	62.373	68.775	74.611	3.115	5.900	2.785	1.923	5.836	12.238	64	69.939	106,68%	4.672
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	384.726	6.815	3.305	-3.510	2.427	-1.575	16.667	4.880	416.638	92,34%	(31.912)
	KUR	343.457	360.866	359.467	5.815	3.305	-2.510	2.172	-1.399	16.010	4.704	389.607	92,26%	(30.140)
	Non KUR	24.602	25.435	25.259	1.000	-	-1.000	255	-176	658	176	27.031	93,44%	(1.772)
3	PWG	200.888	337.104	346.133	48.090	38.372	-9.718	15.679	9.029	145.245	29.343	352.958	98,07%	(6.824)
	Cilem	92.590	179.567	185.680	13.400	11.750	-1.650	5.131	6.113	93.090	5.637	214.664	86,50%	(28.983)
	Gadai	108.298	157.537	160.453	34.690	26.622	-8.068	10.549	2.916	52.155	23.706	138.294	116,02%	22.159
4	CFG	1.991.066	2.147.657	2.148.376	26.178	21.398	-4.780	24.686	719	157.310	20.679	2.201.267	97,60%	(52.892)
	CF 1	271.158	283.456	284.127	2.929	2.435	-494	1.344	671	12.970	1.764	306.261	92,77%	(22.133)
	Total Griya	236.939	234.916	233.857	850	160	-690	0	-1.059	-3.082	1.219	254.302	91,96%	(20.445)
	• Total Non Program	155.508	157.635	156.688	850	-	-850	-522	-947	1.179	947	163.178	96,02%	(6.490)
	• Program	81.431	77.281	77.170	-	160	-763	-112	-112	-4.261	272	91.124	84,69%	(13.954)
	Oto	34.219	48.540	50.270	2.079	2.275	196	1.344	1.730	16.051	545	51.959	96,75%	(1.688)
	CF 2	1.719.908	1.864.201	1.864.248	23.249	18.963	-4.286	23.342	48	144.341	18.915	1.895.007	98,38%	(30.758)
	Mitraguna & Others	1.474.657	1.597.603	1.599.063	21.300	18.157	-3.143	17.258	1.460	124.405	16.697	1.633.534	97,89%	(34.471)
	Pensium	245.250	266.598	265.186	1.950	806	-1.144	6.084	-1.412	19.935	2.218	261.473	101,42%	3.713
Total Pembiayaan		2.640.411	2.967.351	2.981.340	84.199	68.976	-15.223	44.438	13.989	340.930	54.986	3.079.533	96,81%	(98.193)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	3.612	0,00%	0,00%	3,54%	3.612	3.612	3.010			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	3.612	0,00%	0,00%	4,65%	3.612	3.612	3.010			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	27.611	0,62%	1,41%	7,18%	22.167	25.336	22.167			
	KUR	1.785	4.476	4.476	24.377	0,52%	1,24%	6,78%	19.901	22.591	19.901			
	Non KUR	489	968	968	3.234	1,99%	3,81%	12,80%	2.266	2.745	2.266			
3	PWG	10	-	-	9.953	0,00%	0,00%	2,88%	9.953	9.943	9.953			
	Cilem	10	-	-	6.483	0,01%	0,00%	3,49%	6.483	6.473	6.483			
	Gadai	-	-	-	3.470	0,00%	0,00%	2,16%	3.470	3.470	3.470			
4	CFG	19.717	27.801	28.500	57.956	0,99%	1,33%	2,70%	29.456	38.239	30.155			
	CF 1	13.249	15.216	16.070	25.555	4,89%	5,67%	8,99%	9.485	12.306	10.339			
	Total Griya	12.780	14.475	15.301	20.098	5,39%	6,51%	8,59%	4.796	7.318	5.623			
	Oto	469	742	769	5.457	1,37%	1,58%	10,86%	4.688	4.988	4.716			
	CF 2	6.468	12.585	12.430	32.401	0,38%	0,67%	1,74%	19.972	25.933	19.816			
	Mitraguna & Others	5.999	11.277	11.068	28.791	0,41%	0,69%	1,80%	17.722	22.792	17.513			
	Pensium	470	1.308	1.361	3.611	0,19%	0,51%	1,36%	2.249	3.141	2.303			
Total Pembiayaan		22.002	33.847	33.943	99.132	0,83%	1,14%	3,33%	65.188	77.130	65.285	0,88%	73,54%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.522	22,59%	25,47%	24,02%	-	6.364	550			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	-	(3)	(0)			
	Non-Linkage	3.314	9.131	9.681	9.681	5,06%	13,47%	12,46%	-	6.367	550			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.073	0,70%	0,71%	0,80%	340	500	763			
	KUR	1.118	1.018	1.434	1.685	0,33%	0,40%	0,47%	251	566	667			
	Non KUR	1.455	1.292	1.300	1.389	5,91%	5,11%	5,50%	89	(66)	97			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	25.022	1,29%	1,09%	1,16%	1.531	(645)	1.973			
	CF 1	9.750	10.411	9.855	10.758	3,60%	3,48%	3,79%	903	1.008	347			
	Total Griya	9.274	9.871	9.315	10.041	3,91%	3,97%	4,29%	726	767	170			
	Oto	476	540	540	717	1,39%	1,11%	1,43%	177	241	177			
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,77%	629	(1.653)	1.626			
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,82%	499	(1.820)	1.362			
	Pensium	934	838	972	1.102	0,04%	0,03%	0,42%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	52.618	1,76%	1,71%	1,76%	1.871	6.219	3.286	1,79%	-1,24%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	25.291	25.731	(1.762)	440	3.768	17,16%	(274)	-1,05%	39.337	65,41%	(13.606)
2	Tabungan	211.719	206.878	222.766	211.740	(13.599)	(11.025)	4.862	2,35%	21	0,01%	232.866	90,93%	(21.126)
3	Deposito	98.613	105.058	99.084	106.953	29.502	7.869	1.895	1,80%	8.340	8,46%	99.856	107,11%	7.097
	Total	336.337	333.899	347.140	344.424	14.141	(2.716)	10.525	3,15%	8.087	2,40%	372.059	92,57%	(27.635)
	CASA	237.724	228.840	248.056	237.471	(15.361)	(10.585)	8.630	3,77%	(253)	-0,11%	272.203	87,24%	(34.732)
	(%) CASA	70,68%	68,54%	71,46%	68,95%									
	FDR	113,34%	123,52%	120,42%	121,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	15.561	19.771	20.736		965	5.175	33,25%	5.261	34,00%	-	0,00%	20.736
2	Giro ISE	9.559	8.666	10.655	10.966		311	2.299	26,53%	1.407	14,71%		0,00%	10.966
3	Tabungan ISE	5.622	6.895	9.116	9.770		654	2.875	41,70%	4.148	73,78%		0,00%	9.770
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	445	448	448		0	3	0,67%	21	4,92%		0,00%	448

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	18.598	3.115	5.000	1.885	2.782	5.000	1.043	-	24.634	75,50%	(6.036)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	18.598	3.115	5.000	1.885	2.782	5.000	1.043	-	21.551	86,30%	(2.953)
	• Local Champion	16.779	12.893	17.893	3.115	5.000	1.885	2.789	5.000	1.114	0	18.673	95,82%	(780)
	• Value Chain	777	705	705	-	-	-	-7	0	-72	-	2.878	24,49%	(2.173)
2	MBG	48.456	41.201	40.814	150	-	-150	-1.272	-386	-7.642	386	53.016	76,98%	(12.202)
	KUR	46.158	38.350	37.975	150	-	-150	-1.221	-375	-8.183	375	50.496	75,20%	(12.521)
	Non KUR	2.298	2.851	2.840	-	-	0	-51	-11	541	11	2.520	112,68%	319
3	PWG	20.904	26.807	26.904	4.643	2.314	-2.329	1.575	97	6.000	2.217	34.588	77,78%	(7.684)
	Cilem	9.146	13.780	13.825	917	293	-623	-575	45	4.679	248	20.186	68,49%	(6.361)
	Gadai	11.759	13.027	13.079	3.726	2.020	-1.706	2.150	52	1.320	1.968	14.402	90,81%	(1.323)
4	CFG	294.292	330.838	331.722	4.880	3.265	-1.615	2.642	883	37.430	2.382	309.858	107,06%	21.864
	CF 1	11.437	13.928	13.663	-	-	0	-86	-265	2.226	265	13.294	102,78%	370
	Total Griya	7.624	10.098	9.881	-	-	0	0	-217	2.256	217	8.092	122,10%	1.789
	• Total Non Program	7.624	10.098	9.881	-	-	0	-93	-217	2.256	217	8.092	122,10%	1.789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.783	-	-	0	-86	-47	-30	47	5.202	72,72%	(1.419)
	CF 2	282.855	316.910	318.058	4.880	3.265	-1.615	2.729	1.148	35.203	2.117	296.564	107,25%	21.494
	Mitraguna & Others	252.904	277.936	279.346	4.780	3.265	-1.515	833	1.410	26.442	1.855	265.342	105,28%	14.004
	Pensiun	29.951	38.974	38.712	100	-	-100	1.895	-262	8.761	262	31.222	123,99%	7.490
	Total Pembiayaan	381.208	412.444	418.038	12.788	10.579	-2.209	5.727	5.594	36.829	4.985	422.096	99,04%	(4.058)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	2.049	1.481	2.909	0,14%	3,59%	7,13%	1.428	2.843	860			
	KUR	66	1.886	1.317	2.746	0,14%	3,44%	7,23%	1.428	2.679	860			
	Non KUR	-	163	163	163	0,00%	5,73%	5,76%	(0)	163	0			
3	PWG	-	-	-	584	0,00%	0,00%	2,17%	584	584	584			
	Cilem	-	-	-	141	0,00%	0,00%	1,02%	141	141	141			
	Gadai	-	-	-	443	0,00%	0,00%	3,39%	443	443	443			
4	CFG	-	2.198	2.414	4.078	0,00%	0,73%	1,23%	1.664	4.078	1.880			
	CF 1	-	91	92	893	0,00%	0,66%	6,54%	801	893	802			
	Total Griya	-	-	-	458	0,00%	0,00%	4,63%	458	458	458			
	Oto	-	91	92	435	0,00%	2,40%	11,51%	343	435	344			
	CF 2	-	2.107	2.322	3.186	0,00%	0,73%	1,00%	863	3.186	1.079			
	Mitraguna & Others	-	1.795	1.933	2.192	0,00%	0,70%	0,78%	259	2.192	397			
	Pensiun	-	312	389	994	0,00%	1,00%	2,57%	605	994	682			
	Total Pembiayaan	66	4.247	3.895	7.571	0,02%	0,94%	1,81%	3.677	7.505	3.324	0,00%	100,00%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	19,20%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	19,20%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	394	0,36%	0,66%	0,97%	121	219	120			
	KUR	175	56	56	176	0,38%	0,14%	0,46%	121	1	120			
	Non KUR	-	218	218	218	0,00%	7,65%	7,68%	-	218	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.589	2.176	2.676	0,52%	0,66%	0,81%	500	1.153	1.087			
	CF 1	290	290	290	290	2,54%	2,08%	2,12%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,67%	-	-	-			
	CF 2	1.232	1.298	1.885	2.385	0,44%	0,59%	0,75%	500	1.153	1.087			
	Mitraguna & Others	1.232	1.298	1.885	2.385	0,49%	0,68%	0,85%	500	1.153	1.087			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.462	6.021	6.641	0,62%	1,46%	1,59%	621	4.270	1.180	0,70%	56,00%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	8.894	8.940	332	46	(275)	-2,99%	4.653	108,53%	16.989	52,63%	(8.048)
2	Tabungan	160.765	165.443	162.158	161.925	7.432	(233)	(3.517)	-2,13%	1.161	0,72%	180.916	89,50%	(18.990)
3	Deposito	65.984	41.550	41.550	41.500	276	(50)	(49)	-0,12%	(24.484)	-37,11%	67.122	61,83%	(25.622)
	Total	231.036	216.208	212.603	212.366	8.040	(237)	(3.842)	-1,78%	(18.670)	-8,08%	265.027	80,13%	(52.661)
	CASA	165.052	174.658	171.052	170.866	7.763	(187)	(3.793)	-2,17%	5.814	3,52%	197.905	86,34%	(27.039)
	(%) CASA	71,44%	80,78%	80,46%	80,46%									
	FDR	120,56%	144,20%	146,59%	146,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.609	2.565	2.427		(138)	(182)	-6,99%	872	56,07%	-	0,00%	2.427
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	1	#DIV/0!	-	0,00%	1
3	Tabungan ISE	1.555	2.166	2.563	2.425		(138)	259	11,98%	870	55,98%	-	0,00%	2.425
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	163	164	164		0	1	0,61%	14	9,33%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.245	-	-	0	-73	0	4.174	-	3.456	122,82%	789
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.245	-	-	0	-71	0	4.194	-	1.962	216,33%	2.283
	• Local Champion	51	4.245	4.245	-	-	0	-71	0	4.194	-	957	443,42%	3.288
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.456	315	15	-300	263	-109	4.810	124	17.686	110,01%	1.770
	KUR	12.693	16.663	16.578	315	15	-300	324	-86	3.885	101	15.586	106,36%	992
	Non KUR	1.952	2.902	2.878	-	-	0	-60	-24	926	24	2.100	137,05%	778
3	PWG	16.365	26.307	26.829	3.201	2.110	-1.091	1.083	523	10.464	1.587	29.274	91,65%	(2.445)
	Cilem	8.190	15.249	15.987	1.186	1.058	-128	459	738	7.797	320	18.454	86,63%	(2.467)
	Gadai	8.175	11.058	10.842	2.016	1.052	-964	624	-215	2.667	1.267	10.820	100,21%	22
4	CFG	247.446	261.646	261.125	3.387	2.446	-941	3.839	-522	13.679	2.968	263.405	99,13%	(2.281)
	CF 1	12.247	10.586	10.544	-	-	0	-60	-42	-1.703	42	14.104	74,76%	(3.560)
	Total Griya	9.062	7.852	7.846	-	-	0	0	-6	-1.217	6	9.491	82,67%	(1.645)
	• Total Non Program	9.062	7.852	7.846	-	-	0	-87	-6	-1.217	6	9.491	82,67%	(1.645)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.698	-	-	0	-60	-35	-486	35	4.613	58,49%	(1.915)
	CF 2	235.199	251.061	250.581	3.387	2.446	-941	3.899	-480	15.382	2.926	249.302	100,51%	1.279
	Mitraguna & Others	206.067	221.171	220.925	3.287	2.446	-841	4.041	-246	14.858	2.692	218.862	100,94%	2.063
	Pensiun	29.132	29.890	29.656	100	-	-100	-141	-234	523	234	30.439	97,43%	(784)
	Total Pembiayaan	278.528	311.763	311.655	6.903	4.571	-2.332	5.112	-109	33.127	4.680	313.822	99,31%	(2.167)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	82	79	860	0,00%	0,41%	4,42%	780	860	777			
	KUR	-	82	79	547	0,00%	0,48%	3,30%	467	547	464			
	Non KUR	-	-	-	313	0,00%	0,00%	10,88%	313	313	313			
3	PWG	-	-	-	959	0,00%	0,00%	3,57%	959	959	959			
	Cilem	-	-	-	377	0,00%	0,00%	2,36%	377	377	377			
	Gadai	-	-	-	582	0,00%	0,00%	5,36%	582	582	582			
4	CFG	713	671	728	4.235	0,29%	0,28%	1,62%	3.507	3.522	3.564			
	CF 1	8	337	466	614	0,06%	4,40%	5,82%	148	606	277			
	Total Griya	-	261	257	159	0,00%	3,27%	2,03%	(97)	159	(101)			
	Oto	8	76	210	454	0,24%	7,67%	16,84%	245	447	378			
	CF 2	705	334	262	3.621	0,30%	0,10%	1,44%	3.359	2.915	3.287			
	Mitraguna & Others	705	334	262	3.181	0,34%	0,12%	1,44%	2.920	2.476	2.848			
	Pensiun	-	-	-	439	0,00%	0,00%	1,48%	439	439	439			
	Total Pembiayaan	713	753	807	6.053	0,26%	0,26%	1,94%	5.246	5.340	5.300	1,19%	38,71%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.752	2.059	2.059	0,93%	0,79%	0,79%	-	(250)	307			
	CF 1	296	296	296	296	2,42%	2,80%	2,81%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,77%	3,77%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.456	1.763	1.763	0,86%	0,70%	0,70%	-	(250)	307			
	Mitraguna & Others	2.013	1.456	1.763	1.763	0,98%	0,80%	0,80%	-	(250)	307			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.752	2.059	2.059	0,83%	0,66%	0,66%	-	(250)	307	5,79%	-776,99%	5,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	28.089	28.401	1.239	313	(1.427)	-4,78%	984	3,59%	35.521	79,96%	(7.120)
2	Tabungan	55.536	68.233	65.225	66.449	9.942	1.225	(1.784)	-2,61%	10.913	19,65%	68.601	96,86%	(2.152)
3	Deposito	6.088	6.809	6.309	6.309	(335)	0	(500)	-7,34%	221	3,62%	6.873	91,79%	(564)
	Total	89.042	104.870	99.622	101.159	10.846	1.537	(3.711)	-3,54%	12.118	13,61%	110.995	91,14%	(9.836)
	CASA	82.953	98.061	93.313	94.851	11.181	1.537	(3.211)	-3,27%	11.897	14,34%	104.122	91,10%	(9.272)
	(%) CASA	93,16%	93,51%	93,67%	93,76%									
	FDR	82,33%	92,06%	97,98%	96,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	970	891	939	48	(31)	-3,18%	(2.179)	-69,88%	-	0,00%	939	
2	Giro ISE	560	442	54	57	3	(384)	-87,00%	(503)	-89,76%		0,00%	57	
3	Tabungan ISE	2.557	528	837	882	45	353	66,85%	(1.676)	-65,52%		0,00%	882	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	45	52	53	53	0	1	1,92%	8	17,78%		0,00%	53	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Local Champion	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.852	100	200	100	-215	65	30	135	21.896	81,53%	(4.044)
	KUR	16.625	17.098	17.165	100	200	100	-190	67	540	133	20.501	83,73%	(3.336)
	Non KUR	1.196	688	686	-	-	0	-24	-2	-510	2	1.394	49,23%	(708)
3	PWG	2.171	6.495	7.177	514	755	241	1.023	682	5.006	73	8.105	88,55%	(928)
	Cilem	2.171	6.495	7.177	514	755	241	1.023	682	5.006	73	8.105	88,55%	(928)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	69.974	787	1.171	384	2.040	312	19.887	859	63.498	110,20%	6.475
	CF 1	13.142	15.797	15.900	-	201	201	-77	104	2.759	97	15.400	103,25%	500
	Total Griya	12.152	13.526	13.465	-	-	0	0	-61	1.312	61	13.221	101,84%	244
	• Total Non Program	7.615	9.363	9.321	-	-	0	-108	-42	1.706	42	8.143	114,46%	1.177
	• Program	4.537	4.163	4.144	-	-	0	-32	-19	-394	19	5.078	81,61%	(934)
	Oto	989	2.271	2.436	-	201	201	-77	164	1.446	36	2.179	111,77%	257
	CF 2	36.945	53.865	54.073	787	970	183	2.117	208	17.128	762	48.098	112,42%	5.975
	Mitraguna & Others	31.987	48.880	49.124	787	970	183	2.146	244	17.136	726	42.107	116,66%	7.016
	Pensiun	4.958	4.985	4.949	-	-	0	-29	-36	-8	36	5.991	82,62%	(1.041)
	Total Pembiayaan	73.308	96.546	97.606	1.401	2.126	725	2.793	1.060	24.298	1.066	96.728	100,91%	878

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	983	1.229	1.970	1,40%	6,91%	11,04%	741	1.721	988			
	KUR	249	917	1.229	1.714	1,50%	7,19%	9,98%	484	1.465	797			
	Non KUR	-	66	-	256	0,00%	0,00%	37,35%	256	256	190			
3	PWG	-	-	-	81	0,00%	0,00%	1,13%	81	81	81			
	Cilem	-	-	-	81	0,00%	0,00%	1,13%	81	81	81			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	862	2,00%	1,13%	1,23%	74	(139)	277			
	CF 1	727	586	789	809	5,53%	4,99%	5,09%	20	82	223			
	Total Griya	727	581	789	802	5,98%	5,83%	5,96%	13	75	221			
	Oto	-	5	-	7	0,00%	0,00%	0,27%	7	7	2			
	CF 2	274	-	-	54	0,74%	0,00%	0,10%	54	(221)	54			
	Mitraguna & Others	274	-	-	54	0,86%	0,00%	0,11%	54	(221)	54			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.568	2.018	2.914	1,71%	2,09%	2,99%	895	1.664	1.345	1,60%	46,44%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	239	4,80%	0,89%	1,34%	81	(616)	69			
	KUR	438	40	38	120	2,63%	0,22%	0,70%	82	(317)	80			
	Non KUR	417	129	120	119	34,85%	17,50%	17,29%	(2)	(298)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	486	0,90%	0,51%	0,70%	130	37	130			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,67%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	397	1,22%	0,50%	0,73%	130	(53)	130			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,54%	-	(183)	-			
	Pensiun	-	-	-	130	0,00%	0,00%	2,62%	130	130	130			
	Total Pembiayaan	1.814	940	929	1.140	2,47%	0,96%	1,17%	210	(674)	199	0,76%	35,31%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	17.788	17.996	(23.428)	208	2.953	19,63%	(7.722)	-30,03%	34.063	52,83%	(16.067)
2	Tabungan	122.400	138.299	140.847	139.146	2.513	(1.701)	847	0,61%	16.746	13,68%	135.814	102,45%	3.331
3	Deposito	49.497	52.299	49.592	49.594	(1.625)	1	(2.705)	-5,17%	96	0,19%	50.279	98,64%	(685)
	Total	197.616	205.640	208.228	206.736	(22.540)	(1.492)	1.096	0,53%	9.120	4,62%	220.156	93,90%	(13.420)
	CASA	148.118	153.341	158.635	157.142	(20.916)	(1.493)	3.801	2,48%	9.024	6,09%	169.877	92,50%	(12.735)
	(%) CASA	74,95%	74,57%	76,18%	76,01%									
	FDR	74,94%	87,49%	86,71%	87,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.459	14.342	13.822		(520)	(1.638)	-10,59%	4.439	47,30%	-	0,00%	13.822
2	Giro ISE	3.509	1.815	1.969	2.034		64	219	12,04%	(1.476)	-42,05%		0,00%	2.034
3	Tabungan ISE	5.874	13.644	12.373	11.788		(585)	(1.856)	-13,60%	5.914	100,68%		0,00%	11.788
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	119	121	121		0	2	1,68%	21	21,00%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	40.518	1.130	-	-1.130	1.749	-370	5.616	370	38.663	104,80%	1.854
	KUR	33.390	38.479	38.116	930	-	-930	1.494	-363	4.726	363	36.969	103,10%	1.147
	Non KUR	1.512	2.409	2.402	200	-	-200	256	-7	890	7	1.694	141,75%	707
3	PWG	20.337	35.928	36.415	6.396	4.208	-2.187	2.559	487	16.078	3.721	31.928	114,06%	4.488
	Cilem	6.847	17.748	17.978	1.830	809	-1.022	1.290	230	11.131	579	15.562	115,53%	2.416
	Gadai	13.490	18.180	18.437	4.565	3.400	-1.166	1.269	257	4.947	3.143	16.366	112,66%	2.071
4	CFG	92.645	100.930	100.763	2.863	669	-2.195	3.814	-167	8.117	836	103.398	97,45%	(2.636)
	CF 1	21.426	20.334	20.391	357	109	-249	245	57	-1.035	52	22.707	89,80%	(2.316)
	Total Griya	17.556	15.516	15.507	-	-	0	0	-9	-2.050	9	17.879	86,73%	(2.372)
	• Total Non Program	17.556	15.516	15.507	-	-	0	-167	-9	-2.050	9	17.879	86,73%	(2.372)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.884	357	109	-249	245	66	1.015	43	4.828	101,17%	57
	CF 2	71.219	80.596	80.371	2.506	560	-1.946	3.569	-224	9.153	784	80.691	99,60%	(320)
	Mitraguna & Others	67.517	76.973	76.783	2.506	560	-1.946	3.605	-189	9.266	749	76.113	100,88%	670
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	180.547	10.389	5.577	-4.812	8.106	635	32.448	4.943	174.205	103,64%	6.342

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	334	106	4.122	0,38%	0,26%	10,17%	4.016	3.990	3.788			
	KUR	131	170	106	3.423	0,39%	0,28%	8,98%	3.317	3.291	3.253			
	Non KUR	-	165	-	699	0,00%	0,00%	29,11%	699	699	534			
3	PWG	-	-	-	888	0,00%	0,00%	2,44%	888	888	888			
	Cilem	-	-	-	576	0,00%	0,00%	3,20%	576	576	576			
	Gadai	-	-	-	312	0,00%	0,00%	1,69%	312	312	312			
4	CFG	616	1.647	1.495	2.231	0,67%	1,48%	2,21%	736	1.615	584			
	CF 1	588	544	325	782	2,74%	1,60%	3,83%	457	194	237			
	Total Griya	588	420	202	534	3,35%	1,30%	3,44%	332	(54)	115			
	Oto	-	125	122	248	0,00%	2,54%	5,07%	125	248	123			
	CF 2	28	1.102	1.170	1.449	0,04%	1,45%	1,80%	279	1.421	347			
	Mitraguna & Others	28	1.102	1.170	1.449	0,04%	1,52%	1,89%	279	1.421	347			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	7.240	0,50%	0,89%	4,01%	5.640	6.493	5.259	0,05%	98,72%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	941	996	996	0,61%	0,99%	0,99%	-	431	55			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	941	996	996	0,70%	1,24%	1,24%	-	494	55			
	Mitraguna & Others	502	941	996	996	0,74%	1,29%	1,30%	-	494	55			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.220	1.275	1.275	0,53%	0,71%	0,71%	-	494	55	1,62%	-129,58%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	174	174	118	0	(41)	-19,06%	(246)	-58,52%	8.110	2,15%	(7.936)
2	Tabungan	44.796	52.259	52.077	52.258	2.396	181	(0)	-0,00%	7.462	16,66%	57.103	91,52%	(4.844)
3	Deposito	28.737	6.132	6.186	6.186	(200)	0	54	0,88%	(22.551)	-78,47%	29.411	21,03%	(23.225)
	Total	73.953	58.606	58.437	58.619	2.313	181	13	0,02%	(15.334)	-20,74%	94.623	61,95%	(36.005)
	CASA	45.216	52.474	52.251	52.433	2.513	181	(41)	-0,08%	7.217	15,96%	65.213	80,40%	(12.780)
	(%) CASA	61,14%	89,54%	89,41%	89,45%									
	FDR	129,31%	188,04%	190,05%	189,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.171	1.687	1.938		251	767	65,54%	1.031	113,58%	-	0,00%	1.938
2	Giro ISE	390	210	168	168		0	(41)	-19,72%	(221)	-56,82%		0,00%	168
3	Tabungan ISE	518	961	1.519	1.770		251	809	84,12%	1.252	241,78%		0,00%	1.770
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Local Champion	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.596	19.299	300	-	-300	-449	-297	-473	297	22.803	84,63%	(3.505)
	KUR	19.175	18.883	18.591	200	-	-200	-532	-292	-584	292	22.059	84,28%	(3.468)
	Non KUR	597	713	708	100	-	-100	83	-5	111	5	745	95,06%	(37)
3	PWG	2.596	7.836	8.132	526	452	-74	735	296	5.535	156	8.830	92,10%	(698)
	Cilem	2.069	5.965	5.939	316	64	-252	287	-27	3.870	90	6.810	87,20%	(872)
	Gadai	527	1.871	2.193	210	388	178	448	322	1.666	66	2.019	108,61%	174
4	CFG	73.258	82.031	82.891	1.763	1.576	-186	2.392	859	9.633	717	83.932	98,76%	(1.041)
	CF 1	2.294	3.647	4.278	221	660	440	276	631	1.984	29	3.570	119,84%	708
	Total Griya	712	1.611	1.600	-	-	0	0	-11	888	11	1.034	154,71%	566
	• Total Non Program	712	1.611	1.600	-	-	0	-22	-11	888	11	1.034	154,71%	566
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.678	221	660	440	276	643	1.096	17	2.536	105,62%	143
	CF 2	70.963	78.385	78.612	1.542	916	-626	2.117	228	7.649	688	80.362	97,82%	(1.750)
	Mitraguna & Others	52.047	60.807	61.063	1.200	754	-446	2.208	256	9.016	498	60.577	100,80%	486
	Pensiun	18.916	17.577	17.549	342	162	-180	-91	-28	-1.367	190	19.785	88,70%	(2.236)
	Total Pembiayaan	95.626	110.202	111.060	2.589	2.028	-561	2.673	858	15.434	1.170	115.565	96,10%	(4.505)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	493	314	2.057	0,34%	1,60%	10,66%	1.743	1.990	1.564			
	KUR	67	397	286	2.057	0,35%	1,52%	11,06%	1.771	1.990	1.660			
	Non KUR	-	96	28	-	0,00%	3,93%	0,00%	(28)	-	(96)			
3	PWG	-	-	-	104	0,00%	0,00%	1,28%	104	104	104			
	Cilem	-	-	-	104	0,00%	0,00%	1,75%	104	104	104			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.095	2.308	2.790	0,00%	2,81%	3,37%	482	2.789	695			
	CF 1	-	-	-	144	0,00%	0,00%	3,36%	144	144	144			
	Total Griya	-	-	-	91	0,00%	0,00%	5,66%	91	91	91			
	Oto	-	-	-	53	0,00%	0,00%	1,98%	53	53	53			
	CF 2	1	2.095	2.308	2.646	0,00%	2,94%	3,37%	338	2.645	551			
	Mitraguna & Others	1	2.095	2.308	2.377	0,00%	3,80%	3,89%	68	2.376	281			
	Pensiun	-	-	-	270	0,00%	0,00%	1,54%	270	270	270			
	Total Pembiayaan	68	2.589	2.623	4.951	0,07%	2,38%	4,46%	2.329	4.883	2.363	4,14%	7,07%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	116	120	120	0,91%	0,61%	0,62%	-	(60)	4			
	KUR	181	116	120	120	0,94%	0,64%	0,65%	-	(60)	4			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	363	352	352	0,00%	0,43%	0,43%	-	352	(11)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	363	352	352	0,00%	0,45%	0,45%	-	352	(11)			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	156	145	145	0,00%	0,13%	0,83%	-	145	(11)			
	Total Pembiayaan	181	479	473	473	0,19%	0,43%	0,43%	-	292	(7)	8,57%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	19.868	19.416	(662)	(452)	(2.565)	-11,67%	(19.163)	-49,67%	50.912	38,14%	(31.496)
2	Tabungan	168.056	173.709	180.885	180.015	(401)	(870)	6.306	3,63%	11.959	7,12%	188.094	95,70%	(8.079)
3	Deposito	55.027	67.591	67.128	67.130	(3.993)	2	(461)	-0,68%	12.103	21,99%	56.195	119,46%	10.935
	Total	261.662	263.281	267.881	266.561	(5.056)	(1.320)	3.280	1,25%	4.900	1,87%	295.201	90,30%	(28.639)
	CASA	206.634	195.690	200.753	199.431	(1.063)	(1.322)	3.741	1,91%	(7.203)	-3,49%	239.006	83,44%	(39.574)
	(%) CASA	78,97%	74,33%	74,94%	74,82%									
	FDR	64,72%	74,36%	73,79%	74,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.018	4.118	3.938		(180)	(80)	-1,99%	899	29,57%	-	0,00%	3.938
2	Giro ISE	335	326	284	278		(5)	(48)	-14,61%	(57)	-16,88%		0,00%	278
3	Tabungan ISE	2.705	3.692	3.834	3.660		(174)	(32)	-0,88%	955	35,32%		0,00%	3.660
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	162	163	163		0	1	0,62%	17	11,64%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.227	25.244	-	-	0	-291	17	470	(17)	30.626	82,43%	(5.382)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.244	-	-	0	-291	17	470	(17)	28.077	89,91%	(2.834)
	• Local Champion	24.387	24.877	24.894	-	-	0	-288	17	507	(17)	25.953	95,92%	(1.059)
	• Value Chain	387	350	350	-	-	-	-4	0	-37	-	2.124	16,47%	(1.774)
2	MBG	21.941	24.298	24.252	700	200	-500	240	-46	2.312	246	24.965	97,15%	(712)
	KUR	20.349	22.920	22.883	700	200	-500	272	-36	2.534	236	23.226	98,52%	(343)
	Non KUR	1.592	1.379	1.369	-	-	0	-32	-9	-223	9	1.739	78,74%	(370)
3	PWG	23.945	36.403	37.451	6.620	5.415	-1.205	2.540	1.048	13.506	4.367	36.734	101,95%	717
	Cilem	8.631	15.736	16.077	1.435	917	-518	745	341	7.446	576	18.820	85,42%	(2.744)
	Gadai	15.314	20.667	21.374	5.185	4.498	-687	1.795	707	6.060	3.791	17.914	119,32%	3.460
4	CFG	98.692	109.855	110.721	1.620	1.599	-21	956	866	12.029	733	114.514	96,69%	(3.794)
	CF 1	13.574	19.937	20.463	403	607	204	121	526	6.889	81	15.455	132,41%	5.009
	Total Griya	9.477	14.029	14.023	-	-	0	0	-6	4.546	6	9.952	140,91%	4.072
	• Total Non Program	9.477	14.029	14.023	-	-	0	128	-6	4.546	6	9.952	140,91%	4.072
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.440	403	607	204	121	532	2.343	75	5.503	117,02%	937
	CF 2	85.118	89.918	90.258	1.217	992	-225	835	340	5.140	652	99.060	91,11%	(8.802)
	Mitraguna & Others	51.909	55.390	55.643	475	692	217	194	253	3.734	439	64.565	86,18%	(8.922)
	Pensiun	33.208	34.527	34.614	742	300	-442	641	87	1.406	213	34.495	100,35%	120
	Total Pembiayaan	169.351	195.783	197.668	8.940	7.213	-1.727	3.445	1.885	28.317	5.328	206.839	95,57%	(9.171)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.402	0,00%	0,00%	5,56%	1.402	1.402	1.402			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.402	0,00%	0,00%	5,56%	1.402	1.402	1.402			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	1.144	0,51%	0,29%	4,72%	1.073	1.031	1.045			
	KUR	113	35	11	931	0,55%	0,05%	4,07%	920	818	896			
	Non KUR	-	64	60	213	0,00%	4,35%	15,57%	153	213	149			
3	PWG	-	-	-	912	0,00%	0,00%	2,44%	912	912	912			
	Cilem	-	-	-	792	0,00%	0,00%	4,93%	792	792	792			
	Gadai	-	-	-	120	0,00%	0,00%	0,56%	120	120	120			
4	CFG	211	347	851	1.796	0,21%	0,78%	1,62%	945	1.585	1.449			
	CF 1	-	132	505	590	0,00%	2,53%	2,88%	85	590	458			
	Total Griya	-	132	349	349	0,00%	2,49%	2,49%	-	349	217			
	Oto	-	-	156	241	0,00%	2,64%	3,75%	85	241	241			
	CF 2	211	215	347	1.206	0,25%	0,39%	1,34%	859	995	991			
	Mitraguna & Others	211	9	13	737	0,41%	0,02%	1,32%	724	526	728			
	Pensiun	-	206	334	469	0,00%	0,97%	1,35%	135	469	263			
	Total Pembiayaan	324	446	922	5.255	0,19%	0,47%	2,66%	4.333	4.931	4.809	0,35%	86,72%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,84%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,84%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.483	1.478	1.478	2,15%	1,35%	1,34%	-	(646)	(5)			
	CF 1	445	402	402	402	3,28%	2,02%	1,96%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,75%	2,75%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,28%	0,25%	-	(24)	-			
	CF 2	1.679	1.081	1.076	1.076	1,97%	1,20%	1,19%	-	(603)	(5)			
	Mitraguna & Others	1.585	1.081	1.076	1.076	3,05%	1,94%	1,93%	-	(509)	(5)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.466	1,28%	2,28%	2,26%	-	2.297	(5)	1,30%	42,58%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.46	2.67	2.62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	850	796	(31)	(54)	93	13,28%	(3.811)	-82,72%	12.486	6,37%	(11.690)
2	Tabungan	52.069	51.523	50.814	50.156	1.708	(658)	(1.367)	-2,65%	(1.913)	-3,67%	64.775	77,43%	(14.618)
3	Deposito	11.396	8.222	8.232	8.232	(495)	0	10	0,12%	(3.164)	-27,77%	12.114	67,96%	(3.882)
	Total	68.072	60.448	59.896	59.184	1.182	(712)	(1.264)	-2,09%	(8.888)	-13,06%	89.374	66,22%	(30.190)
	CASA	56.676	52.226	51.664	50.952	1.677	(712)	(1.274)	-2,44%	(5.723)	-10,10%	77.261	65,95%	(26.308)
	(%) CASA	83,26%	86,40%	86,26%	86,09%									
	FDR	200,44%	262,77%	266,48%	269,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.304	1.395	1.403	8	99	7,57%	(180)	-11,39%	-	0,00%	1.403	
2	Giro ISE	116	4	4	4	0	0	0,00%	(111)	-96,15%		0,00%	4	
3	Tabungan ISE	1.468	1.300	1.391	1.398	8	99	7,60%	(69)	-4,72%		0,00%	1.398	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	122	133	133	133	0	0	0,00%	11	9,02%		0,00%	133	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	41.111	40.806	825	250	-575	465	-305	1.153	555	42.501	96,01%	(1.695)
	KUR	35.878	38.336	38.050	825	250	-575	572	-286	2.172	536	38.587	98,61%	(537)
	Non KUR	3.776	2.775	2.757	-	-	0	-107	-19	-1.020	19	3.914	70,42%	(1.158)
3	PWG	12.336	26.611	26.948	4.680	3.680	-999	2.289	337	14.612	3.344	21.563	124,97%	5.385
	Cilem	3.767	8.461	8.830	600	589	-11	418	369	5.063	220	8.648	102,10%	182
	Gadai	8.569	18.150	18.118	4.080	3.092	-988	1.871	-32	9.549	3.124	12.915	140,29%	5.203
4	CFG	84.451	91.118	91.858	753	1.370	617	1.254	740	7.407	630	95.541	96,15%	(3.683)
	CF 1	4.785	7.248	7.228	158	-	-158	144	-20	2.443	20	6.077	118,94%	1.151
	Total Griya	4.537	6.373	6.358	-	-	0	0	-15	1.820	15	4.894	129,91%	1.464
	• Total Non Program	4.383	5.720	5.706	-	-	0	-45	-14	1.323	14	4.721	120,86%	985
	• Program	154	653	651	-	-	0	-3	-1	497	1	172	377,91%	479
	Oto	248	875	870	158	-	-158	144	-5	622	5	1.183	73,54%	(313)
	CF 2	79.665	83.870	84.630	596	1.370	775	1.110	760	4.965	610	89.464	94,60%	(4.834)
	Mitraguna & Others	63.755	65.327	66.205	323	1.370	1.047	936	877	2.450	493	72.645	91,13%	(6.440)
	Pensiun	15.910	18.542	18.425	273	-	-273	174	-117	2.515	117	16.818	109,55%	1.607
	Total Pembiayaan	136.441	158.840	159.612	6.258	5.300	-957	4.007	772	23.172	4.528	159.605	100,00%	7

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	588	302	4.085	0,47%	0,73%	10,01%	3.783	3.898	3.497			
	KUR	48	449	302	3.613	0,13%	0,79%	9,50%	3.311	3.566	3.164			
	Non KUR	140	138	-	471	3,70%	0,00%	17,10%	471	332	333			
3	PWG	-	-	-	813	0,00%	0,00%	3,02%	813	813	813			
	Cilem	-	-	-	593	0,00%	0,00%	6,72%	593	593	593			
	Gadai	-	-	-	220	0,00%	0,00%	1,21%	220	220	220			
4	CFG	1.300	448	445	3.599	1,54%	0,49%	3,92%	3.154	2.299	3.151			
	CF 1	-	-	-	375	0,00%	0,00%	5,19%	375	375	375			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	375	0,00%	0,00%	43,14%	375	375	375			
	CF 2	1.300	448	445	3.223	1,63%	0,53%	3,81%	2.779	1.923	2.776			
	Mitraguna & Others	1.135	448	445	3.223	1,78%	0,68%	4,87%	2.779	2.088	2.776			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	8.496	1,09%	0,47%	5,32%	7.750	7.009	7.461	0,51%	90,48%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	74	442	434	0,00%	1,07%	1,06%	(8)	434	360			
	KUR	-	-	238	235	0,00%	0,62%	0,62%	(3)	235	235			
	Non KUR	-	74	204	199	0,00%	7,34%	7,23%	(4)	199	125			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	446	445	445	0,76%	0,49%	0,48%	-	(198)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	446	445	445	0,81%	0,53%	0,53%	-	(198)	(1)			
	Mitraguna & Others	643	284	283	283	1,01%	0,43%	0,43%	-	(360)	(1)			
	Pensiun	-	162	162	162	0,00%	0,10%	0,88%	-	162	0			
	Total Pembiayaan	643	520	887	879	0,47%	0,56%	0,55%	(8)	236	359	0,59%	-7,90%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	4.609	4.322	(495)	(287)	(1.568)	-26,62%	(58)	-1,33%	12.255	35,27%	(7.932)
2	Tabungan	121.239	126.909	124.121	124.823	(1.862)	702	(2.086)	-1,64%	3.585	2,96%	133.893	93,23%	(9.070)
3	Deposito	26.839	21.290	20.817	20.817	(120)	0	(473)	-2,22%	(6.022)	-22,44%	27.590	75,45%	(6.773)
	Total	152.459	154.089	149.548	149.963	(2.477)	415	(4.126)	-2,68%	(2.496)	-1,64%	173.738	86,32%	(23.775)
	CASA	125.619	132.799	128.730	129.146	(2.357)	415	(3.653)	-2,75%	3.526	2,81%	146.148	88,37%	(17.002)
	(%) CASA	82,40%	86,18%	86,08%	86,12%									
	FDR	80,08%	82,67%	84,87%	84,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.346	3.631	3.579		(52)	233	6,95%	328	10,09%	-	0,00%	3.579
2	Giro ISE	1.707	1.958	1.995	2.016		21	58	2,94%	309	18,12%		0,00%	2.016
3	Tabungan ISE	1.544	1.388	1.636	1.563		(73)	175	12,61%	19	1,21%		0,00%	1.563
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%		0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	27.634	130	100	-30	247	-110	-3.553	210	34.233	80,72%	(6.599)
	KUR	27.378	24.973	24.873	130	100	-30	362	-100	-2.505	200	30.277	82,15%	(5.404)
	Non KUR	3.809	2.771	2.761	-	-	0	-115	-10	-1.048	10	3.955	69,80%	(1.194)
3	PWG	1.449	4.989	5.135	548	385	-164	228	147	3.686	238	6.624	77,53%	(1.489)
	Cilem	1.449	4.989	5.135	548	385	-164	228	147	3.686	238	6.624	77,53%	(1.489)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.544	780	460	-320	1.047	-503	4.981	963	87.647	90,75%	(8.103)
	CF 1	26.770	24.847	24.784	650	-	-650	-83	-63	-1.987	63	28.738	86,24%	(3.955)
	Total Griya	26.477	21.706	21.663	650	-	-650	0	-43	-4.814	43	27.317	79,30%	(5.654)
	• Total Non Program	23.147	18.793	18.764	650	-	-650	389	-28	-4.383	28	23.590	79,54%	(4.826)
	• Program	3.330	2.913	2.899	-	-	0	-38	-14	-431	14	3.727	77,79%	(828)
	Oto	293	3.141	3.120	-	-	0	-83	-21	2.827	21	1.421	219,57%	1.699
	CF 2	47.792	55.199	54.760	130	460	330	1.130	-439	6.968	899	58.909	92,96%	(4.149)
	Mitraguna & Others	41.537	46.694	46.307	130	460	330	12	-387	4.770	847	51.622	89,70%	(5.315)
	Pensiun	6.255	8.506	8.453	-	-	0	1.119	-53	2.198	53	7.286	116,01%	1.167
	Total Pembiayaan	122.084	127.384	126.914	1.458	945	-514	1.476	-470	4.830	1.414	143.389	88,51%	(16.475)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.083	713	2.101	0,27%	2,57%	7,60%	1.387	2.017	1.018			
	KUR	83	412	159	1.617	0,30%	0,64%	6,50%	1.458	1.534	1.205			
	Non KUR	-	670	554	484	0,00%	20,01%	17,51%	(71)	484	(187)			
3	PWG	10	-	-	40	0,69%	0,00%	0,78%	40	30	40			
	Cilem	10	-	-	40	0,69%	0,00%	0,78%	40	30	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	5.292	2,19%	3,88%	6,65%	2.189	3.656	3.125			
	CF 1	1.522	1.690	2.499	4.637	5,68%	10,06%	18,71%	2.138	3.116	2.947			
	Total Griya	1.522	1.690	2.499	2.006	5,75%	11,51%	9,26%	(493)	484	316			
	Oto	-	-	-	2.631	0,00%	0,00%	84,32%	2.631	2.631	2.631			
	CF 2	114	476	603	654	0,24%	1,09%	1,19%	51	540	178			
	Mitraguna & Others	114	476	603	654	0,27%	1,29%	1,41%	51	540	178			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	7.432	1,42%	3,00%	5,86%	3.616	5.703	3.582	0,94%	83,97%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	12.559	12.559	80,49%	86,00%	86,01%	-	577	577			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.856	1.856	30,58%	47,58%	47,61%	-	577	577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	764	1.056	1.271	1,54%	3,81%	4,60%	215	792	507			
	KUR	111	276	479	479	0,41%	1,92%	1,93%	-	368	204			
	Non KUR	368	489	577	792	9,65%	20,81%	28,67%	215	424	303			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.723	1.266	1.534	1,83%	1,58%	1,93%	269	170	(189)			
	CF 1	1.118	655	388	657	4,18%	1,56%	2,65%	269	(461)	1			
	Total Griya	1.118	655	388	657	4,22%	1,79%	3,03%	269	(461)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,60%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,90%	-	631	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.364	11,32%	11,68%	12,11%	484	1.539	895	1,28%	89,42%	-10,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	4.616	4.537	(1.283)	(79)	1.117	32,65%	(1.382)	-23,35%	14.361	31,59%	(9.824)
2	Tabungan	49.567	53.824	52.231	52.056	(527)	(175)	(1.768)	-3,28%	2.490	5,02%	63.134	82,45%	(11.077)
3	Deposito	19.983	50.227	50.102	50.102	(658)	0	(125)	-0,25%	30.119	150,72%	20.773	241,19%	29.329
	Total	75.469	107.472	106.950	106.696	(2.469)	(254)	(726)	-0,72%	31.227	41,38%	98.268	108,58%	8.427
	CASA	55.486	57.245	56.848	56.594	(1.811)	(254)	(651)	-1,14%	1.108	2,00%	77.495	73,03%	(20.901)
	(%) CASA	73,52%	53,26%	53,15%	53,04%									
	FDR	164,25%	127,15%	127,97%	128,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.169	1.016	1.002	1.030	28	14	1,38%	(139)	-11,86%	-	0,00%	1.030
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,41%		0,00%	1
3	Tabungan ISE	994	865	851	879	28	14	1,62%	(114)	-11,49%		0,00%	879
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
3	PWG	2.503	4.324	4.787	204	702	499	-38	463	2.284	239	8.497	56,34%	(3.710)
	Cilem	2.503	4.324	4.787	204	702	499	-38	463	2.284	239	8.497	56,34%	(3.710)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.072	1.850	1.251	-599	2.692	-258	10.631	1.509	133.806	98,70%	(1.734)
	CF 1	4.796	5.901	5.982	-	111	111	151	81	1.187	30	6.269	95,42%	(287)
	Total Griya	4.549	4.764	4.750	-	-	0	0	-14	201	14	4.920	96,54%	(170)
	• Total Non Program	4.549	4.764	4.750	-	-	0	-45	-14	201	14	4.920	96,54%	(170)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.232	-	111	111	151	95	986	16	1.349	91,34%	(117)
	CF 2	116.645	126.430	126.090	1.850	1.140	-710	2.541	-340	9.445	1.480	127.537	98,87%	(1.447)
	Mitraguna & Others	110.497	118.744	118.474	1.730	1.140	-590	1.766	-271	7.977	1.411	120.379	98,42%	(1.905)
	Pensiun	6.148	7.685	7.616	120	-	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	136.859	2.054	1.953	-100	2.653	205	12.902	1.749	142.391	96,11%	(5.532)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	34	0,00%	0,00%	0,72%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,72%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	3.463	0,00%	1,14%	2,62%	1.956	3.463	2.009			
	CF 1	-	-	-	187	0,00%	0,00%	3,12%	187	187	187			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	187	0,00%	0,00%	15,15%	187	187	187			
	CF 2	-	1.454	1.507	3.277	0,00%	1,19%	2,60%	1.770	3.277	1.823			
	Mitraguna & Others	-	1.454	1.507	3.277	0,00%	1,27%	2,77%	1.770	3.277	1.823			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	3.498	0,00%	1,10%	2,56%	1.991	3.498	2.044	0,80%	68,86%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)			
	CF 1	65	55	54	54	1,36%	0,91%	0,90%	-	(12)	(1)			
	Total Griya	65	55	54	54	1,44%	1,13%	1,13%	-	(12)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-955,92%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	2.483	1.924	60	(559)	34	1,81%	324	20,22%	13.559	14,19%	(11.635)
2	Tabungan	117.228	130.045	122.904	124.061	(157)	1.158	(5.984)	-4,60%	6.834	5,83%	136.263	91,05%	(12.202)
3	Deposito	47.162	44.283	44.423	44.423	267	0	140	0,32%	(2.739)	-5,81%	48.271	92,03%	(3.848)
	Total	165.991	176.218	169.810	170.409	170	599	(5.809)	-3,30%	4.418	2,66%	198.093	86,02%	(27.684)
	CASA	118.829	131.935	125.387	125.986	(97)	599	(5.949)	-4,51%	7.157	6,02%	149.822	84,09%	(23.837)
	(%) CASA	71,59%	74,87%	73,84%	73,93%									
	FDR	85,30%	86,41%	90,00%	89,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.847	3.461	3.896		435	1.049	36,83%	829	27,02%	-	0,00%	3.896
2	Giro ISE	515	1.030	1.205	1.147		(58)	117	11,36%	632	122,75%		0,00%	1.147
3	Tabungan ISE	2.552	1.818	2.257	2.749		493	932	51,26%	197	7,72%		0,00%	2.749
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	121	121		0	4	3,42%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.904	26.618	850	-	-850	297	-286	3.070	286	26.408	100,79%	210
	KUR	22.685	26.325	26.042	850	-	-850	507	-283	3.357	283	25.406	102,50%	636
	Non KUR	863	579	576	-	-	0	-210	-3	-287	3	1.002	57,46%	(426)
3	PWG	16.913	28.940	30.179	3.462	3.122	-340	1.211	1.239	13.266	1.883	29.768	101,38%	411
	Cilem	9.701	18.563	19.897	1.523	1.846	324	807	1.334	10.196	512	19.909	99,94%	(12)
	Gadai	7.212	10.377	10.282	1.939	1.276	-664	404	-95	3.070	1.371	9.859	104,29%	423
4	CFG	101.109	96.418	96.041	137	175	38	-1.473	-378	-5.068	553	114.649	83,77%	(18.609)
	CF 1	13.632	14.256	14.183	17	-	-17	-42	-73	550	73	15.245	93,03%	(1.063)
	Total Griya	12.067	12.042	11.997	-	-	0	0	-45	-69	45	12.473	96,19%	(476)
	• Total Non Program	12.067	12.042	11.997	-	-	0	-108	-45	-69	45	12.473	96,19%	(476)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.185	17	-	-17	-42	-28	620	28	2.772	78,83%	(587)
	CF 2	87.476	82.163	81.858	120	175	55	-1.430	-304	-5.618	479	99.404	82,35%	(17.546)
	Mitraguna & Others	79.108	74.436	74.017	70	-	-70	-1.400	-419	-5.091	419	89.931	82,30%	(15.914)
	Pensiun	8.368	7.726	7.841	50	175	125	-30	115	-527	60	9.473	82,77%	(1.632)
	Total Pembiayaan	141.591	152.262	152.838	4.449	3.297	-1.152	35	576	11.247	2.721	170.846	89,46%	(18.009)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	1.118	0,81%	0,00%	4,20%	1.118	928	1.118			
	KUR	-	-	-	1.032	0,00%	0,00%	3,96%	1.032	1.032	1.032			
	Non KUR	190	-	-	86	21,98%	0,00%	14,98%	86	(103)	86			
3	PWG	-	-	-	1.774	0,00%	0,00%	5,88%	1.774	1.774	1.774			
	Cilem	-	-	-	1.413	0,00%	0,00%	7,10%	1.413	1.413	1.413			
	Gadai	-	-	-	361	0,00%	0,00%	3,51%	361	361	361			
4	CFG	854	607	82	5.336	0,84%	0,08%	5,56%	5.255	4.482	4.730			
	CF 1	-	84	82	773	0,00%	0,57%	5,45%	691	773	688			
	Total Griya	-	72	70	348	0,00%	0,58%	2,90%	277	348	276			
	Oto	-	12	11	425	0,00%	0,52%	19,45%	414	425	413			
	CF 2	854	522	-	4.564	0,98%	0,00%	5,58%	4.564	3.710	4.042			
	Mitraguna & Others	854	522	-	4.564	1,08%	0,00%	6,17%	4.564	3.710	4.042			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	607	82	8.228	0,74%	0,05%	5,38%	8.147	7.184	7.622	0,72%	86,59%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	-	-	0,32%	0,00%	0,00%	-	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	-	-	4,73%	0,00%	0,00%	-	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	1.073	1.073	0,59%	1,11%	1,12%	(0)	476	(0)			
	CF 1	91	239	239	238	0,67%	1,67%	1,68%	(0)	148	(0)			
	Total Griya	91	88	88	88	0,75%	0,73%	0,73%	(0)	(3)	(0)			
	Oto	-	151	151	151	0,00%	6,81%	6,90%	-	151	-			
	CF 2	506	835	835	835	0,58%	1,02%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,12%	1,13%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.262	1.073	1.073	0,47%	0,70%	0,70%	(0)	402	(189)	0,85%	-20,51%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	5.089	4.873	26	(216)	601	14,06%	(1.189)	-19,62%	17.587	27,71%	(12.714)
2	Tabungan	115.416	127.376	129.318	130.318	2.673	999	2.942	2,31%	14.902	12,91%	133.777	97,41%	(3.459)
3	Deposito	39.351	36.505	38.778	38.778	486	0	2.273	6,23%	(572)	-1,45%	40.431	95,91%	(1.653)
	Total	160.829	168.153	173.185	173.969	3.185	784	5.816	3,46%	13.140	8,17%	191.795	90,71%	(17.826)
	CASA	121.478	131.648	134.407	135.191	2.699	784	3.543	2,69%	13.712	11,29%	151.364	89,31%	(16.173)
	(%) CASA	75,53%	78,29%	77,61%	77,71%									
	FDR	76,61%	88,43%	86,68%	86,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.174	2.667	2.465		(203)	291	13,37%	984	66,41%	-	0,00%	2.465
2	Giro ISE	43	10	10	10		0	0	0,01%	(33)	-76,65%		0,00%	10
3	Tabungan ISE	1.438	2.164	2.657	2.455		(203)	291	13,43%	1.016	70,65%		0,00%	2.455
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Local Champion	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.573	9.497	-	-	0	-303	-76	1.163	76	10.704	88,72%	(1.207)
	KUR	8.171	9.393	9.317	-	-	0	-298	-76	1.146	76	10.425	89,37%	(1.108)
	Non KUR	163	180	180	-	-	0	-5	0	17	-	279	64,62%	(99)
3	PWG	22.470	32.445	33.545	4.424	4.199	-225	246	1.100	11.075	3.099	34.600	96,95%	(1.055)
	Cilem	8.736	15.740	16.493	1.003	1.204	201	671	754	7.757	450	18.452	89,39%	(1.958)
	Gadai	13.734	16.705	17.052	3.421	2.995	-426	-426	346	3.317	2.649	16.149	105,59%	903
4	CFG	92.027	105.411	105.607	756	1.456	701	1.720	196	13.580	1.260	103.661	101,88%	1.946
	CF 1	36.305	36.820	36.705	48	160	113	156	-114	401	274	37.690	97,39%	(985)
	Total Griya	33.468	33.176	33.125	-	160	160	0	-52	-344	212	33.817	97,95%	(692)
	• Total Non Program	33.468	31.174	30.966	-	-	0	-651	-208	-2.503	208	33.817	91,57%	(2.851)
	• Program	-	2.002	2.159	-	160	160	-10	156	2.159	4	0	0,00%	2.159
	Oto	2.837	3.643	3.581	48	-	-48	156	-62	744	62	3.873	92,45%	(292)
	CF 2	55.722	68.591	68.902	708	1.296	588	1.564	310	13.180	986	65.971	104,44%	2.930
	Mitraguna & Others	47.599	55.350	55.738	708	1.296	588	-567	388	8.139	908	56.899	97,96%	(1.161)
	Pensiun	8.123	13.242	13.164	-	-	0	2.131	-78	5.041	78	9.072	145,10%	4.091
	Total Pembiayaan	123.205	148.701	150.121	5.180	5.856	675	1.647	1.420	26.917	4.435	149.339	100,52%	783

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	94	563	0,00%	0,98%	5,93%	470	563	563			
	KUR	-	-	94	563	0,00%	1,00%	6,05%	470	563	563			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	939	0,00%	0,00%	2,80%	939	939	939			
	Cilem	-	-	-	375	0,00%	0,00%	2,27%	375	375	375			
	Gadai	-	-	-	564	0,00%	0,00%	3,31%	564	564	564			
4	CFG	1.195	325	701	1.179	1,30%	0,67%	1,12%	478	(16)	854			
	CF 1	69	154	536	178	0,19%	1,46%	0,48%	(358)	109	24			
	Total Griya	69	154	536	178	0,21%	1,62%	0,54%	(358)	109	24			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	171	165	1.001	2,02%	0,24%	1,45%	836	(125)	831			
	Mitraguna & Others	1.127	171	165	1.001	2,37%	0,30%	1,80%	836	(125)	831			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	325	795	2.682	0,97%	0,53%	1,79%	1.887	1.486	2.357	0,48%	72,94%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,98%	0,99%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,00%	-	94	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	821	819	818	0,87%	0,78%	0,77%	(1)	16	(3)			
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)			
	Total Griya	46	163	161	160	0,14%	0,49%	0,48%	(1)	114	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,96%	0,95%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,85%	0,84%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,43%	-	61	(0)			
	Total Pembiayaan	1.175	1.288	1.286	1.285	0,95%	0,86%	0,86%	(1)	109	(3)	0,08%	90,82%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	5.710	5.725	617	15	178	3,20%	(1.005)	-14,93%	19.651	29,13%	(13.926)
2	Tabungan	220.302	236.315	245.599	251.022	(5.076)	5.422	14.707	6,22%	30.720	13,94%	240.832	104,23%	10.189
3	Deposito	143.210	171.686	163.053	157.022	(10.775)	(6.031)	(14.664)	-8,54%	13.811	9,64%	144.430	108,72%	12.592
	Total	370.242	413.548	414.362	413.769	(15.234)	(594)	220	0,05%	43.527	11,76%	404.913	102,19%	8.856
	CASA	227.032	241.862	251.309	256.747	(4.459)	5.437	14.885	6,15%	29.715	13,09%	260.483	98,57%	(3.737)
	(%) CASA	61,32%	58,48%	60,65%	62,05%									
	FDR	58,19%	64,23%	64,27%	64,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.097	21.464	21.998		534	901	4,27%	1.486	7,25%	-	0,00%	21.998
2	Giro ISE	3.669	3.228	3.087	3.243		156	15	0,46%	(426)	-11,62%		0,00%	3.243
3	Tabungan ISE	6.637	8.351	8.860	9.237		378	886	10,61%	2.601	39,18%		0,00%	9.237
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	172	174	174		0	2	1,16%	32	22,54%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	13.154	-	-	0	-300	-39	13.125	39	8.808	149,33%	4.345
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	3.585	-	-	0	-356	-39	3.556	39	4.985	71,91%	(1.400)
	• Local Champion	28	3.393	3.374	-	-	0	-55	-18	3.346	18	2.378	141,89%	996
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	12.020	-	-	0	126	-55	4.203	55	12.205	98,48%	(185)
	KUR	7.418	11.668	11.614	-	-	0	134	-54	4.196	54	11.593	100,18%	21
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	32.108	4.281	3.872	-409	51	240	12.718	3.632	31.974	100,42%	134
	Cilem	9.334	14.807	14.451	496	931	435	-1.168	-356	5.118	1.287	18.810	76,83%	(4.358)
	Gadai	10.057	17.061	17.657	3.785	2.941	-844	1.219	596	7.600	2.346	13.164	134,13%	4.492
4	CFG	188.225	208.494	209.045	3.827	3.388	-439	3.008	551	20.820	2.837	202.408	103,28%	6.637
	CF 1	13.467	13.805	13.548	600	-	-600	37	-257	82	257	15.211	89,07%	(1.662)
	Total Griya	8.915	8.773	8.578	200	-	-200	0	-195	-337	195	9.339	91,85%	(761)
	• Total Non Program	8.915	8.773	8.578	200	-	-200	495	-195	-337	195	9.339	91,85%	(761)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.970	400	-	-400	37	-62	419	62	5.871	84,65%	(901)
	CF 2	174.758	194.689	195.497	3.227	3.388	161	2.971	807	20.738	2.581	187.198	104,43%	8.299
	Mitraguna & Others	169.164	188.986	189.829	3.227	3.388	161	3.012	843	20.665	2.545	180.451	105,20%	9.378
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	266.326	8.108	7.260	-848	2.886	697	50.866	6.564	255.396	104,28%	10.931

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	66	268	2,32%	0,55%	2,23%	202	86	268			
	KUR	181	-	-	127	2,44%	0,00%	1,09%	127	(54)	127			
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141			
3	PWG	-	-	-	849	0,00%	0,00%	2,64%	849	849	849			
	Cilem	-	-	-	721	0,00%	0,00%	4,99%	721	721	721			
	Gadai	-	-	-	127	0,00%	0,00%	0,72%	127	127	127			
4	CFG	461	366	-	1.329	0,24%	0,00%	0,64%	1.329	868	963			
	CF 1	356	255	-	584	2,64%	0,00%	4,31%	584	228	328			
	Total Griya	-	-	-	262	0,00%	0,00%	3,05%	262	262	262			
	Oto	356	255	-	322	7,82%	0,00%	6,48%	322	(34)	66			
	CF 2	105	110	-	745	0,06%	0,00%	0,38%	745	640	635			
	Mitraguna & Others	105	110	-	647	0,06%	0,00%	0,34%	647	541	536			
	Pensiun	-	-	-	98	0,00%	0,00%	1,73%	98	98	98			
	Total Pembiayaan	642	366	66	2.445	0,30%	0,02%	0,92%	2.379	1.803	2.079	0,11%	87,70%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	146	0,04%	0,07%	0,07%	(1)	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	146	0,02%	0,08%	0,07%	(1)	117	(1)			
	Mitraguna & Others	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,05%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	8.966	6.288	5.080	(2.678)	(4.353)	-40,91%	6.143	4223,22%	4.064	154,71%	2.224
2	Tabungan	93.148	114.005	114.191	121.911	2.110	7.719	7.906	6,93%	28.763	30,88%	106.141	114,86%	15.770
3	Deposito	25.397	122.050	123.404	123.705	(192)	301	1.656	1,36%	98.308	387,09%	26.151	473,03%	97.554
	Total	118.690	246.696	246.562	251.904	6.998	5.343	5.208	2,11%	133.214	112,24%	136.357	184,74%	115.547
	CASA	93.293	124.646	123.157	128.199	7.190	5.042	3.553	2,85%	34.906	37,42%	110.205	116,33%	17.994
	(%) CASA	78,60%	50,53%	49,95%	50,89%									
	FDR	96,89%	55,72%	56,02%	54,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.776	1.610	1.607		(3)	(170)	-9,56%	789	96,54%	-	0,00%	1.607
2	Giro ISE	33	60	60	60		0	0	0,00%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.717	1.550	1.547		(3)	(170)	-9,89%	763	97,24%		0,00%	1.547
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	82	82	82		0	0	0,00%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.624	35.138	970	1.370	400	-37	514	5.368	856	33.477	104,96%	1.662
	KUR	28.200	32.668	33.208	870	1.370	500	-59	541	5.008	829	31.727	104,67%	1.482
	Non KUR	1.570	1.956	1.930	100	-	-100	23	-26	360	26	1.750	110,28%	180
3	PWG	4.527	9.694	9.996	420	483	63	-227	302	5.469	181	10.876	91,91%	(880)
	Cilem	4.527	9.694	9.996	420	483	63	-227	302	5.469	181	10.876	91,91%	(880)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	93.137	92.978	1.078	868	-210	933	-159	12.277	1.027	93.313	99,64%	(336)
	CF 1	1.386	7.900	8.447	198	588	390	535	547	7.061	41	2.892	292,05%	5.555
	Total Griya	404	3.752	3.745	-	-	0	0	-6	3.341	6	784	477,82%	2.962
	• Total Non Program	404	3.752	3.745	-	-	0	-9	-6	3.341	6	784	477,82%	2.962
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.702	198	588	390	535	553	3.720	35	2.108	222,98%	2.593
	CF 2	79.315	85.237	84.531	880	280	-600	398	-706	5.216	986	90.421	93,49%	(5.890)
	Mitraguna & Others	60.800	65.858	65.423	880	280	-600	437	-435	4.623	715	70.877	92,30%	(5.455)
	Pensiun	18.515	19.378	19.108	-	-	0	-39	-271	593	271	19.543	97,77%	(436)
	Total Pembiayaan	114.997	137.454	138.112	2.468	2.721	253	670	657	23.114	2.064	137.665	100,32%	446

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	103	349	2.065	0,72%	1,01%	5,88%	1.716	1.852	1.963			
	KUR	129	103	349	1.939	0,46%	1,07%	5,84%	1.590	1.810	1.836			
	Non KUR	85	-	-	126	5,40%	0,00%	6,55%	126	42	126			
3	PWG	-	-	-	266	0,00%	0,00%	2,66%	266	266	266			
	Cilem	-	-	-	266	0,00%	0,00%	2,66%	266	266	266			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	1.215	0,00%	0,50%	1,31%	749	1.212	76			
	CF 1	-	177	177	-	0,00%	2,24%	0,00%	(177)	-	(177)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	-	0,00%	4,27%	0,00%	(177)	-	(177)			
	CF 2	3	962	289	1.215	0,00%	0,34%	1,44%	926	1.212	253			
	Mitraguna & Others	3	962	289	608	0,01%	0,44%	0,93%	319	605	(354)			
	Pensiun	-	-	-	607	0,00%	0,00%	3,18%	607	607	607			
	Total Pembiayaan	217	1.242	816	3.547	0,19%	0,59%	2,57%	2.731	3.330	2.305	0,06%	97,48%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	119	118	7	0,71%	0,34%	0,02%	(112)	(205)	(113)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	113	112	-	12,12%	5,70%	0,00%	(112)	(190)	(113)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.759	2.754	2.931	3,10%	2,96%	3,15%	177	428	172			
	CF 1	-	23	23	200	0,00%	0,30%	2,37%	177	200	177			
	Total Griya	-	23	23	23	0,00%	0,62%	0,63%	-	23	-			
	Oto	-	-	-	177	0,00%	0,00%	3,76%	177	177	177			
	CF 2	2.503	2.735	2.731	2.731	3,16%	3,20%	3,23%	(0)	227	(5)			
	Mitraguna & Others	2.503	2.521	2.517	2.517	4,12%	3,82%	3,85%	(0)	13	(5)			
	Pensiun	-	214	214	214	0,00%	0,16%	1,12%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.938	2,36%	2,09%	2,13%	65	223	60	0,10%	95,41%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	2.799	2.679	386	(119)	810	43,31%	(776)	-22,46%	15.621	17,15%	(12.941)
2	Tabungan	145.385	150.842	150.992	151.909	1.827	917	1.067	0,71%	6.523	4,49%	164.624	92,28%	(12.715)
3	Deposito	14.811	12.606	12.548	12.548	(141)	0	(58)	-0,46%	(2.263)	-15,28%	15.935	78,74%	(3.387)
	Total	163.652	165.317	166.339	167.136	2.072	797	1.819	1,10%	3.484	2,13%	196.180	85,20%	(29.043)
	CASA	148.841	152.712	153.791	154.588	2.214	797	1.877	1,23%	5.747	3,86%	180.244	85,77%	(25.656)
	(%) CASA	90,95%	92,37%	92,46%	92,49%									
	FDR	119,93%	128,22%	127,91%	127,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.992	2.446	2.526		80	(466)	-15,58%	(8)	-0,32%	-	0,00%	2.526
2	Giro ISE	1.520	903	765	816		51	(87)	-9,66%	(703)	-46,29%		0,00%	816
3	Tabungan ISE	1.014	2.088	1.680	1.710		29	(379)	-18,14%	695	68,57%		0,00%	1.710
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	291	294	294		0	3	1,03%	19	6,91%		0,00%	294

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.240	4.240	-	-	0	-17	0	-327	-	4.568	92,83%	(327)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,92%	(3)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.212	37.693	1.220	1.170	-50	1.224	481	1.769	689	39.840	94,61%	(2.147)
	KUR	33.748	34.096	34.606	620	1.170	550	770	510	858	660	37.473	92,35%	(2.867)
	Non KUR	2.176	3.116	3.087	600	-	-600	454	-30	910	30	2.367	130,43%	720
3	PWG	12.551	23.986	25.058	3.210	3.383	174	978	1.071	12.507	2.312	24.637	101,71%	420
	Cilem	6.245	13.402	13.601	1.425	632	-793	994	199	7.355	433	15.931	85,37%	(2.330)
	Gadai	6.305	10.585	11.457	1.785	2.751	967	-16	872	5.152	1.879	8.706	131,59%	2.751
4	CFG	143.228	146.529	145.770	1.069	612	-457	61	-759	2.542	1.371	159.883	91,17%	(14.112)
	CF 1	29.589	26.539	26.436	129	-	-129	-13	-103	-3.153	103	34.388	76,87%	(7.952)
	Total Griya	26.165	23.673	23.593	-	-	0	0	-81	-2.573	81	29.764	79,26%	(6.172)
	• Total Non Program	3.355	2.439	2.429	-	-	0	-56	-9	-926	9	4.239	57,31%	(1.810)
	• Program	22.810	21.235	21.163	-	-	0	-156	-72	-1.647	72	25.525	82,91%	(4.362)
	Oto	3.424	2.865	2.843	129	-	-129	-13	-22	-580	22	4.624	61,49%	(1.780)
	CF 2	113.639	119.991	119.334	940	612	-328	73	-656	5.696	1.268	125.494	95,09%	(6.160)
	Mitraguna & Others	94.023	97.309	96.819	842	612	-230	156	-489	2.796	1.101	104.779	92,40%	(7.960)
	Pensiun	19.615	22.682	22.515	98	-	-98	-83	-167	2.899	167	20.716	108,69%	1.799
	Total Pembiayaan	196.270	211.968	212.761	5.499	5.165	-333	2.246	793	16.491	4.372	228.928	92,94%	(16.166)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	96	91	2.595	1,77%	0,24%	6,89%	2.504	1.961	2.499			
	KUR	580	96	91	2.590	1,72%	0,27%	7,49%	2.499	2.011	2.494			
	Non KUR	55	-	-	5	2,54%	0,00%	0,17%	5	(50)	5			
3	PWG	-	-	-	1.030	0,00%	0,00%	4,11%	1.030	1.030	1.030			
	Cilem	-	-	-	588	0,00%	0,00%	4,32%	588	588	588			
	Gadai	-	-	-	443	0,00%	0,00%	3,86%	443	443	443			
4	CFG	3.895	4.268	3.612	4.521	2,72%	2,46%	3,10%	909	626	253			
	CF 1	3.671	3.535	2.934	3.857	12,41%	11,06%	14,59%	922	186	322			
	Total Griya	3.671	3.535	2.934	3.857	14,03%	12,39%	16,35%	922	186	322			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	733	678	665	0,20%	0,56%	0,56%	(13)	441	(69)			
	Mitraguna & Others	224	733	678	665	0,24%	0,70%	0,69%	(13)	441	(69)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.364	3.703	8.147	2,31%	1,75%	3,83%	4.444	3.617	3.783	3,66%	4,43%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,61%	97,61%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	204	199	199	0,93%	0,54%	0,53%	-	(135)	(4)			
	KUR	146	148	145	145	0,43%	0,43%	0,42%	-	(1)	(3)			
	Non KUR	188	56	54	54	8,65%	1,74%	1,75%	-	(134)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.419	3.402	3.370	2,51%	2,32%	2,31%	(32)	(220)	(50)			
	CF 1	3.133	3.178	3.018	2.985	10,59%	11,37%	11,29%	(32)	(147)	(193)			
	Total Griya	3.118	3.178	3.018	2.985	11,91%	12,75%	12,65%	(32)	(132)	(193)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	241	384	384	0,40%	0,32%	0,32%	-	(73)	143			
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,28%	-	46	143			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.762	7.740	7.708	4,11%	3,65%	3,62%	(32)	(358)	(55)	3,62%	-0,05%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	505	503	(431)	(2)	57	12,68%	(37)	-6,89%	13.456	3,74%	(12.953)
2	Tabungan	125.992	133.746	131.530	131.055	3	(474)	(2.691)	-2,01%	5.064	4,02%	146.385	89,53%	(15.330)
3	Deposito	49.100	48.466	46.707	46.607	1.128	(100)	(1.859)	-3,84%	(2.493)	-5,08%	50.288	92,68%	(3.681)
	Total	175.632	182.658	178.741	178.165	701	(576)	(4.493)	-2,46%	2.533	1,44%	210.129	84,79%	(31.964)
	CASA	126.532	134.192	132.034	131.558	(428)	(476)	(2.634)	-1,96%	5.026	3,97%	159.842	82,31%	(28.283)
	(%) CASA	72,04%	73,47%	73,87%	73,84%									
	FDR	182,36%	176,18%	179,71%	180,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.695	1.841	1.846		5	151	8,91%	594	47,41%	-	0,00%	1.846
2	Giro ISE	222	144	173	173		0	29	20,29%	(49)	-21,91%		0,00%	173
3	Tabungan ISE	1.030	1.551	1.668	1.673		5	122	7,85%	642	62,33%		0,00%	1.673
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	222	222		0	1	0,45%	27	13,85%		0,00%	222

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.357	-	-	0	-316	-44	-321	44	17.854	80,41%	(3.497)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.357	-	-	0	-316	-44	-321	44	16.471	87,17%	(2.114)
	• Local Champion	14.678	14.401	14.357	-	-	0	-316	-44	-321	44	15.528	92,46%	(1.171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.129	125	-	-125	90	-594	-1.144	594	38.153	86,83%	(5.024)
	KUR	31.590	31.015	30.449	125	-	-125	38	-565	-1.141	565	35.282	86,30%	(4.832)
	Non KUR	2.684	2.709	2.680	-	-	0	52	-29	-4	29	2.872	93,33%	(192)
3	PWG	22.430	34.472	35.470	4.960	3.291	-1.669	1.427	998	13.040	2.293	34.960	101,46%	510
	Cilem	9.274	14.615	15.508	983	1.083	99	216	892	6.233	190	18.979	81,71%	(3.472)
	Gadai	13.156	19.856	19.962	3.977	2.209	-1.768	1.211	106	6.806	2.103	15.981	124,91%	3.981
4	CFG	248.904	239.210	238.267	629	1.093	464	-240	-943	-10.636	2.036	271.752	87,68%	(33.485)
	CF 1	66.307	61.912	61.574	149	-	-149	40	-338	-4.734	338	75.221	81,86%	(13.647)
	Total Griya	63.771	58.025	57.727	-	-	0	0	-298	-6.044	298	71.325	80,93%	(13.598)
	• Total Non Program	13.172	11.709	11.573	-	-	0	-143	-136	-1.598	136	14.703	78,71%	(3.130)
	• Program	50.599	46.315	46.153	-	-	0	-522	-162	-4.446	162	56.622	81,51%	(10.469)
	Oto	2.536	3.887	3.847	149	-	-149	40	-40	1.311	40	3.896	98,75%	(49)
	CF 2	182.596	177.298	176.694	480	1.093	613	-280	-605	-5.903	1.698	196.531	89,91%	(19.838)
	Mitraguna & Others	145.742	143.741	143.366	355	924	569	-121	-376	-2.376	1.300	158.383	90,52%	(15.018)
	Pensiun	36.854	33.557	33.328	125	169	44	-159	-229	-3.527	398	38.148	87,36%	(4.820)
	Total Pembiayaan	320.285	321.806	321.224	5.715	4.384	-1.330	961	-583	938	4.967	362.719	88,56%	(41.496)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.209	0,00%	0,00%	15,39%	2.209	2.209	2.209			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.209	0,00%	0,00%	15,39%	2.209	2.209	2.209			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	1.753	0,46%	1,62%	5,29%	1.206	1.595	1.222			
	KUR	138	436	452	1.478	0,44%	1,46%	4,85%	1.026	1.339	1.042			
	Non KUR	20	95	96	275	0,75%	3,55%	10,27%	179	255	180			
3	PWG	-	-	-	680	0,00%	0,00%	1,92%	680	680	680			
	Cilem	-	-	-	381	0,00%	0,00%	2,46%	381	381	381			
	Gadai	-	-	-	299	0,00%	0,00%	1,50%	299	299	299			
4	CFG	7.829	9.486	9.999	16.029	3,15%	4,18%	6,73%	6.030	8.200	6.544			
	CF 1	6.309	7.631	7.665	11.134	9,51%	12,38%	18,08%	3.469	4.825	3.503			
	Total Griya	6.204	7.631	7.665	11.055	9,73%	13,21%	19,15%	3.390	4.851	3.424			
	Oto	105	-	-	79	4,15%	0,00%	2,05%	79	(27)	79			
	CF 2	1.520	1.854	2.334	4.895	0,83%	1,32%	2,77%	2.562	3.375	3.041			
	Mitraguna & Others	1.215	1.065	1.695	4.162	0,83%	1,18%	2,90%	2.467	2.947	3.098			
	Pensiun	305	790	638	733	0,83%	1,90%	2,20%	95	428	(57)			
	Total Pembiayaan	7.988	10.017	10.547	20.671	2,49%	3,28%	6,44%	10.125	12.684	10.655	0,62%	90,43%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	251	0,50%	0,62%	0,76%	43	81	10			
	KUR	12	218	193	244	0,04%	0,62%	0,80%	51	232	26			
	Non KUR	158	23	15	7	5,88%	0,55%	0,26%	(8)	(151)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.107	6.098	6.589	2,65%	2,55%	2,77%	491	(8)	482			
	CF 1	4.154	5.019	4.894	5.385	6,26%	7,90%	8,75%	491	1.231	365			
	Total Griya	4.071	4.937	4.811	5.302	6,38%	8,29%	9,19%	491	1.231	365			
	Oto	82	82	82	82	3,25%	2,12%	2,14%	-	-	-			
	CF 2	2.444	1.088	1.205	1.205	1,34%	0,68%	0,68%	-	(1.239)	117			
	Mitraguna & Others	1.967	1.088	1.059	1.059	1,35%	0,74%	0,74%	-	(908)	(29)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	7.104	2,20%	2,04%	2,21%	534	73	492	0,30%	86,42%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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