

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	63.109	59.689	(86.238)	(3.420)	640	1,08%	(14.480)	-19,52%	212.481	28,09%	(152.792)
2	Tabungan	1.786.724	1.968.204	1.940.851	1.946.348	36.437	5.497	(21.856)	-1,11%	159.624	8,93%	2.011.047	96,78%	(64.699)
3	Deposito	649.060	615.862	627.003	626.983	(36.484)	(20)	11.121	1,81%	(22.077)	-3,40%	663.637	94,48%	(36.654)
Total		2.509.954	2.643.115	2.630.963	2.633.021	(86.285)	2.058	(10.095)	-0,38%	123.067	4,90%	2.887.165	91,20%	(254.145)
CASA		1.860.893	2.027.253	2.003.960	2.006.038	(49.801)	2.078	(21.216)	-1,05%	145.144	7,80%	2.223.528	90,22%	(217.491)
(% CASA)		74,14%	76,70%	76,17%	76,19%									
FDR		125,36%	131,49%	132,12%	132,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.463	41.232		(232)	(786)	-1,87%	(1.607)	-3,75%	80.699	51,09%	(39.467)
2	Giro ISE	4.948	4.741	5.338	4.751		(586)	10	0,22%	(197)	-3,97%	27.894	17,03%	(23.143)
3	Tabungan ISE	31.691	33.067	31.907	32.262		354	(806)	-2,44%	571	1,80%	36.953	87,30%	(4.691)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.593	500	-	-500	-5.617	-1.071	57.023	1.071	215.986	111,86%	25.607
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.293	500	-	-500	-5.130	-1.071	32.154	1.071	115.663	112,65%	14.630
	• Local Champion	98.139	131.365	130.293	500	-	-500	-5.130	-1.071	32.154	1.071	112.586	115,73%	17.707
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	441.491	3.275	2.295	-980	-160	-2.849	-5.387	5.144	501.352	88,06%	(59.861)
	KUR	419.345	419.362	417.012	3.275	2.295	-980	247	-2.350	-2.333	4.645	471.093	88,52%	(54.081)
	Non KUR	27.532	24.977	24.479	-	-	-	-407	-499	-3.053	499	30.259	80,90%	(5.780)
3	PWG	258.833	406.261	414.708	49.838	40.226	-9.612	27.268	8.448	155.875	31.779	414.433	100,07%	276
	Cilem	127.522	219.691	224.150	17.448	10.415	-7.033	9.355	4.458	96.628	5.957	250.568	89,46%	(26.418)
	Gadai	131.312	186.569	190.559	32.390	29.811	-2.579	17.913	3.989	59.247	25.822	163.864	116,29%	26.694
4	CFG	2.256.170	2.382.215	2.378.106	21.891	16.231	-5.660	22.329	-4.109	121.936	20.339	2.472.864	96,17%	(94.758)
	CF 1	461.418	471.592	471.960	2.410	2.249	-162	5.755	368	10.542	1.880	495.744	95,20%	(23.784)
	Total Griya	417.205	393.258	392.886	800	335	-465	0	-372	-24.319	707	432.970	90,74%	(40.084)
	• Total Non Program	64.148	59.328	59.374	800	200	-600	2.080	46	-4.773	154	71.111	83,49%	(11.737)
	• Program	353.058	333.930	333.512	-	135	-1.789	-418	-19.546	553	361.858	92,17%	(28.347)	
	Oto	44.213	78.334	79.074	1.610	1.914	303	5.755	740	34.862	1.174	62.775	125,97%	16.300
	CF 2	1.794.752	1.910.623	1.906.146	19.481	13.982	-5.499	16.573	-4.477	111.394	18.459	1.977.120	96,41%	(70.974)
	Mitraguna & Others	1.323.695	1.431.023	1.429.658	15.442	11.051	-4.391	12.749	-1.366	105.962	12.417	1.489.234	96,00%	(59.576)
	Pensiun	471.056	479.599	476.488	4.039	2.931	-1.108	3.824	-3.111	5.432	6.042	487.886	97,66%	(11.398)
Total Pembiayaan		3.146.451	3.475.480	3.475.899	75.504	58.752	-16.752	43.819	419	329.448	58.333	3.604.634	96,43%	(128.736)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	1.204	0,10%	0,20%	0,50%	729	1.012	856			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	1.204	0,20%	0,36%	0,92%	729	1.012	856			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	27.006	1,09%	1,80%	6,12%	19.007	22.127	19.007			
	KUR	3.627	6.377	6.377	24.274	0,86%	1,52%	5,82%	17.897	20.647	17.897			
	Non KUR	1.252	1.623	1.623	2.732	4,55%	6,50%	11,16%	1.110	1.480	1.110			
3	PWG	275	1	1	11.706	0,11%	0,00%	2,82%	11.705	11.431	11.705			
	Cilem	275	1	1	7.489	0,22%	0,00%	3,34%	7.488	7.214	7.488			
	Gadai	-	-	-	4.217	0,00%	0,00%	2,21%	4.217	4.217	4.217			
4	CFG	67.344	65.418	65.451	108.088	2,98%	2,75%	4,55%	42.637	40.744	42.670			
	CF 1	43.373	41.883	41.926	63.339	9,40%	8,89%	13,42%	21.413	19.966	21.456			
	Total Griya	41.791	40.502	40.088	54.522	10,02%	10,19%	13,88%	14.434	12.731	14.020			
	Oto	1.583	1.381	1.838	8.817	3,58%	2,35%	11,15%	6.979	7.234	7.436			
	CF 2	23.971	23.535	23.525	44.749	1,34%	1,23%	2,35%	21.224	20.778	21.214			
	Mitraguna & Others	22.208	21.338	21.186	40.704	1,68%	1,48%	2,85%	19.518	18.496	19.366			
	Pensiun	1.763	2.197	2.338	4.045	0,37%	0,49%	0,85%	1.707	2.282	1.848			
Total Pembiayaan		72.690	73.767	73.927	148.004	2,31%	2,13%	4,26%	74.077	75.314	74.237	2,29%	46,33%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.063	19,34%	13,63%	13,69%	-	(2.628)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.063	36,37%	25,17%	25,38%	-	(2.628)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.681	0,79%	1,91%	1,97%	173	5.151	837			
	KUR	2.493	5.912	6.287	6.359	0,59%	1,50%	1,52%	72	3.867	447			
	Non KUR	1.037	1.932	2.221	2.322	3,77%	8,89%	9,48%	101	1.285	390			
3	PWG	184	184	184	206	0,07%	0,05%	0,05%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,01%	22	22	22			
	Gadai	184	184	184	184	0,14%	0,10%	0,10%	-	(0)	-			
4	CFG	99.269	134.606	135.903	136.627	4,40%	5,70%	5,75%	724	37.358	2.021			
	CF 1	73.505	94.608	94.254	94.713	15,93%	19,99%	20,07%	458	21.208	105			
	Total Griya	73.052	92.989	92.591	93.054	17,51%	23,54%	23,68%	463	20.002	64			
	Oto	453	1.619	1.663	1.659	1,03%	2,12%	2,10%	(4)	1.206	40			
	CF 2	25.764	39.998	41.649	41.914	1,44%	2,18%	2,20%	266	16.151	1.916			
	Mitraguna & Others	22.415	37.920	39.679	39.947	1,69%	2,77%	2,79%	268	17.532	2.027			
	Pensiun	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	178.577	4,41%	5,11%	5,14%	918	39.903	2.861	4,00%	22,16%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.902	7.939	7.805	665	(135)	902	13,07%	6.660	581,99%	10.075	77,47%	(2.270)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.589	10.455	(535)	(135)	902	9,44%	9.310	813,55%	10.358	100,94%	97
	CASA	1.144	6.902	7.939	7.805	665	(135)	902	13,07%	6.660	581,99%	10.075	77,47%	(2.270)
	(%) CASA	100,00%	72,26%	74,97%	74,65%									
	FDR	0,00%	29,74%	26,56%	26,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	159	145	145		0	(13)	-8,27%	145	#DIV/0!	-	0,00%	145
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	159	145	145		0	(13)	-8,27%	145	#DIV/0!		0,00%	145
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	7	7		0	2	40,00%	7	#DIV/0!		0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.841	2.813	150	-	-150	505	-28	2.813	28	2.152	130,71%	661
	KUR	-	2.601	2.572	150	-	-150	510	-28	2.572	28	2.044	125,82%	528
	Non KUR	-	240	240	-	-	0	-5	0	240	-	107	223,61%	133
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	2.813	150	-	-150	505	-28	2.813	28	2.152	130,71%	661

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	48	0,00%	0,00%	1,71%	48	48	48			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	48	0,00%	0,00%	19,95%	48	48	48			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	48	0,00%	0,00%	1,71%	48	48	48	0,00%	100,00%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	1.144	10.088	10.088	
2	Contribution Margin	-	(120)	(707)	(707)	#DIV/0!

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	9.206	9.196	(414)	(10)	2.916	46,44%	(2.715)	-22,79%	28.234	32,57%	(19.038)
2	Tabungan	224.769	225.261	215.244	216.303	313	1.059	(8.957)	-3,98%	(8.466)	-3,77%	245.884	87,97%	(29.581)
3	Deposito	43.574	34.515	34.731	35.052	(513)	321	537	1,56%	(8.523)	-19,56%	44.717	78,38%	(9.666)
	Total	280.254	266.055	259.181	260.551	(614)	1.369	(5.504)	-2,07%	(19.703)	-7,03%	318.836	81,72%	(58.285)
	CASA	236.680	231.540	224.450	225.499	(101)	1.049	(6.041)	-2,61%	(11.181)	-4,72%	274.118	82,26%	(48.619)
	(%) CASA	84,45%	87,03%	86,60%	86,55%									
	FDR	105,53%	135,18%	138,36%	137,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.435	7.134	6.517	(617)	82	1,28%	(2.231)	-25,50%	-	0,00%	6.517
2	Giro ISE	799	1.361	2.885	2.258	(627)	898	65,96%	1.459	182,51%		0,00%	2.258
3	Tabungan ISE	1.949	2.074	1.248	1.259	10	(815)	-39,31%	(690)	-35,41%		0,00%	1.259
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234	0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	47.730	-	-	0	-4.437	-46	16.822	46	38.880	122,76%	8.850
	Linkage	-	2.645	2.645	-	-	-	-159	0	2.645	-	3.405	77,68%	(760)
	Non-Linkage	30.908	45.130	45.084	-	-	0	-4.278	-46	14.176	46	35.475	127,09%	9.610
	• Local Champion	30.908	45.130	45.084	-	-	0	-4.278	-46	14.176	46	34.449	130,87%	10.635
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	33.199	360	-	-360	104	-570	-1.845	570	38.842	85,47%	(5.643)
	KUR	33.160	32.116	31.550	360	-	-360	135	-566	-1.610	566	36.768	85,81%	(5.218)
	Non KUR	1.883	1.653	1.649	-	-	0	-31	-5	-234	5	2.074	79,50%	(425)
3	PWG	42.057	65.239	64.990	12.133	9.839	-2.295	10.115	-249	22.934	10.088	59.884	108,53%	5.106
	Cilem	12.529	18.095	18.283	2.183	633	-1.550	1.230	187	5.753	445	25.249	72,41%	(6.966)
	Gadai	29.527	47.144	46.708	9.951	9.206	-745	8.884	-436	17.180	9.642	34.635	134,86%	12.072
4	CFG	187.744	212.874	212.678	5.183	2.336	-2.847	2.858	-196	24.934	2.532	209.436	101,55%	3.242
	CF 1	15.514	20.653	21.119	1.126	659	-467	959	466	5.605	193	17.861	118,24%	3.258
	Total Griya	12.407	11.808	11.733	800	-	-800	0	-76	-674	76	12.727	92,19%	(995)
	• Total Non Program	12.280	11.688	11.612	800	-	-800	843	-76	-668	76	12.597	92,18%	(985)
	• Program	127	121	121	-	-	0	-1	0	-6	-	130	92,93%	(9)
	Oto	3.107	8.845	9.386	326	659	333	959	541	6.279	117	5.134	182,84%	4.253
	CF 2	172.230	192.221	191.559	4.057	1.677	-2.380	1.900	-661	19.329	2.338	191.575	99,99%	(16)
	Mitraguna & Others	136.376	153.847	153.449	2.722	1.291	-1.431	783	-398	17.073	1.689	154.181	99,53%	(732)
	Pensiun	35.854	38.374	38.110	1.335	386	-949	1.117	-264	2.256	650	37.394	101,91%	716
	Total Pembiayaan	295.752	359.658	358.597	17.676	12.174	-5.502	8.640	-1.061	62.845	13.235	347.042	103,33%	11.555

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	348	351	920	0,00%	0,73%	1,93%	569	920	572			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	348	351	920	0,00%	0,78%	2,04%	569	920	572			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	2.808	0,40%	3,23%	8,46%	1.718	2.669	1.808			
	KUR	69	987	1.080	2.798	0,21%	3,36%	8,87%	1.718	2.730	1.811			
	Non KUR	70	13	10	10	3,74%	0,59%	0,59%	-	(61)	(3)			
3	PWG	-	-	-	3.204	0,00%	0,00%	4,93%	3.204	3.204	3.204			
	Cilem	-	-	-	823	0,00%	0,00%	4,50%	823	823	823			
	Gadai	-	-	-	2.381	0,00%	0,00%	5,10%	2.381	2.381	2.381			
4	CFG	606	1.732	1.400	8.216	0,32%	0,66%	3,86%	6.817	7.610	6.484			
	CF 1	136	431	665	5.097	0,88%	3,22%	24,13%	4.431	4.961	4.666			
	Total Griya	124	291	274	3.812	1,00%	2,32%	32,49%	3.538	3.689	3.522			
	Oto	12	140	391	1.284	0,39%	4,42%	13,68%	893	1.272	1.144			
	CF 2	470	1.301	734	3.120	0,27%	0,38%	1,63%	2.386	2.649	1.818			
	Mitraguna & Others	382	1.301	734	2.978	0,28%	0,48%	1,94%	2.244	2.596	1.677			
	Pensiun	88	-	-	142	0,24%	0,00%	0,37%	142	54	142			
	Total Pembiayaan	745	3.080	2.840	15.148	0,25%	0,79%	4,22%	12.308	14.403	12.068	1,14%	72,97%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.119	4,43%	2,34%	2,35%	-	(249)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.119	4,43%	2,48%	2,48%	-	(249)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	447	499	521	0,58%	1,48%	1,57%	22	319	73			
	KUR	-	99	153	175	0,00%	0,48%	0,55%	22	175	76			
	Non KUR	202	348	346	346	10,74%	20,91%	20,96%	-	143	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.708	2.020	1.872	1,17%	0,95%	0,88%	(149)	(326)	164			
	CF 1	358	365	365	365	2,31%	1,77%	1,73%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,09%	3,11%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.343	1.655	1.506	1,07%	0,86%	0,79%	(149)	(334)	164			
	Mitraguna & Others	1.689	1.204	1.517	1.368	1,24%	0,99%	0,89%	(149)	(321)	164			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.275	3.638	3.512	1,27%	1,01%	0,98%	(126)	(257)	237	10,34%	-955,49%	9,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	19.027	16.576	12.583	7.013	(3.993)	(6.444)	-33,87%	1.113	9,70%	28.015	44,91%	(15.433)
2	Tabungan	240.508	310.664	305.793	306.314	14.144	520	(4.350)	-1,40%	65.805	27,36%	261.718	117,04%	44.596
3	Deposito	185.720	180.849	182.115	182.110	3.694	(5)	1.261	0,70%	(3.610)	-1,94%	186.880	97,45%	(4.770)
	Total	437.698	510.540	504.485	501.007	24.852	(3.478)	(9.533)	-1,87%	63.309	14,46%	476.614	105,12%	24.393
	CASA	251.978	329.690	322.369	318.896	21.158	(3.473)	(10.794)	-3,27%	66.918	26,56%	289.733	110,07%	29.163
	(%) CASA	57,57%	64,58%	63,90%	63,65%									
	FDR	88,88%	83,94%	84,75%	85,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	4.495	4.557	4.583		25	88	1,95%	458	11,09%	-	0,00%	4.583
2	Giro ISE	544	537	362	388		26	(150)	-27,84%	(156)	-28,72%		0,00%	388
3	Tabungan ISE	3.581	3.958	4.195	4.195		(0)	237	5,99%	614	17,14%		0,00%	4.195
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%		0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	101.657	500	-	-500	-413	-1.000	15.623	1.000	96.228	105,64%	5.429
	Linkage	44.151	42.940	42.940	-	-	-	-198	0	-1.211	-	48.645	88,27%	(5.705)
	Non-Linkage	41.883	59.716	58.716	500	-	-500	-215	-1.000	16.833	1.000	47.582	123,40%	11.134
	• Local Champion	41.883	59.716	58.716	500	-	-500	-215	-1.000	16.833	1.000	46.557	126,12%	12.160
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	30.068	60	300	240	19	49	415	251	33.703	89,21%	(3.635)
	KUR	28.300	29.042	29.092	60	300	240	34	51	793	249	32.146	90,50%	(3.054)
	Non KUR	1.354	978	976	-	-	0	-15	-2	-378	2	1.557	62,68%	(581)
3	PWG	33.844	46.733	47.303	3.857	2.805	-1.052	1.489	570	13.459	2.235	51.526	91,80%	(4.223)
	Cilem	16.485	25.101	25.407	1.186	989	-197	88	306	8.922	683	30.241	84,01%	(4.834)
	Gadai	17.360	21.633	21.896	2.671	1.817	-855	1.401	264	4.537	1.553	21.286	102,87%	611
4	CFG	239.485	249.114	248.502	2.423	1.200	-1.223	1.764	-612	9.017	1.812	265.972	93,43%	(17.470)
	CF 1	40.558	43.860	43.956	-	269	269	59	96	3.398	173	43.997	99,91%	(41)
	Total Griya	29.064	28.973	28.931	-	-	0	0	-42	-133	42	30.029	96,34%	(1.098)
	• Total Non Program	12.679	13.575	13.561	-	-	0	-66	-14	882	14	13.236	102,46%	325
	• Program	16.385	15.397	15.370	-	-	0	-90	-27	-1.015	27	16.793	91,53%	(1.423)
	Oto	11.494	14.888	15.025	-	269	269	59	137	3.531	132	13.968	107,57%	1.057
	CF 2	198.927	205.254	204.546	2.423	931	-1.492	1.705	-708	5.619	1.639	221.975	92,15%	(17.429)
	Mitraguna & Others	182.594	188.635	188.087	1.805	931	-874	985	-548	5.493	1.479	203.670	92,35%	(15.582)
	Pensiun	16.332	16.619	16.459	618	-	-618	720	-160	126	160	18.305	89,91%	(1.846)
	Total Pembiayaan	389.016	428.523	427.530	6.840	4.306	-2.534	2.859	-994	38.513	5.299	447.429	95,55%	(19.899)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	597	370	1.777	0,33%	1,23%	5,91%	1.407	1.680	1.179			
	KUR	-	597	370	1.777	0,00%	1,27%	6,11%	1.407	1.777	1.179			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	-	1.181	0,23%	0,00%	2,50%	1.181	1.104	1.181			
	Cilem	78	-	-	853	0,47%	0,00%	3,36%	853	775	853			
	Gadai	-	-	-	328	0,00%	0,00%	1,50%	328	328	328			
4	CFG	3.097	3.508	3.356	7.473	1,29%	1,35%	3,01%	4.117	4.376	3.965			
	CF 1	2.023	2.551	2.761	5.846	4,99%	6,30%	13,30%	3.085	3.823	3.295			
	Total Griya	1.062	1.823	2.366	4.226	3,65%	8,17%	14,61%	1.860	3.164	2.404			
	Oto	961	729	395	1.620	8,36%	2,65%	10,78%	1.226	659	892			
	CF 2	1.074	957	595	1.626	0,54%	0,29%	0,80%	1.032	552	669			
	Mitraguna & Others	1.074	863	500	1.512	0,59%	0,27%	0,80%	1.012	438	649			
	Pensiun	-	94	95	115	0,00%	0,57%	0,70%	20	115	21			
	Total Pembiayaan	3.271	4.106	3.726	10.431	0,84%	0,87%	2,44%	6.705	7.159	6.325	8,46%	-246,56%	6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.847	30.829	30.829	36,10%	30,03%	30,33%	-	(225)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.847	30.829	30.829	74,15%	51,63%	52,51%	-	(225)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	27,73%	27,78%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.001	5.191	5.580	1,53%	2,08%	2,25%	389	1.921	579			
	CF 1	2.180	2.624	2.673	3.067	5,37%	6,10%	6,98%	393	887	442			
	Total Griya	1.878	2.048	2.047	2.444	6,46%	7,07%	8,45%	397	566	397			
	Oto	302	576	627	622	2,62%	4,21%	4,14%	(4)	320	46			
	CF 2	1.479	2.376	2.517	2.513	0,74%	1,23%	1,23%	(4)	1.035	137			
	Mitraguna & Others	1.217	2.376	2.517	2.513	0,67%	1,33%	1,34%	(4)	1.296	137			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.119	36.291	36.680	8,98%	8,47%	8,58%	389	1.749	561	13,77%	-60,48%	5,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	16.165	15.469	15.603	(82.812)	134	(563)	-3,48%	12.086	343,75%	19.284	80,91%	(3.681)
2	Tabungan	249.031	279.455	280.823	279.540	5.695	(1.284)	85	0,03%	30.508	12,25%	266.981	104,70%	12.559
3	Deposito	114.464	61.967	71.955	71.956	(3.150)	1	9.988	16,12%	(42.509)	-37,14%	115.642	62,22%	(43.687)
	Total	367.012	357.587	368.247	367.098	(80.267)	(1.149)	9.511	2,66%	86	0,02%	401.907	91,34%	(34.809)
	CASA	252.547	295.620	296.292	295.142	(77.118)	(1.150)	(478)	-0,16%	42.595	16,87%	286.265	103,10%	8.878
	(%) CASA	68,81%	82,67%	80,46%	80,40%									
	FDR	140,41%	153,22%	148,43%	148,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.384	2.923	2.981		58	(403)	-11,90%	(424)	-12,45%	-	0,00%	2.981
2	Giro ISE	179	96	14	14		0	(83)	-85,64%	(165)	-92,27%		0,00%	14
3	Tabungan ISE	3.226	3.287	2.909	2.967		58	(320)	-9,74%	(259)	-8,02%		0,00%	2.967
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	370	372	372		0	2	0,54%	105	39,33%		0,00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.846	83.822	-	-	0	-581	-24	25.706	24	71.366	117,45%	12.456
	Linkage	33.720	57.852	57.852	-	-	-	-59	0	24.132	-	39.712	145,68%	18.140
	Non-Linkage	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	31.654	82,04%	(5.684)
	• Local Champion	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	30.629	84,79%	(4.659)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	42.711	36.650	36.381	200	200	0	-543	-269	-6.330	469	46.747	77,83%	(10.365)
	KUR	42.080	35.505	35.242	200	200	0	-443	-263	-6.839	463	45.967	76,67%	(10.725)
	Non KUR	631	1.146	1.140	-	-	0	-100	-6	508	6	780	146,11%	360
3	PWG	35.041	52.873	54.221	6.323	5.175	-1.147	1.453	1.348	19.180	3.828	51.704	104,87%	2.517
	Cilem	13.016	24.784	25.760	2.268	1.665	-603	894	976	12.745	689	25.565	100,76%	195
	Gadai	22.025	28.089	28.460	4.055	3.511	-544	559	372	6.435	3.139	26.139	108,88%	2.321
4	CFG	379.443	374.521	372.152	821	642	-179	677	-2.368	-7.290	3.010	405.094	91,87%	(32.941)
	CF 1	241.455	234.709	234.431	110	190	80	780	-278	-7.024	468	251.717	93,13%	(17.286)
	Total Griya	235.660	222.320	221.934	-	-	0	0	-386	-13.726	386	244.156	90,90%	(22.222)
	• Total Non Program	5.587	4.812	4.801	-	-	0	-55	-11	-786	11	8.349	57,51%	(3.547)
	• Program	230.073	217.508	217.133	-	-	0	-1.380	-375	-12.940	375	235.808	92,08%	(18.675)
	Oto	5.795	12.389	12.497	110	190	80	780	108	6.702	82	7.561	165,28%	4.936
	CF 2	137.987	139.812	137.722	711	452	-259	-103	-2.090	-266	2.542	153.377	89,79%	(15.655)
	Mitraguna & Others	90.056	91.160	89.376	434	364	-70	-247	-1.784	-680	2.148	104.194	85,78%	(14.818)
	Pensiun	47.932	48.652	48.345	277	88	-189	144	-306	414	394	49.183	98,30%	(837)
	Total Pembiayaan	515.311	547.891	546.576	7.344	6.017	-1.326	1.006	-1.314	31.265	7.332	574.911	95,07%	(28.335)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	159	0,33%	0,00%	0,19%	159	(32)	159			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	159	0,79%	0,00%	0,61%	159	(32)	159			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	1.329	2,11%	1,42%	3,65%	807	426	500			
	KUR	903	726	418	1.329	2,15%	1,18%	3,77%	911	426	602			
	Non KUR	-	102	103	-	0,00%	9,01%	0,00%	(103)	-	(102)			
3	PWG	99	-	-	347	0,28%	0,00%	0,64%	347	248	347			
	Cilem	99	-	-	323	0,76%	0,00%	1,25%	323	224	323			
	Gadai	-	-	-	24	0,00%	0,00%	0,08%	24	24	24			
4	CFG	32.852	32.031	30.578	37.743	8,66%	8,16%	10,14%	7.165	4.891	5.712			
	CF 1	31.606	28.171	27.466	33.106	13,09%	11,70%	14,12%	5.640	1.501	4.936			
	Total Griya	31.469	28.057	27.355	32.160	13,35%	12,30%	14,49%	4.805	691	4.103			
	Oto	136	114	111	946	2,35%	0,90%	7,57%	835	810	833			
	CF 2	1.247	3.861	3.113	4.637	0,90%	2,23%	3,37%	1.524	3.390	776			
	Mitraguna & Others	1.122	3.290	2.540	3.675	1,25%	2,79%	4,11%	1.135	2.553	385			
	Pensiun	124	571	572	962	0,26%	1,18%	1,99%	389	838	391			
	Total Pembiayaan	34.046	32.859	31.099	39.578	6,61%	5,68%	7,24%	8.478	5.532	6.718	0,20%	97,21%	-7,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,60%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	979	1.074	1.160	1,07%	2,93%	3,19%	87	704	181			
	KUR	456	979	1.074	1.057	1,08%	3,02%	3,00%	(17)	601	78			
	Non KUR	-	-	-	103	0,00%	0,00%	9,06%	103	103	103			
3	PWG	184	184	184	188	0,53%	0,35%	0,35%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,65%	-	(0)	-			
4	CFG	57.168	73.010	72.616	73.157	15,07%	19,39%	19,66%	541	15.989	147			
	CF 1	55.413	70.906	69.760	70.087	22,95%	29,72%	29,90%	327	14.675	(819)			
	Total Griya	55.413	70.906	69.760	70.087	23,51%	31,38%	31,58%	327	14.675	(819)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.070	1,27%	2,04%	2,23%	213	1.315	966			
	Mitraguna & Others	1.113	1.927	2.681	2.896	1,24%	2,94%	3,24%	215	1.784	970			
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	75.441	11,82%	13,65%	13,80%	632	14.545	333	0,03%	99,82%	-13,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	198	239	61	41	124	108,23%	(1.566)	-86,76%	10.075	2,37%	(9.836)
2	Tabungan	71.593	75.137	73.420	74.522	(749)	1.102	(615)	-0,82%	2.928	4,09%	85.988	86,67%	(11.466)
3	Deposito	17.657	22.539	22.003	21.903	205	(100)	(635)	-2,82%	4.246	24,05%	18.761	116,75%	3.143
	Total	91.055	97.790	95.621	96.664	(482)	1.043	(1.126)	-1,15%	5.609	6,16%	114.824	84,18%	(18.160)
	CASA	73.398	75.251	73.618	74.761	(688)	1.143	(491)	-0,65%	1.363	1,86%	96.063	77,82%	(21.303)
	(%) CASA	80,61%	76,95%	76,99%	77,34%									
	FDR	229,29%	239,15%	246,33%	243,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.069	1.166	1.203		37	135	12,59%	(193)	-13,84%	-	0,00%	1.203
2	Giro ISE	302	89	122	150		28	61	68,02%	(152)	-50,34%		0,00%	150
3	Tabungan ISE	1.094	979	1.044	1.053		9	74	7,54%	(41)	-3,77%		0,00%	1.053
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	150	150		0	1	0,67%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.614	19.683	75	200	125	428	69	624	131	21.789	90,33%	(2.107)
	KUR	17.594	18.056	18.129	75	200	125	18	73	535	127	20.162	89,92%	(2.032)
	Non KUR	1.464	1.557	1.553	-	-	0	411	-4	89	4	1.627	95,44%	(74)
3	PWG	15.250	27.102	28.680	3.768	3.429	-339	3.381	1.578	13.430	1.851	28.692	99,96%	(12)
	Cilem	9.140	15.653	16.566	1.548	1.372	-176	1.650	913	7.426	459	19.791	83,71%	(3.224)
	Gadai	6.110	11.449	12.114	2.220	2.057	-163	1.730	665	6.004	1.392	8.901	136,09%	3.213
4	CFG	174.474	187.153	187.183	1.520	1.653	133	2.430	30	12.709	1.623	189.005	99,04%	(1.823)
	CF 1	2.726	4.142	4.316	-	200	200	415	174	1.590	26	3.884	111,12%	432
	Total Griya	1.978	1.811	2.005	-	200	200	0	193	27	7	2.194	91,35%	(190)
	• Total Non Program	1.978	1.811	2.005	-	200	200	266	193	27	7	2.194	91,35%	(190)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.311	-	-	0	415	-19	1.563	19	1.689	136,79%	622
	CF 2	171.748	183.012	182.867	1.520	1.453	-67	2.014	-144	11.119	1.597	185.122	98,78%	(2.254)
	Mitraguna & Others	111.863	118.616	118.668	1.250	1.117	-133	1.001	52	6.805	1.065	123.902	95,78%	(5.234)
	Pensiun	59.885	64.395	64.199	270	336	66	1.013	-196	4.314	532	61.219	104,87%	2.979
	Total Pembiayaan	208.782	233.869	235.546	5.363	5.282	-81	6.239	1.677	26.764	3.605	239.487	98,35%	(3.941)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	153	36	1.838	1,81%	0,18%	9,34%	1.801	1.493	1.684			
	KUR	344	153	36	1.838	1,96%	0,20%	10,14%	1.801	1.493	1.684			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	420	0,00%	0,00%	0,00%	420	420	420			
	Cilem	-	-	-	390	0,00%	0,00%	2,35%	390	390	390			
	Gadai	-	-	-	31	0,00%	0,00%	0,25%	31	31	31			
4	CFG	621	1.136	471	3.845	0,36%	0,25%	2,05%	3.375	3.225	2.709			
	CF 1	122	-	-	273	4,46%	0,00%	6,33%	273	151	273			
	Total Griya	-	-	-	84	0,00%	0,00%	4,18%	84	84	84			
	Oto	122	-	-	189	16,27%	0,00%	8,19%	189	68	189			
	CF 2	499	1.136	471	3.572	0,29%	0,26%	1,95%	3.101	3.073	2.436			
	Mitraguna & Others	499	1.136	471	3.122	0,45%	0,40%	2,63%	2.651	2.623	1.986			
	Pensiun	-	-	-	450	0,00%	0,00%	0,70%	450	450	450			
	Total Pembiayaan	965	1.289	507	6.103	0,46%	0,22%	2,59%	5.596	5.138	4.814	0,61%	76,32%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	332	299	315	0,58%	1,52%	1,60%	16	205	(16)			
	KUR	66	332	299	315	0,37%	1,66%	1,74%	16	250	(16)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.261	2.257	2.256	0,02%	1,21%	1,21%	(2)	2.216	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.261	2.257	2.256	0,02%	1,23%	1,23%	(2)	2.216	(5)			
	Mitraguna & Others	40	2.015	2.011	2.010	0,04%	1,70%	1,69%	(2)	1.970	(5)			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.592	2.556	2.571	0,07%	1,09%	1,09%	15	2.421	(21)	1,18%	-7,85%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	458	458	145	0	244	114,44%	413	936,37%	7.914	5,78%	(7.457)
2	Tabungan	126.106	141.500	140.834	139.188	6.657	(1.646)	(2.312)	-1,63%	13.082	10,37%	139.914	99,48%	(726)
3	Deposito	46.391	59.763	59.606	59.606	300	0	(158)	-0,26%	13.215	28,49%	47.341	125,91%	12.265
	Total	172.540	201.477	200.898	199.251	7.102	(1.646)	(2.226)	-1,10%	26.711	15,48%	195.169	102,09%	4.082
	CASA	126.150	141.714	141.292	139.646	6.802	(1.646)	(2.068)	-1,46%	13.496	10,70%	147.828	94,46%	(8.182)
	(%) CASA	73,11%	70,34%	70,33%	70,09%									
	FDR	92,15%	82,53%	83,02%	83,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	625	655		30	(24)	-3,52%	54	8,90%	-	0,00%	655
2	Giro ISE	8	1	2	2		1	1	75,44%	(6)	-71,52%		0,00%	2
3	Tabungan ISE	593	678	624	653		29	(25)	-3,67%	59	10,01%		0,00%	653
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Local Champion	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.778	-	-	0	315	-103	3.250	103	19.794	99,92%	(16)
	KUR	15.208	18.629	18.533	-	-	0	411	-97	3.324	97	18.312	101,21%	221
	Non KUR	1.319	1.252	1.245	-	-	0	-96	-6	-74	6	1.482	84,01%	(237)
3	PWG	4.082	8.809	8.864	709	176	-532	532	55	4.782	121	8.162	108,59%	701
	Cilem	4.082	8.809	8.864	709	176	-532	532	55	4.782	121	8.162	108,59%	701
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	138.136	2.190	1.802	-388	748	564	-197	1.238	150.832	91,58%	(12.696)
	CF 1	3.556	3.552	3.637	265	135	-130	205	86	81	49	4.936	73,68%	(1.299)
	Total Griya	1.390	1.029	1.162	-	135	135	0	132	-228	3	1.602	72,55%	(440)
	• Total Non Program	1.390	1.029	1.027	-	-	0	-17	-3	-363	3	1.602	64,12%	(575)
	• Program	-	-	135	-	135	135	0	135	135	-	0	0,00%	135
	Oto	2.165	2.522	2.475	265	-	-265	205	-47	310	47	3.334	74,23%	(859)
	CF 2	134.777	134.021	134.499	1.925	1.667	-258	543	479	-278	1.188	145.896	92,19%	(11.397)
	Mitraguna & Others	92.204	94.065	95.277	1.925	1.667	-258	931	1.212	3.074	455	102.238	93,19%	(6.960)
	Pensiun	42.574	39.955	39.222	-	-	0	-388	-733	-3.352	733	43.658	89,84%	(4.436)
	Total Pembiayaan	158.995	166.269	166.786	2.899	1.978	-920	1.594	517	7.791	1.462	178.841	93,26%	(12.055)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	8	8	0,00%	100,00%	100,00%	(0)	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	8	0,00%	100,00%	100,00%	(0)	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	1.406	1,04%	0,68%	7,11%	1.270	1.234	1.272			
	KUR	85	-	-	1.273	0,56%	0,00%	6,87%	1.273	1.188	1.273			
	Non KUR	87	134	136	133	6,58%	10,84%	10,70%	(2)	46	(1)			
3	PWG	-	-	1	288	0,00%	0,01%	3,25%	287	288	288			
	Cilem	-	-	1	288	0,00%	0,01%	3,25%	287	288	288			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	926	1.500	4.544	0,82%	1,09%	3,29%	3.044	3.416	3.618			
	CF 1	123	-	-	394	3,46%	0,00%	10,84%	394	271	394			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	-	394	5,68%	0,00%	15,94%	394	271	394			
	CF 2	1.005	926	1.500	4.150	0,75%	1,12%	3,09%	2.650	3.145	3.223			
	Mitraguna & Others	743	623	1.195	4.069	0,81%	1,27%	4,27%	2.875	3.326	3.446			
	Pensiun	262	303	305	80	0,62%	0,76%	0,21%	(225)	(181)	(223)			
	Total Pembiayaan	1.300	1.060	1.644	6.246	0,82%	0,99%	3,74%	4.602	4.946	5.186	0,23%	93,74%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	121	54	53	0,22%	0,27%	0,27%	(1)	16	(68)			
	KUR	-	57	54	53	0,00%	0,29%	0,28%	(1)	53	(4)			
	Non KUR	37	64	-	-	2,80%	0,00%	0,00%	-	(37)	(64)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	874	873	1,97%	0,64%	0,63%	(0)	(1.852)	(1)			
	CF 1	30	106	106	106	0,85%	2,98%	2,91%	-	76	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	106	106	1,39%	4,20%	4,28%	-	76	-			
	CF 2	2.696	768	768	767	2,00%	0,57%	0,57%	(0)	(1.928)	(1)			
	Mitraguna & Others	2.696	462	462	462	2,92%	0,49%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	305	305	0,00%	0,18%	0,78%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	926	1,74%	0,56%	0,56%	(1)	(1.836)	(69)	0,60%	-8,86%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	443	442	66	(1)	(18)	-4,00%	(2.964)	-87,03%	10.740	4,11%	(10.298)
2	Tabungan	80.230	89.645	90.374	90.225	4.908	(149)	580	0,65%	9.995	12,46%	92.985	97,03%	(2.760)
3	Deposito	12.294	17.359	15.858	15.858	(224)	0	(1.501)	-8,65%	3.564	28,99%	12.970	122,26%	2.888
	Total	95.930	107.464	106.675	106.525	4.751	(150)	(939)	-0,87%	10.595	11,04%	116.696	91,28%	(10.171)
	CASA	83.636	90.105	90.817	90.667	4.974	(150)	562	0,62%	7.031	8,41%	103.725	87,41%	(13.058)
	(%) CASA	87,18%	83,85%	85,13%	85,11%									
	FDR	162,31%	169,31%	170,49%	170,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	3.070	2.979	2.982		3	(88)	-2,85%	1.441	93,45%	-	0,00%	2.982
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	2.060	1.961	1.963		3	(97)	-4,70%	422	27,37%	-	0,00%	1.963
4	Deposito ISE	-	1.009	1.019	1.019		0	9	0,93%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	155	157	157		0	2	1,29%	16	11,35%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Local Champion	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	56.030	945	445	-500	518	-334	2.216	779	59.009	94,95%	(2.979)
	KUR	50.217	53.456	53.163	945	445	-500	634	-292	2.946	737	55.180	96,35%	(2.016)
	Non KUR	3.596	2.908	2.866	-	-	0	-116	-42	-730	42	3.829	74,85%	(963)
3	PWG	27.769	42.250	42.170	5.075	3.396	-1.680	2.087	-80	14.401	3.476	39.877	105,75%	2.293
	Cilem	10.764	19.493	19.878	998	730	-269	669	385	9.114	345	19.655	101,14%	223
	Gadai	17.005	22.756	22.292	4.077	2.666	-1.411	1.418	-464	5.287	3.131	20.223	110,23%	2.070
4	CFG	73.851	83.213	83.559	1.647	1.427	-220	1.822	346	9.708	1.081	86.117	97,03%	(2.558)
	CF 1	1.222	2.127	2.029	-	-	0	-25	-98	807	98	2.400	84,53%	(371)
	Total Griya	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
	• Total Non Program	938	754	754	-	-	0	-5	0	-184	-	1.085	69,52%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.275	-	-	0	-25	-98	991	98	1.315	96,91%	(41)
	CF 2	72.630	81.086	81.530	1.647	1.427	-220	1.848	444	8.900	983	83.717	97,39%	(2.187)
	Mitraguna & Others	46.537	52.417	52.630	1.647	997	-650	1.974	214	6.093	783	56.568	93,04%	(3.938)
	Pensiun	26.093	28.670	28.900	-	430	430	-126	230	2.807	200	27.149	106,45%	1.751
	Total Pembiayaan	155.700	181.942	181.875	7.667	5.268	-2.400	4.414	-68	26.174	5.336	185.270	98,17%	(3.396)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	837	704	2.472	0,48%	1,25%	4,41%	1.768	2.212	1.635			
	KUR	228	680	545	1.968	0,45%	1,02%	3,70%	1.423	1.741	1.288			
	Non KUR	33	157	159	504	0,91%	5,47%	17,57%	345	471	347			
3	PWG	-	-	-	1.513	0,00%	0,00%	3,59%	1.513	1.513	1.513			
	Cilem	-	-	-	1.299	0,00%	0,00%	6,53%	1.299	1.299	1.299			
	Gadai	-	-	-	214	0,00%	0,00%	0,96%	214	214	214			
4	CFG	61	365	252	1.139	0,08%	0,30%	1,36%	886	1.078	774			
	CF 1	-	-	-	264	0,00%	0,00%	12,99%	264	264	264			
	Total Griya	-	-	-	22	0,00%	0,00%	2,90%	22	22	22			
	Oto	-	-	-	242	0,00%	0,00%	18,95%	242	242	242			
	CF 2	61	365	252	875	0,08%	0,31%	1,07%	623	814	511			
	Mitraguna & Others	61	365	208	531	0,13%	0,40%	1,01%	324	470	167			
	Pensiun	-	-	45	344	0,00%	0,16%	1,19%	299	344	344			
	Total Pembiayaan	322	1.202	957	5.124	0,21%	0,53%	2,82%	4.167	4.802	3.922	8,84%	-213,88%	6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	503	546	546	0,89%	0,97%	0,97%	-	69	43			
	KUR	257	313	388	388	0,51%	0,73%	0,73%	-	131	75			
	Non KUR	220	190	159	159	6,13%	5,45%	5,53%	-	(62)	(32)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	923	948	952	0,86%	1,14%	1,14%	4	315	29			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	923	948	952	0,88%	1,17%	1,17%	4	315	29			
	Mitraguna & Others	346	923	948	952	0,74%	1,81%	1,81%	4	607	29			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.426	1.494	1.498	0,72%	0,82%	0,82%	4	383	73	4,48%	-444,01%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	7.009	7.008	(4.461)	(1)	1.885	36,80%	(7.673)	-52,26%	25.531	27,45%	(18.523)
2	Tabungan	126.637	122.811	120.724	122.131	717	1.407	(680)	-0,55%	(4.506)	-3,56%	139.975	87,25%	(17.844)
3	Deposito	60.864	56.161	56.394	56.694	(34.263)	300	533	0,95%	(4.170)	-6,85%	62.098	91,30%	(5.404)
	Total	202.183	184.094	184.127	185.833	(38.007)	1.706	1.739	0,94%	(16.350)	-8,09%	227.605	81,65%	(41.772)
	CASA	141.318	127.934	127.733	129.139	(3.744)	1.406	1.205	0,94%	(12.179)	-8,62%	165.507	78,03%	(36.368)
	(%) CASA	69,90%	69,49%	69,37%	69,49%									
	FDR	127,02%	132,24%	131,39%	130,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.604	3.443	3.562		118	(42)	-1,17%	143	4,20%	-	0,00%	3.562
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	3.218	3.404	3.243	3.362		118	(42)	-1,24%	143	4,46%		0,00%	3.362
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%		0,00%	200
5	CIF ISE	220	231	232	232		0	1	0,43%	12	5,45%		0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	130	-	-	0	-23	-1	-111	1	241	54,02%	(111)
	Linkage	46	37	37	-	-	-	-1	0	-8	-	46	81,53%	(8)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Local Champion	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	21.969	-	-	0	-991	-213	-5.521	213	30.742	71,46%	(8.773)
	KUR	24.649	20.271	20.105	-	-	0	-933	-166	-4.544	166	27.715	72,54%	(7.610)
	Non KUR	2.840	1.910	1.864	-	-	0	-58	-46	-976	46	3.027	61,58%	(1.163)
3	PWG	10.361	9.808	9.483	166	52	-114	-424	-326	-878	378	18.333	51,72%	(8.851)
	Cilem	10.361	9.808	9.483	166	52	-114	-424	-326	-878	378	18.333	51,72%	(8.851)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	210.349	335	480	145	-762	-978	-8.375	1.458	234.495	89,70%	(24.146)
	CF 1	7.216	7.476	7.410	-	-	0	-93	-66	195	66	8.917	83,10%	(1.507)
	Total Griya	3.957	4.107	4.086	-	-	0	0	-21	129	21	4.267	95,77%	(181)
	• Total Non Program	3.667	3.325	3.305	-	-	0	-43	-20	-362	20	3.968	83,27%	(664)
	• Program	291	782	781	-	-	0	335	-1	490	1	298	262,07%	483
	Oto	3.258	3.369	3.324	-	-	0	-93	-45	66	45	4.650	71,47%	(1.327)
	CF 2	211.508	203.851	202.939	335	480	145	-669	-912	-8.569	1.392	225.578	89,96%	(22.639)
	Mitraguna & Others	176.747	172.435	172.056	335	480	145	-289	-379	-4.691	859	189.546	90,77%	(17.490)
	Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	36.032	85,71%	(5.150)
	Total Pembiayaan	256.814	243.448	241.930	501	532	31	-2.201	-1.518	-14.884	2.050	283.811	85,24%	(41.881)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	42	42	0,00%	31,76%	32,10%	-	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.080	707	1.843	0,56%	3,19%	8,39%	1.136	1.690	763			
	KUR	154	796	428	1.542	0,62%	2,11%	7,67%	1.114	1.389	747			
	Non KUR	-	284	279	301	0,00%	14,61%	16,15%	22	301	17			
3	PWG	25	-	-	447	0,24%	0,00%	4,71%	447	422	447			
	Cilem	25	-	-	447	0,24%	0,00%	4,71%	447	422	447			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	9.439	10.054	12.204	6,82%	4,76%	5,80%	2.151	(2.703)	2.766			
	CF 1	-	36	33	233	0,00%	0,44%	3,15%	201	233	197			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	36	33	233	0,00%	0,97%	7,02%	201	233	197			
	CF 2	14.908	9.403	10.021	11.971	7,05%	4,92%	5,90%	1.950	(2.936)	2.568			
	Mitraguna & Others	14.471	9.292	9.714	11.665	8,19%	5,63%	6,78%	1.951	(2.807)	2.373			
	Pensiun	436	111	307	307	1,25%	0,98%	0,99%	(0)	(129)	195			
	Total Pembiayaan	15.086	10.519	10.803	14.536	5,87%	4,44%	6,01%	3.734	(550)	4.017	0,48%	91,96%	-5,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	949	1.088	1.128	1,31%	4,91%	5,13%	39	766	179			
	KUR	269	771	910	949	1,09%	4,49%	4,72%	39	681	179			
	Non KUR	93	178	178	178	3,26%	9,33%	9,56%	-	86	-			
3	PWG	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Cilem	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.610	21.945	22.149	3,60%	10,38%	10,53%	204	14.273	539			
	CF 1	-	216	216	216	0,00%	2,89%	2,92%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,42%	6,51%	-	216	-			
	CF 2	7.876	21.394	21.729	21.933	3,72%	10,66%	10,81%	204	14.057	539			
	Mitraguna & Others	7.422	20.957	21.292	21.496	4,20%	12,35%	12,49%	204	14.074	539			
	Pensiun	454	437	437	437	0,18%	0,18%	1,41%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.559	23.033	23.294	3,21%	9,46%	9,63%	261	15.057	736	1,09%	88,64%	-8,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	7.395	7.677	(6.474)	282	1.326	20,87%	164	2,18%	19.190	40,01%	(11.513)
2	Tabungan	148.174	174.962	171.924	173.820	7.558	1.896	(1.142)	-0,65%	25.646	17,31%	162.362	107,06%	11.458
3	Deposito	29.593	37.313	38.120	38.096	(2.366)	(24)	783	2,10%	8.503	28,73%	30.657	124,27%	7.440
	Total	185.281	218.626	217.440	219.593	(1.281)	2.154	967	0,44%	34.312	18,52%	212.208	103,48%	7.385
	CASA	155.687	181.313	179.319	181.497	1.084	2.178	184	0,10%	25.810	16,58%	181.551	99,97%	(55)
	(%) CASA	84,03%	82,93%	82,47%	82,65%									
	FDR	129,17%	128,36%	129,69%	128,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	7.185	6.441	6.585		144	(600)	-8,35%	(1.775)	-21,23%	-	0,00%	6.585
2	Giro ISE	1.674	1.419	893	893		0	(526)	-37,06%	(781)	-46,65%		0,00%	893
3	Tabungan ISE	6.686	5.766	5.548	5.692		144	(74)	-1,28%	(994)	-14,87%		0,00%	5.692
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	208	208		0	2	0,97%	20	10,64%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.549	47.193	435	250	-185	-2	-355	803	605	50.997	92,54%	(3.804)
	KUR	42.708	43.748	43.707	435	250	-185	157	-41	999	291	47.111	92,77%	(3.404)
	Non KUR	3.682	3.801	3.486	-	-	0	-158	-314	-196	314	3.886	89,72%	(399)
3	PWG	25.907	46.459	48.772	6.007	6.606	599	3.011	2.313	22.864	4.293	42.215	115,53%	6.557
	Cilem	11.633	27.453	28.623	3.058	2.657	-401	1.712	1.170	16.990	1.487	23.136	123,71%	5.487
	Gadai	14.275	19.006	20.149	2.949	3.949	1.000	1.299	1.143	5.874	2.806	19.078	105,61%	1.071
4	CFG	167.028	186.627	186.039	750	609	-141	3.377	-588	19.011	1.197	183.810	101,21%	2.230
	CF 1	10.804	14.864	14.828	207	49	-158	834	-37	4.024	86	12.832	115,55%	1.996
	Total Griya	4.197	5.432	5.429	-	-	0	0	-3	1.232	3	4.477	121,26%	952
	• Total Non Program	4.197	5.278	5.275	-	-	0	1.339	-3	1.078	3	4.477	117,83%	798
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	9.432	9.399	207	49	-158	834	-34	2.792	83	8.355	112,49%	1.044
	CF 2	156.224	171.763	171.212	543	560	17	2.544	-551	14.988	1.111	170.978	100,14%	234
	Mitraguna & Others	100.077	114.328	114.131	440	360	-80	1.808	-196	14.055	556	113.332	100,71%	799
	Pensiun	56.148	57.435	57.080	103	200	97	735	-355	933	555	57.645	99,02%	(565)
	Total Pembiayaan	239.326	280.635	282.005	7.193	7.466	273	6.387	1.370	42.678	6.096	277.021	101,80%	4.983

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	395	322	4.365	0,43%	0,68%	9,25%	4.042	4.167	3.969			
	KUR	198	317	249	3.701	0,46%	0,57%	8,47%	3.452	3.503	3.384			
	Non KUR	-	78	74	664	0,00%	1,94%	19,03%	590	664	586			
3	PWG	-	-	-	923	0,00%	0,00%	1,89%	923	923	923			
	Cilem	-	-	-	525	0,00%	0,00%	1,83%	525	525	525			
	Gadai	-	-	-	398	0,00%	0,00%	1,98%	398	398	398			
4	CFG	1.021	478	788	3.539	0,61%	0,42%	1,90%	2.750	2.517	3.060			
	CF 1	202	15	371	2.752	1,87%	2,50%	18,56%	2.381	2.550	2.738			
	Total Griya	-	-	212	899	0,00%	3,90%	16,56%	687	899	899			
	Oto	202	15	160	1.853	3,06%	1,69%	19,72%	1.694	1.651	1.839			
	CF 2	819	464	417	786	0,52%	0,24%	0,46%	369	(33)	323			
	Mitraguna & Others	819	220	161	214	0,82%	0,14%	0,19%	52	(605)	(7)			
	Pensiun	-	243	256	573	0,00%	0,45%	1,00%	317	573	329			
	Total Pembiayaan	1.219	874	1.111	8.826	0,51%	0,40%	3,13%	7.716	7.607	7.953	1,09%	65,25%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	474	409	405	0,99%	0,86%	0,86%	(4)	(56)	(69)			
	KUR	366	423	358	355	0,86%	0,82%	0,81%	(3)	(11)	(68)			
	Non KUR	95	51	51	50	2,57%	1,33%	1,43%	(1)	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.209	1.424	1.424	1,59%	0,76%	0,77%	-	(1.224)	214			
	CF 1	10	294	294	294	0,09%	1,98%	1,98%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,11%	3,13%	-	284	-			
	CF 2	2.638	916	1.130	1.130	1,69%	0,66%	0,66%	-	(1.509)	214			
	Mitraguna & Others	2.229	887	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	214			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.683	1.832	1.829	1,30%	0,65%	0,65%	(4)	(1.280)	145	1,80%	-178,36%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	895	899	(208)	4	(70)	-7,19%	(464)	-34,04%	7.960	11,29%	(7.062)
2	Tabungan	77.945	97.520	95.864	97.082	5.916	1.218	(438)	-0,45%	19.138	24,55%	89.603	108,35%	7.479
3	Deposito	9.935	9.827	10.014	10.001	0	(13)	174	1,77%	65	0,66%	10.552	94,78%	(551)
	Total	89.243	108.315	106.773	107.982	5.707	1.209	(334)	-0,31%	18.739	21,00%	108.115	99,88%	(134)
	CASA	79.307	98.488	96.759	97.981	5.707	1.222	(507)	-0,51%	18.674	23,55%	97.563	100,43%	418
	(%) CASA	88,87%	90,93%	90,62%	90,74%									
	FDR	131,75%	136,37%	138,96%	137,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.472	2.310	2.286		(24)	(186)	-7,54%	(510)	-18,25%	-	0,00%	2.286
2	Giro ISE	1.018	624	548	529		(19)	(95)	-15,23%	(489)	-48,05%		0,00%	529
3	Tabungan ISE	1.778	1.848	1.762	1.757		(5)	(91)	-4,94%	(21)	-1,18%		0,00%	1.757
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	97	97		0	1	1,04%	14	16,87%		0,00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.283	250	-	-250	1.103	-194	3.877	194	22.512	103,42%	771
	KUR	19.311	22.464	22.279	250	-	-250	913	-185	2.968	185	22.260	100,08%	19
	Non KUR	95	1.013	1.004	-	-	0	189	-9	910	9	252	397,99%	752
3	PWG	2.291	6.594	6.433	479	171	-308	549	-162	4.141	333	5.977	107,62%	455
	Cilem	2.291	6.594	6.433	479	171	-308	549	-162	4.141	333	5.977	107,62%	455
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	118.660	1.122	1.802	680	3.574	1.025	22.874	776	105.810	112,14%	12.850
	CF 1	18.535	22.310	22.730	152	505	353	730	420	4.195	85	20.118	112,98%	2.612
	Total Griya	17.245	16.195	16.189	-	-	0	0	-6	-1.056	6	17.963	90,12%	(1.775)
	• Total Non Program	1.070	701	701	-	-	0	-10	0	-369	-	1.386	50,59%	(685)
	• Program	16.174	15.493	15.488	-	-	0	-74	-6	-687	6	16.578	93,43%	(1.090)
	Oto	1.291	6.116	6.542	152	505	353	730	426	5.251	79	2.155	303,56%	4.387
	CF 2	77.250	95.325	95.930	970	1.297	327	2.844	605	18.679	692	85.692	111,95%	10.238
	Mitraguna & Others	58.013	77.042	77.788	970	1.297	327	3.384	745	19.774	552	65.673	118,45%	12.114
	Pensiun	19.237	18.282	18.142	-	-	0	-540	-140	-1.095	140	20.018	90,63%	(1.876)
	Total Pembiayaan	117.580	147.707	148.376	1.851	1.973	122	5.148	669	30.796	1.304	134.397	110,40%	13.979

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	518	622	482	0,86%	2,65%	2,07%	(140)	315	(36)			
	KUR	167	518	622	482	0,87%	2,77%	2,16%	(140)	315	(36)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	39	0,00%	0,00%	0,00%	39	39	39			
	Cilem	-	-	-	39	0,00%	0,00%	0,61%	39	39	39			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.606	2.138	3.334	2,69%	1,82%	2,81%	1.197	763	1.728			
	CF 1	1.875	1.449	1.540	1.789	10,12%	6,90%	7,87%	250	(86)	340			
	Total Griya	1.875	1.449	1.449	1.789	10,87%	8,95%	11,05%	340	(86)	340			
	Oto	-	-	91	-	0,00%	1,48%	0,00%	(91)	-	-			
	CF 2	697	157	598	1.545	0,90%	0,63%	1,61%	947	849	1.388			
	Mitraguna & Others	583	157	598	1.545	1,01%	0,78%	1,99%	947	962	1.388			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.124	2.759	3.856	2,33%	1,87%	2,60%	1.096	1.117	1.731	0,82%	68,59%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	582	664	734	0,00%	2,83%	3,15%	70	734	153			
	KUR	-	582	664	734	0,00%	2,96%	3,30%	70	734	153			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.309	5.422	5.298	5,15%	4,61%	4,47%	(123)	364	(10)			
	CF 1	4.826	5.155	5.269	5.145	26,04%	23,62%	22,64%	(123)	319	(9)			
	Total Griya	4.826	5.155	5.269	5.145	27,99%	32,54%	31,78%	(123)	319	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	154	153	153	0,14%	0,16%	0,16%	-	45	(1)			
	Mitraguna & Others	108	154	153	153	0,19%	0,20%	0,20%	-	45	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.890	6.086	6.033	4,20%	4,12%	4,07%	(54)	1.098	143	1,87%	53,94%	-2,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	89	89	(29)	(0)	(16)	-15,12%	(72)	-44,87%	7.153	1,25%	(7.064)
2	Tabungan	112.107	103.071	105.877	105.368	(3.868)	(509)	2.297	2,23%	(6.739)	-6,01%	125.573	83,91%	(20.205)
3	Deposito	7.734	12.256	13.303	13.303	(179)	0	1.047	8,54%	5.569	72,01%	8.692	153,05%	4.611
	Total	120.003	115.432	119.270	118.760	(4.076)	(509)	3.328	2,88%	(1.242)	-1,04%	141.418	83,98%	(22.657)
	CASA	112.269	103.176	105.967	105.457	(3.897)	(510)	2.281	2,21%	(6.812)	-6,07%	132.726	79,45%	(27.269)
	(%) CASA	93,56%	89,38%	88,85%	88,80%									
	FDR	119,28%	129,39%	125,29%	125,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.726	1.824	1.843		18	117	6,77%	294	19,01%	-	0,00%	1.843
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%		0,00%	7
3	Tabungan ISE	1.542	1.719	1.817	1.835		18	117	6,80%	293	19,03%		0,00%	1.835
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	157	158	158		0	1	0,64%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Local Champion	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.623	200	100	-100	-257	-61	-2.889	161	21.218	73,63%	(5.595)
	KUR	17.071	14.238	14.180	200	100	-100	-215	-58	-2.891	158	19.621	72,27%	(5.441)
	Non KUR	1.440	1.446	1.443	-	-	0	-42	-3	2	3	1.597	90,33%	(154)
3	PWG	10.369	17.014	17.635	1.992	1.115	-877	1.061	621	7.266	494	20.168	87,44%	(2.533)
	Cilem	7.309	11.443	11.432	752	263	-489	401	-11	4.123	274	14.834	77,07%	(3.402)
	Gadai	3.060	5.572	6.203	1.240	852	-388	660	631	3.143	220	5.334	116,29%	869
4	CFG	114.187	116.613	116.126	325	714	389	-558	-488	1.939	1.202	125.036	92,87%	(8.910)
	CF 1	709	1.874	1.864	83	-	-83	45	-10	1.156	10	1.870	99,67%	(6)
	Total Griya	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
	• Total Non Program	277	245	245	-	-	0	-7	0	-32	-	424	57,79%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.619	83	-	-83	45	-10	1.188	10	1.446	111,95%	173
	CF 2	113.478	114.740	114.262	242	714	472	-603	-478	784	1.192	123.166	92,77%	(8.904)
	Mitraguna & Others	95.023	97.439	96.930	100	414	314	-556	-509	1.907	923	103.942	93,25%	(7.012)
	Pensiun	18.455	17.301	17.332	142	300	158	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	143.135	149.363	149.436	2.518	1.929	-589	244	72	6.301	1.857	166.490	89,76%	(17.055)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	757	728	1.139	1,73%	4,64%	7,29%	411	819	382			
	KUR	302	757	728	1.139	1,77%	5,11%	8,03%	411	838	382			
	Non KUR	19	-	-	-	1,33%	0,00%	0,00%	-	(19)	-			
3	PWG	-	-	-	674	0,00%	0,00%	3,82%	674	674	674			
	Cilem	-	-	-	589	0,00%	0,00%	5,15%	589	589	589			
	Gadai	-	-	-	85	0,00%	0,00%	1,37%	85	85	85			
4	CFG	617	1.089	842	2.124	0,54%	0,72%	1,83%	1.282	1.507	1.035			
	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	617	1.089	842	2.124	0,54%	0,73%	1,86%	1.282	1.507	1.035			
	Mitraguna & Others	617	1.089	842	2.124	0,65%	0,86%	2,19%	1.282	1.507	1.035			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.846	1.570	3.937	0,65%	1,05%	2,63%	2.368	3.000	2.092	5,16%	-95,93%	2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.024	1.065	1.062	2,24%	6,79%	6,80%	(2)	647	39			
	KUR	236	926	968	966	1,38%	6,80%	6,81%	(2)	730	40			
	Non KUR	179	97	96	96	12,41%	6,66%	6,67%	-	(82)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.000	1.994	1.992	1,86%	1,71%	1,72%	(2)	(133)	(8)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.000	1.994	1.992	1,87%	1,74%	1,74%	(2)	(133)	(8)			
	Mitraguna & Others	1.814	1.980	1.975	1.973	1,91%	2,03%	2,04%	(2)	158	(8)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.024	3.059	3.055	1,77%	2,05%	2,04%	(4)	514	31	7,85%	-284,24%	5,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	889	892	(52)	2	13	1,47%	(2.113)	-70,32%	11.516	7,74%	(10.625)
2	Tabungan	56.317	63.776	58.938	59.873	(6.667)	935	(3.903)	-6,12%	3.556	6,31%	69.723	85,87%	(9.850)
3	Deposito	45.220	63.030	62.322	61.822	1.196	(500)	(1.208)	-1,92%	16.601	36,71%	46.360	133,35%	15.462
	Total	104.542	127.685	122.149	122.587	(5.523)	438	(5.098)	-3,99%	18.045	17,26%	127.600	96,07%	(5.013)
	CASA	59.322	64.655	59.828	60.765	(6.719)	938	(3.890)	-6,02%	1.443	2,43%	81.240	74,80%	(20.474)
	(%) CASA	56,74%	50,64%	48,98%	49,57%									
	FDR	207,64%	186,30%	195,40%	194,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.168	2.071	2.086		16	(82)	-3,77%	(724)	-25,76%	-	0,00%	2.086
2	Giro ISE	19	499	404	408		4	(91)	-18,32%	388	2029,45%	-	0,00%	408
3	Tabungan ISE	2.791	1.669	1.667	1.679		12	10	0,58%	(1.112)	-39,85%	-	0,00%	1.679
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%	-	0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	8.005	-	-	0	-71	0	-689	-	8.694	92,08%	(689)
	Linkage	8.515	7.826	7.826	-	-	-	-71	0	-689	-	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.549	100	-	-100	-787	-265	-4.026	265	38.354	79,65%	(7.805)
	KUR	29.907	27.114	26.888	100	-	-100	-576	-226	-3.019	226	33.477	80,32%	(6.589)
	Non KUR	4.668	3.700	3.661	-	-	0	-210	-39	-1.007	39	4.877	75,06%	(1.216)
3	PWG	5.791	10.204	10.141	1.567	36	-1.532	1.043	-64	4.349	99	13.904	72,93%	(3.764)
	Cilem	5.791	10.204	10.141	1.567	36	-1.532	1.043	-64	4.349	99	13.904	72,93%	(3.764)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	189.984	1.423	2.553	1.130	3.850	1.125	21.975	1.428	185.426	102,46%	4.558
	CF 1	111.105	105.056	105.048	467	242	-225	1.393	-8	-6.057	250	116.015	90,55%	(10.966)
	Total Griya	105.380	97.030	96.878	-	-	0	0	-153	-8.503	153	108.893	88,97%	(12.015)
	• Total Non Program	15.372	12.556	12.547	-	-	0	-112	-9	-2.825	9	16.641	75,40%	(4.094)
	• Program	90.009	84.475	84.331	-	-	0	-579	-144	-5.678	144	92.252	91,41%	(7.922)
	Oto	5.724	8.026	8.170	467	242	-225	1.393	144	2.446	98	7.122	114,73%	1.049
	CF 2	56.904	83.802	84.936	956	2.311	1.355	2.457	1.134	28.032	1.177	69.411	122,37%	15.524
	Mitraguna & Others	52.060	72.435	73.373	250	1.210	960	445	938	21.314	272	63.278	115,95%	10.096
	Pensiun	4.844	11.367	11.563	706	1.101	395	2.012	195	6.718	906	6.134	188,51%	5.429
	Total Pembiayaan	217.069	237.882	238.679	3.090	2.589	-502	4.035	797	21.610	1.792	246.378	96,87%	(7.700)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.211	1.195	1.971	1,36%	3,88%	6,45%	776	1.500	761			
	KUR	56	593	592	1.354	0,19%	2,18%	5,04%	762	1.298	761			
	Non KUR	415	617	603	617	8,89%	16,30%	16,86%	14	202	(0)			
3	PWG	-	-	-	439	0,00%	0,00%	4,33%	439	439	439			
	Cilem	-	-	-	439	0,00%	0,00%	4,33%	439	439	439			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.032	9.702	15.384	4,36%	5,14%	8,10%	5.683	8.055	6.353			
	CF 1	7.221	9.032	8.741	12.520	6,50%	8,32%	11,92%	3.778	5.299	3.488			
	Total Griya	7.194	8.838	8.389	11.487	6,83%	8,65%	11,86%	3.098	4.292	2.649			
	Oto	26	194	1.033	352	0,46%	4,39%	12,64%	681	1.006	839			
	CF 2	108	-	960	2.865	0,19%	1,15%	3,37%	1.905	2.757	2.865			
	Mitraguna & Others	-	-	960	2.865	0,00%	1,33%	3,90%	1.905	2.865	2.865			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.242	10.896	17.795	3,59%	4,58%	7,46%	6.899	9.995	7.553	0,05%	99,37%	-7,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,24%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	557	701	701	0,76%	2,28%	2,30%	-	439	145			
	KUR	164	102	99	99	0,55%	0,36%	0,37%	-	(65)	(3)			
	Non KUR	98	455	603	603	2,11%	16,29%	16,46%	-	504	148			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.120	15.754	15.615	7,41%	8,34%	8,22%	(139)	3.161	495			
	CF 1	10.689	14.462	15.097	14.958	9,62%	14,37%	14,24%	(139)	4.269	495			
	Total Griya	10.577	14.195	14.830	14.691	10,04%	15,28%	15,16%	(139)	4.114	495			
	Oto	112	267	267	267	1,96%	3,33%	3,27%	-	155	-			
	CF 2	1.765	657	657	657	3,10%	0,78%	0,77%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,91%	0,90%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.855	16.634	16.495	5,94%	6,99%	6,91%	(139)	3.600	640	0,05%	99,34%	-6,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	2.506	2.515	97	9	1.175	87,67%	(4.566)	-64,49%	14.952	16,82%	(12.438)
2	Tabungan	82.750	88.190	87.745	88.402	(2.093)	657	212	0,24%	5.652	6,83%	96.168	91,92%	(7.766)
3	Deposito	20.500	30.758	31.126	31.126	1.900	0	367	1,19%	10.626	51,83%	21.133	147,29%	9.993
	Total	110.331	120.289	121.377	122.042	(95)	666	1.754	1,46%	11.712	10,61%	132.253	92,28%	(10.211)
	CASA	89.831	89.530	90.251	90.917	(1.996)	666	1.386	1,55%	1.086	1,21%	111.120	81,82%	(20.204)
	(%) CASA	81,42%	74,43%	74,36%	74,50%									
	FDR	132,60%	138,95%	138,18%	137,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.880	1.929	1.931		2	51	2,72%	1.137	143,09%	-	0,00%	1.931
2	Giro ISE	389	33	28	29		1	(4)	-13,11%	(360)	-92,53%		0,00%	29
3	Tabungan ISE	406	1.846	1.901	1.902		1	56	3,01%	1.496	368,98%		0,00%	1.902
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	116	116	116		0	0	0,00%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.691	36.636	-	350	350	-230	-55	-1.014	405	40.914	89,54%	(4.278)
	KUR	36.457	35.715	35.667	-	350	350	-201	-48	-790	398	39.582	90,11%	(3.915)
	Non KUR	1.194	975	969	-	-	0	-30	-6	-225	6	1.332	72,74%	(363)
3	PWG	14.628	24.979	26.142	3.535	2.922	-612	1.867	1.163	11.514	1.760	24.877	105,08%	1.265
	Cilem	6.737	13.467	14.281	1.330	981	-349	124	814	7.544	167	13.381	106,73%	900
	Gadai	7.891	11.512	11.861	2.204	1.941	-264	1.743	349	3.970	1.592	11.496	103,18%	365
4	CFG	94.017	105.470	104.945	1.036	457	-579	1.055	-525	10.928	982	107.669	97,47%	(2.724)
	CF 1	1.650	2.828	2.809	-	-	0	205	-19	1.159	19	2.727	103,01%	82
	Total Griya	348	265	265	-	-	0	0	0	-83	-	495	53,57%	(230)
	• Total Non Program	348	265	265	-	-	0	-9	0	-83	-	495	53,57%	(230)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.544	-	-	0	205	-19	1.242	19	2.232	113,97%	312
	CF 2	92.366	102.641	102.135	1.036	457	-579	850	-506	9.769	963	104.942	97,33%	(2.806)
	Mitraguna & Others	54.628	62.993	62.797	608	457	-151	326	-196	8.168	653	66.021	95,12%	(3.224)
	Pensiun	37.738	39.649	39.339	428	-	-428	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	167.723	4.571	3.729	-841	2.692	583	21.428	3.146	173.460	96,69%	(5.737)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	54	1.212	0,22%	0,15%	3,31%	1.157	1.128	1.158			
	KUR	-	17	19	1.176	0,00%	0,05%	3,30%	1.157	1.176	1.159			
	Non KUR	83	37	35	35	6,98%	3,62%	3,64%	-	(48)	(2)			
3	PWG	-	-	-	891	0,00%	0,00%	3,41%	891	891	891			
	Cilem	-	-	-	660	0,00%	0,00%	4,62%	660	660	660			
	Gadai	-	-	-	231	0,00%	0,00%	1,95%	231	231	231			
4	CFG	-	723	732	2.739	0,00%	0,69%	2,61%	2.007	2.739	2.015			
	CF 1	-	155	152	536	0,00%	5,38%	19,08%	384	536	382			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	155	152	536	0,00%	5,93%	21,07%	384	536	382			
	CF 2	-	569	580	2.202	0,00%	0,56%	2,16%	1.623	2.202	1.634			
	Mitraguna & Others	-	444	479	2.101	0,00%	0,76%	3,35%	1.623	2.101	1.657			
	Pensiun	-	124	101	101	0,00%	0,25%	0,26%	(0)	101	(23)			
	Total Pembiayaan	83	777	786	4.842	0,06%	0,47%	2,89%	4.056	4.758	4.065	0,56%	80,62%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,76%	0,76%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	9,24%	9,31%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.914	3.059	3.059	0,02%	2,90%	2,91%	-	3.040	145			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.914	3.059	3.059	0,02%	2,98%	2,99%	-	3.040	145			
	Mitraguna & Others	19	2.485	2.509	2.509	0,03%	3,98%	4,00%	-	2.490	24			
	Pensiun	-	429	550	550	0,00%	0,33%	1,40%	-	550	121			
	Total Pembiayaan	116	3.191	3.336	3.336	0,08%	2,00%	1,99%	-	3.220	145	0,71%	64,38%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	532	716	405	183	46	6,86%	559	357,28%	6.948	10,30%	(6.232)
2	Tabungan	45.583	48.535	46.067	45.988	946	(80)	(2.547)	-5,25%	404	0,89%	55.342	83,10%	(9.354)
3	Deposito	28.548	6.815	6.821	6.821	(732)	0	6	0,09%	(21.727)	-76,11%	29.544	23,09%	(22.723)
	Total	74.288	56.019	53.421	53.524	619	104	(2.494)	-4,45%	(20.763)	-27,95%	91.834	58,28%	(38.310)
	CASA	45.740	49.204	46.600	46.703	1.351	104	(2.501)	-5,08%	963	2,11%	62.290	74,98%	(15.587)
	(%) CASA	61,57%	87,83%	87,23%	87,26%									
	FDR	155,10%	231,36%	241,25%	240,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	905	886	894		8	(11)	-1,25%	99	12,40%	-	0,00%	894
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	962,04%		0,00%	72
3	Tabungan ISE	788	833	814	822		8	(11)	-1,36%	34	4,28%		0,00%	822
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	30.484	30.200	250	150	-100	733	-284	6.053	434	26.876	112,37%	3.323
	KUR	23.464	29.725	29.444	250	150	-100	782	-281	5.980	431	26.038	113,08%	3.406
	Non KUR	683	759	755	-	-	0	-49	-3	73	3	838	90,09%	(83)
3	PWG	2.751	5.831	5.812	564	87	-477	888	-19	3.061	106	6.623	87,76%	(811)
	Cilem	2.751	5.831	5.812	564	87	-477	888	-19	3.061	106	6.623	87,76%	(811)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	93.289	92.863	2.669	200	-2.469	1.600	-426	4.541	626	97.005	95,73%	(4.141)
	CF 1	3.542	3.592	3.580	-	-	0	-15	-12	38	12	4.474	80,02%	(894)
	Total Griya	3.385	2.554	2.542	-	-	0	0	-11	-842	11	3.531	72,00%	(989)
	• Total Non Program	3.385	2.554	2.542	-	-	0	-29	-11	-842	11	3.531	72,00%	(989)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.039	1.038	-	-	0	-15	-1	880	1	943	110,09%	95
	CF 2	84.780	89.697	89.283	2.669	200	-2.469	1.616	-414	4.503	614	92.531	96,49%	(3.248)
	Mitraguna & Others	72.402	77.501	77.180	2.669	200	-2.469	1.803	-321	4.778	521	79.257	97,38%	(2.077)
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)
	Total Pembiayaan	115.220	129.604	128.875	3.483	437	-3.046	3.221	-729	13.655	1.166	130.504	98,75%	(1.629)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	22	15	1.090	1,08%	0,05%	3,61%	1.075	829	1.068			
	KUR	188	-	-	966	0,80%	0,00%	3,28%	966	778	966			
	Non KUR	73	22	15	123	10,64%	1,96%	16,32%	108	51	101			
3	PWG	-	-	-	232	0,00%	0,00%	4,00%	232	232	232			
	Cilem	-	-	-	232	0,00%	0,00%	4,00%	232	232	232			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	891	1.072	3.162	0,64%	1,15%	3,41%	2.090	2.599	2.271			
	CF 1	-	-	-	293	0,00%	0,00%	8,17%	293	293	293			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	293	0,00%	0,00%	28,19%	293	293	293			
	CF 2	563	891	1.072	2.869	0,66%	1,20%	3,21%	1.797	2.306	1.979			
	Mitraguna & Others	408	817	998	2.795	0,56%	1,29%	3,62%	1.797	2.387	1.978			
	Pensiun	155	74	74	74	1,25%	0,61%	0,61%	-	(81)	1			
	Total Pembiayaan	824	913	1.087	4.484	0,72%	0,84%	3,48%	3.397	3.660	3.571	2,44%	29,74%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	232	169	169	0,11%	0,56%	0,56%	-	144	(63)			
	KUR	-	172	110	110	0,00%	0,37%	0,37%	-	110	(63)			
	Non KUR	26	59	60	60	3,76%	7,84%	7,88%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	950	949	949	1,34%	1,02%	1,02%	-	(239)	(2)			
	CF 1	-	320	320	320	0,00%	8,92%	8,95%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,54%	12,60%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	630	628	628	1,40%	0,70%	0,70%	-	(559)	(2)			
	Mitraguna & Others	1.187	567	566	566	1,64%	0,73%	0,73%	-	(621)	(1)			
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)			
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,87%	-	(95)	(64)	1,39%	-59,97%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.443	1.375	424	(68)	21	1,58%	(6.683)	-82,94%	14.967	9,18%	(13.592)
2	Tabungan	114.229	116.866	115.765	116.221	2.472	457	(645)	-0,55%	1.993	1,74%	127.078	91,46%	(10.857)
3	Deposito	24.505	18.203	18.104	18.104	(795)	0	(99)	-0,54%	(6.401)	-26,12%	25.528	70,92%	(7.424)
	Total	146.791	136.423	135.311	135.700	2.100	389	(723)	-0,53%	(11.091)	-7,56%	167.573	80,98%	(31.873)
	CASA	122.286	118.220	117.208	117.596	2.895	388	(624)	-0,53%	(4.690)	-3,84%	142.046	82,79%	(24.450)
	(%) CASA	83,31%	86,66%	86,62%	86,66%									
	FDR	111,90%	130,44%	131,99%	131,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	715	728		14	(40)	-5,22%	164	28,95%	-	0,00%	728
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%	-	0,00%	1
3	Tabungan ISE	563	767	713	727		14	(40)	-5,23%	164	29,11%	-	0,00%	727
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%	-	0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.561	17.527	50	200	150	-426	-34	-1.178	234	21.408	81,87%	(3.880)
	KUR	17.857	17.017	16.995	50	200	150	-400	-23	-863	223	20.405	83,29%	(3.410)
	Non KUR	848	544	533	-	-	0	-26	-11	-315	11	1.003	53,12%	(470)
3	PWG	28.691	42.364	44.063	3.662	4.416	754	217	1.699	15.372	2.717	42.488	103,71%	1.575
	Cilem	14.633	22.956	23.188	640	604	-36	-1	232	8.555	371	25.716	90,17%	(2.528)
	Gadai	14.059	19.408	20.875	3.022	3.812	791	219	1.467	6.816	2.346	16.772	124,46%	4.103
4	CFG	116.769	117.948	116.929	447	356	-91	-107	-1.019	160	1.375	127.157	91,96%	(10.228)
	CF 1	2.827	4.549	4.203	-	-	0	264	-346	1.376	346	3.996	105,19%	207
	Total Griya	979	734	733	-	-	0	0	-1	-246	1	1.126	65,14%	(392)
	• Total Non Program	979	734	733	-	-	0	-15	-1	-246	1	1.126	65,14%	(392)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.470	-	-	0	264	-345	1.621	345	2.870	120,90%	600
	CF 2	113.942	113.400	112.726	447	356	-91	-371	-674	-1.216	1.030	123.162	91,53%	(10.436)
	Mitraguna & Others	55.116	58.111	57.914	287	266	-21	402	-197	2.799	463	63.433	91,30%	(5.519)
	Pensiun	58.827	55.288	54.812	160	90	-70	-773	-477	-4.015	567	59.729	91,77%	(4.917)
	Total Pembiayaan	164.260	177.949	178.595	4.159	4.972	813	-314	646	14.335	4.326	191.147	93,43%	(12.552)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	433	326	1.254	3,30%	1,86%	7,16%	928	637	821			
	KUR	461	321	291	1.210	2,58%	1,71%	7,12%	920	749	890			
	Non KUR	156	112	35	44	18,40%	6,52%	8,23%	8	(112)	(68)			
3	PWG	74	-	-	1.106	0,26%	0,00%	2,51%	1.106	1.032	1.106			
	Cilem	74	-	-	582	0,51%	0,00%	2,51%	582	507	582			
	Gadai	-	-	-	525	0,00%	0,00%	2,51%	525	525	525			
4	CFG	1.969	2.461	2.567	2.642	1,69%	2,18%	2,26%	74	672	180			
	CF 1	66	45	197	236	2,32%	4,32%	5,61%	39	170	191			
	Total Griya	66	45	43	43	6,70%	5,83%	5,83%	-	(23)	(2)			
	Oto	-	-	154	193	0,00%	4,03%	5,56%	39	193	193			
	CF 2	1.904	2.417	2.371	2.406	1,67%	2,09%	2,13%	35	502	(11)			
	Mitraguna & Others	1.427	1.741	1.787	1.508	2,59%	3,08%	2,60%	(279)	82	(232)			
	Pensiun	477	676	583	897	0,81%	1,06%	1,64%	314	421	221			
	Total Pembiayaan	2.661	2.894	2.969	5.077	1,62%	1,67%	2,84%	2.108	2.416	2.183	0,00%	100,00%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	603	643	642	1,22%	3,66%	3,67%	(1)	413	40			
	KUR	229	569	541	540	1,28%	3,18%	3,18%	(1)	311	(29)			
	Non KUR	-	34	102	102	0,00%	18,82%	19,21%	-	102	68			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.719	1.451	1.451	1,37%	1,23%	1,24%	-	(146)	(268)			
	CF 1	-	159	154	154	0,00%	3,39%	3,66%	-	154	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	159	154	154	0,00%	4,04%	4,44%	-	154	(5)			
	CF 2	1.597	1.560	1.297	1.297	1,40%	1,14%	1,15%	-	(300)	(262)			
	Mitraguna & Others	770	1.325	1.290	1.290	1,40%	2,22%	2,23%	-	520	(35)			
	Pensiun	827	235	8	8	0,50%	0,00%	0,01%	-	(820)	(227)			
	Total Pembiayaan	1.826	2.321	2.095	2.094	1,11%	1,18%	1,17%	(1)	268	(228)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	23.096	22.733	22.776	338	44	(320)	-1,38%	(2.124)	-8,53%	33.853	67,28%	(11.077)
3	Deposito	2.060	1.857	1.882	1.882	(359)	0	25	1,35%	(179)	-8,66%	2.365	79,56%	(483)
	Total	26.961	24.953	24.614	24.658	(21)	44	(295)	-1,18%	(2.303)	-8,54%	36.218	68,08%	(11.560)
	CASA	24.901	23.096	22.733	22.776	338	44	(320)	-1,38%	(2.124)	-8,53%	33.853	67,28%	(11.077)
	(%) CASA	92,36%	92,56%	92,35%	92,37%									
	FDR	86,03%	83,19%	83,53%	83,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.043	2.374	2.309		(65)	266	13,02%	375	19,41%	-	0,00%	2.309
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.043	2.374	2.309		(65)	266	13,02%	375	19,41%		0,00%	2.309
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.760	20.559	200	100	-100	-650	-200	-2.635	300	26.294	78,19%	(5.735)
	KUR	21.361	19.664	19.465	200	100	-100	-579	-199	-1.896	299	24.306	80,09%	(4.840)
	Non KUR	1.833	1.095	1.094	-	-	0	-70	-2	-739	2	1.988	55,02%	(894)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.760	20.559	200	100	-100	-650	-200	-2.635	300	26.294	78,19%	(5.735)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	860	1.173	1.974	2,98%	5,65%	9,60%	801	1.282	1.114			
	KUR	472	504	1.000	1.720	2,21%	5,09%	8,84%	720	1.248	1.216			
	Non KUR	220	356	173	253	11,98%	15,80%	23,15%	80	34	(103)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	860	1.173	1.974	2,98%	5,65%	9,60%	801	1.282	1.114	5,88%	38,72%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	495	749	695	0,77%	3,61%	3,38%	(54)	518	201			
	KUR	161	401	483	431	0,75%	2,46%	2,21%	(52)	270	31			
	Non KUR	17	94	266	264	0,91%	24,24%	24,13%	(2)	247	170			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	495	749	695	0,77%	3,61%	3,38%	(54)	518	201	25,06%	-641,34%	21,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	417	378	385	(17)	7	(32)	-7,70%	(504)	-56,68%	888	43,32%	(504)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	378	385	(17)	7	(32)	-7,70%	(504)	-56,68%	888	43,32%	(504)
	CASA	888	417	378	385	(17)	7	(32)	-7,70%	(504)	-56,68%	888	43,32%	(504)
	(%) 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 (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	278	888	434	156	
2	Contribution Margin	(360)	(458)	(219)	141	39,2%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	335	338	339	262	0	3	0,95%	37	12,24%	302	112,24%	37
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	338	339	262	0	3	0,95%	37	12,24%	302	112,24%	37
	CASA	302	335	338	339	262	0	3	0,95%	37	12,24%	302	112,24%	37
	(%) 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 (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	376	302	73	(303)	
2	Contribution Margin	(77)	(117)	(27)	50	64,9%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	61	70	67	(758)	(3)	6	9,32%	(3.442)	-98,09%	6.635	1,01%	(6.568)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	70	67	(758)	(3)	6	9,32%	(3.442)	-98,09%	6.748	0,99%	(6.681)
	CASA	3.509	61	70	67	(758)	(3)	6	9,32%	(3.442)	-98,09%	6.635	1,01%	(6.568)
	(%) 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 (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.125	3.509	820	(2.305)	
2	Contribution Margin	(300)	(404)	(113)	187	62,3%

PHR & Payroll

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