

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	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	Giro	155.866	132.926	133.409	129.021	(20.234)	(4.387)	(3.905)	-2,94%	(26.845)	-17,22%	307.972	41,89%	(178.951)
2	Tabungan	1.803.617	1.929.405	1.923.042	1.938.366	8.980	15.324	8.961	0,46%	134.750	7,47%	2.053.217	94,41%	(114.851)
3	Deposito	681.198	794.773	788.430	788.815	13.126	385	(5.958)	-0,75%	107.617	15,80%	695.719	113,38%	93.096
Total		2.640.681	2.857.104	2.844.881	2.856.203	1.872	11.321	(901)	-0,03%	215.522	8,16%	3.056.908	93,43%	(200.706)
CASA		1.959.483	2.062.331	2.056.451	2.067.387	(11.254)	10.936	5.057	0,25%	107.904	5,51%	2.361.189	87,56%	(293.802)
(% CASA)		74,20%	72,18%	72,29%	72,38%									
FDR		99,99%	103,86%	103,88%	103,47%									

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	65.610	78.195	76.985	78.160		1.175	(35)	-0,04%	12.550	19,13%	93.649	83,46%	(15.489)
2	Giro ISE	23.758	19.240	18.387	18.358		(29)	(883)	-4,59%	(5.401)	-22,73%	40.752	45,05%	(22.395)
3	Tabungan ISE	30.646	49.287	48.931	50.135		1.204	847	1,72%	19.489	63,59%	34.543	145,14%	15.592
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	80.398	96.289	97.166	-	900	900	1.646	877	16.768	23	108.670	89,41%	(11.504)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	72.755	-	900	900	1.592	877	7.222	23	81.493	89,28%	(8.738)
	• Local Champion	62.373	68.775	69.651	-	900	900	1.923	877	7.278	23	69.939	99,59%	(288)
	• Value Chain	3.160	3.104	3.104	-	-	-	-330	0	-56	-	11.554	26,87%	(8.450)
2	MBG	368.059	386.301	386.037	750	700	-50	2.427	-264	17.978	964	416.638	92,66%	(30.601)
	KUR	343.457	360.866	360.636	750	700	-50	2.172	-230	17.179	930	389.607	92,56%	(28.970)
	Non KUR	24.602	25.435	25.401	-	-	0	255	-35	799	35	27.031	93,97%	(1.631)
3	PWG	200.888	337.104	335.982	10.678	8.778	-1.901	15.679	-1.122	135.094	9.900	352.958	95,19%	(16.975)
	Cilem	92.590	179.567	178.534	3.792	1.528	-2.264	5.131	-1.034	85.943	2.562	214.664	83,17%	(36.130)
	Gadai	108.298	157.537	157.449	6.886	7.249	363	10.549	-88	49.151	7.338	138.294	113,85%	19.155
4	CFG	1.991.066	2.147.657	2.136.022	5.129	2.259	-2.870	24.686	-11.635	144.956	13.894	2.201.267	97,04%	(65.245)
	CF 1	271.158	283.456	283.167	1.036	764	-271	1.344	-289	12.009	1.053	306.261	92,46%	(23.093)
	Total Griya	236.939	234.916	234.054	-	-	0	0	-862	-2.885	862	254.302	92,04%	(20.248)
	• Total Non Program	155.508	157.635	156.831	-	-	0	-522	-803	1.323	803	163.178	96,11%	(6.347)
	• Program	81.431	77.281	77.223	-	-	0	-763	-59	-4.208	59	91.124	84,74%	(13.901)
	Oto	34.219	48.540	49.113	1.036	764	-271	1.344	573	14.894	191	51.959	94,52%	(2.845)
	CF 2	1.719.908	1.864.201	1.852.855	4.094	1.495	-2.599	23.342	-11.346	132.947	12.841	1.895.007	97,78%	(42.152)
	Mitraguna & Others	1.474.657	1.597.603	1.587.886	4.094	1.083	-3.011	17.258	-9.717	113.229	10.800	1.633.534	97,21%	(45.648)
	Pensiun	245.250	266.598	264.969	-	412	412	6.084	-1.629	19.718	2.041	261.473	101,34%	3.496
Total Pembiayaan		2.640.411	2.967.351	2.955.207	16.557	12.637	-3.921	44.438	-12.144	314.796	24.781	3.079.533	95,96%	(124.326)

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	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	11.157	0,62%	1,41%	2,89%	5.714	8.882	5.714			
	KUR	1.785	4.476	4.476	8.891	0,52%	1,24%	2,47%	4.415	7.105	4.415			
	Non KUR	489	968	968	2.267	1,99%	3,81%	8,92%	1.299	1.777	1.299			
3	PWG	10	-	-	6.878	0,00%	0,00%	2,05%	6.878	6.868	6.878			
	Cilem	10	-	-	4.961	0,01%	0,00%	2,78%	4.961	4.951	4.961			
	Gadai	-	-	-	1.917	0,00%	0,00%	1,22%	1.917	1.917	1.917			
4	CFG	19.717	27.801	28.500	64.569	0,99%	1,33%	3,02%	36.069	44.852	36.767			
	CF 1	13.249	15.216	16.070	20.436	4,89%	5,67%	7,22%	4.365	7.187	5.219			
	Total Griya	12.780	14.745	15.301	17.245	5,39%	6,51%	7,37%	1.944	4.465	2.770			
	Oto	469	742	769	3.191	1,37%	1,58%	6,50%	2.422	2.722	2.449			
	CF 2	6.468	12.585	12.430	44.133	0,38%	0,67%	2,38%	31.704	37.665	31.548			
	Mitraguna & Others	5.999	11.277	11.068	39.850	0,41%	0,69%	2,51%	28.782	33.851	28.573			
	Pensiun	470	1.308	1.361	4.283	0,19%	0,51%	1,62%	2.922	3.814	2.975			
Total Pembiayaan		22.002	33.847	33.943	82.604	0,83%	1,14%	2,80%	48.661	60.602	48.757	0,88%	68,53%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.522	22,59%	25,47%	25,24%	-	6.364	550			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	-	(3)	(0)			
	Non-Linkage	3.314	9.131	9.681	9.681	5,06%	13,47%	13,31%	-	6.367	550			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	2.539	0,70%	0,71%	0,66%	(195)	(34)	229			
	KUR	1.118	1.018	1.434	1.490	0,33%	0,40%	0,41%	57	372	472			
	Non KUR	1.455	1.292	1.300	1.048	5,91%	5,11%	4,13%	(251)	(406)	(243)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	24.236	1,29%	1,09%	1,13%	745	(1.431)	1.186			
	CF 1	9.750	10.411	9.855	9.970	3,60%	3,48%	3,52%	116	221	(440)			
	Total Griya	9.274	9.871	9.315	9.431	3,91%	3,97%	4,03%	116	157	(440)			
	Oto	476	540	540	540	1,39%	1,11%	1,10%	-	64	-			
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,77%	629	(1.652)	1.626			
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,83%	499	(1.820)	1.362			
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,42%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	51.297	1,76%	1,71%	1,74%	550	4.898	1.965	1,79%	-2,94%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25	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	Giro	26.005	21.963	25.590	25.224	(1.762)	(366)	3.261	14,85%	(781)	-3,00%	39.337	64,12%	(14.113)
2	Tabungan	211.719	206.878	211.009	206.876	(13.599)	(4.134)	(2)	-0,00%	(4.843)	-2,29%	232.866	88,84%	(25.990)
3	Deposito	98.613	105.058	100.359	100.359	29.502	0	(4.699)	-4,47%	1.746	1,77%	99.856	100,50%	504
	Total	336.337	333.899	336.958	332.459	14.141	(4.499)	(1.440)	-0,43%	(3.878)	-1,15%	372.059	89,36%	(39.600)
	CASA	237.724	228.840	236.599	232.099	(15.361)	(4.500)	3.259	1,42%	(5.624)	-2,37%	272.203	85,27%	(40.103)
	(%) CASA	70,68%	68,54%	70,22%	69,81%									
	FDR	113,34%	123,52%	121,93%	123,58%									

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	15.474	15.561	15.978	16.149		171	588	3,78%	675	4,36%	-	0,00%	16.149
2	Giro ISE	9.559	8.666	9.322	9.169		(153)	503	5,80%	(390)	-4,08%	-	0,00%	9.169
3	Tabungan ISE	5.622	6.895	6.656	6.980		324	85	1,24%	1.358	24,15%	-	0,00%	6.980
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%	-	0,00%	0
5	CIF ISE	427	445	448	448		0	3	0,67%	21	4,92%	-	0,00%	448

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	17.555	13.598	13.598	-	-	0	2.782	0	-3.957	-	24.634	55,20%	(11.036)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	13.598	-	-	0	2.782	0	-3.957	-	21.551	63,10%	(7.953)
	• Local Champion	16.779	12.893	12.893	-	-	0	2.789	0	-3.886	-	18.673	69,05%	(5.780)
	• Value Chain	777	705	705	-	-	-	-7	0	-72	-	2.878	24,49%	(2.173)
2	MBG	48.456	41.201	41.120	-	-	0	-1.272	-81	-7.337	81	53.016	77,56%	(11.896)
	KUR	46.158	38.350	38.269	-	-	0	-1.221	-81	-7.889	81	50.496	75,79%	(12.227)
	Non KUR	2.298	2.851	2.851	-	-	0	-51	0	552	-	2.520	113,12%	331
3	PWG	20.904	26.807	26.759	815	336	-480	1.575	-48	5.854	384	34.588	77,37%	(7.829)
	Cilem	9.146	13.780	13.663	237	-	-237	-575	-117	4.517	117	20.186	67,68%	(6.523)
	Gadai	11.759	13.027	13.096	578	336	-243	2.150	69	1.337	266	14.402	90,93%	(1.306)
4	CFG	294.292	330.838	329.365	680	820	140	2.642	-1.473	35.073	2.293	309.858	106,30%	19.507
	CF 1	11.437	13.928	13.694	-	-	0	-86	-234	2.257	234	13.294	103,01%	401
	Total Griya	7.624	10.098	9.883	-	-	0	0	-215	2.259	215	8.092	122,13%	1.791
	• Total Non Program	7.624	10.098	9.883	-	-	0	-93	-215	2.259	215	8.092	122,13%	1.791
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.812	-	-	0	-86	-19	-1	19	5.202	73,27%	(1.390)
	CF 2	282.855	316.910	315.671	680	820	140	2.729	-1.239	32.816	2.059	296.564	106,44%	19.107
	Mitraguna & Others	252.904	277.936	276.959	680	820	140	833	-977	24.055	1.797	265.342	104,38%	11.617
	Pensiun	29.951	38.974	38.712	-	-	0	1.895	-262	8.761	262	31.222	123,99%	7.490
	Total Pembiayaan	381.208	412.444	410.842	1.495	1.156	-340	5.727	-1.602	29.634	2.758	422.096	97,33%	(11.254)

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	66	2.049	1.481	1.495	0,14%	3,59%	3,64%	15	1.429	(554)			
	KUR	66	1.886	1.317	1.332	0,14%	3,44%	3,48%	15	1.266	(554)			
	Non KUR	-	163	163	163	0,00%	5,73%	5,73%	-	163	0			
3	PWG	-	-	-	868	0,00%	0,00%	3,24%	868	868	868			
	Cilem	-	-	-	197	0,00%	0,00%	1,44%	197	197	197			
	Gadai	-	-	-	671	0,00%	0,00%	5,12%	671	671	671			
4	CFG	-	2.198	2.414	6.723	0,00%	0,73%	2,04%	4.309	6.723	4.525			
	CF 1	-	91	92	1.553	0,00%	0,66%	11,34%	1.461	1.553	1.462			
	Total Griya	-	-	-	458	0,00%	0,00%	4,63%	458	458	458			
	Oto	-	91	92	1.096	0,00%	2,40%	28,74%	1.004	1.096	1.004			
	CF 2	-	2.107	2.322	5.170	0,00%	0,73%	1,64%	2.848	5.170	3.063			
	Mitraguna & Others	-	1.795	1.933	4.176	0,00%	0,70%	1,51%	2.243	4.176	2.381			
	Pensiun	-	312	389	994	0,00%	1,00%	2,57%	605	994	682			
	Total Pembiayaan	66	4.247	3.895	9.087	0,02%	0,94%	2,21%	5.192	9.020	4.839	0,00%	100,00%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	26,26%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	26,26%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	274	0,36%	0,66%	0,67%	-	98	(1)			
	KUR	175	56	56	56	0,38%	0,14%	0,15%	-	(120)	(1)			
	Non KUR	-	218	218	218	0,00%	7,65%	7,65%	-	218	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.589	2.176	2.676	0,52%	0,66%	0,81%	500	1.153	1.087			
	CF 1	290	290	290	290	2,54%	2,08%	2,12%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,62%	-	-	-			
	CF 2	1.232	1.298	1.885	2.385	0,44%	0,59%	0,76%	500	1.153	1.087			
	Mitraguna & Others	1.232	1.298	1.885	2.385	0,49%	0,68%	0,86%	500	1.153	1.087			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.462	6.021	6.520	0,62%	1,46%	1,59%	500	4.149	1.059	0,70%	55,96%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25	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	Giro	4.287	9.216	8.794	8.844	332	49	(372)	-4,04%	4.556	106,27%	16.989	52,06%	(8.145)
2	Tabungan	160.765	165.443	163.763	163.121	7.432	(642)	(2.321)	-1,40%	2.357	1,47%	180.916	90,16%	(17.795)
3	Deposito	65.984	41.550	41.550	41.550	276	0	(0)	-0,00%	(24.435)	-37,03%	67.122	61,90%	(25.573)
	Total	231.036	216.208	214.107	213.515	8.040	(593)	(2.693)	-1,25%	(17.522)	-7,58%	265.027	80,56%	(51.512)
	CASA	165.052	174.658	172.558	171.965	7.763	(593)	(2.693)	-1,54%	6.913	4,19%	197.905	86,89%	(25.940)
	(%) CASA	71,44%	80,78%	80,59%	80,54%									
	FDR	120,56%	144,20%	144,56%	144,96%									

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	1.555	2.609	2.248	2.280		31	(330)	-12,63%	725	46,61%	-	0,00%	2.280
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	1	#DIV/0!	-	0,00%	1
3	Tabungan ISE	1.555	2.166	2.247	2.278		31	112	5,19%	723	46,52%	-	0,00%	2.278
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	163	164	164		0	1	0,61%	14	9,33%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	71	4.245	4.245	-	-	0	-73	0	4.174	-	3.456	122,82%	789
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.245	-	-	0	-71	0	4.194	-	1.962	216,33%	2.283
	• Local Champion	51	4.245	4.245	-	-	0	-71	0	4.194	-	957	443,42%	3.288
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.555	-	-	0	263	-11	4.909	11	17.686	110,56%	1.868
	KUR	12.693	16.663	16.656	-	-	0	324	-7	3.963	7	15.586	106,87%	1.070
	Non KUR	1.952	2.902	2.898	-	-	0	-60	-3	946	3	2.100	138,02%	798
3	PWG	16.365	26.307	26.144	644	315	-329	1.083	-163	9.778	478	29.274	89,31%	(3.130)
	Cilem	8.190	15.249	15.244	375	157	-218	459	-5	7.054	162	18.454	82,61%	(3.210)
	Gadai	8.175	11.058	10.900	269	158	-111	624	-158	2.725	316	10.820	100,74%	80
4	CFG	247.446	261.646	259.569	315	76	-239	3.839	-2.077	12.123	2.153	263.405	98,54%	(3.836)
	CF 1	12.247	10.586	10.570	-	-	0	-60	-15	-1.677	15	14.104	74,95%	(3.533)
	Total Griya	9.062	7.852	7.849	-	-	0	0	-3	-1.213	3	9.491	82,70%	(1.642)
	• Total Non Program	9.062	7.852	7.849	-	-	0	-87	-3	-1.213	3	9.491	82,70%	(1.642)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.721	-	-	0	-60	-12	-464	12	4.613	58,99%	(1.892)
	CF 2	235.199	251.061	248.999	315	76	-239	3.899	-2.062	13.800	2.138	249.302	99,88%	(303)
	Mitraguna & Others	206.067	221.171	219.342	315	76	-239	4.041	-1.829	13.275	1.905	218.862	100,22%	479
	Pensiun	29.132	29.890	29.657	-	-	0	-141	-233	525	233	30.439	97,43%	(783)
	Total Pembiayaan	278.528	311.763	309.512	959	391	-568	5.112	-2.251	30.984	2.642	313.822	98,63%	(4.309)

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	-	82	79	123	0,00%	0,41%	0,63%	43	123	40			
	KUR	-	82	79	79	0,00%	0,48%	0,48%	-	79	(3)			
	Non KUR	-	-	-	43	0,00%	0,00%	1,49%	43	43	43			
3	PWG	-	-	-	753	0,00%	0,00%	2,88%	753	753	753			
	Cilem	-	-	-	373	0,00%	0,00%	2,45%	373	373	373			
	Gadai	-	-	-	380	0,00%	0,00%	3,49%	380	380	380			
4	CFG	713	671	728	5.207	0,29%	0,28%	2,01%	4.479	4.494	4.536			
	CF 1	8	337	466	483	0,06%	4,40%	4,57%	17	476	146			
	Total Griya	-	261	257	257	0,00%	3,27%	3,27%	-	257	(4)			
	Oto	8	76	210	227	0,24%	7,67%	8,34%	17	219	151			
	CF 2	705	334	262	4.724	0,30%	0,10%	1,90%	4.462	4.018	4.390			
	Mitraguna & Others	705	334	262	4.342	0,34%	0,12%	1,98%	4.080	3.636	4.008			
	Pensiun	-	-	-	382	0,00%	0,00%	1,29%	382	382	382			
	Total Pembiayaan	713	753	807	6.083	0,26%	0,26%	1,97%	5.276	5.370	5.330	1,19%	39,43%	-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	2.309	1.752	2.059	2.059	0,93%	0,79%	0,79%	-	(250)	307			
	CF 1	296	296	296	296	2,42%	2,80%	2,80%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,77%	3,77%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.456	1.763	1.763	0,86%	0,70%	0,71%	-	(250)	307			
	Mitraguna & Others	2.013	1.456	1.763	1.763	0,98%	0,80%	0,80%	-	(250)	307			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.752	2.059	2.059	0,83%	0,66%	0,67%	-	(250)	307	5,79%	-770,97%	5,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25	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	Giro	27.417	29.828	30.323	28.293	1.239	(2.030)	(1.535)	-5,15%	876	3,19%	35.521	79,65%	(7.228)
2	Tabungan	55.536	68.233	66.606	67.261	9.942	654	(972)	-1,43%	11.724	21,11%	68.601	98,05%	(1.340)
3	Deposito	6.088	6.809	6.809	6.809	(335)	0	1	0,01%	721	11,84%	6.873	99,07%	(64)
	Total	89.042	104.870	103.738	102.363	10.846	(1.376)	(2.507)	-2,39%	13.321	14,96%	110.995	92,22%	(8.632)
	CASA	82.953	98.061	96.929	95.554	11.181	(1.376)	(2.508)	-2,56%	12.600	15,19%	104.122	91,77%	(8.569)
	(%) CASA	93,16%	93,51%	93,44%	93,35%									
	FDR	82,33%	92,06%	92,95%	94,20%									

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.
1	DPK ISE	3.118	970	1.142	1.160	18	190	19,58%	(1.958)	-62,80%	-	0,00%	1.160
2	Giro ISE	560	442	494	495	1	53	12,08%	(65)	-11,68%		0,00%	495
3	Tabungan ISE	2.557	528	649	665	16	137	25,85%	(1.892)	-73,99%		0,00%	665
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	52	53	53	0	1	1,92%	8	17,78%		0,00%	53

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Local Champion	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.772	-	-	0	-215	-15	-50	15	21.896	81,17%	(4.124)
	KUR	16.625	17.098	17.085	-	-	0	-190	-13	460	13	20.501	83,34%	(3.416)
	Non KUR	1.196	688	686	-	-	0	-24	-2	-510	2	1.394	49,23%	(708)
3	PWG	2.171	6.495	6.644	122	166	44	1.023	149	4.472	17	8.105	81,97%	(1.462)
	Cilem	2.171	6.495	6.644	122	166	44	1.023	149	4.472	17	8.105	81,97%	(1.462)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	69.404	-	-	0	2.040	-258	19.317	258	63.498	109,30%	5.905
	CF 1	13.142	15.797	15.771	-	-	0	-77	-26	2.630	26	15.400	102,41%	371
	Total Griya	12.152	13.526	13.514	-	-	0	0	-12	1.361	12	13.221	102,22%	293
	• Total Non Program	7.615	9.363	9.357	-	-	0	-108	-6	1.742	6	8.143	114,90%	1.214
	• Program	4.537	4.163	4.157	-	-	0	-32	-6	-380	6	5.078	81,87%	(921)
	Oto	989	2.271	2.257	-	-	0	-77	-14	1.268	14	2.179	103,59%	78
	CF 2	36.945	53.865	53.632	-	-	0	2.117	-232	16.687	232	48.098	111,51%	5.534
	Mitraguna & Others	31.987	48.880	48.683	-	-	0	2.146	-197	16.696	197	42.107	115,62%	6.576
	Pensiun	4.958	4.985	4.949	-	-	0	-29	-36	-8	36	5.991	82,62%	(1.041)
	Total Pembiayaan	73.308	96.546	96.423	122	166	44	2.793	-123	23.114	290	96.728	99,68%	(305)

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	249	983	1.229	1.526	1,40%	6,91%	8,58%	296	1.277	543			
	KUR	249	917	1.229	1.526	1,50%	7,19%	8,93%	296	1.277	609			
	Non KUR	-	66	-	-	0,00%	0,00%	0,00%	-	-	(66)			
3	PWG	-	-	-	138	0,00%	0,00%	2,08%	138	138	138			
	Cilem	-	-	-	138	0,00%	0,00%	2,08%	138	138	138			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	1.001	2,00%	1,13%	1,44%	212	(0)	415			
	CF 1	727	586	789	880	5,53%	4,99%	5,58%	91	153	294			
	Total Griya	727	581	789	598	5,98%	5,83%	4,42%	(191)	(129)	17			
	Oto	-	5	-	282	0,00%	0,00%	12,51%	282	282	278			
	CF 2	274	-	-	121	0,74%	0,00%	0,23%	121	(153)	121			
	Mitraguna & Others	274	-	-	121	0,86%	0,00%	0,25%	121	(153)	121			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.568	2.018	2.665	1,71%	2,09%	2,76%	647	1.415	1.097	1,60%	42,15%	-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	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	239	4,80%	0,89%	1,35%	81	(616)	69			
	KUR	438	40	38	120	2,63%	0,22%	0,71%	82	(317)	80			
	Non KUR	417	129	120	119	34,85%	17,50%	17,29%	(2)	(298)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	486	0,90%	0,51%	0,70%	130	37	130			
	CF 1	-	90	90	90	0,00%	0,57%	0,57%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	397	1,22%	0,50%	0,74%	130	(53)	130			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,55%	-	(183)	-			
	Pensiun	-	-	-	130	0,00%	0,00%	2,62%	130	130	130			
	Total Pembiayaan	1.814	940	929	1.140	2,47%	0,96%	1,18%	210	(674)	199	0,76%	36,09%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	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	Giro	25.718	15.043	15.035	14.540	(23.428)	(495)	(503)	-3,34%	(11.178)	-43,47%	34.063	42,69%	(19.523)
2	Tabungan	122.400	138.299	138.217	137.933	2.513	(284)	(365)	-0,26%	15.533	12,69%	135.814	101,56%	2.119
3	Deposito	49.497	52.299	52.400	52.402	(1.625)	2	103	0,20%	2.904	5,87%	50.279	104,22%	2.123
	Total	197.616	205.640	205.652	204.875	(22.540)	(777)	(765)	-0,37%	7.259	3,67%	220.156	93,06%	(15.281)
	CASA	148.118	153.341	153.252	152.473	(20.916)	(779)	(868)	-0,57%	4.355	2,94%	169.877	89,75%	(17.404)
	(%) CASA	74,95%	74,57%	74,52%	74,42%									
	FDR	74,94%	87,49%	87,56%	87,89%									

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	9.383	15.459	15.719	15.407		(313)	(53)	-0,34%	6.023	64,20%	-	0,00%	15.407
2	Giro ISE	3.509	1.815	2.043	1.863		(180)	48	2,66%	(1.646)	-46,90%		0,00%	1.863
3	Tabungan ISE	5.874	13.644	13.676	13.543		(133)	(101)	-0,74%	7.669	130,56%		0,00%	13.543
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	119	121	121		0	2	1,68%	21	21,00%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	40.864	750	-	-750	1.749	-24	5.962	24	38.663	105,69%	2.200
	KUR	33.390	38.479	38.455	750	-	-750	1.494	-24	5.065	24	36.969	104,02%	1.486
	Non KUR	1.512	2.409	2.409	-	-	0	256	0	897	-	1.694	142,14%	714
3	PWG	20.337	35.928	36.195	1.296	1.264	-33	2.559	266	15.858	998	31.928	113,36%	4.267
	Cilem	6.847	17.748	17.655	365	-	-365	1.290	-93	10.808	93	15.562	113,45%	2.093
	Gadai	13.490	18.180	18.540	931	1.264	333	1.269	360	5.050	904	16.366	113,28%	2.174
4	CFG	92.645	100.930	100.157	450	-	-450	3.814	-772	7.512	772	103.398	96,87%	(3.241)
	CF 1	21.426	20.334	20.322	-	-	0	245	-12	-1.105	12	22.707	89,50%	(2.385)
	Total Griya	17.556	15.516	15.509	-	-	0	0	-7	-2.047	7	17.879	86,75%	(2.370)
	• Total Non Program	17.556	15.516	15.509	-	-	0	-167	-7	-2.047	7	17.879	86,75%	(2.370)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.813	-	-	0	245	-6	943	6	4.828	99,68%	(15)
	CF 2	71.219	80.596	79.836	450	-	-450	3.569	-760	8.617	760	80.691	98,94%	(856)
	Mitraguna & Others	67.517	76.973	76.247	450	-	-450	3.605	-725	8.730	725	76.113	100,18%	135
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	180.067	2.496	1.964	-533	8.106	155	31.968	1.809	174.205	103,37%	5.862

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	131	334	106	1.122	0,38%	0,26%	2,75%	1.016	991	788			
	KUR	131	170	106	895	0,39%	0,28%	2,33%	789	763	725			
	Non KUR	-	165	-	228	0,00%	0,00%	9,46%	228	228	63			
3	PWG	-	-	-	500	0,00%	0,00%	1,38%	500	500	500			
	Cilem	-	-	-	466	0,00%	0,00%	2,64%	466	466	466			
	Gadai	-	-	-	33	0,00%	0,00%	0,18%	33	33	33			
4	CFG	616	1.647	1.495	6.113	0,67%	1,48%	6,10%	4.618	5.497	4.466			
	CF 1	588	544	325	2.105	2,74%	1,60%	10,36%	1.780	1.517	1.560			
	Total Griya	588	420	202	1.982	3,35%	1,30%	12,78%	1.780	1.394	1.562			
	Oto	-	125	122	122	0,00%	2,54%	2,55%	-	122	(2)			
	CF 2	28	1.102	1.170	4.008	0,04%	1,45%	5,02%	2.839	3.980	2.906			
	Mitraguna & Others	28	1.102	1.170	4.008	0,04%	1,52%	5,26%	2.839	3.980	2.906			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	7.735	0,50%	0,89%	4,30%	6.134	6.988	5.754	0,05%	98,81%	-4,2%

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	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	941	996	996	0,61%	0,99%	0,99%	-	431	55			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	941	996	996	0,70%	1,24%	1,25%	-	494	55			
	Mitraguna & Others	502	941	996	996	0,74%	1,29%	1,31%	-	494	55			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.220	1.275	1.275	0,53%	0,71%	0,71%	-	494	55	1,62%	-128,97%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25	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	Giro	420	215	220	178	118	(42)	(37)	-17,12%	(241)	-57,52%	8.110	2,20%	(7.932)
2	Tabungan	44.796	52.259	52.050	52.232	2.396	182	(26)	-0,05%	7.436	16,60%	57.103	91,47%	(4.870)
3	Deposito	28.737	6.132	6.107	6.107	(200)	0	(25)	-0,41%	(22.630)	-78,75%	29.411	20,76%	(23.304)
	Total	73.953	58.606	58.377	58.518	2.313	140	(88)	-0,15%	(15.435)	-20,87%	94.623	61,84%	(36.106)
	CASA	45.216	52.474	52.270	52.411	2.513	140	(63)	-0,12%	7.195	15,91%	65.213	80,37%	(12.802)
	(%) CASA	61,14%	89,54%	89,54%	89,56%									
	FDR	129,31%	188,04%	188,13%	187,68%									

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	907	1.171	1.621	1.669		49	498	42,57%	762	83,95%	-	0,00%	1.669
2	Giro ISE	390	210	215	173		(42)	(37)	-17,58%	(217)	-55,67%		0,00%	173
3	Tabungan ISE	518	961	1.406	1.496		91	535	55,68%	979	188,99%		0,00%	1.496
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Local Champion	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.596	19.567	-	-	0	-449	-29	-205	29	22.803	85,81%	(3.236)
	KUR	19.175	18.883	18.854	-	-	0	-532	-29	-322	29	22.059	85,47%	(3.205)
	Non KUR	597	713	713	-	-	0	83	0	116	-	745	95,79%	(31)
3	PWG	2.596	7.836	7.844	229	38	-191	735	8	5.248	30	8.830	88,84%	(986)
	Cilem	2.069	5.965	5.939	131	-	-131	287	-27	3.869	27	6.810	87,20%	(872)
	Gadai	527	1.871	1.905	98	38	-61	448	35	1.378	3	2.019	94,36%	(114)
4	CFG	73.258	82.031	81.676	336	162	-174	2.392	-355	8.419	517	83.932	97,31%	(2.256)
	CF 1	2.294	3.647	3.645	221	-	-221	276	-1	1.351	1	3.570	102,12%	76
	Total Griya	712	1.611	1.610	-	-	0	0	-1	898	1	1.034	155,67%	576
	• Total Non Program	712	1.611	1.610	-	-	0	-22	-1	898	1	1.034	155,67%	576
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.036	221	-	-221	276	0	453	-	2.536	80,28%	(500)
	CF 2	70.963	78.385	78.031	115	162	47	2.117	-354	7.067	516	80.362	97,10%	(2.332)
	Mitraguna & Others	52.047	60.807	60.481	115	-	-115	2.208	-326	8.434	326	60.577	99,84%	(96)
	Pensiun	18.916	17.577	17.550	-	162	162	-91	-28	-1.367	190	19.785	88,70%	(2.236)
	Total Pembiayaan	95.626	110.202	109.826	564	200	-365	2.673	-376	14.200	576	115.565	95,03%	(5.739)

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	67	493	314	456	0,34%	1,60%	2,33%	142	389	(37)			
	KUR	67	397	286	388	0,35%	1,52%	2,06%	102	321	(9)			
	Non KUR	-	96	28	68	0,00%	3,93%	9,55%	40	68	(28)			
3	PWG	-	-	-	78	0,00%	0,00%	0,99%	78	78	78			
	Cilem	-	-	-	78	0,00%	0,00%	1,31%	78	78	78			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.095	2.308	3.274	0,00%	2,81%	4,01%	966	3.273	1.179			
	CF 1	-	-	-	340	0,00%	0,00%	9,33%	340	340	340			
	Total Griya	-	-	-	91	0,00%	0,00%	5,63%	91	91	91			
	Oto	-	-	-	249	0,00%	0,00%	12,25%	249	249	249			
	CF 2	1	2.095	2.308	2.934	0,00%	2,94%	3,76%	626	2.933	839			
	Mitraguna & Others	1	2.095	2.308	2.529	0,00%	3,80%	4,18%	221	2.528	434			
	Pensiun	-	-	-	405	0,00%	0,00%	2,31%	405	405	405			
	Total Pembiayaan	68	2.589	2.623	3.808	0,07%	2,38%	3,47%	1.186	3.740	1.220	4,14%	-19,47%	0,7%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25	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	Giro	38.579	21.981	20.622	19.983	(662)	(639)	(1.998)	-9,09%	(18.596)	-48,20%	50.912	39,25%	(30.929)
2	Tabungan	168.056	173.709	168.425	188.280	(401)	19.855	14.571	8,39%	20.224	12,03%	188.094	100,10%	186
3	Deposito	55.027	67.591	67.611	67.701	(3.993)	90	111	0,16%	12.674	23,03%	56.195	120,48%	11.506
	Total	261.662	263.281	256.659	275.964	(5.056)	19.306	12.683	4,82%	14.303	5,47%	295.201	93,48%	(19.237)
	CASA	206.634	195.690	189.048	208.263	(1.063)	19.215	12.573	6,42%	1.629	0,79%	239.006	87,14%	(30.743)
	(%) CASA	78,97%	74,33%	73,66%	75,47%									
	FDR	64,72%	74,36%	76,22%	70,89%									

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	3.039	4.018	3.283	3.787		504	(232)	-5,77%	747	24,58%	-	0,00%	3.787
2	Giro ISE	335	326	328	328		0	2	0,63%	(7)	-2,05%		0,00%	328
3	Tabungan ISE	2.705	3.692	2.955	3.459		504	(234)	-6,33%	754	27,88%		0,00%	3.459
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	162	163	163		0	1	0,62%	17	11,64%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	24.774	25.227	25.222	-	-	0	-291	-5	448	5	30.626	82,35%	(5.404)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.222	-	-	0	-291	-5	448	5	28.077	89,83%	(2.856)
	• Local Champion	24.387	24.877	24.872	-	-	0	-288	-5	485	5	25.953	95,83%	(1.081)
	• Value Chain	387	350	350	-	-	-	-4	0	-37	-	2.124	16,47%	(1.774)
2	MBG	21.941	24.298	24.265	-	-	0	240	-34	2.324	34	24.965	97,20%	(700)
	KUR	20.349	22.920	22.886	-	-	0	272	-34	2.537	34	23.226	98,54%	(340)
	Non KUR	1.592	1.379	1.379	-	-	0	-32	0	-213	-	1.739	79,28%	(360)
3	PWG	23.945	36.403	36.236	1.523	1.827	304	2.540	-167	12.291	1.994	36.734	98,64%	(498)
	Cilem	8.631	15.736	15.415	576	42	-534	745	-321	6.784	363	18.820	81,91%	(3.405)
	Gadai	15.314	20.667	20.821	947	1.785	838	1.795	154	5.507	1.631	17.914	116,23%	2.907
4	CFG	98.692	109.855	109.910	354	607	252	956	55	11.219	551	114.514	95,98%	(4.604)
	CF 1	13.574	19.937	20.498	169	607	437	121	560	6.923	46	15.455	132,63%	5.043
	Total Griya	9.477	14.029	14.027	-	-	0	0	-2	4.549	2	9.952	140,95%	4.075
	• Total Non Program	9.477	14.029	14.027	-	-	0	128	-2	4.549	2	9.952	140,95%	4.075
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.471	169	607	437	121	563	2.374	44	5.503	117,59%	968
	CF 2	85.118	89.918	89.413	185	-	-185	835	-505	4.295	505	99.060	90,26%	(9.647)
	Mitraguna & Others	51.909	55.390	55.097	185	-	-185	194	-293	3.188	293	64.565	85,34%	(9.468)
	Pensiun	33.208	34.527	34.316	-	-	0	641	-212	1.107	212	34.495	99,48%	(179)
	Total Pembiayaan	169.351	195.783	195.633	1.877	2.434	556	3.445	-150	26.282	2.584	206.839	94,58%	(11.206)

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	113	99	71	364	0,51%	0,29%	1,50%	293	251	265			
	KUR	113	35	11	304	0,55%	0,05%	1,33%	293	191	269			
	Non KUR	-	64	60	60	0,00%	4,35%	4,35%	-	60	(4)			
3	PWG	-	-	-	630	0,00%	0,00%	1,74%	630	630	630			
	Cilem	-	-	-	564	0,00%	0,00%	3,66%	564	564	564			
	Gadai	-	-	-	66	0,00%	0,00%	0,32%	66	66	66			
4	CFG	211	347	851	2.526	0,21%	0,78%	2,30%	1.675	2.314	2.179			
	CF 1	-	132	505	349	0,00%	2,53%	1,70%	(156)	349	217			
	Total Griya	-	132	349	349	0,00%	2,49%	2,49%	-	349	217			
	Oto	-	-	156	-	0,00%	2,64%	0,00%	(156)	-	-			
	CF 2	211	215	347	2.177	0,25%	0,39%	2,44%	1.831	1.966	1.962			
	Mitraguna & Others	211	9	13	1.553	0,41%	0,02%	2,82%	1.540	1.341	1.543			
	Pensiun	-	206	334	625	0,00%	0,97%	1,82%	291	625	418			
	Total Pembiayaan	324	446	922	3.521	0,19%	0,47%	1,80%	2.598	3.196	3.074	0,35%	80,38%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,85%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,85%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.483	1.478	1.478	2,15%	1,35%	1,34%	-	(646)	(5)			
	CF 1	445	402	402	402	3,28%	2,02%	1,96%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,75%	2,75%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,28%	0,25%	-	(24)	-			
	CF 2	1.679	1.081	1.076	1.076	1,97%	1,20%	1,20%	-	(603)	(5)			
	Mitraguna & Others	1.585	1.081	1.076	1.076	3,05%	1,94%	1,95%	-	(509)	(5)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.466	1,28%	2,28%	2,28%	-	2.297	(5)	1,30%	43,17%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	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	Giro	4.607	703	709	723	(31)	13	20	2,87%	(3.884)	-84,31%	12.486	5,79%	(11.763)
2	Tabungan	52.069	51.523	50.641	50.604	1.708	(37)	(920)	-1,79%	(1.465)	-2,81%	64.775	78,12%	(14.171)
3	Deposito	11.396	8.222	8.297	8.297	(495)	0	75	0,91%	(3.099)	-27,20%	12.114	68,49%	(3.817)
	Total	68.072	60.448	59.647	59.623	1.182	(24)	(825)	-1,36%	(8.449)	-12,41%	89.374	66,71%	(29.751)
	CASA	56.676	52.226	51.350	51.326	1.677	(24)	(900)	-1,72%	(5.349)	-9,44%	77.261	66,43%	(25.934)
	(%) CASA	83,26%	86,40%	86,09%	86,08%									
	FDR	200,44%	262,77%	264,28%	264,38%									

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	1.583	1.304	1.254	1.411		157	107	8,20%	(172)	-10,88%	-	0,00%	1.411
2	Giro ISE	116	4	4	4		0	0	0,00%	(111)	-96,15%		0,00%	4
3	Tabungan ISE	1.468	1.300	1.249	1.407		157	107	8,23%	(61)	-4,16%		0,00%	1.407
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	133	133	133		0	0	0,00%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	39.654	41.111	40.869	-	-	0	465	-242	1.216	242	42.501	96,16%	(1.632)
	KUR	35.878	38.336	38.096	-	-	0	572	-240	2.218	240	38.587	98,73%	(491)
	Non KUR	3.776	2.775	2.774	-	-	0	-107	-2	-1.003	2	3.914	70,86%	(1.141)
3	PWG	12.336	26.611	26.269	1.032	368	-663	2.289	-342	13.933	710	21.563	121,83%	4.706
	Cilem	3.767	8.461	8.420	186	97	-89	418	-41	4.652	138	8.648	97,36%	(229)
	Gadai	8.569	18.150	17.850	846	272	-574	1.871	-301	9.281	572	12.915	138,21%	4.935
4	CFG	84.451	91.118	90.495	35	-	-35	1.254	-623	6.044	623	95.541	94,72%	(5.046)
	CF 1	4.785	7.248	7.234	-	-	0	144	-14	2.448	14	6.077	119,03%	1.156
	Total Griya	4.537	6.373	6.358	-	-	0	0	-14	1.821	14	4.894	129,93%	1.465
	• Total Non Program	4.383	5.720	5.706	-	-	0	-45	-14	1.323	14	4.721	120,86%	985
	• Program	154	653	652	-	-	0	-3	-1	498	1	172	378,27%	480
	Oto	248	875	875	-	-	0	144	0	628	-	1.183	73,96%	(308)
	CF 2	79.665	83.870	83.261	35	-	-35	1.110	-609	3.596	609	89.464	93,07%	(6.202)
	Mitraguna & Others	63.755	65.327	64.836	35	-	-35	936	-491	1.081	491	72.645	89,25%	(7.809)
	Pensiun	15.910	18.542	18.425	-	-	0	174	-117	2.515	117	16.818	109,55%	1.607
	Total Pembiayaan	136.441	158.840	157.634	1.067	368	-698	4.007	-1.207	21.193	1.575	159.605	98,76%	(1.972)

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	187	588	302	2.224	0,47%	0,73%	5,44%	1.922	2.037	1.637			
	KUR	48	449	302	1.442	0,13%	0,79%	3,79%	1.140	1.395	993			
	Non KUR	140	138	-	782	3,70%	0,00%	28,20%	782	643	644			
3	PWG	-	-	-	209	0,00%	0,00%	0,80%	209	209	209			
	Cilem	-	-	-	132	0,00%	0,00%	1,57%	132	132	132			
	Gadai	-	-	-	77	0,00%	0,00%	0,43%	77	77	77			
4	CFG	1.300	448	445	3.321	1,54%	0,49%	3,67%	2.876	2.021	2.873			
	CF 1	-	-	-	25	0,00%	0,00%	0,35%	25	25	25			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	25	0,00%	0,00%	2,88%	25	25	25			
	CF 2	1.300	448	445	3.296	1,63%	0,53%	3,96%	2.851	1.995	2.848			
	Mitraguna & Others	1.135	448	445	3.296	1,78%	0,68%	5,08%	2.851	2.160	2.848			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	5.755	1,09%	0,47%	3,65%	5.008	4.267	4.719	0,51%	86,12%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	-	74	442	235	0,00%	1,07%	0,58%	(206)	235	161			
	KUR	-	-	238	162	0,00%	0,62%	0,42%	(77)	162	162			
	Non KUR	-	74	204	74	0,00%	7,34%	2,67%	(130)	74	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	446	445	445	0,76%	0,49%	0,49%	-	(198)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	446	445	445	0,81%	0,53%	0,53%	-	(198)	(1)			
	Mitraguna & Others	643	284	283	283	1,01%	0,43%	0,44%	-	(360)	(1)			
	Pensiun	-	162	162	162	0,00%	0,10%	0,88%	-	162	0			
	Total Pembiayaan	643	520	887	681	0,47%	0,56%	0,43%	(206)	38	160	0,59%	-37,66%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25	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	Giro	4.381	5.890	5.851	5.732	(495)	(120)	(159)	-2,69%	1.351	30,84%	12.255	46,77%	(6.523)
2	Tabungan	121.239	126.909	126.072	124.715	(1.862)	(1.356)	(2.194)	-1,73%	3.476	2,87%	133.893	93,15%	(9.178)
3	Deposito	26.839	21.290	21.290	21.290	(120)	0	0	0,00%	(5.549)	-20,68%	27.590	77,17%	(6.300)
	Total	152.459	154.089	153.213	151.737	(2.477)	(1.476)	(2.353)	-1,53%	(722)	-0,47%	173.738	87,34%	(22.001)
	CASA	125.619	132.799	131.923	130.447	(2.357)	(1.476)	(2.353)	-1,77%	4.827	3,84%	146.148	89,26%	(15.701)
	(%) CASA	82,40%	86,18%	86,10%	85,97%									
	FDR	80,08%	82,67%	82,85%	83,65%									

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	3.251	3.346	3.275	3.347		72	1	0,02%	96	2,95%	-	0,00%	3.347
2	Giro ISE	1.707	1.958	1.747	1.813		65	(146)	-7,45%	106	6,20%		0,00%	1.813
3	Tabungan ISE	1.544	1.388	1.527	1.534		7	146	10,55%	(10)	-0,64%		0,00%	1.534
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%		0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	27.691	-	-	0	247	-53	-3.496	53	34.233	80,89%	(6.542)
	KUR	27.378	24.973	24.925	-	-	0	362	-48	-2.452	48	30.277	82,32%	(5.352)
	Non KUR	3.809	2.771	2.766	-	-	0	-115	-6	-1.043	6	3.955	69,92%	(1.190)
3	PWG	1.449	4.989	4.962	36	50	14	228	-27	3.513	77	6.624	74,91%	(1.662)
	Cilem	1.449	4.989	4.962	36	50	14	228	-27	3.513	77	6.624	74,91%	(1.662)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.677	-	-	0	1.047	-370	5.114	370	87.647	90,91%	(7.970)
	CF 1	26.770	24.847	24.807	-	-	0	-83	-40	-1.963	40	28.738	86,32%	(3.931)
	Total Griya	26.477	21.706	21.681	-	-	0	0	-25	-4.796	25	27.317	79,37%	(5.636)
	• Total Non Program	23.147	18.793	18.774	-	-	0	389	-18	-4.372	18	23.590	79,58%	(4.816)
	• Program	3.330	2.913	2.907	-	-	0	-38	-7	-424	7	3.727	77,99%	(820)
	Oto	293	3.141	3.126	-	-	0	-83	-15	2.833	15	1.421	219,97%	1.705
	CF 2	47.792	55.199	54.870	-	-	0	1.130	-329	7.078	329	58.909	93,14%	(4.039)
	Mitraguna & Others	41.537	46.694	46.417	-	-	0	12	-277	4.880	277	51.622	89,92%	(5.205)
	Pensiun	6.255	8.506	8.453	-	-	0	1.119	-53	2.198	53	7.286	116,01%	1.167
	Total Pembiayaan	122.084	127.384	126.931	36	50	14	1.476	-452	4.847	502	143.389	88,52%	(16.457)

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	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.083	713	863	0,27%	2,57%	3,12%	150	780	(219)			
	KUR	83	412	159	387	0,30%	0,64%	1,55%	228	303	(26)			
	Non KUR	-	670	554	477	0,00%	20,01%	17,23%	(78)	477	(194)			
3	PWG	10	-	-	281	0,69%	0,69%	0,00%	281	271	281			
	Cilem	10	-	-	281	0,69%	0,69%	0,00%	281	271	281			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	2.436	2,19%	3,88%	3,06%	(666)	800	270			
	CF 1	1.522	1.690	2.499	1.751	5,68%	10,06%	7,06%	(748)	229	61			
	Total Griya	1.522	1.690	2.499	1.751	5,75%	11,51%	8,08%	(748)	229	61			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	476	603	685	0,24%	1,09%	1,25%	82	571	209			
	Mitraguna & Others	114	476	603	685	0,27%	1,29%	1,48%	82	571	209			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	3.581	1,42%	3,00%	2,82%	(235)	1.851	(270)	0,94%	66,71%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	12.559	12.559	80,49%	86,00%	86,01%	-	577	577			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.856	1.856	30,58%	47,58%	47,61%	-	577	577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	764	1.056	1.056	1,54%	3,81%	3,81%	-	577	292			
	KUR	111	276	479	479	0,41%	1,92%	1,92%	-	368	204			
	Non KUR	368	489	577	577	9,65%	20,81%	20,85%	-	209	88			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.723	1.266	1.588	1,83%	1,58%	1,99%	322	223	(136)			
	CF 1	1.118	655	388	710	4,18%	1,56%	2,86%	322	(408)	55			
	Total Griya	1.118	655	388	710	4,22%	1,79%	3,28%	322	(408)	55			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,60%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,89%	-	631	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.202	11,32%	11,68%	11,98%	322	1.377	733	1,28%	89,31%	-10,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	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	Giro	5.919	3.421	3.388	3.401	(1.283)	12	(20)	-0,59%	(2.519)	-42,55%	14.361	23,68%	(10.961)
2	Tabungan	49.567	53.824	54.102	53.729	(527)	(372)	(95)	-0,18%	4.163	8,40%	63.134	85,10%	(9.404)
3	Deposito	19.983	50.227	50.102	50.102	(658)	0	(125)	-0,25%	30.119	150,72%	20.773	241,19%	29.329
	Total	75.469	107.472	107.592	107.232	(2.469)	(360)	(240)	-0,22%	31.763	42,09%	98.268	109,12%	8.964
	CASA	55.486	57.245	57.490	57.130	(1.811)	(360)	(115)	-0,20%	1.644	2,96%	77.495	73,72%	(20.365)
	(%) CASA	73,52%	53,26%	53,43%	53,28%									
	FDR	164,25%	127,15%	126,48%	126,90%									

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.
1	DPK ISE	1.169	1.016	946	946	0	(70)	-6,90%	(223)	-19,06%	-	0,00%	946
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,41%		0,00%	1
3	Tabungan ISE	994	865	795	795	0	(70)	-8,11%	(198)	-19,97%		0,00%	795
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
3	PWG	2.503	4.324	4.417	22	195	173	-38	94	1.915	101	8.497	51,99%	(4.080)
	Cilem	2.503	4.324	4.417	22	195	173	-38	94	1.915	101	8.497	51,99%	(4.080)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	131.661	400	-	-400	2.692	-669	10.221	669	133.806	98,40%	(2.145)
	CF 1	4.796	5.901	5.890	-	-	0	151	-11	1.095	11	6.269	93,95%	(379)
	Total Griya	4.549	4.764	4.753	-	-	0	0	-11	204	11	4.920	96,60%	(167)
	• Total Non Program	4.549	4.764	4.753	-	-	0	-45	-11	204	11	4.920	96,60%	(167)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.137	-	-	0	151	0	891	-	1.349	84,30%	(212)
	CF 2	116.645	126.430	125.771	400	-	-400	2.541	-659	9.126	659	127.537	98,62%	(1.766)
	Mitraguna & Others	110.497	118.744	118.155	400	-	-400	1.766	-589	7.659	589	120.379	98,15%	(2.224)
	Pensiun	6.148	7.685	7.616	-	-	0	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	136.079	422	195	-227	2.653	-576	12.121	770	142.391	95,57%	(6.312)

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	-	-	-	52	0,00%	0,00%	1,18%	52	52	52			
	Cilem	-	-	-	52	0,00%	0,00%	1,18%	52	52	52			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	4.304	0,00%	1,14%	3,27%	2.797	4.304	2.850			
	CF 1	-	-	-	540	0,00%	0,00%	9,18%	540	540	540			
	Total Griya	-	-	-	540	0,00%	0,00%	11,37%	540	540	540			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.454	1.507	3.763	0,00%	1,19%	2,99%	2.256	3.763	2.309			
	Mitraguna & Others	-	1.454	1.507	3.763	0,00%	1,27%	3,18%	2.256	3.763	2.309			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	4.356	0,00%	1,10%	3,20%	2.849	4.356	2.902	0,80%	75,13%	-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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)			
	CF 1	65	55	54	54	1,36%	0,91%	0,91%	-	(12)	(1)			
	Total Griya	65	55	54	54	1,44%	1,13%	1,13%	-	(12)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-949,90%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	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	Giro	1.601	1.890	1.530	2.280	60	750	390	20,64%	680	42,46%	13.559	16,82%	(11.279)
2	Tabungan	117.228	130.045	128.706	130.339	(157)	1.633	294	0,23%	13.111	11,18%	136.263	95,65%	(5.924)
3	Deposito	47.162	44.283	44.763	44.763	267	0	480	1,08%	(2.399)	-5,09%	48.271	92,73%	(3.508)
	Total	165.991	176.218	174.999	177.382	170	2.383	1.164	0,66%	11.391	6,86%	198.093	89,54%	(20.711)
	CASA	118.829	131.935	130.236	132.619	(97)	2.383	684	0,52%	13.791	11,61%	149.822	88,52%	(17.203)
	(%) CASA	71,59%	74,87%	74,42%	74,76%									
	FDR	85,30%	86,41%	86,64%	85,48%									

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	3.067	2.847	2.474	3.309		835	462	16,23%	242	7,90%	-	0,00%	3.309
2	Giro ISE	515	1.030	596	1.189		593	159	15,49%	674	131,00%		0,00%	1.189
3	Tabungan ISE	2.552	1.818	1.878	2.120		243	303	16,65%	(432)	-16,92%		0,00%	2.120
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	121	121		0	4	3,42%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.904	26.888	-	-	0	297	-15	3.340	15	26.408	101,82%	480
	KUR	22.685	26.325	26.310	-	-	0	507	-15	3.625	15	25.406	103,56%	904
	Non KUR	863	579	579	-	-	0	-210	0	-285	-	1.002	57,72%	(424)
3	PWG	16.913	28.940	28.706	633	819	186	1.211	-234	11.793	1.053	29.768	96,43%	(1.062)
	Cilem	9.701	18.563	18.426	307	83	-224	807	-137	8.725	220	19.909	92,55%	(1.484)
	Gadai	7.212	10.377	10.280	326	736	410	404	-97	3.068	833	9.859	104,28%	421
4	CFG	101.109	96.418	96.025	-	100	100	-1.473	-394	-5.084	494	114.649	83,76%	(18.625)
	CF 1	13.632	14.256	14.195	-	-	0	-42	-61	563	61	15.245	93,11%	(1.050)
	Total Griya	12.067	12.042	12.001	-	-	0	0	-42	-66	42	12.473	96,21%	(472)
	• Total Non Program	12.067	12.042	12.001	-	-	0	-108	-42	-66	42	12.473	96,21%	(472)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.195	-	-	0	-42	-19	629	19	2.772	79,16%	(578)
	CF 2	87.476	82.163	81.830	-	100	100	-1.430	-333	-5.647	433	99.404	82,32%	(17.575)
	Mitraguna & Others	79.108	74.436	74.064	-	-	0	-1.400	-372	-5.045	372	89.931	82,36%	(15.868)
	Pensiun	8.368	7.726	7.766	-	100	100	-30	40	-602	60	9.473	81,98%	(1.707)
	Total Pembiayaan	141.591	152.262	151.619	633	919	286	35	-643	10.028	1.562	170.846	88,75%	(19.227)

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	190	-	-	-	0,81%	0,00%	0,00%	-	(190)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	190	-	-	-	21,98%	0,00%	0,00%	-	(190)	-			
3	PWG	-	-	-	681	0,00%	0,00%	2,37%	681	681	681			
	Cilem	-	-	-	577	0,00%	0,00%	3,13%	577	577	577			
	Gadai	-	-	-	104	0,00%	0,00%	1,01%	104	104	104			
4	CFG	854	607	82	5.717	0,84%	0,08%	5,95%	5.636	4.863	5.111			
	CF 1	-	84	82	429	0,00%	0,57%	3,02%	348	429	345			
	Total Griya	-	72	70	418	0,00%	0,58%	3,48%	348	418	346			
	Oto	-	12	11	11	0,00%	0,52%	0,52%	-	11	(1)			
	CF 2	854	522	-	5.288	0,98%	0,00%	6,46%	5.288	4.434	4.766			
	Mitraguna & Others	854	522	-	5.288	1,08%	0,00%	7,14%	5.288	4.434	4.766			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	607	82	6.398	0,74%	0,05%	4,22%	6.317	5.354	5.792	0,72%	82,89%	-3,5%

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	74	189	-	-	0,32%	0,00%	0,00%	-	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	-	-	4,73%	0,00%	0,00%	-	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	1.073	1.073	0,59%	1,11%	1,12%	(0)	476	(0)			
	CF 1	91	239	239	238	0,67%	1,67%	1,68%	(0)	148	(0)			
	Total Griya	91	88	88	88	0,75%	0,73%	0,73%	(0)	(3)	(0)			
	Oto	-	151	151	151	0,00%	6,81%	6,87%	-	151	-			
	CF 2	506	835	835	835	0,58%	1,02%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,12%	1,13%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.262	1.073	1.073	0,47%	0,70%	0,71%	(0)	402	(189)	0,85%	-19,55%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	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	Giro	6.062	4.272	4.179	4.175	26	(3)	(97)	-2,27%	(1.887)	-31,13%	17.587	23,74%	(13.412)
2	Tabungan	115.416	127.376	126.482	126.677	2.673	195	(699)	-0,55%	11.261	9,76%	133.777	94,69%	(7.100)
3	Deposito	39.351	36.505	36.706	36.706	486	1	201	0,55%	(2.644)	-6,72%	40.431	90,79%	(3.725)
	Total	160.829	168.153	167.366	167.558	3.185	192	(594)	-0,35%	6.730	4,18%	191.795	87,36%	(24.237)
	CASA	121.478	131.648	130.660	130.852	2.699	192	(795)	-0,60%	9.374	7,72%	151.364	86,45%	(20.512)
	(%) CASA	75,53%	78,29%	78,07%	78,09%									
	FDR	76,61%	88,43%	88,21%	88,11%									

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	1.481	2.174	2.282	2.397		115	223	10,24%	916	61,81%	-	0,00%	2.397
2	Giro ISE	43	10	9	9		0	(1)	-10,05%	(34)	-79,00%		0,00%	9
3	Tabungan ISE	1.438	2.164	2.273	2.388		115	224	10,33%	949	65,99%		0,00%	2.388
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Local Champion	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.573	9.572	-	-	0	-303	-1	1.238	1	10.704	89,42%	(1.132)
	KUR	8.171	9.393	9.392	-	-	0	-298	-1	1.221	1	10.425	90,09%	(1.033)
	Non KUR	163	180	180	-	-	0	-5	0	17	-	279	64,62%	(99)
3	PWG	22.470	32.445	32.173	692	945	253	246	-272	9.703	1.217	34.600	92,98%	(2.427)
	Cilem	8.736	15.740	15.932	341	340	-1	671	192	7.195	148	18.452	86,34%	(2.520)
	Gadai	13.734	16.705	16.241	351	605	254	-426	-464	2.507	1.069	16.149	100,57%	93
4	CFG	92.027	105.411	104.417	98	125	27	1.720	-994	12.390	1.119	103.661	100,73%	755
	CF 1	36.305	36.820	36.628	48	-	-48	156	-192	323	192	37.690	97,18%	(1.062)
	Total Griya	33.468	33.176	32.990	-	-	0	0	-186	-478	186	33.817	97,56%	(826)
	• Total Non Program	33.468	31.174	30.988	-	-	0	-651	-186	-2.480	186	33.817	91,63%	(2.829)
	• Program	-	2.002	2.002	-	-	0	-10	0	2.002	-	0	0,00%	2.002
	Oto	2.837	3.643	3.637	48	-	-48	156	-6	801	6	3.873	93,91%	(236)
	CF 2	55.722	68.591	67.789	50	125	75	1.564	-803	12.067	928	65.971	102,75%	1.817
	Mitraguna & Others	47.599	55.350	54.625	50	125	75	-567	-725	7.026	850	56.899	96,00%	(2.274)
	Pensiun	8.123	13.242	13.164	-	-	0	2.131	-78	5.041	78	9.072	145,10%	4.092
	Total Pembiayaan	123.205	148.701	147.634	790	1.270	480	1.647	-1.067	24.429	2.337	149.339	98,86%	(1.705)

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	-	-	94	245	0,00%	0,98%	2,56%	151	245	245			
	KUR	-	-	94	245	0,00%	1,00%	2,61%	151	245	245			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	498	0,00%	0,00%	1,55%	498	498	498			
	Cilem	-	-	-	374	0,00%	0,00%	2,35%	374	374	374			
	Gadai	-	-	-	124	0,00%	0,00%	0,76%	124	124	124			
4	CFG	1.195	325	701	2.192	1,30%	0,67%	2,10%	1.491	997	1.868			
	CF 1	69	154	536	800	0,19%	1,46%	2,18%	263	731	646			
	Total Griya	69	154	536	662	0,21%	1,62%	2,01%	126	593	508			
	Oto	-	-	-	138	0,00%	0,00%	3,79%	138	138	138			
	CF 2	1.127	171	165	1.393	2,02%	0,24%	2,05%	1.227	266	1.222			
	Mitraguna & Others	1.127	171	165	1.241	2,37%	0,30%	2,27%	1.076	115	1.070			
	Pensiun	-	-	-	152	0,00%	0,00%	1,15%	152	152	152			
	Total Pembiayaan	1.195	325	795	2.936	0,97%	0,53%	1,99%	2.140	1.740	2.611	0,48%	75,69%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,98%	0,98%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,00%	-	94	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	821	819	818	0,87%	0,78%	0,78%	(1)	16	(3)			
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)			
	Total Griya	46	163	161	160	0,14%	0,49%	0,49%	(1)	114	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,96%	0,97%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,85%	0,86%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,43%	-	61	(0)			
	Total Pembiayaan	1.175	1.288	1.286	1.285	0,95%	0,86%	0,87%	(1)	109	(3)	0,08%	90,97%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25	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	Giro	6.729	5.547	4.810	4.631	617	(179)	(916)	-16,52%	(2.098)	-31,18%	19.651	23,57%	(15.020)
2	Tabungan	220.302	236.315	237.508	236.487	(5.076)	(1.022)	172	0,07%	16.185	7,35%	240.832	98,20%	(4.346)
3	Deposito	143.210	171.686	169.190	169.245	(10.775)	56	(2.441)	-1,42%	26.035	18,18%	144.430	117,18%	24.816
	Total	370.242	413.548	411.508	410.363	(15.234)	(1.145)	(3.185)	-0,77%	40.121	10,84%	404.913	101,35%	5.450
	CASA	227.032	241.862	242.318	241.118	(4.459)	(1.201)	(744)	-0,31%	14.086	6,20%	260.483	92,57%	(19.366)
	(%) CASA	61,32%	58,48%	58,89%	58,76%									
	FDR	58,19%	64,23%	64,14%	64,31%									

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	20.511	21.097	20.361	20.223		(138)	(874)	-4,14%	(289)	-1,41%	-	0,00%	20.223
2	Giro ISE	3.669	3.228	2.645	2.339		(306)	(889)	-27,53%	(1.330)	-36,24%		0,00%	2.339
3	Tabungan ISE	6.637	8.351	8.198	8.366		168	15	0,18%	1.729	26,06%		0,00%	8.366
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	172	174	174		0	2	1,16%	32	22,54%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	28	13.192	13.192	-	-	0	-300	0	13.164	-	8.808	149,77%	4.384
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	3.623	-	-	0	-356	0	3.595	-	4.985	72,69%	(1.361)
	• Local Champion	28	3.393	3.393	-	-	0	-55	0	3.364	-	2.378	142,66%	1.015
	• Value Chain	-	231	231	-	-	-	-301	0	231	-	2.607	8,85%	(2.376)
2	MBG	7.817	12.075	12.055	-	-	0	126	-20	4.238	20	12.205	98,77%	(151)
	KUR	7.418	11.668	11.649	-	-	0	134	-19	4.231	19	11.593	100,48%	56
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	31.029	1.528	696	-832	51	-839	11.639	1.535	31.974	97,05%	(944)
	Cilem	9.334	14.807	14.139	98	148	50	-1.168	-668	4.805	816	18.810	75,17%	(4.671)
	Gadai	10.057	17.061	16.890	1.430	549	-881	1.219	-170	6.834	719	13.164	128,31%	3.726
4	CFG	188.225	208.494	207.648	2.174	-	-2.174	3.008	-847	19.423	847	202.408	102,59%	5.239
	CF 1	13.467	13.805	13.598	400	-	-400	37	-207	131	207	15.211	89,40%	(1.613)
	Total Griya	8.915	8.773	8.580	-	-	0	0	-193	-335	193	9.339	91,87%	(759)
	• Total Non Program	8.915	8.773	8.580	-	-	0	495	-193	-335	193	9.339	91,87%	(759)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	5.018	400	-	-400	37	-14	467	14	5.871	85,46%	(854)
	CF 2	174.758	194.689	194.050	1.774	-	-1.774	2.971	-639	19.291	639	187.198	103,66%	6.852
	Mitraguna & Others	169.164	188.986	188.382	1.774	-	-1.774	3.012	-604	19.218	604	180.451	104,40%	7.931
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	263.924	3.701	696	-3.005	2.886	-1.706	48.464	2.402	255.396	103,34%	8.528

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	181	-	66	141	2,32%	0,55%	1,17%	75	(41)	141			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141			
3	PWG	-	-	-	451	0,00%	0,00%	1,45%	451	451	451			
	Cilem	-	-	-	437	0,00%	0,00%	3,09%	437	437	437			
	Gadai	-	-	-	14	0,00%	0,00%	0,08%	14	14	14			
4	CFG	461	366	-	1.046	0,24%	0,00%	0,50%	1.046	585	680			
	CF 1	356	255	-	641	2,64%	0,00%	4,71%	641	285	385			
	Total Griya	-	-	-	262	0,00%	0,00%	3,05%	262	262	262			
	Oto	356	255	-	379	7,82%	0,00%	7,55%	379	23	123			
	CF 2	105	110	-	405	0,06%	0,00%	0,21%	405	300	295			
	Mitraguna & Others	105	110	-	405	0,06%	0,00%	0,22%	405	300	295			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	366	66	1.637	0,30%	0,02%	0,62%	1.571	995	1.271	0,11%	81,80%	-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	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	146	0,04%	0,07%	0,07%	(1)	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Mitraguna & Others	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,06%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25	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	Giro	145	10.641	10.198	8.874	5.080	(1.323)	(1.767)	-16,61%	8.729	6001,04%	4.064	218,34%	4.810
2	Tabungan	93.148	114.005	113.894	115.719	2.110	1.825	1.715	1,50%	22.572	24,23%	106.141	109,02%	9.579
3	Deposito	25.397	122.050	122.213	122.465	(192)	252	415	0,34%	97.068	382,20%	26.151	468,29%	96.313
	Total	118.690	246.696	246.304	247.058	6.998	754	362	0,15%	128.368	108,15%	136.357	181,19%	110.702
	CASA	93.293	124.646	124.092	124.594	7.190	502	(53)	-0,04%	31.301	33,55%	110.205	113,06%	14.388
	(%) CASA	78,60%	50,53%	50,38%	50,43%									
	FDR	96,89%	55,72%	55,76%	55,59%									

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	817	1.776	1.779	1.779		0	2	0,13%	961	117,59%	-	0,00%	1.779
2	Giro ISE	33	60	60	60		0	0	0,00%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.717	1.719	1.719		0	2	0,14%	935	119,19%		0,00%	1.719
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	82	82	82		0	0	0,00%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	29.770	34.624	34.730	-	200	200	-37	106	4.960	94	33.477	103,74%	1.253
	KUR	28.200	32.668	32.784	-	200	200	-59	117	4.584	83	31.727	103,33%	1.058
	Non KUR	1.570	1.956	1.946	-	-	0	23	-11	376	11	1.750	111,17%	196
3	PWG	4.527	9.694	9.708	120	74	-47	-227	14	5.181	60	10.876	89,26%	(1.168)
	Cilem	4.527	9.694	9.708	120	74	-47	-227	14	5.181	60	10.876	89,26%	(1.168)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	93.137	92.909	198	158	-40	933	-227	12.209	385	93.313	99,57%	(404)
	CF 1	1.386	7.900	8.040	198	158	-40	535	140	6.654	17	2.892	277,99%	5.148
	Total Griya	404	3.752	3.750	-	-	0	0	-2	3.346	2	784	478,35%	2.966
	• Total Non Program	404	3.752	3.750	-	-	0	-9	-2	3.346	2	784	478,35%	2.966
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.291	198	158	-40	535	142	3.309	15	2.108	203,50%	2.182
	CF 2	79.315	85.237	84.869	-	-	0	398	-368	5.554	368	90.421	93,86%	(5.552)
	Mitraguna & Others	60.800	65.858	65.590	-	-	0	437	-268	4.790	268	70.877	92,54%	(5.287)
	Pensiun	18.515	19.378	19.279	-	-	0	-39	-100	764	100	19.543	98,65%	(265)
	Total Pembiayaan	114.997	137.454	137.347	318	431	113	670	-107	22.350	539	137.665	99,77%	(318)

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	214	103	349	896	0,72%	1,01%	2,58%	547	683	793			
	KUR	129	103	349	785	0,46%	1,07%	2,39%	435	656	682			
	Non KUR	85	-	-	112	5,40%	0,00%	5,73%	112	27	112			
3	PWG	-	-	-	33	0,00%	0,00%	0,34%	33	33	33			
	Cilem	-	-	-	33	0,00%	0,00%	0,34%	33	33	33			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	4.232	0,00%	0,50%	4,55%	3.765	4.228	3.093			
	CF 1	-	177	177	378	0,00%	2,24%	4,70%	201	378	201			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	378	0,00%	4,27%	8,81%	201	378	201			
	CF 2	3	962	289	3.854	0,00%	0,34%	4,54%	3.565	3.850	2.891			
	Mitraguna & Others	3	962	289	3.247	0,01%	0,44%	4,95%	2.957	3.243	2.284			
	Pensiun	-	-	-	607	0,00%	0,00%	3,15%	607	607	607			
	Total Pembiayaan	217	1.242	816	5.161	0,19%	0,59%	3,76%	4.345	4.944	3.919	0,06%	98,28%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	212	119	118	7	0,71%	0,34%	0,02%	(112)	(205)	(113)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	113	112	-	12,12%	5,70%	0,00%	(112)	(190)	(113)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.759	2.754	2.754	3,10%	2,96%	2,96%	-	251	(4)			
	CF 1	-	23	23	23	0,00%	0,30%	0,29%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	2.735	2.731	2.731	3,16%	3,20%	3,22%	-	228	(4)			
	Mitraguna & Others	2.503	2.521	2.517	2.517	4,12%	3,82%	3,84%	-	14	(4)			
	Pensiun	-	214	214	214	0,00%	0,16%	1,11%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.761	2,36%	2,09%	2,01%	(112)	46	(117)	0,10%	95,15%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25	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	Giro	3.456	1.870	1.717	1.722	386	4	(148)	-7,92%	(1.734)	-50,18%	15.621	11,02%	(13.899)
2	Tabungan	145.385	150.842	152.523	151.026	1.827	(1.497)	184	0,12%	5.641	3,88%	164.624	91,74%	(13.598)
3	Deposito	14.811	12.606	12.468	12.452	(141)	(16)	(154)	-1,22%	(2.359)	-15,93%	15.935	78,14%	(3.483)
	Total	163.652	165.317	166.708	165.200	2.072	(1.509)	(118)	-0,07%	1.548	0,95%	196.180	84,21%	(30.980)
	CASA	148.841	152.712	154.240	152.748	2.214	(1.492)	36	0,02%	3.907	2,62%	180.244	84,74%	(27.496)
	(%) CASA	90,95%	92,37%	92,52%	92,46%									
	FDR	119,93%	128,22%	126,89%	128,05%									

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	2.534	2.992	2.838	2.519		(319)	(473)	-15,81%	(15)	-0,58%	-	0,00%	2.519
2	Giro ISE	1.520	903	786	801		15	(103)	-11,38%	(719)	-47,31%		0,00%	801
3	Tabungan ISE	1.014	2.088	2.052	1.718		(334)	(370)	-17,72%	704	69,43%		0,00%	1.718
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	291	294	294		0	3	1,03%	19	6,91%		0,00%	294

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	4.568	4.240	4.240	-	-	0	-17	0	-327	-	4.568	92,83%	(327)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,92%	(3)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.212	37.418	-	500	500	1.224	206	1.494	294	39.840	93,92%	(2.422)
	KUR	33.748	34.096	34.303	-	500	500	770	207	555	293	37.473	91,54%	(3.170)
	Non KUR	2.176	3.116	3.115	-	-	0	454	-1	939	1	2.367	131,65%	749
3	PWG	12.551	23.986	24.450	719	1.008	289	978	463	11.899	545	24.637	99,24%	(188)
	Cilem	6.245	13.402	13.351	569	88	-481	994	-50	7.106	139	15.931	83,81%	(2.580)
	Gadai	6.305	10.585	11.099	149	920	770	-16	514	4.794	406	8.706	127,48%	2.392
4	CFG	143.228	146.529	145.434	-	42	42	61	-1.095	2.206	1.137	159.883	90,96%	(14.449)
	CF 1	29.589	26.539	26.514	-	-	0	-13	-24	-3.075	24	34.388	77,10%	(7.874)
	Total Griya	26.165	23.673	23.663	-	-	0	0	-10	-2.502	10	29.764	79,50%	(6.101)
	• Total Non Program	3.355	2.439	2.438	-	-	0	-56	-1	-917	1	4.239	57,51%	(1.801)
	• Program	22.810	21.235	21.225	-	-	0	-156	-10	-1.585	10	25.525	83,15%	(4.300)
	Oto	3.424	2.865	2.851	-	-	0	-13	-14	-572	14	4.624	61,66%	(1.773)
	CF 2	113.639	119.991	118.919	-	42	42	73	-1.071	5.281	1.113	125.494	94,76%	(6.575)
	Mitraguna & Others	94.023	97.309	96.405	-	42	42	156	-904	2.381	946	104.779	92,01%	(8.374)
	Pensiun	19.615	22.682	22.515	-	-	0	-83	-167	2.899	167	20.716	108,69%	1.799
	Total Pembiayaan	196.270	211.968	211.542	719	1.550	831	2.246	-426	15.272	1.976	228.928	92,41%	(17.385)

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	635	96	91	718	1,77%	0,24%	1,92%	627	83	622			
	KUR	580	96	91	621	1,72%	0,27%	1,81%	529	41	524			
	Non KUR	55	-	-	97	2,54%	0,00%	3,12%	97	42	97			
3	PWG	-	-	-	1.147	0,00%	0,00%	4,69%	1.147	1.147	1.147			
	Cilem	-	-	-	1.016	0,00%	0,00%	7,61%	1.016	1.016	1.016			
	Gadai	-	-	-	131	0,00%	0,00%	1,18%	131	131	131			
4	CFG	3.895	4.268	3.612	3.917	2,72%	2,46%	2,69%	305	22	(351)			
	CF 1	3.671	3.535	2.934	3.022	12,41%	11,06%	11,40%	88	(649)	(512)			
	Total Griya	3.671	3.535	2.934	2.819	14,03%	12,39%	11,91%	(115)	(852)	(716)			
	Oto	-	-	-	204	0,00%	0,00%	7,14%	204	204	204			
	CF 2	224	733	678	895	0,20%	0,56%	0,75%	217	671	162			
	Mitraguna & Others	224	733	678	895	0,24%	0,70%	0,93%	217	671	162			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.364	3.703	5.782	2,31%	1,75%	2,73%	2.079	1.253	1.418	3,66%	-33,89%	0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,61%	97,61%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	204	199	199	0,93%	0,54%	0,53%	-	(135)	(4)			
	KUR	146	148	145	145	0,43%	0,43%	0,42%	-	(1)	(3)			
	Non KUR	188	56	54	54	8,65%	1,74%	1,74%	-	(134)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.419	3.402	3.283	2,51%	2,32%	2,26%	(119)	(307)	(136)			
	CF 1	3.133	3.178	3.018	2.899	10,59%	11,37%	10,93%	(119)	(234)	(280)			
	Total Griya	3.118	3.178	3.018	2.899	11,91%	12,75%	12,25%	(119)	(219)	(280)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	241	384	384	0,40%	0,32%	0,32%	-	(73)	143			
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,28%	-	46	143			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.762	7.740	7.621	4,11%	3,65%	3,60%	(119)	(445)	(141)	3,62%	-0,61%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	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	Giro	540	446	441	423	(431)	(18)	(24)	-5,33%	(118)	-21,78%	13.456	3,14%	(13.034)
2	Tabungan	125.992	133.746	133.043	133.367	3	323	(379)	-0,28%	7.375	5,85%	146.385	91,11%	(13.019)
3	Deposito	49.100	48.466	48.566	48.566	1.128	0	100	0,21%	(534)	-1,09%	50.288	96,58%	(1.721)
	Total	175.632	182.658	182.051	182.356	701	305	(303)	-0,17%	6.724	3,83%	210.129	86,78%	(27.774)
	CASA	126.532	134.192	133.484	133.789	(428)	305	(403)	-0,30%	7.257	5,74%	159.842	83,70%	(26.052)
	(%) CASA	72,04%	73,47%	73,32%	73,37%									
	FDR	182,36%	176,18%	175,88%	175,59%									

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	1.252	1.695	1.612	1.633		21	(62)	-3,65%	381	30,41%	-	0,00%	1.633
2	Giro ISE	222	144	135	113		(23)	(31)	-21,86%	(109)	-49,27%		0,00%	113
3	Tabungan ISE	1.030	1.551	1.476	1.521		44	(30)	-1,96%	490	47,56%		0,00%	1.521
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	222	222		0	1	0,45%	27	13,85%		0,00%	222

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	14.678	14.401	14.401	-	-	0	-316	0	-277	-	17.854	80,66%	(3.453)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.401	-	-	0	-316	0	-277	-	16.471	87,43%	(2.070)
	• Local Champion	14.678	14.401	14.401	-	-	0	-316	0	-277	-	15.528	92,74%	(1.127)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.672	-	-	0	90	-52	-602	52	38.153	88,25%	(4.481)
	KUR	31.590	31.015	30.972	-	-	0	38	-42	-618	42	35.282	87,79%	(4.309)
	Non KUR	2.684	2.709	2.700	-	-	0	52	-9	16	9	2.872	94,02%	(172)
3	PWG	22.430	34.472	34.447	1.267	678	-589	1.427	-25	12.016	703	34.960	98,53%	(513)
	Cilem	9.274	14.615	14.620	305	89	-216	216	5	5.346	84	18.979	77,03%	(4.359)
	Gadai	13.156	19.856	19.827	961	589	-372	1.211	-30	6.671	619	15.981	124,07%	3.846
4	CFG	248.904	239.210	237.675	90	170	80	-240	-1.535	-11.229	1.705	271.752	87,46%	(34.077)
	CF 1	66.307	61.912	61.760	-	-	0	40	-152	-4.547	152	75.221	82,10%	(13.461)
	Total Griya	63.771	58.025	57.886	-	-	0	0	-139	-5.885	139	71.325	81,16%	(13.439)
	• Total Non Program	13.172	11.709	11.607	-	-	0	-143	-103	-1.565	103	14.703	78,94%	(3.096)
	• Program	50.599	46.315	46.279	-	-	0	-522	-36	-4.320	36	56.622	81,73%	(10.343)
	Oto	2.536	3.887	3.874	-	-	0	40	-13	1.338	13	3.896	99,44%	(22)
	CF 2	182.596	177.298	175.915	90	170	80	-280	-1.383	-6.681	1.553	196.531	89,51%	(20.616)
	Mitraguna & Others	145.742	143.741	142.603	90	20	-70	-121	-1.138	-3.139	1.158	158.383	90,04%	(15.780)
	Pensiun	36.854	33.557	33.312	-	150	150	-159	-245	-3.543	395	38.148	87,32%	(4.836)
	Total Pembiayaan	320.285	321.806	320.195	1.357	848	-509	961	-1.612	-91	2.459	362.719	88,28%	(42.525)

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	158	531	548	983	0,46%	1,62%	2,92%	436	825	452			
	KUR	138	436	452	887	0,44%	1,46%	2,87%	436	749	451			
	Non KUR	20	95	96	96	0,75%	3,55%	3,56%	-	76	1			
3	PWG	-	-	-	558	0,00%	0,00%	1,62%	558	558	558			
	Cilem	-	-	-	242	0,00%	0,00%	1,66%	242	242	242			
	Gadai	-	-	-	315	0,00%	0,00%	1,59%	315	315	315			
4	CFG	7.829	9.486	9.999	12.559	3,15%	4,18%	5,28%	2.560	4.730	3.073			
	CF 1	6.309	7.631	7.665	7.139	9,51%	12,38%	11,56%	(526)	830	(492)			
	Total Griya	6.204	7.631	7.665	7.061	9,73%	13,21%	12,20%	(605)	857	(570)			
	Oto	105	-	-	79	4,15%	0,00%	2,03%	79	(27)	79			
	CF 2	1.520	1.854	2.334	5.419	0,83%	1,32%	3,08%	3.086	3.899	3.565			
	Mitraguna & Others	1.215	1.065	1.695	4.300	0,83%	1,18%	3,02%	2.605	3.085	3.236			
	Pensiun	305	790	638	1.119	0,83%	1,90%	3,36%	481	814	329			
	Total Pembiayaan	7.988	10.017	10.547	14.100	2,49%	3,28%	4,40%	3.553	6.112	4.083	0,62%	86,01%	-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	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	251	0,50%	0,62%	0,75%	43	81	10			
	KUR	12	218	193	244	0,04%	0,62%	0,79%	51	232	26			
	Non KUR	158	23	15	7	5,88%	0,55%	0,26%	(8)	(151)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.107	6.098	6.012	2,65%	2,55%	2,53%	(86)	(585)	(95)			
	CF 1	4.154	5.019	4.894	4.808	6,26%	7,90%	7,78%	(86)	654	(211)			
	Total Griya	4.071	4.937	4.811	4.725	6,38%	8,29%	8,16%	(86)	654	(211)			
	Oto	82	82	82	82	3,25%	2,12%	2,13%	-	-	-			
	CF 2	2.444	1.088	1.205	1.205	1,34%	0,68%	0,68%	-	(1.239)	117			
	Mitraguna & Others	1.967	1.088	1.059	1.059	1,35%	0,74%	0,74%	-	(908)	(29)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	6.527	2,20%	2,04%	2,04%	(43)	(504)	(85)	0,30%	85,27%	-1,7%

Asset & Contribution Margin

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

PHR & Payroll

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