

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314,972	599,559	586,671	574,101	245,075	(12,570)	(25,458)	-4.25%	259,129	82.27%	475,089	120.84%	99,012
2	Tabungan	2,242,130	2,422,180	2,398,024	2,392,246	40,155	(5,778)	(29,934)	-1.24%	150,116	6.70%	2,502,873	95.58%	(110,627)
3	Deposito	2,798,677	2,790,913	2,979,203	3,174,892	460,105	195,690	383,980	13.76%	376,216	13.44%	2,813,322	112.85%	361,570
Total		5,355,779	5,812,652	5,963,897	6,141,240	745,335	177,342	328,588	5.65%	785,461	14.67%	5,791,284	106.04%	349,956
CASA		2,557,102	3,021,739	2,984,695	2,966,347	285,230	(18,347)	(55,392)	-1.83%	409,245	16.00%	2,977,962	99.61%	(11,614)
(% CASA		47.74%	51.99%	50.05%	48.30%									
FDR		47.52%	50.76%	49.26%	47.84%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113,657	100,407	99,740	96,738	(3,003)	(3,669)	-3.65%	(16,919)	-14.89%	148,814	65.01%	(52,076)
2	Giro ISE	31,184	14,307	15,472	16,030	559	1,724	12.05%	(15,153)	-48.59%	52,489	30.54%	(36,458)
3	Tabungan ISE	59,057	66,768	64,936	61,375	(3,561)	(5,393)	-8.08%	2,318	3.92%	63,948	95.98%	(2,573)
4	Deposito ISE	23,415	19,332	19,332	19,332	0	0	0.00%	(4,083)	-17.44%	32,377	59.71%	(13,045)
5	CIF ISE	2,046	1,532	1,545	1,545	0	13	0.85%	(501)	-24.49%		0.00%	1,545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188,209	206,868	205,266	150	640	490	3,840	(1,602)	17,057	2,242	233,500	87.91%	(28,234)
	Linkage	19,369	18,145	18,145	-	-	-	(124)	0	(1,224)	-	39,092	46.42%	(20,947)
	Non-Linkage	168,841	188,723	187,121	150	640	490	3,964	(1,602)	18,280	2,242	194,408	96.25%	(7,287)
	• Local Champion	162,434	179,355	177,654	150	640	490	4,242	(1,701)	15,221	2,341	174,555	101.78%	3,099
	• Value Chain	6,407	9,368	9,467	-	-	-	(277)	99	3,060	(99)	19,853	47.68%	(10,386)
2	MBG	159,435	191,840	191,131	100	300	200	1,349	(709)	31,696	1,009	205,492	93.01%	(14,361)
	KUR	151,599	182,202	181,569	100	150	50	1,585	(633)	29,971	783	195,351	92.95%	(13,782)
	Non KUR	7,836	9,637	9,562	-	150	150	(236)	(76)	1,726	226	10,141	94.28%	(580)
3	PWG	252,400	412,261	414,938	12,304	11,401	(903)	23,624	2,678	162,538	8,724	431,397	96.18%	(16,459)
	Cilem	111,797	223,573	223,236	6,749	1,985	(4,765)	8,750	(337)	111,439	2,322	256,762	86.94%	(33,526)
	Gadai	140,603	188,688	191,702	5,555	9,416	3,862	14,874	3,015	51,099	6,402	174,635	109.77%	17,067
4	CFG	1,944,791	2,139,295	2,126,464	3,480	3,066	(414)	19,378	(12,831)	181,673	15,898	2,194,090	96.92%	(67,627)
	CF 1	376,842	385,958	385,064	785	19	(766)	235	(893)	8,223	913	418,880	91.93%	(33,816)
	Total Griya	311,852	314,123	313,532	-	-	0	0	(591)	1,680	591	332,926	94.17%	(19,394)
	• Total Non Program	308,347	309,901	309,313	-	-	0	(3,862)	(588)	966	588	317,656	97.37%	(8,344)
	• Program	3,505	4,223	4,219	-	-	0	133	(3)	715	3	15,270	27.63%	(11,050)
	Oto	64,990	71,834	71,532	785	19	(766)	235	(302)	6,542	321	85,954	83.22%	(14,422)
	CF 2	1,567,950	1,753,337	1,741,399	2,695	3,047	352	19,143	(11,938)	173,450	14,985	1,775,210	98.10%	(33,811)
	Mitraguna & Others	1,383,782	1,559,560	1,547,878	2,695	1,853	(842)	18,462	(11,681)	164,097	13,534	1,571,846	98.48%	(23,967)
	Pensiun	184,168	193,778	193,521	-	1,194	1,194	681	(257)	9,353	1,451	203,365	95.16%	(9,844)
Total Pembiayaan		2,544,835	2,950,264	2,937,799	16,034	15,407	(627)	48,191	(12,465)	392,964	27,872	3,064,479	95.87%	(126,680)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1,267	-	3,204	4,491	0.67%	1.55%	2.19%	1,288	3,224	4,491			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	1,267	-	3,204	4,363	0.75%	1.70%	2.33%	1,159	3,095	4,363			
	Value Chain	-	-	-	129	0.00%	0.00%	0.07%	129	129	129			
2	MBG	3,453	4,655	4,655	7,548	2.17%	2.43%	3.95%	2,893	4,095	2,893			
	KUR	2,876	4,305	4,305	7,138	1.90%	2.36%	3.93%	2,833	4,262	2,833			
	Non KUR	577	350	350	410	7.36%	3.63%	4.29%	60	(167)	60			
3	PWG	-	26	26	8,373	0.00%	0.01%	2.02%	8,347	8,373	8,347			
	Cilem	-	-	-	6,372	0.00%	0.00%	2.85%	6,372	6,372	6,372			
	Gadai	-	26	26	2,000	0.00%	0.01%	1.04%	1,974	2,000	1,974			
4	CFG	19,268	23,212	25,105	55,925	0.99%	1.17%	2.63%	30,820	36,657	32,714			
	CF 1	8,041	9,455	13,170	25,020	2.13%	3.41%	6.50%	11,850	16,979	15,565			
	Total Griya	6,972	7,025	10,986	15,632	2.24%	3.50%	4.99%	4,646	8,661	8,608			
	Oto	1,069	2,430	2,184	9,387	1.64%	3.04%	13.12%	7,203	8,318	6,958			
	CF 2	11,227	13,757	11,934	30,905	0.72%	0.68%	1.77%	18,971	19,678	17,148			
	Mitraguna & Others	11,107	13,302	11,331	28,004	0.80%	0.73%	1.81%	16,673	16,898	14,702			
	Pensiun	120	455	603	2,901	0.07%	0.31%	1.50%	2,298	2,781	2,447			
Total Pembiayaan		23,988	27,892	32,989	76,337	0.94%	1.12%	2.60%	43,348	52,349	48,445	0.93%	64.17%	-1.7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9,021	7,817	7,817	7,817	4.79%	3.78%	3.81%	(0)	(1,204)	0			
	Linkage	24	2	2	2	0.13%	0.01%	0.01%	-	(23)	-			
	Non-Linkage	8,997	7,815	7,815	7,815	5.33%	4.14%	4.18%	(0)	(1,182)	0			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	2,863	1,696	1,525	1,625	1.80%	0.79%	0.85%	100	(1,238)	(71)			
	KUR	1,760	1,181	1,021	1,167	1.16%	0.56%	0.64%	147	(592)	(14)			
	Non KUR	1,104	515	504	457	14.08%	5.23%	4.78%	(47)	(646)	(57)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	18,124	21,182	23,971	24,198	0.93%	1.12%	1.14%	227	6,075	3,016			
	CF 1	5,476	6,060	6,167	6,693	1.45%	1.60%	1.74%	525	1,217	633			
	Total Griya	4,795	5,611	5,656	6,181	1.54%	1.80%	1.97%	525	1,387	571			
	Oto	681	449	511	511	1.05%	0.71%	0.71%	-	(170)	62			
	CF 2	12,648	15,122	17,804	17,506	0.81%	1.02%	1.01%	(298)	4,858	2,384			
	Mitraguna & Others	12,330	14,664	17,209	16,911	0.89%	1.10%	1.09%	(298)	4,581	2,247			
	Pensiun	318	458	595	595	0.01%	0.02%	0.31%	-	277	136			
Total Pembiayaan		30,008	30,694	33,313	33,640	1.18%	1.13%	1.15%	327	3,632	2,946	0.94%	17.97%	-0.2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4,145,414	4,358,798	5,069,354	923,940	
2	Contribution Margin	108,606	158,691	102,148	(6,458)	5.9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.04	3.23	3.24	0.01	0.20
CIF Payroll	17,616	18,726	19,207	481	1,591

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80,164	79,766	58,559	56,815	21,784	(1,744)	(22,951)	-28.77%	(23,349)	-29.13%	99,791	56.93%	(42,976)
2	Tabungan	392,786	392,341	381,078	385,747	(277)	4,669	(6,594)	-1.68%	(7,039)	-1.79%	424,694	90.83%	(38,946)
3	Deposito	233,260	195,103	195,021	195,025	(41,404)	4	(78)	-0.04%	(38,235)	-16.39%	235,055	82.97%	(40,030)
	Total	706,209	667,209	634,659	637,587	(19,897)	2,928	(29,622)	-4.44%	(68,622)	-9.72%	759,540	83.94%	(121,952)
	CASA	472,950	472,106	439,638	442,562	21,506	2,924	(29,544)	-6.26%	(30,388)	-6.43%	524,484	84.38%	(81,922)
	(%) CASA	66.97%	70.76%	69.27%	69.41%									
	FDR	69.41%	78.81%	82.34%	81.96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26,326	20,922	21,656	22,810		1,154	1,888	9.03%	(3,515)	-13.35%	-	0.00%	22,810
2	Giro ISE	3,901	3,080	4,056	4,061		6	982	31.88%	161	4.12%		0.00%	4,061
3	Tabungan ISE	13,925	12,342	12,100	13,249		1,149	907	7.34%	(676)	-4.85%		0.00%	13,249
4	Deposito ISE	8,500	5,500	5,500	5,500		0	0	0.00%	(3,000)	-35.29%		0.00%	5,500
5	CIF ISE	128	136	137	137		0	1	0.74%	9	7.03%		0.00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93,725	89,596	88,298	-	-	0	(818)	(1,298)	(5,427)	1,298	106,513	82.90%	(18,215)
	Linkage	4,522	3,361	3,361	-	-	-	(122)	0	(1,161)	-	10,091	33.31%	(6,730)
	Non-Linkage	89,203	86,235	84,937	-	-	0	(696)	(1,298)	(4,266)	1,298	96,422	88.09%	(11,485)
	• Local Champion	87,849	85,239	83,940	-	-	0	(661)	(1,298)	(3,909)	1,298	91,272	91.97%	(7,331)
	• Value Chain	1,354	996	996	-	-	-	(36)	0	(357)	-	5,150	19.35%	(4,154)
2	MBG	44,762	41,512	41,592	-	150	150	(765)	80	(3,171)	70	46,400	89.64%	(4,809)
	KUR	42,954	39,297	39,227	-	-	0	(699)	(70)	(3,727)	70	44,605	87.94%	(5,377)
	Non KUR	1,808	2,214	2,364	-	150	150	(66)	150	556	-	1,795	131.68%	569
3	PWG	25,216	36,316	36,593	1,683	1,472	(211)	1,748	277	11,377	1,195	43,943	83.27%	(7,350)
	Cilem	10,119	17,246	17,328	812	205	(607)	338	82	7,209	123	25,949	66.78%	(8,621)
	Gadai	15,098	19,070	19,265	871	1,267	396	1,410	195	4,167	1,072	17,994	107.07%	1,271
4	CFG	326,493	358,409	356,101	1,150	138	(1,012)	2,388	(2,307)	29,609	2,445	347,257	102.55%	8,845
	CF 1	44,529	52,963	52,758	-	-	0	1,197	(205)	8,229	205	46,935	112.41%	5,823
	Total Griya	33,717	42,230	42,089	-	-	0	0	(140)	8,372	140	34,266	122.83%	7,823
	• Total Non Program	33,717	42,230	42,089	-	-	0	(645)	(140)	8,372	140	34,266	122.83%	7,823
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	10,812	10,733	10,669	-	-	0	1,197	(64)	(143)	64	12,669	84.21%	(2,000)
	CF 2	281,964	305,446	303,343	1,150	138	(1,012)	1,191	(2,103)	21,380	2,241	300,322	101.01%	3,021
	Mitraguna & Others	268,245	288,489	286,399	1,150	-	(1,150)	1,718	(2,090)	18,154	2,090	285,267	100.40%	1,132
	Pensiun	13,719	16,957	16,944	-	138	138	(527)	(13)	3,225	151	15,055	112.55%	1,889
	Total Pembiayaan	490,195	525,832	522,584	2,833	1,760	(1,073)	2,553	(3,249)	32,388	5,009	544,113	96.04%	(21,529)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	-	3,204	3,300	0.31%	3.58%	3.74%	97	3,008	3,300			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	293	-	3,204	3,300	0.33%	3.71%	3.89%	97	3,008	3,300			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	550	1,094	1,021	1,422	1.23%	2.46%	3.42%	400	871	327			
	KUR	550	1,094	1,021	1,422	1.28%	2.60%	3.62%	400	871	327			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	598	0.00%	0.00%	1.64%	598	598	598			
	Cilem	-	-	-	483	0.00%	0.00%	2.79%	483	483	483			
	Gadai	-	-	-	115	0.00%	0.00%	0.60%	115	115	115			
4	CFG	5,180	4,311	4,286	9,332	1.59%	1.20%	2.62%	5,046	4,152	5,021			
	CF 1	174	45	42	2,298	0.39%	0.08%	4.36%	2,255	2,124	2,253			
	Total Griya	174	45	42	1,904	0.52%	0.10%	4.52%	1,861	1,730	1,859			
	Oto	-	-	-	394	0.00%	0.00%	3.69%	394	394	394			
	CF 2	5,006	4,266	4,244	7,035	1.78%	1.39%	2.32%	2,791	2,028	2,768			
	Mitraguna & Others	5,006	4,266	4,244	7,035	1.87%	1.47%	2.46%	2,791	2,028	2,768			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	6,024	5,406	8,511	14,653	1.23%	1.62%	2.80%	6,142	8,629	9,247	0.49%	82.57%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1,066	1,066	1,066	0.87%	1.19%	1.21%	-	247	0			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	819	1,066	1,066	1,066	0.92%	1.24%	1.25%	-	247	0			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	699	175	170	170	1.56%	0.41%	0.41%	-	(530)	(6)			
	KUR	609	175	170	170	1.42%	0.43%	0.43%	-	(439)	(6)			
	Non KUR	90	-	-	-	5.00%	0.00%	0.00%	-	(90)	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	4,419	4,224	4,220	4,220	1.35%	1.18%	1.19%	-	(198)	(3)			
	CF 1	412	-	-	-	0.92%	0.00%	0.00%	-	(412)	-			
	Total Griya	412	-	-	-	1.22%	0.00%	0.00%	-	(412)	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	4,007	4,224	4,220	4,220	1.42%	1.38%	1.39%	-	214	(3)			
	Mitraguna & Others	4,007	4,224	4,220	4,220	1.49%	1.46%	1.47%	-	214	(3)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	5,937	5,465	5,456	5,456	1.21%	1.04%	1.04%	-	(481)	(9)	0.64%	38.33%	-0.4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	630,795	853,881	687,989	57,194	
2	Contribution Margin	21,469	30,075	21,993	524	-2.4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.24	3.32	3.34	0.02	0.10
CIF Payroll	2,195	2,310	2,317	7	122

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18,126	10,485	11,408	10,799	(3,555)	(609)	314	2.99%	(7,327)	-40.42%	33,616	32.12%	(22,817)
2	Tabungan	237,991	243,202	246,897	245,324	(1,888)	(1,573)	2,122	0.87%	7,333	3.08%	263,026	93.27%	(17,702)
3	Deposito	192,383	156,159	154,025	154,038	(51,287)	13	(2,120)	-1.36%	(38,345)	-19.93%	193,802	79.48%	(39,764)
	Total	448,500	409,846	412,330	410,161	(56,729)	(2,169)	315	0.08%	(38,339)	-8.55%	490,444	83.63%	(80,283)
	CASA	256,117	253,687	258,305	256,122	(5,442)	(2,182)	2,435	0.96%	6	0.00%	296,642	86.34%	(40,520)
	(%) CASA	57.11%	61.90%	62.65%	62.44%									
	FDR	54.70%	64.09%	63.38%	63.72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11,639	9,906	10,307	10,497		190	591	5.97%	(1,141)	-9.81%	-	0.00%	10,497
2	Giro ISE	2,314	454	932	1,089		157	635	139.79%	(1,225)	-52.93%		0.00%	1,089
3	Tabungan ISE	1,452	1,580	1,503	1,536		33	(44)	-2.76%	83	5.75%		0.00%	1,536
4	Deposito ISE	7,872	7,872	7,872	7,872		0	0	0.00%	0	0.00%		0.00%	7,872
5	CIF ISE	286	289	289	289		0	0	0.00%	3	1.05%		0.00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17,579	15,887	15,163	-	-	0	(2,842)	(725)	(2,416)	725	26,993	56.17%	(11,831)
	Linkage	-	-	-	-	-	-	0	0	0	-	4,100	0.00%	(4,100)
	Non-Linkage	17,579	15,887	15,163	-	-	0	(2,842)	(725)	(2,416)	725	22,893	66.23%	(7,731)
	• Local Champion	16,492	15,487	14,762	-	-	0	(2,842)	(725)	(1,730)	725	19,012	77.65%	(4,250)
	• Value Chain	1,087	401	401	-	-	-	0	0	(686)	-	3,882	10.32%	(3,481)
2	MBG	38,270	39,122	38,725	-	-	0	(254)	(397)	455	397	48,666	79.57%	(9,941)
	KUR	37,787	38,582	38,185	-	-	0	(195)	(397)	398	397	47,501	80.39%	(9,316)
	Non KUR	483	540	540	-	-	0	(59)	(0)	57	0	1,166	46.33%	(626)
3	PWG	15,859	33,260	34,005	1,509	1,162	(346)	3,002	745	18,146	417	33,597	101.21%	408
	Cilem	7,657	18,706	18,765	1,220	220	(1,000)	2,015	59	11,107	162	21,318	88.02%	(2,554)
	Gadai	8,201	14,554	15,240	289	942	653	987	686	7,039	256	12,279	124.12%	2,961
4	CFG	173,601	174,409	173,450	10	-	(10)	(424)	(958)	(151)	958	191,714	90.47%	(18,264)
	CF 1	81,382	70,149	70,070	-	-	0	(252)	(79)	(11,312)	79	83,440	83.98%	(13,370)
	Total Griya	77,096	66,200	66,157	-	-	0	0	(43)	(10,939)	43	77,675	85.17%	(11,519)
	• Total Non Program	77,096	66,200	66,157	-	-	0	(1,037)	(43)	(10,939)	43	77,675	85.17%	(11,519)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,286	3,949	3,913	-	-	0	(252)	(36)	(373)	36	5,765	67.89%	(1,851)
	CF 2	92,219	104,260	103,380	10	-	(10)	(172)	(879)	11,161	879	108,274	95.48%	(4,894)
	Mitraguna & Others	90,304	99,165	98,312	10	-	(10)	(180)	(853)	8,008	853	104,949	93.68%	(6,637)
	Pensiun	1,915	5,095	5,068	-	-	0	8	(26)	3,153	26	3,326	152.40%	1,743
	Total Pembiayaan	245,309	262,678	261,343	1,519	1,162	(356)	(517)	(1,336)	16,034	2,498	300,970	86.83%	(39,628)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1.20%	0.00%	0.00%	-	(210)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	210	-	-	-	1.20%	0.00%	0.00%	-	(210)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	1,446	2,248	2,172	2,627	3.78%	5.55%	6.78%	455	1,182	379			
	KUR	1,433	2,078	2,047	2,502	3.79%	5.31%	6.55%	455	1,069	424			
	Non KUR	12	170	125	125	2.54%	23.17%	23.13%	(0)	113	(45)			
3	PWG	-	-	-	1,033	0.00%	0.00%	3.04%	1,033	1,033	1,033			
	Cilem	-	-	-	1,018	0.00%	0.00%	5.43%	1,018	1,018	1,018			
	Gadai	-	-	-	15	0.00%	0.00%	0.10%	15	15	15			
4	CFG	3,497	2,932	3,360	4,457	2.01%	1.93%	2.57%	1,097	960	1,525			
	CF 1	3,310	2,801	3,079	3,632	4.07%	4.39%	5.18%	553	322	830			
	Total Griya	3,310	2,698	2,976	3,344	4.29%	4.50%	5.05%	367	34	646			
	Oto	-	103	102	288	0.00%	2.59%	7.36%	186	288	185			
	CF 2	187	130	281	825	0.20%	0.27%	0.80%	544	638	695			
	Mitraguna & Others	187	130	88	632	0.21%	0.09%	0.64%	544	445	502			
	Pensiun	-	-	193	193	0.00%	3.78%	3.80%	(0)	193	193			
	Total Pembiayaan	5,153	5,179	5,532	8,117	2.10%	2.11%	3.11%	2,585	2,963	2,937	0.40%	86.97%	-2.7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5.64%	0.00%	0.00%	-	(991)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	991	-	-	-	5.64%	0.00%	0.00%	-	(991)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	70	345	345	345	0.18%	0.88%	0.89%	-	275	(0)			
	KUR	-	275	275	275	0.00%	0.71%	0.72%	-	275	(0)			
	Non KUR	70	70	70	70	14.55%	12.99%	13.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,495	4,928	5,084	5,490	1.44%	2.91%	3.17%	406	2,995	562			
	CF 1	2,172	2,812	2,968	3,374	2.67%	4.23%	4.82%	406	1,202	562			
	Total Griya	2,172	2,812	2,968	3,374	2.82%	4.48%	5.10%	406	1,202	562			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	323	2,116	2,116	2,116	0.35%	2.03%	2.05%	-	1,793	0			
	Mitraguna & Others	323	2,116	2,116	2,116	0.36%	2.13%	2.15%	-	1,793	0			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	3,556	5,273	5,429	5,835	1.45%	2.07%	2.23%	406	2,279	562	0.46%	79.49%	-1.8%

Asset & Contribution Margin

No.	Neraca	Posisi		Growth (Yoy)	% Growth
		Sep-24	Dec-24		
1	Asset (Retail) T	408,149	448,564	466,664	58,515
2	Contribution Margin	11,524	17,543	14,308	2,784

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.94	3.23	3.22	(0.01)	0.28
CIF Payroll	1,775	1,745	1,883	138	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,359	1,210	1,200	1,169	(310)		(31)	-3.36%	(190)	-13.96%	9,983	11.71%	(8,813)
2	Tabungan	139,020	139,895	140,491	142,484	(343)	1,993	2,589	1.85%	3,464	2.49%	153,063	93.09%	(10,579)
3	Deposito	91,332	76,670	76,195	76,095	(2,687)	(100)	(575)	-0.75%	(15,237)	-16.68%	92,121	82.60%	(16,026)
	Total	231,711	217,775	217,886	219,748	(3,339)	1,862	1,973	0.91%	(11,963)	-5.16%	255,167	86.12%	(35,419)
	CASA	140,379	141,104	141,691	143,653	(653)	1,962	2,549	1.81%	3,274	2.33%	163,046	88.11%	(19,393)
	(%) CASA	60.58%	64.79%	65.03%	65.37%									
	FDR	52.09%	65.09%	64.60%	64.05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,773	2,354	2,331	2,346		15	(9)	-0.36%	(427)	-15.40%	-	0.00%	2,346
2	Giro ISE	104	103	103	103		0	0	0.00%	(1)	-0.62%		0.00%	103
3	Tabungan ISE	2,669	2,251	2,228	2,242		15	(9)	-0.38%	(426)	-15.98%		0.00%	2,242
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	84	88	90	90		0	2	2.27%	6	7.14%		0.00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1,415	306	306	-	-	0	(13)	0	(1,108)	-	1,415	21.65%	(1,108)
	Linkage	189	155	155	-	-	-	(4)	0	(34)	-	189	82.13%	(34)
	Non-Linkage	1,226	151	151	-	-	0	(9)	0	(1,075)	-	1,226	12.32%	(1,075)
	• Local Champion	1,226	151	151	-	-	0	(9)	0	(1,075)	-	1,226	12.32%	(1,075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	4,993	4,987	-	-	0	571	(6)	4,987	6	3,617	137.89%	1,370
	KUR	-	4,454	4,452	-	-	0	579	(1)	4,452	1	3,445	129.23%	1,007
	Non KUR	-	539	535	-	-	0	(8)	(4)	535	4	172	311.70%	363
3	PWG	10,318	19,674	19,858	1,032	719	(313)	632	184	9,540	535	21,891	90.71%	(2,033)
	Cilem	4,275	11,824	11,972	482	293	(189)	619	148	7,697	145	15,011	79.76%	(3,038)
	Gadai	6,043	7,850	7,886	551	426	(125)	13	35	1,843	390	6,881	114.61%	1,005
4	CFG	108,966	116,775	115,597	250	-	(250)	3,254	(1,178)	6,631	1,178	126,793	91.17%	(11,196)
	CF 1	22,575	21,821	21,748	-	-	0	(98)	(74)	(827)	74	25,867	84.08%	(4,119)
	Total Griya	18,510	17,085	17,040	-	-	0	0	(46)	(1,470)	46	20,337	83.79%	(3,298)
	• Total Non Program	18,168	16,590	16,544	-	-	0	(1,368)	(46)	(1,624)	46	18,849	87.78%	(2,304)
	• Program	342	495	495	-	-	0	(2)	0	154	-	1,489	33.26%	(993)
	Oto	4,065	4,736	4,708	-	-	0	(98)	(28)	643	28	5,530	85.14%	(821)
	CF 2	86,390	94,953	93,849	250	-	(250)	3,352	(1,104)	7,459	1,104	100,926	92.99%	(7,077)
	Mitraguna & Others	53,276	64,119	63,217	250	-	(250)	3,603	(902)	9,941	902	66,415	95.18%	(3,198)
	Pensiun	33,115	30,834	30,632	-	-	0	(251)	(202)	(2,483)	202	34,511	88.76%	(3,879)
	Total Pembiayaan	120,698	141,748	140,748	1,282	719	(563)	4,444	(1,000)	20,050	1,719	153,716	91.56%	(12,967)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	-	-	-	88	0.00%	0.00%	1.76%	88	88	88			
	KUR	-	-	-	88	0.00%	0.00%	1.97%	88	88	88			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	218	0.00%	0.00%	1.10%	218	218	218			
	Cilem	-	-	-	151	0.00%	0.00%	1.26%	151	151	151			
	Gadai	-	-	-	67	0.00%	0.00%	0.84%	67	67	67			
4	CFG	438	2,664	2,333	6,534	0.40%	2.00%	5.65%	4,201	6,096	3,871			
	CF 1	438	1,437	1,265	1,610	1.94%	5.80%	7.40%	345	1,172	173			
	Total Griya	438	1,286	1,265	1,417	2.37%	7.40%	8.31%	152	978	131			
	Oto	-	151	-	194	0.00%	0.00%	4.11%	194	194	42			
	CF 2	-	1,227	1,068	4,924	0.00%	1.12%	5.25%	3,856	4,924	3,698			
	Mitraguna & Others	-	1,227	1,068	3,417	0.00%	1.67%	5.40%	2,348	3,417	2,190			
	Pensiun	-	-	-	1,508	0.00%	0.00%	4.92%	1,508	1,508	1,508			
	Total Pembiayaan	438	2,664	2,333	6,840	0.36%	1.65%	4.86%	4,507	6,401	4,176	1.46%	69.89%	-3.4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64.56%	0.00%	0.00%	-	(913)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	913	-	-	-	74.52%	0.00%	0.00%	-	(913)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	525	784	980	980	0.48%	0.84%	0.85%	(0)	456	197			
	CF 1	397	542	541	541	1.76%	2.48%	2.49%	(0)	144	(1)			
	Total Griya	397	542	541	541	2.14%	3.17%	3.18%	(0)	144	(1)			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	128	241	439	439	0.15%	0.46%	0.47%	-	312	198			
	Mitraguna & Others	20	241	439	439	0.04%	0.69%	0.69%	-	419	198			
	Pensiun	108	-	-	-	0.09%	0.00%	0.00%	-	(108)	-			
	Total Pembiayaan	1,438	784	980	980	1.19%	0.69%	0.70%	(0)	(458)	197	0.24%	65.34%	-0.5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	228,311	232,327	221,354	(6,957)	
2	Contribution Margin	6,387	9,061	6,182	(205)	3.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.72	2.91	2.89	(0.01)	0.17
CIF Payroll	836	895	908	13	72

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72,981	314,688	331,590	326,073	237,766	(5,518)	11,385	3.62%	253,091	346.79%	88,241	369.53%	237,832
2	Tabungan	196,862	210,855	209,316	211,247	(607)	1,931	392	0.19%	14,385	7.31%	221,903	95.20%	(10,657)
3	Deposito	1,160,939	1,291,617	1,491,719	1,691,778	570,316	200,058	400,160	30.98%	530,839	45.72%	1,162,357	145.55%	529,421
	Total	1,430,782	1,817,160	2,032,625	2,229,097	807,475	196,472	411,937	22.67%	798,315	55.80%	1,472,501	151.38%	756,596
	CASA	269,843	525,542	540,906	537,320	237,159	(3,587)	11,777	2.24%	267,476	99.12%	310,144	173.25%	227,175
	(%) CASA	18.86%	28.92%	26.61%	24.10%									
	FDR	15.38%	14.45%	12.85%	11.72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9,078	10,320	10,542	10,375		(167)	55	0.54%	1,297	14.28%	-	0.00%	10,375
2	Giro ISE	2,308	2,000	2,003	2,048		45	47	2.37%	(260)	-11.27%		0.00%	2,048
3	Tabungan ISE	1,370	4,019	4,239	4,027		(212)	8	0.20%	2,657	193.85%		0.00%	4,027
4	Deposito ISE	5,400	4,300	4,300	4,300		0	0	0.00%	(1,100)	-20.37%		0.00%	4,300
5	CIF ISE	58	67	68	68		0	1	1.49%	10	17.24%		0.00%	68

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20,130	21,495	21,184	-	-	0	(361)	(311)	1,054	311	30,920	68.51%	(9,736)
	Linkage	-	-	-	-	-	-	0	0	0	-	4,699	0.00%	(4,699)
	Non-Linkage	20,130	21,495	21,184	-	-	0	(361)	(311)	1,054	311	26,221	80.79%	(5,037)
	• Local Champion	18,621	20,216	19,904	-	-	0	(323)	(311)	1,283	311	21,509	92.54%	(1,605)
	• Value Chain	1,509	1,280	1,280	-	-	-	(38)	0	(229)	-	4,712	27.16%	(3,433)
2	MBG	53,102	56,338	56,169	100	150	50	940	(169)	3,067	319	64,025	87.73%	(7,857)
	KUR	50,813	54,812	54,690	100	150	50	1,010	(122)	3,877	272	61,091	89.52%	(6,401)
	Non KUR	2,289	1,525	1,479	-	-	0	(70)	(47)	(810)	47	2,934	50.40%	(1,455)
3	PWG	17,782	25,816	26,167	562	609	47	1,961	351	8,385	258	33,143	78.95%	(6,976)
	Cilem	6,518	15,281	15,181	214	48	(165)	24	(100)	8,663	149	20,343	74.63%	(5,162)
	Gadai	11,264	10,534	10,986	349	561	212	1,937	452	(278)	110	12,800	85.83%	(1,814)
4	CFG	129,053	158,843	157,750	992	50	(942)	3,390	(1,094)	28,697	1,144	158,758	99.36%	(1,008)
	CF 1	19,758	17,484	17,446	-	-	0	(264)	(38)	(2,312)	38	33,408	52.22%	(15,962)
	Total Griya	14,572	12,909	12,899	-	-	0	0	(11)	(1,673)	11	26,744	48.23%	(13,845)
	• Total Non Program	11,408	10,033	10,024	-	-	0	(173)	(9)	(1,384)	9	12,963	77.33%	(2,939)
	• Program	3,163	2,877	2,875	-	-	0	(31)	(2)	(288)	2	13,781	20.86%	(10,906)
	Oto	5,186	4,575	4,547	-	-	0	(264)	(28)	(639)	28	6,665	68.23%	(2,117)
	CF 2	109,295	141,359	140,304	992	50	(942)	3,654	(1,056)	31,009	1,106	125,350	111.93%	14,954
	Mitraguna & Others	90,925	122,975	122,010	992	50	(942)	3,912	(965)	31,085	1,015	105,569	115.57%	16,440
	Pensiun	18,370	18,384	18,294	-	-	0	(257)	(91)	(77)	91	19,780	92.48%	(1,487)
	Total Pembiayaan	220,067	262,492	261,270	1,654	809	(845)	5,930	(1,223)	41,203	2,032	286,846	91.08%	(25,577)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	451	1,624	1,104	2,410	0.85%	1.96%	4.29%	1,306	1,959	786			
	KUR	163	1,506	1,023	2,330	0.32%	1.87%	4.26%	1,306	2,167	823			
	Non KUR	289	118	80	80	12.61%	5.27%	5.44%	-	(208)	(38)			
3	PWG	-	-	-	196	0.00%	0.00%	0.75%	196	196	196			
	Cilem	-	-	-	102	0.00%	0.00%	0.68%	102	102	102			
	Gadai	-	-	-	94	0.00%	0.00%	0.85%	94	94	94			
4	CFG	1,759	541	1,049	1,677	1.36%	0.66%	1.06%	628	(82)	1,136			
	CF 1	1,212	541	1,049	1,677	6.14%	6.00%	9.61%	628	465	1,136			
	Total Griya	1,052	541	586	906	7.22%	4.54%	7.02%	320	(146)	365			
	Oto	161	-	463	772	3.10%	10.12%	16.97%	309	611	772			
	CF 2	547	-	-	-	0.50%	0.00%	0.00%	-	(547)	-			
	Mitraguna & Others	547	-	-	-	0.60%	0.00%	0.00%	-	(547)	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	2,211	2,165	2,153	4,284	1.00%	0.82%	1.64%	2,131	2,073	2,118	2.24%	-36.39%	0.6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0.77%	0.00%	0.00%	-	(156)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	156	-	-	-	0.77%	0.00%	0.00%	-	(156)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	1,531	904	812	912	2.88%	1.44%	1.62%	100	(619)	8			
	KUR	855	460	378	525	1.68%	0.69%	0.96%	147	(330)	65			
	Non KUR	677	444	434	387	29.56%	28.44%	26.18%	(47)	(289)	(57)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	761	499	439	439	0.59%	0.28%	0.28%	-	(323)	(60)			
	CF 1	321	480	419	419	1.63%	2.40%	2.40%	-	98	(60)			
	Total Griya	321	480	419	419	2.20%	3.25%	3.25%	-	98	(60)			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	440	19	19	19	0.40%	0.01%	0.01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0.42%	0.02%	0.02%	-	(366)	-			
	Pensiun	55	-	-	-	0.03%	0.00%	0.00%	-	(55)	-			
	Total Pembiayaan	2,449	1,403	1,251	1,351	1.11%	0.48%	0.52%	100	(1,097)	(52)	1.58%	-206.23%	1.1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	425,727	377,865	1,009,901	584,174	
2	Contribution Margin	13,432	18,467	17,172	3,740	-27.8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.02	3.25	3.30	0.05	0.28
CIF Payroll	1,901	2,145	2,009	(136)	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9,495	6,863	5,907	6,223	(884)	315	(640)	-9.33%	(3,272)	-34.46%	15,938	39.04%	(9,716)
2	Tabungan	99,410	121,220	120,920	119,593	4,389	(1,327)	(1,627)	-1.34%	20,182	20.30%	109,902	108.82%	9,690
3	Deposito	64,192	61,782	61,784	61,786	415	1	3	0.01%	(2,406)	-3.75%	64,781	95.38%	(2,995)
Total		173,097	189,865	188,612	187,601	3,920	(1,010)	(2,264)	-1.19%	14,504	8.38%	190,622	98.42%	(3,021)
CASA		108,906	128,083	126,827	125,815	3,505	(1,012)	(2,267)	-1.77%	16,910	15.53%	125,841	99.98%	(25)
(% CASA)		62.92%	67.46%	67.24%	67.07%									
FDR		57.60%	62.38%	62.32%	62.65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13,303	11,447	11,055	10,825		(230)	(622)	-5.43%	(2,478)	-18.63%	-	0.00%	10,825
2	Giro ISE	6,014	2,591	2,242	2,491		249	(100)	-3.85%	(3,522)	-58.57%		0.00%	2,491
3	Tabungan ISE	6,490	8,056	8,013	7,534		(479)	(522)	-6.48%	1,044	16.09%		0.00%	7,534
4	Deposito ISE	800	800	800	800		0	0	0.00%	0	0.00%		0.00%	800
5	CIF ISE	44	54	54	54		0	0	0.00%	10	22.73%		0.00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5,842	5,842	-	-	0	(131)	0	5,842	-	0	0.00%	5,842
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	5,842	5,842	-	-	0	(131)	0	5,842	-	0	0.00%	5,842
	• Local Champion	-	1,986	1,986	-	-	0	(102)	0	1,986	-	0	0.00%	1,986
	• Value Chain	-	3,856	3,856	-	-	-	(29)	0	3,856	-	0	0.00%	3,856
2	MBG	40	-	-	-	-	0	0	0	(40)	-	40	0.00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	40	-	-	-	-	0	0	0	(40)	-	40	0.00%	(40)
3	PWG	23,729	35,658	35,405	1,291	720	(572)	915	(253)	11,676	973	31,275	113.21%	4,130
	Cilem	8,075	16,250	16,087	314	112	(203)	562	(163)	8,012	275	13,319	120.78%	2,768
	Gadai	15,654	19,408	19,319	977	608	(369)	353	(90)	3,664	698	17,956	107.59%	1,362
4	CFG	75,933	76,937	76,290	-	50	50	746	(647)	357	697	85,579	89.15%	(9,289)
	CF 1	16,979	16,082	16,058	-	-	0	(84)	(24)	(921)	24	18,301	87.74%	(2,243)
	Total Griya	15,306	13,981	13,961	-	-	0	0	(20)	(1,345)	20	15,789	88.42%	(1,828)
	• Total Non Program	15,306	13,981	13,961	-	-	0	(208)	(20)	(1,345)	20	15,789	88.42%	(1,828)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,673	2,101	2,097	-	-	0	(84)	(4)	424	4	2,512	83.48%	(415)
	CF 2	58,954	60,855	60,232	-	50	50	830	(623)	1,278	673	67,278	89.53%	(7,046)
	Mitraguna & Others	51,295	53,770	53,202	-	50	50	630	(568)	1,907	618	58,819	90.45%	(5,617)
	Pensiun	7,658	7,085	7,030	-	-	0	200	(55)	(629)	55	8,458	83.11%	(1,429)
Total Pembiayaan		99,702	118,437	117,537	1,291	770	(522)	1,530	(900)	17,835	1,670	116,894	100.55%	643

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	-	-	-	596	0.00%	0.00%	1.68%	596	596	596			
	Cilem	-	-	-	372	0.00%	0.00%	2.31%	372	372	372			
	Gadai	-	-	-	224	0.00%	0.00%	1.16%	224	224	224			
4	CFG	315	443	466	1,975	0.41%	0.61%	2.59%	1,509	1,661	1,532			
	CF 1	-	260	258	622	0.00%	1.61%	3.87%	364	622	362			
	Total Griya	-	238	237	441	0.00%	1.70%	3.16%	203	441	203			
	Oto	-	22	21	181	0.00%	1.00%	8.64%	160	181	160			
	CF 2	315	184	208	1,353	0.53%	0.34%	2.25%	1,145	1,039	1,170			
	Mitraguna & Others	315	184	208	1,353	0.61%	0.39%	2.54%	1,145	1,039	1,170			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
Total Pembiayaan		315	443	466	2,571	0.32%	0.39%	2.19%	2,105	2,257	2,128	1.92%	12.17%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	40	-	-	-	100.00%	0.00%	0.00%	-	(40)	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	40	-	-	-	100.00%	0.00%	0.00%	-	(40)	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	682	620	645	645	0.90%	0.84%	0.85%	-	(37)	25			
	CF 1	52	-	-	-	0.31%	0.00%	0.00%	-	(52)	-			
	Total Griya	52	-	-	-	0.34%	0.00%	0.00%	-	(52)	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	630	620	645	645	1.07%	1.06%	1.07%	-	15	25			
	Mitraguna & Others	630	620	645	645	1.23%	1.20%	1.21%	-	15	25			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
Total Pembiayaan		721	620	645	645	0.72%	0.54%	0.55%	-	(76)	25	0.26%	52.95%	-0.3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160,500	173,097	185,945	25,445	
2	Contribution Margin	3,646	5,207	6,225	2,579	-70.7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.99	3.09	3.09	0.00	0.10
CIF Payroll	836	793	798	5	(38)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3,508	2,471	959	2,639	(3,083)	1,679	168	6.79%	(870)	-24.80%	8,802	29.98%	(6,163)
2	Tabungan	88,498	84,131	81,965	81,890	103	(75)	(2,240)	-2.66%	(6,607)	-7.47%	97,117	84.32%	(15,226)
3	Deposito	50,176	25,230	25,080	23,580	(1,116)	(1,500)	(1,650)	-6.54%	(26,595)	-53.00%	50,660	46.55%	(27,079)
	Total	142,182	111,831	108,004	108,109	(4,096)	105	(3,722)	-3.33%	(34,073)	-23.96%	156,578	69.04%	(48,469)
	CASA	92,006	86,602	82,924	84,529	(2,980)	1,605	(2,073)	-2.39%	(7,477)	-8.13%	105,918	79.81%	(21,389)
	(%) CASA	64.71%	77.44%	76.78%	78.19%									
	FDR	46.30%	76.68%	79.44%	79.36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,257	656	681	683		2	27	4.06%	(2,574)	-79.03%	-	0.00%	683
2	Giro ISE	705	158	165	169		4	11	6.81%	(536)	-76.06%		0.00%	169
3	Tabungan ISE	2,552	498	516	514		(2)	16	3.19%	(2,038)	-79.85%		0.00%	514
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	147	154	154	154		0	0	0.00%	7	4.76%		0.00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	4,142	4,142	-	-	0	(91)	0	4,142	-	3,633	114.02%	509
	KUR	-	4,055	4,055	-	-	0	(89)	0	4,055	-	3,445	117.71%	610
	Non KUR	-	87	87	-	-	0	(2)	0	87	-	188	46.41%	(101)
3	PWG	2,349	5,988	5,971	232	37	(195)	144	(17)	3,621	54	6,181	96.60%	(210)
	Cilem	2,349	5,988	5,971	232	37	(195)	144	(17)	3,621	54	6,181	96.60%	(210)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	63,486	75,620	75,686	-	280	280	307	66	12,200	214	74,615	101.44%	1,071
	CF 1	26,468	28,175	28,137	-	-	0	(88)	(39)	1,668	39	27,892	100.88%	245
	Total Griya	25,069	24,440	24,412	-	-	0	0	(29)	(657)	29	25,514	95.68%	(1,103)
	• Total Non Program	25,069	24,440	24,412	-	-	0	326	(29)	(657)	29	25,514	95.68%	(1,103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,399	3,735	3,725	-	-	0	(88)	(10)	2,326	10	2,377	156.69%	1,348
	CF 2	37,018	47,444	47,549	-	280	280	394	105	10,531	175	46,723	101.77%	826
	Mitraguna & Others	36,826	47,238	47,348	-	280	280	399	110	10,522	170	45,599	103.84%	1,749
	Pensiun	192	206	202	-	-	0	(5)	(5)	10	5	1,125	17.92%	(923)
	Total Pembiayaan	65,835	85,750	85,799	232	317	85	360	49	19,964	268	84,429	101.62%	1,370

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	-	-	-	45	0.00%	0.00%	0.75%	45	45	45			
	Cilem	-	-	-	45	0.00%	0.00%	0.75%	45	45	45			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,097	1,553	1,482	2,127	1.73%	1.96%	2.81%	644	1,029	573			
	CF 1	1,097	1,183	1,174	1,182	4.15%	4.20%	6.30%	592	677	591			
	Total Griya	1,097	1,040	1,038	1,218	4.38%	4.25%	4.99%	180	121	178			
	Oto	-	143	144	556	0.00%	3.85%	14.93%	412	556	414			
	CF 2	-	370	300	353	0.00%	0.63%	0.74%	53	353	(18)			
	Mitraguna & Others	-	370	300	353	0.00%	0.64%	0.74%	53	353	(18)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,097	1,553	1,482	2,172	1.67%	1.73%	2.53%	689	1,074	618	0.42%	83.60%	-2.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	120	840	840	840	0.19%	1.11%	1.11%	-	720	0			
	CF 1	-	821	821	821	0.00%	2.91%	2.92%	-	821	-			
	Total Griya	-	821	821	821	0.00%	3.36%	3.36%	-	821	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	120	19	19	19	0.32%	0.04%	0.04%	-	(101)	0			
	Mitraguna & Others	120	19	19	19	0.33%	0.04%	0.04%	-	(101)	0			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	120	840	840	840	0.18%	0.98%	0.98%	-	720	0	0.94%	3.81%	0.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	140,794	142,182	115,928	(24,866)	
2	Contribution Margin	2,365	3,810	2,748	383	-16.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.71	2.94	2.90	(0.04)	0.19
CIF Payroll	1,129	930	1,282	352	153

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4,276	3,353	3,412	3,433	(1,376)	22	80	2.39%	(843)	-19.71%	13,937	24.63%	(10,504)
2	Tabungan	143,334	173,220	168,174	168,258	6,171	84	(4,962)	-2.86%	24,923	17.39%	159,063	105.78%	9,195
3	Deposito	111,952	109,799	109,651	109,591	(15,522)	(60)	(208)	-0.19%	(2,362)	-2.11%	112,836	97.12%	(3,245)
	Total	259,563	286,371	281,237	281,282	(10,728)	45	(5,090)	-1.78%	21,719	8.37%	285,836	98.41%	(4,555)
	CASA	147,610	176,573	171,585	171,691	4,794	105	(4,882)	-2.76%	24,080	16.31%	173,000	99.24%	(1,309)
	(%) CASA	56.87%	61.66%	61.01%	61.04%									
	FDR	26.72%	30.26%	30.80%	30.79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,337	2,255	1,952	2,009		57	(246)	-10.93%	(329)	-14.06%	-	0.00%	2,009
2	Giro ISE	22	24	24	24		0	(0)	-0.04%	3	11.63%		0.00%	24
3	Tabungan ISE	2,316	2,231	1,928	1,985		57	(246)	-11.05%	(331)	-14.30%		0.00%	1,985
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	107	113	116	116		0	3	2.65%	9	8.41%		0.00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	0	(0)	(171)	0	764	77.65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	764	593	593	-	-	0	0	(0)	(171)	0	764	77.65%	(171)
	• Local Champion	764	593	593	-	-	0	0	(0)	(171)	0	764	77.65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	194	8,342	8,338	-	-	0	116	(4)	8,144	4	3,788	220.13%	4,550
	KUR	194	7,561	7,559	-	-	0	140	(3)	7,365	3	3,600	209.98%	3,959
	Non KUR	-	780	779	-	-	0	(24)	(2)	779	2	188	414.50%	591
3	PWG	3,438	5,534	5,481	46	11	(35)	(581)	(53)	2,043	64	9,388	58.39%	(3,907)
	Cilem	3,438	5,534	5,481	46	11	(35)	(581)	(53)	2,043	64	9,388	58.39%	(3,907)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	64,963	72,182	72,207	-	128	128	1,336	25	7,244	103	77,036	93.73%	(4,829)
	CF 1	19,068	19,140	19,127	-	-	0	(69)	(14)	59	14	20,608	92.81%	(1,481)
	Total Griya	17,646	16,678	16,667	-	-	0	0	(11)	(979)	11	18,124	91.96%	(1,457)
	• Total Non Program	17,646	16,678	16,667	-	-	0	(106)	(11)	(979)	11	18,124	91.96%	(1,457)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,422	2,462	2,459	-	-	0	(69)	(3)	1,037	3	2,483	99.03%	(24)
	CF 2	45,895	53,042	53,080	-	128	128	1,405	39	7,186	89	56,429	94.07%	(3,348)
	Mitraguna & Others	40,397	47,281	47,214	-	-	0	1,432	(67)	6,817	67	49,918	94.58%	(2,704)
	Pensiun	5,498	5,761	5,866	-	128	128	(27)	106	368	22	6,510	90.11%	(644)
	Total Pembiayaan	69,359	86,651	86,619	46	139	93	871	(32)	17,261	172	90,976	95.21%	(4,356)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-	100.00%	0.00%	0.00%	-	(764)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	764	-	-	-	100.00%	0.00%	0.00%	-	(764)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	21	0.00%	0.00%	0.39%	21	21	21			
	Cilem	-	-	-	21	0.00%	0.00%	0.39%	21	21	21			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,060	1,293	4,096	4,553	1.63%	5.68%	6.30%	456	3,493	3,260			
	CF 1	648	-	3,784	4,186	3.40%	19.77%	21.89%	403	3,538	4,186			
	Total Griya	648	-	3,784	4,151	3.67%	22.69%	24.91%	368	3,503	4,151			
	Oto	-	-	-	35	0.00%	0.00%	1.42%	35	35	35			
	CF 2	412	1,293	313	366	0.90%	0.59%	0.69%	53	(45)	(927)			
	Mitraguna & Others	412	978	-	53	1.02%	0.00%	0.11%	53	(358)	(925)			
	Pensiun	-	315	313	313	0.00%	5.43%	5.33%	-	313	(2)			
	Total Pembiayaan	1,824	1,293	4,096	4,574	2.63%	4.73%	5.28%	478	2,750	3,281	0.54%	89.73%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	593	593	593	0.00%	100.00%	100.00%	(0)	593	(0)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	593	593	593	0.00%	100.00%	100.00%	(0)	593	(0)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	267	1,234	2,067	2,186	0.41%	2.86%	3.03%	119	1,919	952			
	CF 1	267	869	749	868	1.40%	3.91%	4.54%	119	600	(1)			
	Total Griya	132	734	614	733	0.75%	3.68%	4.40%	119	600	(1)			
	Oto	135	135	135	135	9.51%	5.49%	5.50%	-	-	-			
	CF 2	-	365	1,318	1,318	0.00%	2.49%	2.48%	-	1,318	953			
	Mitraguna & Others	-	365	1,318	1,318	0.00%	2.79%	2.79%	-	1,318	953			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	267	1,828	2,661	2,779	0.39%	3.07%	3.21%	119	2,512	952	2.15%	33.10%	-1.1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	217,623	259,564	297,099	79,476	
2	Contribution Margin	3,691	5,407	4,409	718	-19.5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.95	3.24	3.21	(0.03)	0.26
CIF Payroll	949	934	971	37	22

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3,817	14,078	14,866	15,277	(964)	411	1,198	8.51%	11,459	300.19%	10,173	150.17%	5,103
2	Tabungan	117,085	115,849	115,404	114,571	3,632	(833)	(1,279)	-1.10%	(2,515)	-2.15%	127,435	89.91%	(12,864)
3	Deposito	49,844	47,990	47,990	48,041	(547)	50	51	0.11%	(1,803)	-3.62%	50,425	95.27%	(2,384)
	Total	170,746	177,918	178,260	177,888	2,121	(372)	(30)	-0.02%	7,142	4.18%	188,033	94.60%	(10,145)
	CASA	120,903	129,928	130,270	129,847	2,668	(422)	(80)	-0.06%	8,945	7.40%	137,608	94.36%	(7,761)
	(%) CASA	70.81%	73.03%	73.08%	72.99%									
	FDR	80.42%	77.98%	77.81%	77.98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,691	785	775	926		151	141	17.95%	(765)	-45.24%	-	0.00%	926
2	Giro ISE	436	84	85	85		0	0	0.46%	(352)	-80.64%		0.00%	85
3	Tabungan ISE	1,254	701	690	841		151	140	20.04%	(413)	-32.93%		0.00%	841
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	68	75	75	75		0	0	0.00%	7	10.29%		0.00%	75

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4,436	-	-	-	-	0	0	0	(4,436)	-	4,436	0.00%	(4,436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	4,436	-	-	-	-	0	0	0	(4,436)	-	4,436	0.00%	(4,436)
	• Local Champion	4,436	-	-	-	-	0	0	0	(4,436)	-	4,436	0.00%	(4,436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	13,550	21,994	22,229	497	790	293	1,462	235	8,679	555	21,977	101.15%	252
	Cilem	7,456	11,398	11,324	222	11	(211)	655	(74)	3,868	86	12,976	87.27%	(1,652)
	Gadai	6,094	10,595	10,905	275	779	504	806	310	4,811	469	9,002	121.15%	1,903
4	CFG	119,321	116,751	116,483	-	578	578	(599)	(268)	(2,838)	846	131,690	88.45%	(15,206)
	CF 1	15,625	17,890	17,858	-	-	0	(70)	(31)	2,233	31	17,374	102.79%	484
	Total Griya	13,902	15,769	15,748	-	-	0	0	(21)	1,846	21	14,395	109.40%	1,353
	• Total Non Program	13,902	15,769	15,748	-	-	0	355	(21)	1,846	21	14,395	109.40%	1,353
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,723	2,121	2,110	-	-	0	(70)	(11)	388	11	2,979	70.84%	(869)
	CF 2	103,696	98,862	98,625	-	578	578	(529)	(237)	(5,072)	815	114,315	86.27%	(15,691)
	Mitraguna & Others	94,197	89,050	88,324	-	-	0	(803)	(726)	(5,873)	726	103,618	85.24%	(15,294)
	Pensiun	9,499	9,812	10,300	-	578	578	275	489	801	89	10,697	96.29%	(397)
	Total Pembiayaan	137,307	138,745	138,712	497	1,368	871	863	(33)	1,405	1,401	158,103	87.74%	(19,391)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	-	-	-	503	0.00%	0.00%	2.26%	503	503	503			
	Cilem	-	-	-	281	0.00%	0.00%	2.48%	281	281	281			
	Gadai	-	-	-	222	0.00%	0.00%	2.04%	222	222	222			
4	CFG	1,942	2,012	506	3,766	1.63%	0.43%	3.23%	3,259	1,824	1,753			
	CF 1	86	209	-	1,026	0.55%	0.00%	5.75%	1,026	940	817			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	86	209	-	1,026	4.99%	0.00%	48.63%	1,026	940	817			
	CF 2	1,856	1,803	506	2,739	1.79%	0.51%	2.78%	2,233	884	936			
	Mitraguna & Others	1,856	1,803	506	2,739	1.97%	0.57%	3.10%	2,233	884	936			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,942	2,012	506	4,268	1.41%	0.36%	3.08%	3,762	2,327	2,256	0.37%	87.91%	-2.7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	331	479	602	617	0.28%	0.52%	0.53%	15	286	138			
	CF 1	300	-	-	-	1.92%	0.00%	0.00%	-	(300)	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	300	-	-	-	17.42%	0.00%	0.00%	-	(300)	-			
	CF 2	31	479	602	617	0.03%	0.61%	0.63%	15	586	138			
	Mitraguna & Others	31	479	602	617	0.03%	0.68%	0.70%	15	586	138			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	331	479	602	617	0.24%	0.43%	0.44%	15	286	138	0.63%	-42.71%	0.2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	172,182	170,746	175,797	3,615	
2	Contribution Margin	5,707	7,910	7,278	1,571	-27.5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.03	3.33	3.32	(0.01)	0.30
CIF Payroll	665	542	545	3	(120)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13,930	12,470	10,072	10,339	(7,910)	267	(2,131)	-17.09%	(3,591)	-25.78%	22,731	45.49%	(12,391)
2	Tabungan	118,671	158,029	159,658	155,911	8,241	(3,747)	(2,118)	-1.34%	37,240	31.38%	133,410	116.87%	22,501
3	Deposito	125,329	134,600	124,988	124,031	10,955	(957)	(10,569)	-7.85%	(1,298)	-1.04%	126,098	98.36%	(2,067)
	Total	257,931	305,100	294,719	290,282	11,286	(4,437)	(14,818)	-4.86%	32,351	12.54%	282,239	102.85%	8,043
	CASA	132,602	170,500	169,730	166,250	331	(3,480)	(4,249)	-2.49%	33,649	25.38%	156,141	106.47%	10,110
	(%) CASA	51.41%	55.88%	57.59%	57.27%									
	FDR	59.82%	60.13%	61.67%	62.62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,538	4,148	4,198	4,327		128	179	4.32%	789	22.29%	-	0.00%	4,327
2	Giro ISE	1	1	1	1		0	0	0.00%	(0)	-33.65%		0.00%	1
3	Tabungan ISE	3,537	4,147	4,198	4,326		128	179	4.32%	789	22.31%		0.00%	4,326
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	45	49	49	49		0	0	0.00%	4	8.89%		0.00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8,409	8,409	-	-	0	8,409	0	8,409	-	0	0.00%	8,409
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	8,409	8,409	-	-	0	8,409	0	8,409	-	0	0.00%	8,409
	• Local Champion	-	8,409	8,409	-	-	0	8,409	0	8,409	-	0	0.00%	8,409
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	317	74	74	-	-	0	24	0	(243)	-	317	23.36%	(243)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	317	74	74	-	-	0	24	0	(243)	-	317	23.36%	(243)
3	PWG	17,010	25,951	25,908	570	300	(270)	2,838	(43)	8,899	342	22,618	114.55%	3,290
	Cilem	7,758	11,911	11,811	253	13	(239)	343	(100)	4,052	114	12,110	97.53%	(299)
	Gadai	9,252	14,040	14,098	317	286	(31)	2,495	58	4,846	229	10,508	134.16%	3,589
4	CFG	136,962	149,035	147,375	150	35	(115)	859	(1,660)	10,413	1,695	151,758	97.11%	(4,382)
	CF 1	16,548	16,454	16,429	-	-	0	158	(24)	(119)	24	18,143	90.56%	(1,713)
	Total Griya	15,017	13,737	13,724	-	-	0	0	(12)	(1,293)	12	15,466	88.74%	(1,742)
	• Total Non Program	15,017	13,737	13,724	-	-	0	(118)	(12)	(1,293)	12	15,466	88.74%	(1,742)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,532	2,717	2,705	-	-	0	158	(12)	1,174	12	2,676	101.07%	29
	CF 2	120,414	132,581	130,946	150	35	(115)	701	(1,636)	10,532	1,671	133,615	98.00%	(2,669)
	Mitraguna & Others	110,777	121,822	120,264	150	35	(115)	317	(1,559)	9,487	1,594	122,887	97.87%	(2,623)
	Pensiun	9,636	10,759	10,682	-	-	0	384	(77)	1,046	77	10,728	99.57%	(46)
	Total Pembiayaan	154,289	183,469	181,767	720	335	(385)	12,130	(1,702)	27,478	2,037	174,693	104.05%	7,074

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	148	50	74	74	46.61%	100.00%	100.00%	-	(74)	24			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	148	50	74	74	46.61%	100.00%	100.00%	-	(74)	24			
3	PWG	-	-	-	381	0.00%	0.00%	1.47%	381	381	381			
	Cilem	-	-	-	194	0.00%	0.00%	1.64%	194	194	194			
	Gadai	-	-	-	186	0.00%	0.00%	1.32%	186	186	186			
4	CFG	334	1,041	415	1,217	0.24%	0.28%	0.83%	802	883	176			
	CF 1	-	569	195	679	0.00%	1.18%	4.13%	484	679	110			
	Total Griya	-	569	44	168	0.00%	0.32%	1.23%	124	168	(401)			
	Oto	-	-	151	511	0.00%	5.54%	18.88%	360	511	511			
	CF 2	334	472	220	538	0.28%	0.17%	0.41%	318	204	66			
	Mitraguna & Others	334	472	220	538	0.30%	0.18%	0.45%	318	204	66			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	482	1,090	489	1,672	0.31%	0.27%	0.92%	1,183	1,190	581	0.15%	83.80%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	76	-	-	-	24.03%	0.00%	0.00%	-	(76)	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	76	-	-	-	24.03%	0.00%	0.00%	-	(76)	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	787	1,203	1,276	1,276	0.57%	0.86%	0.87%	(0)	490	73			
	CF 1	645	-	74	73	3.90%	0.45%	0.45%	(0)	(571)	73			
	Total Griya	645	-	74	73	4.29%	0.54%	0.54%	(0)	(571)	73			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	142	1,203	1,203	1,203	0.12%	0.91%	0.92%	-	1,061	(0)			
	Mitraguna & Others	142	1,203	1,203	1,203	0.13%	0.99%	1.00%	-	1,061	(0)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	863	1,203	1,276	1,276	0.56%	0.70%	0.70%	(0)	413	73	0.00%	100.00%	-0.7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	216,304	258,971	294,424	78,120	
2	Contribution Margin	7,083	10,698	8,086	1,003	-14.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.22	3.35	3.43	0.07	0.20
CIF Payroll	1,941	2,473	2,451	(22)	510

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8,580	6,544	6,297	6,364	(7,020)	67	(180)	-2.75%	(2,216)	-25.82%	19,111	33.30%	(12,747)
2	Tabungan	115,717	139,694	135,372	131,308	10,026	(4,064)	(8,386)	-6.00%	15,591	13.47%	130,187	100.86%	1,121
3	Deposito	158,683	172,137	173,134	173,134	(5,821)	0	997	0.58%	14,452	9.11%	159,611	108.47%	13,524
	Total	282,980	318,375	314,804	310,807	(2,815)	(3,997)	(7,568)	-2.38%	27,827	9.83%	308,909	100.61%	1,897
	CASA	124,297	146,238	141,669	137,672	3,006	(3,997)	(8,566)	-5.86%	13,376	10.76%	149,298	92.21%	(11,626)
	(%) CASA	43.92%	45.93%	45.00%	44.30%									
	FDR	77.18%	77.84%	78.40%	79.41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,319	8,818	8,460	4,895		(3,565)	(3,923)	-44.48%	1,576	47.48%	-	0.00%	4,895
2	Giro ISE	510	227	268	277		9	50	21.87%	(233)	-45.69%		0.00%	277
3	Tabungan ISE	2,559	8,341	7,942	4,368		(3,574)	(3,972)	-47.62%	1,809	70.68%		0.00%	4,368
4	Deposito ISE	250	250	250	250		0	0	0.00%	0	0.00%		0.00%	250
5	CIF ISE	50	56	56	56		0	0	0.00%	6	12.00%		0.00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4,509	4,117	4,117	-	-	0	(124)	0	(392)	-	7,994	51.50%	(3,877)
	Linkage	-	-	-	-	-	-	0	0	0	-	1,518	0.00%	(1,518)
	Non-Linkage	4,509	4,117	4,117	-	-	0	(124)	0	(392)	-	6,476	63.56%	(2,360)
	• Local Champion	4,509	4,117	4,117	-	-	0	(124)	0	(392)	-	5,442	75.65%	(1,325)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1,035	0.00%	(1,035)
2	MBG	9,912	12,255	12,068	-	-	0	251	(186)	2,156	186	12,148	99.35%	(79)
	KUR	9,027	10,798	10,777	-	-	0	222	(21)	1,750	21	11,171	96.48%	(394)
	Non KUR	885	1,456	1,291	-	-	0	28	(165)	406	165	977	132.17%	314
3	PWG	13,890	23,684	23,645	382	419	38	490	(39)	9,755	458	26,829	88.13%	(3,184)
	Cilem	5,699	14,241	14,164	239	22	(217)	(430)	(78)	8,465	100	15,972	88.68%	(1,808)
	Gadai	8,191	9,442	9,481	142	397	255	919	39	1,290	358	10,857	87.33%	(1,376)
4	CFG	190,097	207,781	206,971	25	-	(25)	(303)	(810)	16,874	810	205,092	100.92%	1,879
	CF 1	25,896	28,102	28,074	-	-	0	(122)	(28)	2,178	28	27,742	101.20%	332
	Total Griya	21,834	24,165	24,141	-	-	0	0	(24)	2,308	24	22,354	108.00%	1,788
	• Total Non Program	21,834	24,165	24,141	-	-	0	(202)	(24)	2,308	24	22,354	108.00%	1,788
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,062	3,936	3,932	-	-	0	(122)	(4)	(130)	4	5,388	72.98%	(1,456)
	CF 2	164,201	179,679	178,898	25	-	(25)	(181)	(782)	14,696	782	177,351	100.87%	1,547
	Mitraguna & Others	145,925	160,670	160,050	25	-	(25)	(189)	(619)	14,125	619	157,811	101.42%	2,239
	Pensiun	18,276	19,010	18,847	-	-	0	7	(162)	572	162	19,540	96.46%	(692)
	Total Pembiayaan	218,409	247,836	246,801	407	419	13	314	(1,035)	28,392	1,454	252,063	97.91%	(5,262)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	284	-	100	316	2.87%	0.82%	2.62%	216	32	316			
	KUR	284	-	100	316	3.15%	0.93%	2.94%	216	32	316			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	26	484	0.00%	0.11%	2.05%	458	484	484			
	Cilem	-	-	-	443	0.00%	0.00%	3.13%	443	443	443			
	Gadai	-	-	26	41	0.00%	0.28%	0.43%	15	41	41			
4	CFG	85	484	467	2,830	0.04%	0.22%	1.37%	2,364	2,746	2,346			
	CF 1	52	484	467	1,217	0.02%	1.66%	4.34%	750	1,165	733			
	Total Griya	52	48	48	126	0.24%	0.20%	0.52%	78	73	77			
	Oto	-	436	419	1,092	0.00%	10.65%	27.76%	672	1,092	655			
	CF 2	33	-	-	1,613	0.02%	0.00%	0.90%	1,613	1,581	1,613			
	Mitraguna & Others	33	-	-	1,613	0.02%	0.00%	1.01%	1,613	1,581	1,613			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	369	484	593	3,631	0.17%	0.24%	1.47%	3,037	3,261	3,146	0.18%	88.03%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	4	-	-	-	0.04%	0.00%	0.00%	-	(4)	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	4	-	-	-	0.50%	0.00%	0.00%	-	(4)	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,205	515	514	513	0.63%	0.25%	0.25%	(1)	(691)	(1)			
	CF 1	485	-	-	-	1.87%	0.00%	0.00%	-	(485)	-			
	Total Griya	485	-	-	-	2.22%	0.00%	0.00%	-	(485)	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	719	515	514	513	0.44%	0.29%	0.29%	(1)	(206)	(1)			
	Mitraguna & Others	719	274	273	272	0.49%	0.17%	0.17%	(1)	(447)	(1)			
	Pensiun	-	241	241	241	0.00%	0.10%	1.28%	-	241	(0)			
	Total Pembiayaan	1,209	515	514	513	0.55%	0.21%	0.21%	(1)	(696)	(1)	0.00%	99.00%	-0.2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	318,479	282,980	321,190	2,711	
2	Contribution Margin	7,721	11,567	8,757	1,036	-13.4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.96	3.11	3.13	0.02	0.17
CIF Payroll	1,488	1,563	1,593	30	105

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8,554	3,398	3,484	3,348	(4,792)	(136)	(50)	-1.46%	(5,206)	-60.86%	15,576	21.49%	(12,228)
2	Tabungan	104,558	103,775	104,508	104,453	4,473	(56)	678	0.65%	(105)	-0.10%	116,810	89.42%	(12,357)
3	Deposito	118,514	111,806	111,665	111,665	(5,325)	0	(141)	-0.13%	(6,849)	-5.78%	119,096	93.76%	(7,431)
	Total	231,625	218,978	219,657	219,466	(5,644)	(191)	488	0.22%	(12,160)	-5.25%	251,482	87.27%	(32,017)
	CASA	113,112	107,173	107,992	107,801	(319)	(191)	628	0.59%	(5,311)	-4.70%	132,386	81.43%	(24,586)
	(%) CASA	48.83%	48.94%	49.16%	49.12%									
	FDR	61.23%	68.43%	67.94%	68.00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,660	4,420	4,456	4,395		(62)	(25)	-0.57%	1,735	65.22%	-	0.00%	4,395
2	Giro ISE	666	1,060	1,055	1,070		15	10	0.94%	404	60.59%		0.00%	1,070
3	Tabungan ISE	1,893	3,259	3,301	3,225		(77)	(35)	-1.07%	1,331	70.30%		0.00%	3,225
4	Deposito ISE	100	100	100	100		0	0	0.00%	0	0.00%		0.00%	100
5	CIF ISE	73	78	78	78		0	0	0.00%	5	6.85%		0.00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1,724	1,724	-	-	0	(40)	0	1,724	-	0	0.00%	1,724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	1,724	1,724	-	-	0	(40)	0	1,724	-	0	0.00%	1,724
	• Local Champion	-	1,724	1,724	-	-	0	(40)	0	1,724	-	0	0.00%	1,724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	76	59	59	-	-	0	(2)	0	(17)	-	76	77.74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	76	59	59	-	-	0	(2)	0	(17)	-	76	77.74%	(17)
3	PWG	18,643	25,017	25,184	427	675	248	1,304	167	6,541	508	28,064	89.74%	(2,881)
	Cilem	13,169	14,403	14,282	278	-	(278)	(208)	(121)	1,113	121	18,830	75.85%	(4,548)
	Gadai	5,474	10,614	10,902	149	675	526	1,513	288	5,427	387	9,234	118.06%	1,668
4	CFG	123,108	123,055	122,266	-	-	0	84	(789)	(842)	789	137,225	89.10%	(14,959)
	CF 1	17,304	13,823	13,744	-	-	0	(191)	(79)	(3,559)	79	19,095	71.98%	(5,350)
	Total Griya	13,206	10,394	10,352	-	-	0	0	(42)	(2,854)	42	13,694	75.60%	(3,342)
	• Total Non Program	13,206	10,394	10,352	-	-	0	(787)	(42)	(2,854)	42	13,694	75.60%	(3,342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,098	3,429	3,393	-	-	0	(191)	(37)	(705)	37	5,401	62.81%	(2,009)
	CF 2	105,804	109,232	108,522	-	-	0	274	(711)	2,717	711	118,130	91.87%	(9,608)
	Mitraguna & Others	72,025	76,346	75,900	-	-	0	707	(446)	3,876	446	83,166	91.26%	(7,266)
	Pensiun	33,780	32,886	32,621	-	-	0	(433)	(265)	(1,158)	265	34,964	93.30%	(2,342)
	Total Pembiayaan	141,827	149,855	149,233	427	675	248	1,346	(622)	7,406	1,297	165,365	90.24%	(16,132)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	-	-	-	595	0.00%	0.00%	2.36%	595	595	595			
	Cilem	-	-	-	548	0.00%	0.00%	3.84%	548	548	548			
	Gadai	-	-	-	47	0.00%	0.00%	0.44%	47	47	47			
4	CFG	370	965	1,341	3,357	0.30%	1.09%	2.75%	2,016	2,987	2,392			
	CF 1	206	654	891	862	1.19%	6.45%	6.27%	(29)	656	209			
	Total Griya	92	559	798	770	0.69%	7.68%	7.44%	(29)	678	211			
	Oto	114	95	93	93	2.79%	2.70%	2.73%	-	(22)	(2)			
	CF 2	164	311	450	2,494	0.15%	0.41%	2.30%	2,044	2,331	2,183			
	Mitraguna & Others	164	311	352	1,700	0.23%	0.46%	2.24%	1,348	1,537	1,389			
	Pensiun	-	-	98	794	0.00%	0.30%	2.43%	696	794	794			
	Total Pembiayaan	370	965	1,341	3,952	0.26%	0.89%	2.65%	2,611	3,582	2,987	1.35%	49.04%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	5	325	625	625	0.00%	0.51%	0.51%	-	621	301			
	CF 1	5	108	106	106	0.03%	0.77%	0.77%	-	101	(2)			
	Total Griya	5	108	106	106	0.04%	1.02%	1.02%	-	101	(2)			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	217	519	519	0.00%	0.48%	0.48%	-	519	302			
	Mitraguna & Others	-	-	303	303	0.00%	0.40%	0.40%	-	303	303			
	Pensiun	-	217	217	217	0.00%	0.14%	0.66%	-	217	(0)			
	Total Pembiayaan	5	325	625	625	0.00%	0.42%	0.42%	-	621	301	2.10%	-400.57%	1.7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	222,570	231,625	224,623	2,053	
2	Contribution Margin	5,016	7,365	6,362	1,346	-26.8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.06	3.22	3.21	(0.02)	0.15
CIF Payroll	1,010	1,088	1,108	20	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,615	3,412	3,321	3,317	(1,230)	(4)	(95)	-2.78%	1,702	105.34%	6,881	48.20%	(3,564)
2	Tabungan	101,049	104,238	103,302	103,257	(1,606)	(44)	(981)	-0.94%	2,208	2.19%	109,623	94.19%	(6,366)
3	Deposito	38,774	45,450	45,251	45,271	(520)	20	(179)	-0.39%	6,497	16.76%	39,255	115.32%	6,016
	Total	141,438	153,100	151,874	151,845	(3,355)	(29)	(1,255)	-0.82%	10,407	7.36%	155,759	97.49%	(3,914)
	CASA	102,664	107,650	106,623	106,574	(2,836)	(48)	(1,075)	-1.00%	3,910	3.81%	116,504	91.48%	(9,930)
	(%) CASA	72.59%	70.31%	70.20%	70.19%									
	FDR	91.03%	105.36%	105.96%	105.98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,298	2,949	3,418	2,864		(554)	(84)	-2.86%	(434)	-13.15%	-	0.00%	2,864
2	Giro ISE	186	257	153	178		25	(79)	-30.82%	(8)	-4.26%		0.00%	178
3	Tabungan ISE	2,913	2,682	3,256	2,677		(579)	(5)	-0.20%	(236)	-8.10%		0.00%	2,677
4	Deposito ISE	200	10	10	10		0	0	0.00%	(190)	-95.00%		0.00%	10
5	CIF ISE	94	102	103	103		0	1	0.98%	9	9.57%		0.00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20,120	20,120	150	-	(150)	148	0	19,705	-	415	4848.45%	19,705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	415	20,120	20,120	150	-	(150)	148	0	19,705	-	415	4848.45%	19,705
	• Local Champion	415	20,120	20,120	150	-	(150)	148	0	19,705	-	415	4848.45%	19,705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	241	6,899	6,888	-	-	0	331	(10)	6,647	10	3,851	178.89%	3,038
	KUR	103	6,283	6,280	-	-	0	349	(3)	6,178	3	3,549	176.96%	2,731
	Non KUR	139	616	608	-	-	0	(17)	(8)	469	8	302	201.59%	306
3	PWG	20,398	30,373	30,860	441	1,016	575	2,240	487	10,462	529	31,029	99.45%	(169)
	Cilem	7,170	12,746	12,803	169	277	109	809	57	5,634	220	15,989	80.08%	(3,186)
	Gadai	13,229	17,627	18,056	272	739	466	1,431	430	4,828	309	15,040	120.06%	3,016
4	CFG	107,701	103,913	103,058	-	-	0	580	(855)	(4,643)	855	119,299	86.39%	(16,241)
	CF 1	13,161	13,563	13,543	-	-	0	(83)	(19)	382	19	14,643	92.49%	(1,099)
	Total Griya	10,223	10,121	10,104	-	-	0	0	(17)	(119)	17	10,685	94.57%	(580)
	• Total Non Program	10,223	9,949	9,933	-	-	0	(122)	(16)	(290)	16	10,685	92.96%	(752)
	• Program	-	172	172	-	-	0	(1)	(1)	172	1	0	0.00%	172
	Oto	2,938	3,442	3,439	-	-	0	(83)	(2)	501	2	3,958	86.89%	(519)
	CF 2	94,540	90,350	89,514	-	-	0	664	(836)	(5,026)	836	104,656	85.53%	(15,142)
	Mitraguna & Others	89,171	84,140	83,360	-	-	0	(55)	(780)	(5,811)	780	98,315	84.79%	(14,955)
	Pensiun	5,368	6,211	6,154	-	-	0	719	(56)	786	56	6,341	97.06%	(187)
	Total Pembiayaan	128,755	161,305	160,926	591	1,016	425	3,300	(379)	32,171	1,395	154,593	104.10%	6,333

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	-	-	-	826	0.00%	0.00%	2.68%	826	826	826			
	Cilem	-	-	-	350	0.00%	0.00%	2.73%	350	350	350			
	Gadai	-	-	-	476	0.00%	0.00%	2.64%	476	476	476			
4	CFG	1,919	960	1,884	2,369	1.78%	1.81%	2.30%	485	450	1,409			
	CF 1	107	77	167	959	0.81%	1.23%	7.08%	792	852	882			
	Total Griya	107	-	167	336	1.04%	1.65%	3.32%	169	229	336			
	Oto	-	77	623	0.00%	0.00%	18.10%	623	623	546				
	CF 2	1,812	883	1,717	1,410	1.92%	1.90%	1.58%	(307)	(402)	528			
	Mitraguna & Others	1,812	883	1,717	1,410	2.03%	2.04%	1.69%	(307)	(402)	528			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,919	960	1,884	3,194	1.49%	1.17%	1.99%	1,310	1,276	2,235	0.00%	100.00%	-2.0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100.00%	0.00%	0.00%	-	(415)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	415	-	-	-	100.00%	0.00%	0.00%	-	(415)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,505	2,121	2,530	2,530	2.33%	2.43%	2.45%	-	24	409			
	CF 1	23	78	78	78	0.18%	0.58%	0.58%	-	55	-			
	Total Griya	-	78	78	78	0.00%	0.77%	0.77%	-	78	-			
	Oto	23	-	-	-	0.79%	0.00%	0.00%	-	(23)	-			
	CF 2	2,482	2,042	2,451	2,451	2.63%	2.71%	2.74%	-	(31)	409			
	Mitraguna & Others	2,482	2,042	2,451	2,451	2.78%	2.91%	2.94%	-	(31)	409			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	2,920	2,121	2,530	2,530	2.27%	1.57%	1.57%	-	(391)	409	0.00%	100.00%	-1.6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	125,537	141,438	161,771	36,234	
2	Contribution Margin	4,892	6,401	6,523	1,631	-33.3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.95	3.17	3.18	0.02	0.23
CIF Payroll	762	785	788	3	26

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	35	110	119	124	(16)	6	15	13.34%	89	254.71%	40	313.89%	85
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	Total	35	110	119	124	(16)	6	15	13.34%	89	254.71%	40	313.89%	85
	CASA	35	110	119	124	(16)	6	15	13.34%	89	254.71%	40	313.89%	85
	(%) CASA	100.00%	100.00%	100.00%	100.00%									
	FDR	0.00%	0.00%	0.00%	0.00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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%	85
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0.00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	0.00%	#DIV/0!	0.0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	0.00%	#DIV/0!	0.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	20	35	125	105	
2	Contribution Margin	(210)	(277)	(173)	37	17.6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.00	2.00	2.00	-	(1.00)
CIF Payroll	1	1	1	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	438	693	572	577	75	5	(116)	-16.71%	139	31.65%	495	116.50%	82
3	Deposito	-	550	550	550	0	0	0	0.00%	550	#DIV/0!	0	0.00%	550
	Total	438	1,243	1,122	1,127	75	5	(116)	-9.32%	689	157.14%	495	227.55%	632
	CASA	438	693	572	577	75	5	(116)	-16.71%	139	31.65%	495	116.50%	82
	(%) CASA	100.00%	55.74%	50.98%	51.20%									
	FDR	0.00%	0.00%	0.00%	0.00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	64	64		0	(131)	-67.14%	64	64102.00%	-	0.00%	64
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
3	Tabungan ISE	0	195	64	64		0	(131)	-67.14%	64	64102.00%	0	0.00%	64
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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%	82
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0.00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	0.00%	#DIV/0!	0.0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	0.00%	#DIV/0!	0.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258	438	1,168	910	
2	Contribution Margin	(227)	(280)	(138)	89	39.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.75	4.25	4.25	-	0.50
CIF Payroll	4	8	8	-	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21,452	44,415	40,328	42,291	5,703	1,963	(2,124)	-4.78%	20,839	97.14%	31,025	136.31%	11,266
2	Tabungan	103,481	122,013	119,394	118,862	7,231	(533)	(3,151)	-2.58%	15,381	14.86%	119,071	99.82%	(209)
3	Deposito	132,303	85,939	86,645	85,948	(6,648)	(697)	10	0.01%	(46,354)	-35.04%	133,190	64.53%	(47,242)
	Total	257,235	252,367	246,368	247,101	6,286	734	(5,265)	-2.09%	(10,134)	-3.94%	283,286	87.23%	(36,185)
	CASA	124,933	166,428	159,722	161,153	12,934	1,431	(5,275)	-3.17%	36,220	28.99%	150,096	107.37%	11,057
	(%) CASA	48.57%	65.95%	64.83%	65.22%									
	FDR	70.83%	83.50%	86.14%	85.89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7,936	8,471	6,804	6,698		(106)	(1,773)	-20.93%	(1,238)	-15.60%	-	0.00%	6,698
2	Giro ISE	4,026	3,734	3,641	3,633		(8)	(101)	-2.70%	(393)	-9.76%		0.00%	3,633
3	Tabungan ISE	2,910	4,737	3,163	3,065		(98)	(1,673)	-35.31%	155	5.33%		0.00%	3,065
4	Deposito ISE	1,000	-	-	-		0	0	#DIV/0!	(1,000)	-100.00%		0.00%	0
5	CIF ISE	62	64	65	65		0	1	1.56%	3	4.84%		0.00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45,235	38,775	39,508	-	640	640	(388)	733	(5,727)	(93)	54,048	73.10%	(14,540)
	Linkage	14,656	14,627	14,627	-	-	-	1	0	(29)	-	18,494	79.09%	(3,867)
	Non-Linkage	30,579	24,148	24,881	-	640	640	(390)	733	(5,698)	(93)	35,554	69.98%	(10,673)
	• Local Champion	28,121	21,313	21,947	-	640	640	(215)	634	(6,174)	6	30,480	72.00%	(8,533)
	• Value Chain	2,457	2,835	2,934	-	-	-	(174)	99	476	(99)	5,074	57.82%	(2,140)
2	MBG	4,919	2,874	2,869	-	-	0	(219)	(4)	(2,049)	4	4,919	58.33%	(2,049)
	KUR	4,804	2,874	2,869	-	-	0	(219)	(4)	(1,935)	4	4,804	59.73%	(1,935)
	Non KUR	115	-	-	-	-	0	0	0	(115)	-	115	0.00%	(115)
3	PWG	23,337	39,533	39,707	1,362	1,386	24	3,166	174	16,371	1,212	39,389	100.81%	319
	Cilem	6,677	17,447	17,411	929	148	(782)	1,920	(36)	10,734	184	19,951	87.27%	(2,540)
	Gadai	16,660	22,086	22,297	433	1,238	805	1,246	210	5,637	1,028	19,438	114.71%	2,858
4	CFG	108,703	129,533	130,141	-	1,795	1,795	2,647	609	21,439	1,186	121,184	107.39%	8,957
	CF 1	24,869	27,555	27,513	-	19	19	(108)	(42)	2,644	61	26,405	104.20%	1,108
	Total Griya	19,873	21,431	21,391	-	-	0	0	(41)	1,518	41	20,306	105.34%	1,085
	• Total Non Program	19,873	21,431	21,391	-	-	0	(424)	(41)	1,518	41	20,306	105.34%	1,085
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,997	6,124	6,123	-	19	19	(108)	(1)	1,126	20	6,099	100.38%	23
	CF 2	83,833	101,978	102,628	-	1,776	1,776	2,755	651	18,795	1,125	94,779	108.28%	7,849
	Mitraguna & Others	62,328	78,196	78,690	-	1,426	1,426	2,567	494	16,362	932	72,223	108.96%	6,468
	Pensiun	21,505	23,782	23,938	-	350	350	189	156	2,433	194	22,557	106.12%	1,381
	Total Pembiayaan	182,193	210,715	212,226	1,362	3,821	2,459	5,206	1,512	30,033	2,310	219,540	96.67%	(7,314)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1,191	0.00%	0.00%	3.01%	1,191	1,191	1,191			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	1,062	0.00%	0.00%	4.27%	1,062	1,062	1,062			
	Value Chain	-	-	-	129	0.00%	0.00%	0.59%	129	129	129			
2	MBG	121	20	32	63	2.46%	1.11%	2.19%	31	(58)	43			
	KUR	83	20	32	63	1.72%	1.11%	2.19%	31	(20)	43			
	Non KUR	38	-	-	-	33.52%	0.00%	0.00%	-	(38)	-			
3	PWG	-	-	-	1,467	0.00%	0.00%	3.70%	1,467	1,467	1,467			
	Cilem	-	-	-	1,157	0.00%	0.00%	6.65%	1,157	1,157	1,157			
	Gadai	-	-	-	310	0.00%	0.00%	1.39%	310	310	310			
4	CFG	330	1,698	1,506	3,702	0.30%	1.16%	2.84%	2,196	3,373	2,004			
	CF 1	209	63	-	926	0.84%	0.00%	3.37%	926	717	863			
	Total Griya	-	-	-	322	0.00%	0.00%	1.50%	322	322	322			
	Oto	209	63	-	604	4.19%	0.00%	9.87%	604	395	541			
	CF 2	120	1,635	1,506	2,776	0.14%	1.48%	2.71%	1,270	2,656	1,142			
	Mitraguna & Others	-	1,495	1,506	2,683	0.00%	1.93%	3.41%	1,176	2,683	1,188			
	Pensiun	120	140	-	94	0.56%	0.00%	0.39%	94	(27)	(46)			
	Total Pembiayaan	451	1,718	1,538	6,424	0.25%	0.73%	3.03%	4,886	5,973	4,705	3.29%	-8.62%	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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5,726	6,156	6,156	6,156	12.66%	15.88%	15.58%	-	430	-			
	Linkage	23	-	-	-	0.15%	0.00%	0.00%	-	(23)	-			
	Non-Linkage	5,703	6,156	6,156	6,156	18.65%	25.49%	24.74%	-	453	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	372	73	-	-	7.57%	0.00%	0.00%	-	(372)	(73)			
	KUR	296	73	-	-	6.16%	0.00%	0.00%	-	(296)	(73)			
	Non KUR	76	-	-	-	66.48%	0.00%	0.00%	-	(76)	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,684	199	397	409	2.47%	0.31%	0.31%	12	(2,276)	210			
	CF 1	107	199	261	261	0.43%	0.95%	0.95%	-	153	62			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	107	199	261	261	2.15%	4.25%	4.26%	-	153	62			
	CF 2	2,577	-	137	148	3.07%	0.13%	0.14%	12	(2,429)	148			
	Mitraguna & Others	2,422	-	-	12	3.89%	0.00%	0.01%	12	(2,410)	12			
	Pensiun	155	-	137	137	0.09%	0.06%	0.57%	-	(19)	137			
	Total Pembiayaan	8,782	6,428	6,553	6,565	4.82%	3.11%	3.09%	12	(2,217)	137	3.38%	-9.17%	0.3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	247,014	257,235	246,081	(933)	
2	Contribution Margin	8,048	11,577	5,603	(2,445)	30.4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.88	3.01	3.01	(0.00)	0.13
CIF Payroll	650	671	674	3	24

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17,704	40,076	38,395	28,311	16,346	(10,084)	(11,765)	-29.36%	10,607	59.91%	27,730	102.09%	581
2	Tabungan	74,047	76,608	74,226	73,219	1,205	(1,007)	(3,390)	-4.42%	(828)	-1.12%	90,374	81.02%	(17,155)
3	Deposito	177,676	159,231	159,331	159,256	(2,193)	(75)	25	0.02%	(18,420)	-10.37%	178,593	89.17%	(19,337)
	Total	269,427	275,916	271,952	260,786	15,359	(11,166)	(15,129)	-5.48%	(8,641)	-3.21%	296,698	87.90%	(35,911)
	CASA	91,751	116,684	112,621	101,530	17,551	(11,091)	(15,154)	-12.99%	9,779	10.66%	118,105	85.97%	(16,575)
	(%) CASA	34.05%	42.29%	41.41%	38.93%									
	FDR	66.93%	75.15%	75.81%	79.06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,699	1,827	2,094	2,031		(64)	203	11.13%	(1,668)	-45.10%	-	0.00%	2,031
2	Giro ISE	1,245	198	250	253		3	55	27.95%	(992)	-79.66%		0.00%	253
3	Tabungan ISE	2,454	1,630	1,845	1,778		(67)	148	9.09%	(677)	-27.57%		0.00%	1,778
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	78	83	84	84		0	1	1.20%	6	7.69%		0.00%	84

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	7,500	10,464	10,453	-	-	0	214	(11)	2,953	11	10,279	101.69%	174
	KUR	5,814	8,922	8,912	-	-	0	252	(11)	3,097	11	8,593	103.70%	318
	Non KUR	1,686	1,542	1,542	-	-	0	(38)	0	(144)	-	1,686	91.45%	(144)
3	PWG	25,637	37,586	37,906	1,305	1,283	(22)	2,015	320	12,269	963	37,092	102.20%	814
	Cilem	7,478	16,013	16,224	648	314	(335)	1,735	211	8,747	102	17,536	92.52%	(1,312)
	Gadai	18,160	21,573	21,682	657	970	313	280	109	3,522	861	19,556	110.87%	2,126
4	CFG	147,202	159,308	157,817	10	12	2	1,851	(1,491)	10,615	1,503	161,418	97.77%	(3,601)
	CF 1	16,107	19,021	18,985	-	-	0	(201)	(36)	2,878	36	18,142	104.64%	842
	Total Griya	8,451	13,214	13,191	-	-	0	0	(23)	4,740	23	8,981	146.88%	4,210
	• Total Non Program	8,451	13,214	13,191	-	-	0	189	(23)	4,740	23	8,981	146.88%	4,210
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	7,656	5,807	5,794	-	-	0	(201)	(14)	(1,862)	14	9,161	63.24%	(3,368)
	CF 2	131,096	140,287	138,832	10	12	2	2,052	(1,455)	7,736	1,467	143,276	96.90%	(4,444)
	Mitraguna & Others	128,138	136,656	135,229	10	12	2	1,845	(1,427)	7,091	1,439	138,882	97.37%	(3,653)
	Pensiun	2,957	3,631	3,603	-	-	0	208	(27)	646	27	4,394	82.00%	(791)
	Total Pembiayaan	180,340	207,358	206,176	1,315	1,295	(20)	4,080	(1,182)	25,837	2,477	208,789	98.75%	(2,613)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	453	156	151	293	6.04%	1.44%	2.80%	142	(160)	136			
	KUR	363	83	80	162	6.24%	0.90%	1.82%	82	(201)	79			
	Non KUR	90	73	70	130	5.33%	4.57%	8.46%	60	41	57			
3	PWG	-	-	-	782	0.00%	0.00%	2.06%	782	782	782			
	Cilem	-	-	-	598	0.00%	0.00%	3.69%	598	598	598			
	Gadai	-	-	-	184	0.00%	0.00%	0.85%	184	184	184			
4	CFG	537	1,372	1,213	5,149	0.36%	0.76%	3.26%	3,936	4,612	3,777			
	CF 1	200	783	336	1,644	1.24%	1.77%	8.66%	1,308	1,444	861			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	200	783	336	1,644	2.61%	5.79%	28.38%	1,308	1,444	861			
	CF 2	337	589	876	3,505	0.26%	0.62%	2.52%	2,628	3,167	2,916			
	Mitraguna & Others	337	589	876	3,505	0.26%	0.64%	2.59%	2,628	3,167	2,916			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	990	1,528	1,364	6,224	0.55%	0.66%	3.02%	4,860	5,234	4,695	0.61%	79.82%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	70	199	198	198	0.93%	1.90%	1.90%	-	128	(0)			
	KUR	-	199	198	198	0.00%	2.22%	2.23%	-	198	(0)			
	Non KUR	70	-	-	-	4.15%	0.00%	0.00%	-	(70)	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,150	2,625	2,669	2,669	0.78%	1.68%	1.69%	(0)	1,519	44			
	CF 1	107	35	35	35	0.67%	0.18%	0.18%	-	(72)	-			
	Total Griya	107	35	35	35	1.27%	0.26%	0.26%	-	(72)	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	1,042	2,590	2,634	2,634	0.80%	1.88%	1.90%	(0)	1,592	44			
	Mitraguna & Others	1,042	2,590	2,634	2,634	0.81%	1.93%	1.95%	(0)	1,592	44			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,219	2,824	2,867	2,867	0.68%	1.38%	1.39%	(0)	1,648	43	0.06%	95.38%	-1.3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262,535	269,409	260,557	(1,978)	
2	Contribution Margin	5,976	8,606	5,452	(524)	8.8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.66	3.78	3.81	0.03	0.15
CIF Payroll	609	697	732	35	123

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12,950	14,546	14,604	14,422	(614)	(182)	(123)	-0.85%	1,472	11.37%	17,890	80.61%	(3,468)
2	Tabungan	76,505	85,359	87,253	87,070	6,313	(183)	1,711	2.00%	10,565	13.81%	85,927	101.33%	1,143
3	Deposito	21,770	21,261	20,863	19,789	72	(1,075)	(1,472)	-6.93%	(1,982)	-9.10%	22,258	88.90%	(2,470)
	Total	111,225	121,166	122,720	121,281	5,771	(1,440)	115	0.09%	10,056	9.04%	126,075	96.20%	(4,795)
	CASA	89,454	99,905	101,857	101,492	5,700	(365)	1,587	1.59%	12,038	13.46%	103,817	97.76%	(2,325)
	(%) CASA	80.43%	82.45%	83.00%	83.68%									
	FDR	45.34%	58.33%	56.77%	57.44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,158	1,451	1,481	1,506		25	55	3.78%	348	30.06%	-	0.00%	1,506
2	Giro ISE	199	118	140	140		1	22	19.03%	(59)	-29.60%		0.00%	140
3	Tabungan ISE	959	1,334	1,342	1,366		24	32	2.43%	407	42.45%		0.00%	1,366
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	50	55	55	55		0	0	0.00%	5	10.00%		0.00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100.00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	103	4,767	4,766	-	-	0	232	(1)	4,663	1	3,735	127.61%	1,031
	KUR	103	4,563	4,562	-	-	0	234	(1)	4,459	1	3,547	128.62%	1,015
	Non KUR	-	204	204	-	-	0	(2)	0	204	-	188	108.59%	16
3	PWG	12,227	18,330	18,612	325	539	213	1,055	282	6,385	256	27,410	67.90%	(8,797)
	Cilem	5,118	10,278	10,226	104	15	(89)	284	(52)	5,108	67	17,009	60.12%	(6,783)
	Gadai	7,109	8,052	8,386	221	524	303	771	335	1,278	189	10,400	80.63%	(2,014)
4	CFG	38,093	47,576	46,290	123	-	(123)	614	(1,286)	8,197	1,286	46,389	99.79%	(99)
	CF 1	11,280	11,393	11,250	15	-	(15)	(341)	(143)	(30)	143	12,354	91.06%	(1,104)
	Total Griya	5,847	6,704	6,600	-	-	0	0	(104)	754	104	6,132	107.63%	468
	• Total Non Program	5,847	6,026	5,923	-	-	0	(84)	(103)	76	103	6,132	96.58%	(210)
	• Program	-	678	678	-	-	0	166	(1)	678	1	0	0.00%	678
	Oto	5,433	4,688	4,650	15	-	(15)	(341)	(39)	(783)	39	6,221	74.74%	(1,572)
	CF 2	26,814	36,184	35,040	108	-	(108)	955	(1,144)	8,226	1,144	34,035	102.95%	1,005
	Mitraguna & Others	24,934	33,989	32,865	108	-	(108)	910	(1,123)	7,932	1,123	31,461	104.46%	1,405
	Pensiun	1,880	2,195	2,175	-	-	0	45	(21)	295	21	2,574	84.48%	(399)
	Total Pembiayaan	50,425	70,675	69,670	448	539	90	1,900	(1,006)	19,245	1,544	77,535	89.86%	(7,865)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	-	-	-	255	0.00%	0.00%	5.36%	255	255	255			
	KUR	-	-	-	255	0.00%	0.00%	5.60%	255	255	255			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	325	0.00%	0.00%	1.75%	325	325	325			
	Cilem	-	-	-	307	0.00%	0.00%	3.00%	307	307	307			
	Gadai	-	-	-	19	0.00%	0.00%	0.22%	19	19	19			
4	CFG	182	943	361	2,034	0.48%	0.76%	4.39%	1,673	1,853	1,091			
	CF 1	77	348	272	1,442	0.68%	2.39%	12.82%	1,170	1,365	1,094			
	Total Griya	1	-	-	532	0.02%	0.00%	8.06%	532	530	532			
	Oto	76	348	272	911	1.39%	5.80%	19.58%	639	835	563			
	CF 2	105	595	89	592	0.39%	0.25%	1.69%	503	487	(3)			
	Mitraguna & Others	105	595	89	592	0.42%	0.26%	1.80%	503	487	(3)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	182	943	361	2,615	0.36%	0.51%	3.75%	2,254	2,433	1,672	0.00%	100.00%	-3.8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100.00%	100.00%	100.00%	-	-	-			
	Linkage	2	2	2	2	100.00%	100.00%	100.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	188	511	1,007	683	0.49%	2.12%	1.48%	(324)	494	172			
	CF 1	182	115	115	115	1.61%	1.01%	1.02%	-	(66)	-			
	Total Griya	66	-	-	-	1.14%	0.00%	0.00%	-	(66)	-			
	Oto	115	115	115	115	2.12%	2.46%	2.48%	-	-	-			
	CF 2	7	396	891	568	0.03%	2.46%	1.62%	(324)	561	172			
	Mitraguna & Others	7	396	891	568	0.03%	2.62%	1.73%	(324)	561	172			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	190	513	1,008	685	0.38%	1.43%	0.98%	(324)	494	172	0.00%	100.00%	-1.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99,167	111,225	115,395	16,228	
2	Contribution Margin	2,958	4,726	3,088	130	-4.4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.16	3.28	3.26	(0.02)	0.09
CIF Payroll	375	432	452	20	77

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17,434	5,366	5,826	6,832	199	1,005	1,466	27.31%	(10,603)	-60.82%	22,385	30.52%	(15,554)
2	Tabungan	88,077	86,195	85,457	84,406	(7,659)	(1,051)	(1,790)	-2.08%	(3,672)	-4.17%	97,031	86.99%	(12,626)
3	Deposito	27,462	48,947	48,979	48,986	9,993	7	39	0.08%	21,523	78.37%	27,903	175.56%	21,082
	Total	132,974	140,508	140,262	140,223	2,533	(39)	(285)	-0.20%	7,249	5.45%	147,320	95.18%	(7,097)
	CASA	105,512	91,561	91,283	91,237	(7,460)	(46)	(324)	-0.35%	(14,275)	-13.53%	119,416	76.40%	(28,179)
	(%) CASA	79.35%	65.16%	65.08%	65.07%									
	FDR	8.88%	16.51%	16.53%	16.54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12,730	7,799	7,704	7,734		30	(64)	-0.83%	(4,996)	-39.24%	-	0.00%	7,734
2	Giro ISE	9,787	158	296	349		53	191	120.60%	(9,438)	-96.43%		0.00%	349
3	Tabungan ISE	2,943	7,140	6,908	6,885		(23)	(255)	-3.58%	3,942	133.96%		0.00%	6,885
4	Deposito ISE	-	500	500	500		0	0	0.00%	500	#DIV/0!		0.00%	500
5	CIF ISE	32	36	36	36		0	0	0.00%	4	12.50%		0.00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	3,072	5,385	5,375	22	-	(22)	(32)	(10)	2,303	10	3,201	167.89%	2,173
	Cilem	3,072	5,385	5,375	22	-	(22)	(32)	(10)	2,303	10	3,201	167.89%	2,173
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	8,743	17,820	17,812	-	-	0	973	(7)	9,070	7	17,590	101.26%	222
	CF 1	1,694	1,865	1,860	-	-	0	(24)	(5)	166	5	2,718	68.45%	(858)
	Total Griya	398	867	867	-	-	0	0	0	469	-	696	124.52%	171
	• Total Non Program	398	867	867	-	-	0	(3)	0	469	-	696	124.52%	171
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,296	998	994	-	-	0	(24)	(5)	(303)	5	2,022	49.14%	(1,028)
	CF 2	7,049	15,955	15,952	-	-	0	997	(3)	8,904	3	14,872	107.26%	1,080
	Mitraguna & Others	6,955	15,863	15,861	-	-	0	997	(2)	8,906	2	14,204	111.66%	1,657
	Pensiun	94	92	92	-	-	0	(0)	(0)	(2)	0	668	13.70%	(577)
	Total Pembiayaan	11,815	23,204	23,187	22	-	(22)	941	(17)	11,372	17	20,791	111.52%	2,396

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	-	-	-	25	0.00%	0.00%	0.46%	25	25	25			
	Cilem	-	-	-	25	0.00%	0.00%	0.46%	25	25	25			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	223	-	339	359	2.55%	1.90%	2.02%	20	136	359			
	CF 1	223	-	184	204	13.18%	9.86%	10.96%	20	(19)	204			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	223	-	184	204	17.22%	18.42%	20.52%	20	(19)	204			
	CF 2	-	-	155	155	0.00%	0.97%	0.97%	-	155	155			
	Mitraguna & Others	-	-	155	155	0.00%	0.98%	0.98%	-	155	155			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	223	-	339	384	1.89%	1.46%	1.66%	45	161	384	2.14%	-28.94%	0.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	76	76	76	0.00%	0.42%	0.42%	-	76	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	76	76	76	0.00%	0.47%	0.47%	-	76	-			
	Mitraguna & Others	-	76	76	76	0.00%	0.48%	0.48%	-	76	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	76	76	76	0.00%	0.33%	0.33%	-	76	-	5.99%	#####	5.7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137,177	132,974	137,975	798	
2	Contribution Margin	1,985	2,841	2,227	242	-12.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.90	3.15	3.16	0.01	0.26
CIF Payroll	250	268	278	10	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19,025	36,420	36,443	36,450	(4,985)	8	30	0.08%	17,425	91.59%	24,527	148.62%	11,924
2	Tabungan	42,453	54,176	52,778	52,825	2,399	48	(1,350)	-2.49%	10,372	24.43%	50,594	104.41%	2,231
3	Deposito	43,338	45,527	45,527	45,527	1,425	0	0	0.00%	2,188	5.05%	43,913	103.67%	1,614
	Total	104,817	136,122	134,747	134,802	(1,161)	56	(1,320)	-0.97%	29,985	28.61%	119,034	113.25%	15,768
	CASA	61,479	90,595	89,220	89,276	(2,586)	55	(1,320)	-1.46%	27,797	45.21%	75,121	118.84%	14,155
	(%) CASA	58.65%	66.55%	66.21%	66.23%									
	FDR	25.79%	41.74%	41.99%	41.97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,382	1,683	1,760	1,752		(9)	69	4.09%	370	26.79%	-	0.00%	1,752
2	Giro ISE	167	58	59	59		0	0	0.43%	(109)	-64.93%		0.00%	59
3	Tabungan ISE	1,214	1,625	1,702	1,693		(9)	69	4.22%	479	39.44%		0.00%	1,693
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	26	33	36	36		0	3	9.09%	10	38.46%		0.00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	4,744	10,868	10,803	247	110	(137)	358	(65)	6,060	175	5,399	200.11%	5,405
	Cilem	4,744	10,868	10,803	247	110	(137)	358	(65)	6,060	175	5,399	200.11%	5,405
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	22,287	45,946	45,779	770	-	(770)	1,685	(167)	23,492	167	31,309	146.22%	14,470
	CF 1	3,598	7,925	7,911	770	-	(770)	906	(14)	4,312	14	4,708	168.02%	3,202
	Total Griya	1,186	3,167	3,158	-	-	0	0	(9)	1,972	9	1,499	210.70%	1,659
	• Total Non Program	1,186	3,167	3,158	-	-	0	555	(9)	1,972	9	1,499	210.70%	1,659
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	2,412	4,758	4,753	770	-	(770)	906	(5)	2,340	5	3,209	148.09%	1,543
	CF 2	18,689	38,021	37,868	-	-	0	779	(153)	19,180	153	26,601	142.36%	11,267
	Mitraguna & Others	17,983	37,214	37,066	-	-	0	681	(148)	19,082	148	25,135	147.47%	11,931
	Pensiun	705	807	803	-	-	0	99	(4)	97	4	1,466	54.75%	(663)
	Total Pembiayaan	27,031	56,814	56,582	1,018	110	(907)	2,043	(231)	29,552	342	36,708	154.14%	19,874

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	-	-	-	210	0.00%	0.00%	1.94%	210	210	210			
	Cilem	-	-	-	210	0.00%	0.00%	1.94%	210	210	210			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	487	0.00%	0.00%	1.06%	487	487	487			
	CF 1	-	-	-	261	0.00%	0.00%	3.30%	261	261	261			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	261	0.00%	0.00%	5.49%	261	261	261			
	CF 2	-	-	-	226	0.00%	0.00%	0.60%	226	226	226			
	Mitraguna & Others	-	-	-	226	0.00%	0.00%	0.61%	226	226	226			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	697	0.00%	0.00%	1.23%	697	697	697	0.00%	100.00%	-1.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	0.00%	#DIV/0!	0.0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105,426	104,817	137,283	31,857	
2	Contribution Margin	1,061	1,727	2,257	1,196	-112.7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.99	3.26	3.32	0.06	0.34
CIF Payroll	240	434	396	(38)	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6,752	0.00%	(6,752)
2	Tabungan	2,113	10,577	11,140	11,121	(1,709)	(19)	543	5.14%	9,008	426.37%	13,107	84.85%	(1,986)
3	Deposito	750	1,116	802	802	1	0	(314)	-28.13%	52	6.94%	1,367	58.66%	(565)
	Total	2,863	11,693	11,942	11,923	(1,708)	(19)	229	1.96%	9,060	316.48%	21,226	56.17%	(9,303)
	CASA	2,113	10,577	11,140	11,121	(1,709)	(19)	543	5.14%	9,008	426.37%	19,859	56.00%	(8,738)
	(%) CASA	73.80%	90.46%	93.28%	93.27%									
	FDR	44.75%	142.80%	139.16%	139.38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	135	135	86		(49)	(49)	-36.21%	86	#DIV/0!	-	0.00%	86
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
3	Tabungan ISE	-	135	135	86		(49)	(49)	-36.21%	86	#DIV/0!		0.00%	86
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	89	3	3	3		0	0	0.00%	(86)	-96.63%		0.00%	3

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	1,201	11,296	11,229	369	153	(217)	909	(67)	10,028	220	8,970	125.18%	2,259
	Cilem	1,026	8,054	8,029	317	148	(169)	195	(25)	7,003	172	6,281	127.84%	1,748
	Gadai	175	3,242	3,200	53	5	(48)	714	(42)	3,024	47	2,689	118.99%	511
4	CFG	80	5,403	5,389	-	-	0	(10)	(13)	5,309	13	9,385	57.42%	(3,996)
	CF 1	-	2,553	2,553	-	-	0	(31)	0	2,553	-	1,107	230.60%	1,446
	Total Griya	-	1,031	1,031	-	-	0	0	0	1,031	-	268	384.59%	763
	• Total Non Program	-	1,031	1,031	-	-	0	(10)	0	1,031	-	268	384.59%	763
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	1,522	1,522	-	-	0	(31)	0	1,522	-	839	181.43%	683
	CF 2	80	2,849	2,836	-	-	0	21	(13)	2,756	13	8,278	34.26%	(5,442)
	Mitraguna & Others	80	2,577	2,567	-	-	0	(27)	(11)	2,487	11	7,607	33.74%	(5,041)
	Pensiun	-	272	270	-	-	0	48	(2)	270	2	671	40.21%	(401)
	Total Pembiayaan	1,281	16,698	16,618	369	153	(217)	899	(80)	15,337	233	18,355	90.54%	(1,737)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	35	-	67	0.00%	0.00%	0.60%	67	67	32			
	Cilem	-	-	-	67	0.00%	0.00%	0.84%	67	67	67			
	Gadai	-	35	-	-	0.00%	0.00%	0.00%	-	-	(35)			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	35	-	67	0.00%	0.00%	0.40%	67	67	32	1.20%	-195.54%	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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	1.22%	#DIV/0!	1.2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	2,863	19,235	19,235	
2	Contribution Margin	-	(222)	(763)	(763)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3.08	3.23	0.15	#DIV/0!
CIF Payroll	-	12	13	1	13