

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	132.713	156.393	(20.234)	23.680	23.467	17,65%	526	0,34%	307.972	50,78%	(151.579)
2	Tabungan	1.803.617	1.929.405	1.931.916	1.932.508	8.980	592	3.104	0,16%	128.892	7,15%	2.053.217	94,12%	(120.709)
3	Deposito	681.198	794.773	790.303	794.238	13.126	3.935	(535)	-0,07%	113.040	16,59%	695.719	114,16%	98.519
Total		2.640.681	2.857.104	2.854.933	2.883.139	1.872	28.206	26.035	0,91%	242.458	9,18%	3.056.908	94,32%	(173.769)
CASA		1.959.483	2.062.331	2.064.629	2.088.901	(11.254)	24.272	26.570	1,29%	129.418	6,60%	2.361.189	88,47%	(272.288)
(% CASA		74,20%	72,18%	72,32%	72,45%									
FDR		99,99%	103,86%	104,68%	103,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	83.869	85.698		1.829	7.503	9,59%	20.088	30,62%	93.649	91,51%	(7.951)
2	Giro ISE	23.758	19.240	20.827	21.973		1.146	2.732	14,20%	(1.786)	-7,52%	40.752	53,92%	(18.780)
3	Tabungan ISE	30.646	49.287	53.375	54.058		683	4.770	9,68%	23.412	76,39%	34.543	156,49%	19.515
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.730	3.115	5.900	2.785	1.646	4.441	20.332	1.459	108.670	92,69%	(7.939)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	76.320	3.115	5.900	2.785	1.592	4.441	10.787	1.459	81.493	93,65%	(5.173)
	• Local Champion	62.373	68.775	73.327	3.115	5.900	2.785	1.923	4.462	10.864	1.438	69.939	104,71%	3.297
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	384.964	6.815	5.125	-1.690	2.427	-1.337	16.906	6.462	416.638	92,40%	(31.674)
	KUR	343.457	360.866	359.525	5.815	4.905	-910	2.172	-1.341	16.068	6.246	389.607	92,28%	(30.082)
	Non KUR	24.602	25.435	25.439	1.000	220	-780	255	4	838	216	27.031	94,11%	(1.592)
3	PWG	200.888	337.104	352.955	48.696	49.289	593	15.679	15.851	152.067	33.438	352.958	100,00%	(3)
	Cilem	92.590	179.567	192.374	13.400	18.990	5.590	5.131	12.807	99.783	6.183	214.664	89,62%	(22.290)
	Gadai	108.298	157.537	160.581	35.296	30.299	-4.997	10.549	3.044	52.283	27.255	138.294	116,12%	22.287
4	CFG	1.991.066	2.147.657	2.149.990	26.178	26.391	-213	24.686	2.333	158.924	24.058	2.201.267	97,67%	(51.278)
	CF 1	271.158	283.456	283.956	2.929	2.435	-494	1.344	500	12.798	1.936	306.261	92,72%	(22.305)
	Total Griya	236.939	234.916	233.801	850	160	-690	0	-1.115	-3.138	1.275	254.302	91,94%	(20.501)
	• Total Non Program	155.508	157.635	156.669	850	-	-850	-522	-966	1.161	966	163.178	96,01%	(6.509)
	• Program	81.431	77.281	77.132	-	160	-763	-149	-4.299	-309	309	91.124	84,65%	(13.992)
	Oto	34.219	48.540	50.155	2.079	2.275	196	1.344	1.614	15.936	661	51.959	96,53%	(1.804)
	CF 2	1.719.908	1.864.201	1.866.034	23.249	23.956	707	23.342	1.833	146.126	22.123	1.895.007	98,47%	(28.973)
	Mitraguna & Others	1.474.657	1.597.603	1.599.552	21.300	21.745	447	17.258	1.949	124.895	19.796	1.633.534	97,92%	(33.982)
	Pensium	245.250	266.598	266.482	1.950	2.211	262	6.084	-116	21.232	2.327	261.473	101,92%	5.009
Total Pembiayaan		2.640.411	2.967.351	2.988.640	84.805	86.706	1.901	44.438	21.289	348.229	65.417	3.079.533	97,05%	(90.893)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	5.452	0,00%	0,00%	5,41%	5.452	5.452	4.850			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	5.452	0,00%	0,00%	7,14%	5.452	5.452	4.850			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	30.915	0,62%	1,41%	8,03%	25.472	28.640	25.472			
	KUR	1.785	4.476	4.476	26.652	0,52%	1,24%	7,41%	22.176	24.866	22.176			
	Non KUR	489	968	968	4.263	1,99%	3,81%	16,76%	3.295	3.774	3.295			
3	PWG	10	-	-	8.365	0,00%	0,00%	2,37%	8.365	8.365	8.365			
	Cilem	10	-	-	5.332	0,01%	0,00%	2,77%	5.332	5.322	5.332			
	Gadai	-	-	-	3.034	0,00%	0,00%	1,89%	3.034	3.034	3.034			
4	CFG	19.717	27.801	28.500	53.644	0,99%	1,33%	2,50%	25.144	33.927	25.843			
	CF 1	13.249	15.216	16.070	24.600	4,89%	5,67%	8,66%	8.529	11.351	9.384			
	Total Griya	12.780	14.475	15.301	18.672	5,39%	6,51%	7,99%	3.370	5.892	4.197			
	Oto	469	742	769	5.928	1,37%	1,58%	11,82%	5.159	5.459	5.186			
	CF 2	6.468	12.585	12.430	29.044	0,38%	0,67%	1,56%	16.615	22.576	16.459			
	Mitraguna & Others	5.999	11.277	11.068	25.769	0,41%	0,69%	1,61%	14.701	19.770	14.492			
	Pensium	470	1.308	1.361	3.276	0,19%	0,51%	1,23%	1.914	2.806	1.968			
Total Pembiayaan		22.002	33.847	33.943	98.377	0,83%	1,14%	3,29%	64.434	76.375	64.531	0,88%	73,27%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	23,93%	(414)	5.949	135			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	-	(3)	(0)			
	Non-Linkage	3.314	9.131	9.681	9.267	5,06%	13,47%	12,14%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.127	0,70%	0,71%	0,81%	393	554	817			
	KUR	1.118	1.018	1.434	1.675	0,33%	0,40%	0,47%	241	556	657			
	Non KUR	1.455	1.292	1.300	1.452	5,91%	5,11%	5,71%	153	(2)	160			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	25.116	1,29%	1,09%	1,17%	1.625	(551)	2.067			
	CF 1	9.750	10.411	9.855	10.852	3,60%	3,48%	3,82%	997	1.102	441			
	Total Griya	9.274	9.871	9.315	10.135	3,91%	3,97%	4,33%	820	861	264			
	Oto	476	540	540	717	1,39%	1,11%	1,43%	177	241	177			
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,76%	629	(1.653)	1.626			
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,82%	499	(1.820)	1.362			
	Pensium	934	838	972	1.102	0,04%	0,03%	0,41%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	52.351	1,76%	1,71%	1,75%	1.605	5.953	3.019	1,79%	-2,01%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	26.534	27.614	(1.762)	1.080	5.652	25,73%	1.609	6,19%	39.337	70,20%	(11.722)
2	Tabungan	211.719	206.878	211.497	212.405	(13.599)	907	5.527	2,67%	686	0,32%	232.866	91,21%	(20.462)
3	Deposito	98.613	105.058	117.158	120.872	29.502	3.714	15.814	15,05%	22.259	22,57%	99.856	121,05%	21.017
	Total	336.337	333.899	355.189	360.891	14.141	5.702	26.993	8,08%	24.554	7,30%	372.059	97,00%	(11.167)
	CASA	237.724	228.840	238.031	240.019	(15.361)	1.988	11.178	4,88%	2.295	0,97%	272.203	88,18%	(32.184)
	(%) CASA	70,68%	68,54%	67,02%	66,51%									
	FDR	113,34%	123,52%	117,69%	115,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	15.561	20.807	21.751		944	6.190	39,78%	6.276	40,56%	-	0,00%	21.751
2	Giro ISE	9.559	8.666	10.805	11.687		882	3.021	34,86%	2.128	22,26%		0,00%	11.687
3	Tabungan ISE	5.622	6.895	10.002	10.063		61	3.169	45,96%	4.441	79,00%		0,00%	10.063
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	445	448	448		0	3	0,67%	21	4,92%		0,00%	448

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	18.598	3.115	5.000	1.885	2.782	5.000	1.043	-	24.634	75,50%	(6.036)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	18.598	3.115	5.000	1.885	2.782	5.000	1.043	-	21.551	86,30%	(2.953)
	• Local Champion	16.779	12.893	17.893	3.115	5.000	1.885	2.789	5.000	1.114	0	18.673	95,82%	(780)
	• Value Chain	777	705	705	-	-	-	-7	0	-72	-	2.878	24,49%	(2.173)
2	MBG	48.456	41.201	40.479	150	-	-150	-1.272	-721	-7.977	721	53.016	76,35%	(12.537)
	KUR	46.158	38.350	37.640	150	-	-150	-1.221	-710	-8.518	710	50.496	74,54%	(12.856)
	Non KUR	2.298	2.851	2.840	-	-	0	-51	-11	541	11	2.520	112,68%	319
3	PWG	20.904	26.807	26.976	4.664	2.601	-2.063	1.575	169	6.072	2.431	34.588	77,99%	(7.612)
	Cilem	9.146	13.780	13.860	917	334	-582	-575	80	4.714	254	20.186	68,66%	(6.326)
	Gadai	11.759	13.027	13.116	3.747	2.266	-1.481	2.150	89	1.357	2.177	14.402	91,07%	(1.286)
4	CFG	294.292	330.838	331.955	4.880	4.432	-448	2.642	1.116	37.663	3.316	309.858	107,13%	22.097
	CF 1	11.437	13.928	13.658	-	-	0	-86	-270	2.221	270	13.294	102,74%	365
	Total Griya	7.624	10.098	9.880	-	-	0	0	-218	2.255	218	8.092	122,09%	1.788
	• Total Non Program	7.624	10.098	9.880	-	-	0	-93	-218	2.255	218	8.092	122,09%	1.788
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.779	-	-	0	-86	-52	-34	52	5.202	72,64%	(1.423)
	CF 2	282.855	316.910	318.296	4.880	4.432	-448	2.729	1.386	35.441	3.046	296.564	107,33%	21.732
	Mitraguna & Others	252.904	277.936	278.997	4.780	3.845	-935	833	1.061	26.093	2.784	265.342	105,15%	13.655
	Pensiun	29.951	38.974	39.299	100	587	487	1.895	325	9.348	262	31.222	125,87%	8.077
	Total Pembiayaan	381.208	412.444	418.008	12.809	12.033	-776	5.727	5.564	36.800	6.469	422.096	99,03%	(4.088)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	2.049	1.481	3.341	0,14%	3,59%	8,25%	1.860	3.274	1.292			
	KUR	66	1.886	1.317	3.241	0,14%	3,44%	8,61%	1.924	3.175	1.355			
	Non KUR	-	163	163	100	0,00%	5,73%	3,52%	(64)	100	(63)			
3	PWG	-	-	-	503	0,00%	0,00%	1,86%	503	503	503			
	Cilem	-	-	-	101	0,00%	0,00%	0,73%	101	101	101			
	Gadai	-	-	-	402	0,00%	0,00%	3,07%	402	402	402			
4	CFG	-	2.198	2.414	3.536	0,00%	0,73%	1,07%	1.122	3.536	1.338			
	CF 1	-	91	92	413	0,00%	0,66%	3,02%	321	413	322			
	Total Griya	-	-	-	64	0,00%	0,00%	0,64%	64	64	64			
	Oto	-	91	92	349	0,00%	2,40%	9,24%	257	349	258			
	CF 2	-	2.107	2.322	3.123	0,00%	0,73%	0,98%	801	3.123	1.017			
	Mitraguna & Others	-	1.795	1.933	2.130	0,00%	0,70%	0,76%	196	2.130	334			
	Pensiun	-	312	389	994	0,00%	1,00%	2,53%	605	994	682			
	Total Pembiayaan	66	4.247	3.895	7.380	0,02%	0,94%	1,77%	3.485	7.314	3.133	0,00%	100,00%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	19,20%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	19,20%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	458	0,36%	0,66%	1,13%	184	283	183			
	KUR	175	56	56	176	0,38%	0,14%	0,47%	121	1	120			
	Non KUR	-	218	218	282	0,00%	7,65%	9,92%	64	282	63			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.589	2.176	2.676	0,52%	0,66%	0,81%	500	1.153	1.087			
	CF 1	290	290	290	290	2,54%	2,08%	2,13%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,68%	-	-	-			
	CF 2	1.232	1.298	1.885	2.385	0,44%	0,59%	0,75%	500	1.153	1.087			
	Mitraguna & Others	1.232	1.298	1.885	2.385	0,49%	0,68%	0,85%	500	1.153	1.087			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.462	6.021	6.705	0,62%	1,46%	1,60%	684	4.334	1.243	0,70%	56,42%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	8.999	9.016	332	17	(199)	-2,16%	4.729	110,30%	16.989	53,07%	(7.973)
2	Tabungan	160.765	165.443	162.849	163.601	7.432	753	(1.841)	-1,11%	2.837	1,76%	180.916	90,43%	(17.315)
3	Deposito	65.984	41.550	41.500	41.500	276	0	(49)	-0,12%	(24.484)	-37,11%	67.122	61,83%	(25.622)
	Total	231.036	216.208	213.348	214.118	8.040	770	(2.090)	-0,97%	(16.918)	-7,32%	265.027	80,79%	(50.909)
	CASA	165.052	174.658	171.848	172.617	7.763	770	(2.041)	-1,17%	7.566	4,58%	197.905	87,22%	(25.287)
	(%) CASA	71,44%	80,78%	80,55%	80,62%									
	FDR	120,56%	144,20%	146,40%	145,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.609	2.416	2.464		48	(145)	-5,57%	909	58,46%	-	0,00%	2.464
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	1	#DIV/0!	-	0,00%	1
3	Tabungan ISE	1.555	2.166	2.414	2.462		48	296	13,69%	908	58,37%	-	0,00%	2.462
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	163	164	164		0	1	0,61%	14	9,33%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.244	-	-	0	-73	-1	4.172	1	3.456	122,78%	787
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.244	-	-	0	-71	-1	4.192	1	1.962	216,26%	2.281
	• Local Champion	51	4.245	4.244	-	-	0	-71	-1	4.192	1	957	443,28%	3.286
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.540	315	140	-175	263	-26	4.894	166	17.686	110,48%	1.853
	KUR	12.693	16.663	16.661	315	140	-175	324	-2	3.968	142	15.586	106,90%	1.075
	Non KUR	1.952	2.902	2.878	-	-	0	-60	-24	926	24	2.100	137,05%	778
3	PWG	16.365	26.307	26.851	3.217	2.436	-782	1.083	545	10.486	1.891	29.274	91,73%	(2.422)
	Cilem	8.190	15.249	16.123	1.186	1.242	56	459	874	7.933	368	18.454	87,37%	(2.331)
	Gadai	8.175	11.058	10.729	2.032	1.194	-837	624	-329	2.553	1.523	10.820	99,16%	(91)
4	CFG	247.446	261.646	261.705	3.387	3.196	-191	3.839	59	14.259	3.137	263.405	99,35%	(1.700)
	CF 1	12.247	10.586	10.541	-	-	0	-60	-45	-1.706	45	14.104	74,74%	(3.563)
	Total Griya	9.062	7.852	7.846	-	-	0	0	-6	-1.217	6	9.491	82,67%	(1.645)
	• Total Non Program	9.062	7.852	7.846	-	-	0	-87	-6	-1.217	6	9.491	82,67%	(1.645)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.695	-	-	0	-60	-39	-490	39	4.613	58,42%	(1.918)
	CF 2	235.199	251.061	251.164	3.387	3.196	-191	3.899	103	15.965	3.093	249.302	100,75%	1.862
	Mitraguna & Others	206.067	221.171	220.829	3.287	2.516	-771	4.041	-343	14.762	2.859	218.862	100,90%	1.966
	Pensiun	29.132	29.890	30.336	100	680	580	-141	446	1.203	234	30.439	99,66%	(104)
	Total Pembiayaan	278.528	311.763	312.340	6.919	5.772	-1.148	5.112	576	33.812	5.195	313.822	99,53%	(1.482)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.677	0,00%	0,00%	39,52%	1.677	1.677	1.677			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.677	0,00%	0,00%	39,52%	1.677	1.677	1.677			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	82	79	1.327	0,00%	0,00%	6,79%	1.248	1.327	1.244			
	KUR	-	82	79	987	0,00%	0,48%	5,92%	907	987	904			
	Non KUR	-	-	-	340	0,00%	0,00%	11,82%	340	340	340			
3	PWG	-	-	-	845	0,00%	0,00%	3,15%	845	845	845			
	Cilem	-	-	-	314	0,00%	0,00%	1,95%	314	314	314			
	Gadai	-	-	-	532	0,00%	0,00%	4,96%	532	532	532			
4	CFG	713	671	728	2.990	0,29%	0,28%	1,14%	2.262	2.277	2.319			
	CF 1	8	337	466	640	0,06%	4,40%	6,07%	174	633	303			
	Total Griya	-	261	257	159	0,00%	3,27%	2,03%	(97)	159	(101)			
	Oto	8	76	210	481	0,24%	7,67%	17,84%	271	473	405			
	CF 2	705	334	262	2.350	0,30%	0,10%	0,94%	2.088	1.644	2.016			
	Mitraguna & Others	705	334	262	1.910	0,34%	0,12%	0,86%	1.648	1.205	1.576			
	Pensiun	-	-	-	439	0,00%	0,00%	1,45%	439	439	439			
	Total Pembiayaan	713	753	807	6.839	0,26%	0,26%	2,19%	6.032	6.126	6.086	1,19%	45,64%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.752	2.059	2.059	0,93%	0,79%	0,79%	-	(250)	307			
	CF 1	296	296	296	296	2,42%	2,80%	2,81%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,77%	3,77%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.456	1.763	1.763	0,86%	0,70%	0,70%	-	(250)	307			
	Mitraguna & Others	2.013	1.456	1.763	1.763	0,98%	0,80%	0,80%	-	(250)	307			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.752	2.059	2.059	0,83%	0,66%	0,66%	-	(250)	307	5,79%	-778,92%	5,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	29.060	29.313	1.239	253	(515)	-1,73%	1.896	6,92%	35.521	82,52%	(6.208)
2	Tabungan	55.536	68.233	66.041	64.823	9.942	(1.219)	(3.410)	-5,00%	9.286	16,72%	68.601	94,49%	(3.778)
3	Deposito	6.088	6.809	6.209	6.209	(335)	0	(600)	-8,81%	121	1,98%	6.873	90,34%	(664)
	Total	89.042	104.870	101.310	100.345	10.846	(965)	(4.525)	-4,32%	11.303	12,69%	110.995	90,40%	(10.651)
	CASA	82.953	98.061	95.101	94.136	11.181	(965)	(3.925)	-4,00%	11.183	13,48%	104.122	90,41%	(9.986)
	(%) CASA	93,16%	93,51%	93,87%	93,81%									
	FDR	82,33%	92,06%	96,71%	97,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	970	972	1.401	429	431	44,41%	(1.717)	-55,07%	-	0,00%	1.401
2	Giro ISE	560	442	58	476	418	35	7,83%	(84)	-15,03%		0,00%	476
3	Tabungan ISE	2.557	528	914	925	10	396	74,97%	(1.633)	-63,84%		0,00%	925
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	52	53	53	0	1	1,92%	8	17,78%		0,00%	53

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	• Local Champion	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.916	100	300	200	-215	129	94	171	21.896	81,82%	(3.980)
	KUR	16.625	17.098	17.231	100	300	200	-190	133	606	167	20.501	84,05%	(3.270)
	Non KUR	1.196	688	685	-	-	0	-24	-4	-512	4	1.394	49,09%	(710)
3	PWG	2.171	6.495	7.854	514	1.435	920	1.023	1.360	5.683	75	8.105	96,90%	(251)
	Cilem	2.171	6.495	7.854	514	1.435	920	1.023	1.360	5.683	75	8.105	96,90%	(251)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	70.013	787	1.221	434	2.040	352	19.927	869	63.498	110,26%	6.515
	CF 1	13.142	15.797	15.898	-	201	201	-77	101	2.756	99	15.400	103,23%	498
	Total Griya	12.152	13.526	13.463	-	-	0	0	-62	1.311	62	13.221	101,83%	242
	• Total Non Program	7.615	9.363	9.321	-	-	0	-108	-42	1.706	42	8.143	114,46%	1.177
	• Program	4.537	4.163	4.142	-	-	0	-32	-20	-395	20	5.078	81,58%	(935)
	Oto	989	2.271	2.435	-	201	201	-77	163	1.445	37	2.179	111,72%	256
	CF 2	36.945	53.865	54.115	787	1.020	233	2.117	251	17.170	769	48.098	112,51%	6.017
	Mitraguna & Others	31.987	48.880	49.169	787	1.020	233	2.146	290	17.182	730	42.107	116,77%	7.062
	Pensiun	4.958	4.985	4.946	-	-	0	-29	-39	-12	39	5.991	82,56%	(1.045)
	Total Pembiayaan	73.308	96.546	97.972	1.401	2.955	1.554	2.793	1.426	24.664	1.529	96.728	101,29%	1.244

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	983	1.229	2.424	1,40%	6,91%	13,53%	1.194	2.175	1.441			
	KUR	249	917	1.229	2.155	1,50%	7,19%	12,51%	926	1.906	1.239			
	Non KUR	-	66	-	269	0,00%	0,00%	39,23%	269	269	202			
3	PWG	-	-	-	70	0,00%	0,00%	0,89%	70	70	70			
	Cilem	-	-	-	70	0,00%	0,00%	0,89%	70	70	70			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	849	2,00%	1,13%	1,21%	60	(152)	264			
	CF 1	727	586	789	796	5,53%	4,99%	5,00%	7	69	210			
	Total Griya	727	581	789	596	5,98%	5,83%	4,43%	(193)	(131)	15			
	Oto	-	5	-	199	0,00%	0,00%	8,19%	199	199	195			
	CF 2	274	-	-	54	0,74%	0,00%	0,10%	54	(221)	54			
	Mitraguna & Others	274	-	-	54	0,86%	0,00%	0,11%	54	(221)	54			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.568	2.018	3.343	1,71%	2,09%	3,41%	1.325	2.093	1.775	1,60%	53,15%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	414	-	15,77%	15,91%	0,00%	(414)	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	-	15,77%	15,91%	0,00%	(414)	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	239	4,80%	0,89%	1,33%	81	(616)	69			
	KUR	438	40	38	120	2,63%	0,22%	0,70%	82	(317)	80			
	Non KUR	417	129	120	119	34,85%	17,50%	17,34%	(2)	(298)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	486	0,90%	0,51%	0,69%	130	37	130			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,67%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	397	1,22%	0,50%	0,73%	130	(53)	130			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,54%	-	(183)	-			
	Pensiun	-	-	-	130	0,00%	0,00%	2,63%	130	130	130			
	Total Pembiayaan	1.814	940	929	725	2,47%	0,96%	0,74%	(204)	(1.088)	(215)	0,76%	-2,01%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	17.472	39.038	(23.428)	21.566	23.995	159,52%	13.320	51,79%	34.063	114,61%	4.975
2	Tabungan	122.400	138.299	138.568	138.151	2.513	(417)	(147)	-0,11%	15.752	12,87%	135.814	101,72%	2.337
3	Deposito	49.497	52.299	49.534	49.532	(1.625)	(2)	(2.767)	-5,29%	35	0,07%	50.279	98,52%	(747)
	Total	197.616	205.640	205.574	226.721	(22.540)	21.147	21.082	10,25%	29.106	14,73%	220.156	102,98%	6.566
	CASA	148.118	153.341	156.040	177.189	(20.916)	21.149	23.848	15,55%	29.071	19,63%	169.877	104,30%	7.312
	(%) CASA	74,95%	74,57%	75,90%	78,15%									
	FDR	74,94%	87,49%	87,93%	79,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.459	13.381	13.021		(360)	(2.439)	-15,78%	3.638	38,77%	-	0,00%	13.021
2	Giro ISE	3.509	1.815	2.247	1.845		(402)	30	1,65%	(1.664)	-47,43%		0,00%	1.845
3	Tabungan ISE	5.874	13.644	11.134	11.176		41	(2.469)	-18,09%	5.302	90,26%		0,00%	11.176
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	119	121	121		0	2	1,68%	21	21,00%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	40.735	1.130	300	-830	1.749	-153	5.833	453	38.663	105,36%	2.071
	KUR	33.390	38.479	38.336	930	300	-630	1.494	-143	4.946	443	36.969	103,70%	1.367
	Non KUR	1.512	2.409	2.399	200	-	-200	256	-10	887	10	1.694	141,55%	704
3	PWG	20.337	35.928	36.423	6.404	4.740	-1.664	2.559	495	16.086	4.245	31.928	114,08%	4.496
	Cilem	6.847	17.748	17.927	1.830	830	-1.001	1.290	179	11.080	651	15.562	115,20%	2.365
	Gadai	13.490	18.180	18.496	4.574	3.910	-663	1.269	316	5.007	3.594	16.366	113,02%	2.131
4	CFG	92.645	100.930	100.747	2.863	669	-2.195	3.814	-183	8.101	852	103.398	97,44%	(2.652)
	CF 1	21.426	20.334	20.375	357	109	-249	245	41	-1.051	68	22.707	89,73%	(2.332)
	Total Griya	17.556	15.516	15.503	-	-	0	0	-13	-2.053	13	17.879	86,71%	(2.376)
	• Total Non Program	17.556	15.516	15.503	-	-	0	-167	-13	-2.053	13	17.879	86,71%	(2.376)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.872	357	109	-249	245	54	1.002	55	4.828	100,92%	44
	CF 2	71.219	80.596	80.371	2.506	560	-1.946	3.569	-224	9.153	784	80.691	99,60%	(320)
	Mitraguna & Others	67.517	76.973	76.783	2.506	560	-1.946	3.605	-189	9.266	749	76.113	100,88%	670
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	180.756	10.397	6.409	-3.989	8.106	843	32.657	5.565	174.205	103,76%	6.551

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	334	106	4.503	0,38%	0,26%	11,05%	4.396	4.371	4.168			
	KUR	131	170	106	3.232	0,39%	0,28%	8,43%	3.126	3.101	3.063			
	Non KUR	-	165	-	1.270	0,00%	0,00%	52,95%	1.270	1.270	1.105			
3	PWG	-	-	-	682	0,00%	0,00%	1,87%	682	682	682			
	Cilem	-	-	-	453	0,00%	0,00%	2,53%	453	453	453			
	Gadai	-	-	-	229	0,00%	0,00%	1,24%	229	229	229			
4	CFG	616	1.647	1.495	2.757	0,67%	1,48%	2,74%	1.262	2.141	1.110			
	CF 1	588	544	325	1.308	2,74%	1,60%	6,42%	983	720	763			
	Total Griya	588	420	202	498	3,35%	1,30%	3,21%	296	(90)	79			
	Oto	-	125	122	810	0,00%	2,54%	16,62%	687	810	685			
	CF 2	28	1.102	1.170	1.449	0,04%	1,45%	1,80%	279	1.421	347			
	Mitraguna & Others	28	1.102	1.170	1.449	0,04%	1,52%	1,89%	279	1.421	347			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	7.941	0,50%	0,89%	4,39%	6.340	7.193	5.960	0,05%	98,84%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	941	996	996	0,61%	0,99%	0,99%	-	431	55			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	941	996	996	0,70%	1,24%	1,24%	-	494	55			
	Mitraguna & Others	502	941	996	996	0,74%	1,29%	1,30%	-	494	55			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.220	1.275	1.275	0,53%	0,71%	0,71%	-	494	55	1,62%	-129,84%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	174	174	118	0	(41)	-18,91%	(245)	-58,44%	8.110	2,15%	(7.936)
2	Tabungan	44.796	52.259	52.150	51.751	2.396	(399)	(508)	-0,97%	6.955	15,53%	57.103	90,63%	(5.352)
3	Deposito	28.737	6.132	6.126	6.126	(200)	0	(6)	-0,10%	(22.611)	-78,68%	29.411	20,83%	(23.285)
	Total	73.953	58.606	58.450	58.051	2.313	(398)	(554)	-0,95%	(15.901)	-21,50%	94.623	61,35%	(36.572)
	CASA	45.216	52.474	52.324	51.925	2.513	(398)	(549)	-1,05%	6.710	14,84%	65.213	79,62%	(13.287)
	(%) CASA	61,14%	89,54%	89,52%	89,45%									
	FDR	129,31%	188,04%	189,97%	191,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.171	2.070	2.216		146	1.045	89,29%	1.309	144,24%	-	0,00%	2.216
2	Giro ISE	390	210	169	169		0	(41)	-19,57%	(221)	-56,74%		0,00%	169
3	Tabungan ISE	518	961	1.901	2.048		146	1.086	113,03%	1.530	295,44%		0,00%	2.048
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Local Champion	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.596	19.239	300	-	-300	-449	-356	-533	356	22.803	84,37%	(3.564)
	KUR	19.175	18.883	18.534	200	-	-200	-532	-349	-641	349	22.059	84,02%	(3.525)
	Non KUR	597	713	706	100	-	-100	83	-8	109	8	745	94,78%	(39)
3	PWG	2.596	7.836	8.069	526	472	-54	735	233	5.473	239	8.830	91,39%	(760)
	Cilem	2.069	5.965	5.867	316	75	-241	287	-98	3.798	174	6.810	86,15%	(943)
	Gadai	527	1.871	2.202	210	397	187	448	332	1.675	66	2.019	109,07%	183
4	CFG	73.258	82.031	82.991	1.763	1.676	-86	2.392	959	9.733	717	83.932	98,88%	(941)
	CF 1	2.294	3.647	4.278	221	660	440	276	631	1.984	29	3.570	119,84%	708
	Total Griya	712	1.611	1.600	-	-	0	0	-11	888	11	1.034	154,71%	566
	• Total Non Program	712	1.611	1.600	-	-	0	-22	-11	888	11	1.034	154,71%	566
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.678	221	660	440	276	643	1.096	17	2.536	105,62%	143
	CF 2	70.963	78.385	78.712	1.542	1.016	-526	2.117	328	7.749	688	80.362	97,95%	(1.650)
	Mitraguna & Others	52.047	60.807	61.163	1.200	854	-346	2.208	356	9.116	498	60.577	100,97%	586
	Pensiun	18.916	17.577	17.549	342	162	-180	-91	-28	-1.367	190	19.785	88,70%	(2.236)
	Total Pembiayaan	95.626	110.202	111.038	2.589	2.149	-440	2.673	836	15.412	1.312	115.565	96,08%	(4.527)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	493	314	2.055	0,34%	1,60%	10,68%	1.741	1.988	1.562			
	KUR	67	397	286	2.055	0,35%	1,52%	11,09%	1.769	1.988	1.658			
	Non KUR	-	96	28	-	0,00%	3,93%	0,00%	(28)	-	(96)			
3	PWG	-	-	-	104	0,00%	0,00%	0,00%	104	104	104			
	Cilem	-	-	-	104	0,00%	0,00%	1,77%	104	104	104			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.095	2.308	3.172	0,00%	2,81%	3,82%	864	3.171	1.076			
	CF 1	-	-	-	525	0,00%	0,00%	12,28%	525	525	525			
	Total Griya	-	-	-	91	0,00%	0,00%	5,66%	91	91	91			
	Oto	-	-	-	435	0,00%	0,00%	16,23%	435	435	435			
	CF 2	1	2.095	2.308	2.646	0,00%	2,94%	3,36%	338	2.645	551			
	Mitraguna & Others	1	2.095	2.308	2.377	0,00%	3,80%	3,89%	68	2.376	281			
	Pensiun	-	-	-	270	0,00%	0,00%	1,54%	270	270	270			
	Total Pembiayaan	68	2.589	2.623	5.331	0,07%	2,38%	4,80%	2.708	5.263	2.742	4,14%	13,70%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	116	120	120	0,91%	0,61%	0,63%	(0)	(60)	4			
	KUR	181	116	120	120	0,94%	0,64%	0,65%	(0)	(60)	4			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	363	352	352	0,00%	0,43%	0,42%	-	352	(11)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	363	352	352	0,00%	0,45%	0,45%	-	352	(11)			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	156	145	145	0,00%	0,13%	0,83%	-	145	(11)			
	Total Pembiayaan	181	479	473	473	0,19%	0,43%	0,43%	(0)	292	(7)	8,57%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	18.616	19.600	(662)	984	(2.381)	-10,83%	(18.979)	-49,19%	50.912	38,50%	(31.312)
2	Tabungan	168.056	173.709	179.933	180.610	(401)	677	6.901	3,97%	12.555	7,47%	188.094	96,02%	(7.484)
3	Deposito	55.027	67.591	67.230	67.205	(3.993)	(25)	(386)	-0,57%	12.178	22,13%	56.195	119,59%	11.010
	Total	261.662	263.281	265.780	267.415	(5.056)	1.635	4.134	1,57%	5.754	2,20%	295.201	90,59%	(27.785)
	CASA	206.634	195.690	198.550	200.210	(1.063)	1.661	4.520	2,31%	(6.424)	-3,11%	239.006	83,77%	(38.795)
	(%) CASA	78,97%	74,33%	74,70%	74,87%									
	FDR	64,72%	74,36%	74,68%	74,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.018	3.436	3.400		(36)	(618)	-15,39%	361	11,86%	-	0,00%	3.400
2	Giro ISE	335	326	278	235		(43)	(91)	-28,01%	(100)	-29,92%		0,00%	235
3	Tabungan ISE	2.705	3.692	3.158	3.165		7	(527)	-14,27%	461	17,04%		0,00%	3.165
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	162	163	163		0	1	0,62%	17	11,64%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.227	25.235	-	-	0	-291	8	461	(8)	30.626	82,40%	(5.391)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.235	-	-	0	-291	8	461	(8)	28.077	89,88%	(2.842)
	• Local Champion	24.387	24.877	24.885	-	-	0	-288	8	498	(8)	25.953	95,88%	(1.068)
	• Value Chain	387	350	350	-	-	-	-4	0	-37	-	2.124	16,47%	(1.774)
2	MBG	21.941	24.298	24.629	700	700	0	240	331	2.688	369	24.965	98,66%	(336)
	KUR	20.349	22.920	23.260	700	700	0	272	340	2.911	360	23.226	100,15%	34
	Non KUR	1.592	1.379	1.369	-	-	0	-32	-9	-223	9	1.739	78,74%	(370)
3	PWG	23.945	36.403	37.922	6.620	6.548	-73	2.540	1.519	13.978	5.028	36.734	103,23%	1.188
	Cilem	8.631	15.736	16.560	1.435	1.414	-21	745	824	7.929	589	18.820	87,99%	(2.260)
	Gadai	15.314	20.667	21.362	5.185	5.134	-51	1.795	695	6.048	4.439	17.914	119,25%	3.448
4	CFG	98.692	109.855	110.700	1.620	1.599	-21	956	845	12.008	753	114.514	96,67%	(3.814)
	CF 1	13.574	19.937	20.444	403	607	204	121	507	6.870	99	15.455	132,29%	4.990
	Total Griya	9.477	14.029	14.023	-	-	0	0	-6	4.546	6	9.952	140,91%	4.072
	• Total Non Program	9.477	14.029	14.023	-	-	0	128	-6	4.546	6	9.952	140,91%	4.072
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.421	403	607	204	121	513	2.324	94	5.503	116,68%	918
	CF 2	85.118	89.918	90.256	1.217	992	-225	835	338	5.138	654	99.060	91,11%	(8.804)
	Mitraguna & Others	51.909	55.390	55.642	475	692	217	194	252	3.733	440	64.565	86,18%	(8.923)
	Pensiun	33.208	34.527	34.614	742	300	-442	641	86	1.405	214	34.495	100,34%	119
	Total Pembiayaan	169.351	195.783	198.487	8.940	8.846	-94	3.445	2.704	29.136	6.142	206.839	95,96%	(8.352)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.402	0,00%	0,00%	5,56%	1.402	1.402	1.402			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.402	0,00%	0,00%	5,56%	1.402	1.402	1.402			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	1.149	0,51%	0,29%	4,67%	1.078	1.036	1.050			
	KUR	113	35	11	936	0,55%	0,05%	4,02%	925	823	901			
	Non KUR	-	64	60	213	0,00%	4,35%	15,57%	153	213	149			
3	PWG	-	-	-	719	0,00%	0,00%	1,90%	719	719	719			
	Cilem	-	-	-	671	0,00%	0,00%	4,05%	671	671	671			
	Gadai	-	-	-	48	0,00%	0,00%	0,22%	48	48	48			
4	CFG	211	347	851	1.385	0,21%	0,78%	1,25%	534	1.174	1.038			
	CF 1	-	132	505	518	0,00%	2,53%	2,53%	13	518	386			
	Total Griya	-	132	349	349	0,00%	2,49%	2,49%	-	349	217			
	Oto	-	-	156	169	0,00%	2,64%	2,64%	13	169	169			
	CF 2	211	215	347	867	0,25%	0,39%	0,96%	521	656	652			
	Mitraguna & Others	211	9	13	442	0,41%	0,02%	0,79%	429	230	432			
	Pensiun	-	206	334	426	0,00%	0,97%	1,23%	92	426	220			
	Total Pembiayaan	324	446	922	4.656	0,19%	0,47%	2,35%	3.734	4.332	4.210	0,35%	84,95%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,84%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,84%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.483	1.478	1.478	2,15%	1,35%	1,34%	-	(646)	(5)			
	CF 1	445	402	402	402	3,28%	2,02%	1,97%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,75%	2,75%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,28%	0,25%	-	(24)	-			
	CF 2	1.679	1.081	1.076	1.076	1,97%	1,20%	1,19%	-	(603)	(5)			
	Mitraguna & Others	1.585	1.081	1.076	1.076	3,05%	1,94%	1,93%	-	(509)	(5)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.466	1,28%	2,28%	2,25%	-	2.297	(5)	1,30%	42,34%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	796	972	(31)	176	270	38,38%	(3.634)	-78,90%	12.486	7,79%	(11.514)
2	Tabungan	52.069	51.523	50.869	51.560	1.708	691	36	0,07%	(509)	-0,98%	64.775	79,60%	(13.215)
3	Deposito	11.396	8.222	8.232	8.232	(495)	0	10	0,12%	(3.164)	-27,77%	12.114	67,96%	(3.882)
	Total	68.072	60.448	59.897	60.764	1.182	867	316	0,52%	(7.308)	-10,74%	89.374	67,99%	(28.610)
	CASA	56.676	52.226	51.665	52.532	1.677	867	306	0,59%	(4.144)	-7,31%	77.261	67,99%	(24.729)
	(%) CASA	83,26%	86,40%	86,26%	86,45%									
	FDR	200,44%	262,77%	266,62%	262,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.304	1.412	1.402	(9)	98	7,54%	(181)	-11,42%	-	0,00%	1.402	
2	Giro ISE	116	4	4	4	0	0	0,00%	(111)	-96,15%		0,00%	4	
3	Tabungan ISE	1.468	1.300	1.407	1.398	(9)	98	7,57%	(70)	-4,75%		0,00%	1.398	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	122	133	133	133	0	0	0,00%	11	9,02%		0,00%	133	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	41.111	40.653	825	350	-475	465	-458	999	808	42.501	95,65%	(1.848)
	KUR	35.878	38.336	37.903	825	350	-475	572	-433	2.025	783	38.587	98,23%	(684)
	Non KUR	3.776	2.775	2.750	-	-	0	-107	-25	-1.026	25	3.914	70,26%	(1.164)
3	PWG	12.336	26.611	27.160	4.912	4.313	-599	2.289	548	14.823	3.765	21.563	125,95%	5.596
	Cilem	3.767	8.461	8.999	600	767	167	418	538	5.231	229	8.648	104,05%	350
	Gadai	8.569	18.150	18.161	4.312	3.546	-766	1.871	11	9.592	3.536	12.915	140,62%	5.246
4	CFG	84.451	91.118	91.883	753	1.396	643	1.254	765	7.432	631	95.541	96,17%	(3.658)
	CF 1	4.785	7.248	7.227	158	-	-158	144	-21	2.442	21	6.077	118,92%	1.150
	Total Griya	4.537	6.373	6.358	-	-	0	0	-15	1.820	15	4.894	129,91%	1.464
	• Total Non Program	4.383	5.720	5.706	-	-	0	-45	-14	1.323	14	4.721	120,86%	985
	• Program	154	653	651	-	-	0	-3	-1	497	1	172	377,91%	479
	Oto	248	875	869	158	-	-158	144	-6	622	6	1.183	73,46%	(314)
	CF 2	79.665	83.870	84.656	596	1.396	801	1.110	786	4.991	610	89.464	94,63%	(4.808)
	Mitraguna & Others	63.755	65.327	66.231	323	1.396	1.073	936	903	2.476	493	72.645	91,17%	(6.414)
	Pensiun	15.910	18.542	18.425	273	-	-273	174	-117	2.515	117	16.818	109,55%	1.607
	Total Pembiayaan	136.441	158.840	159.696	6.490	6.059	-431	4.007	855	23.255	5.204	159.605	100,06%	91

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	588	302	4.467	0,47%	0,73%	10,99%	4.165	4.280	3.880			
	KUR	48	449	302	3.788	0,13%	0,79%	9,99%	3.486	3.740	3.338			
	Non KUR	140	138	-	680	3,70%	0,00%	24,72%	680	540	541			
3	PWG	-	-	-	685	0,00%	0,00%	2,52%	685	685	685			
	Cilem	-	-	-	529	0,00%	0,00%	5,88%	529	529	529			
	Gadai	-	-	-	156	0,00%	0,00%	0,86%	156	156	156			
4	CFG	1.300	448	445	3.604	1,54%	0,49%	3,92%	3.160	2.304	3.157			
	CF 1	-	-	-	381	0,00%	0,00%	5,27%	381	381	381			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	381	0,00%	0,00%	43,84%	381	381	381			
	CF 2	1.300	448	445	3.223	1,63%	0,53%	3,81%	2.779	1.923	2.776			
	Mitraguna & Others	1.135	448	445	3.223	1,78%	0,68%	4,87%	2.779	2.088	2.776			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	8.757	1,09%	0,47%	5,48%	8.011	7.270	7.722	0,51%	90,76%	-5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	74	442	434	0,00%	1,07%	1,07%	(8)	434	360			
	KUR	-	-	238	235	0,00%	0,62%	0,62%	(3)	235	235			
	Non KUR	-	74	204	199	0,00%	7,34%	7,24%	(4)	199	125			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	446	445	445	0,76%	0,49%	0,48%	-	(198)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	446	445	445	0,81%	0,53%	0,53%	-	(198)	(1)			
	Mitraguna & Others	643	284	283	283	1,01%	0,43%	0,43%	-	(360)	(1)			
	Pensiun	-	162	162	162	0,00%	0,10%	0,88%	-	162	0			
	Total Pembiayaan	643	520	887	879	0,47%	0,56%	0,55%	(8)	236	359	0,59%	-7,95%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	4.313	4.409	(495)	96	(1.481)	-25,14%	29	0,65%	12.255	35,98%	(7.845)
2	Tabungan	121.239	126.909	124.389	122.367	(1.862)	(2.022)	(4.542)	-3,58%	1.128	0,93%	133.893	91,39%	(11.526)
3	Deposito	26.839	21.290	21.117	21.117	(120)	0	(173)	-0,81%	(5.722)	-21,32%	27.590	76,54%	(6.473)
	Total	152.459	154.089	149.820	147.893	(2.477)	(1.927)	(6.196)	-4,02%	(4.565)	-2,99%	173.738	85,12%	(25.844)
	CASA	125.619	132.799	128.703	126.776	(2.357)	(1.927)	(6.023)	-4,54%	1.157	0,92%	146.148	86,75%	(19.371)
	(%) CASA	82,40%	86,18%	85,91%	85,72%									
	FDR	80,08%	82,67%	84,98%	86,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.346	3.664	3.609		(55)	263	7,87%	359	11,04%	-	0,00%	3.609
2	Giro ISE	1.707	1.958	2.088	2.096		7	137	7,01%	389	22,79%		0,00%	2.096
3	Tabungan ISE	1.544	1.388	1.576	1.514		(62)	126	9,10%	(30)	-1,94%		0,00%	1.514
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%		0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	27.829	130	350	220	247	85	-3.357	265	34.233	81,29%	(6.403)
	KUR	27.378	24.973	25.074	130	350	220	362	101	-2.304	249	30.277	82,81%	(5.203)
	Non KUR	3.809	2.771	2.755	-	-	0	-115	-16	-1.053	16	3.955	69,66%	(1.200)
3	PWG	1.449	4.989	5.347	548	599	51	228	358	3.898	241	6.624	80,73%	(1.277)
	Cilem	1.449	4.989	5.347	548	599	51	228	358	3.898	241	6.624	80,73%	(1.277)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.541	780	460	-320	1.047	-506	4.978	966	87.647	90,75%	(8.106)
	CF 1	26.770	24.847	24.783	650	-	-650	-83	-65	-1.988	65	28.738	86,24%	(3.956)
	Total Griya	26.477	21.706	21.663	650	-	-650	0	-43	-4.814	43	27.317	79,30%	(5.654)
	• Total Non Program	23.147	18.793	18.764	650	-	-650	389	-28	-4.383	28	23.590	79,54%	(4.826)
	• Program	3.330	2.913	2.899	-	-	0	-38	-15	-432	15	3.727	77,78%	(828)
	Oto	293	3.141	3.120	-	-	0	-83	-21	2.827	21	1.421	219,53%	1.699
	CF 2	47.792	55.199	54.759	130	460	330	1.130	-441	6.966	901	58.909	92,96%	(4.150)
	Mitraguna & Others	41.537	46.694	46.306	130	460	330	12	-388	4.769	848	51.622	89,70%	(5.317)
	Pensiun	6.255	8.506	8.453	-	-	0	1.119	-53	2.198	53	7.286	116,01%	1.167
	Total Pembiayaan	122.084	127.384	127.319	1.458	1.409	-49	1.476	-65	5.235	1.474	143.389	88,79%	(16.070)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.083	713	2.125	0,27%	2,57%	7,63%	1.411	2.041	1.042			
	KUR	83	412	159	1.647	0,30%	0,64%	6,57%	1.488	1.563	1.235			
	Non KUR	-	670	554	478	0,00%	20,01%	17,34%	(77)	478	(192)			
3	PWG	10	-	-	44	0,69%	0,00%	0,83%	44	34	44			
	Cilem	10	-	-	44	0,69%	0,00%	0,83%	44	34	44			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	5.050	2,19%	3,88%	6,35%	1.948	3.414	2.884			
	CF 1	1.522	1.690	2.499	4.689	5,68%	10,06%	18,92%	2.190	3.168	2.999			
	Total Griya	1.522	1.690	2.499	2.044	5,75%	11,51%	9,44%	(455)	523	354			
	Oto	-	-	-	2.645	0,00%	0,00%	84,78%	2.645	2.645	2.645			
	CF 2	114	476	603	361	0,24%	1,09%	0,66%	(242)	247	(115)			
	Mitraguna & Others	114	476	603	361	0,27%	1,29%	0,78%	(242)	247	(115)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	7.219	1,42%	3,00%	5,67%	3.403	5.490	3.369	0,94%	83,44%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	12.559	12.559	80,49%	86,00%	86,01%	-	577	577			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.856	1.856	30,58%	47,58%	47,61%	-	577	577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	764	1.056	1.261	1,54%	3,81%	4,53%	205	783	497			
	KUR	111	276	479	470	0,41%	1,92%	1,87%	(9)	359	194			
	Non KUR	368	489	577	792	9,65%	20,81%	28,73%	215	424	303			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.723	1.266	1.534	1,83%	1,58%	1,93%	269	170	(189)			
	CF 1	1.118	655	388	657	4,18%	1,56%	2,65%	269	(461)	1			
	Total Griya	1.118	655	388	657	4,22%	1,79%	3,03%	269	(461)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,60%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,90%	-	631	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.355	11,32%	11,68%	12,06%	474	1.529	885	1,28%	89,38%	-10,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	4.557	4.491	(1.283)	(65)	1.071	31,30%	(1.428)	-24,12%	14.361	31,27%	(9.870)
2	Tabungan	49.567	53.824	51.902	52.976	(527)	1.074	(848)	-1,58%	3.409	6,88%	63.134	83,91%	(10.158)
3	Deposito	19.983	50.227	50.102	50.102	(658)	0	(125)	-0,25%	30.119	150,72%	20.773	241,19%	29.329
	Total	75.469	107.472	106.560	107.569	(2.469)	1.009	97	0,09%	32.100	42,53%	98.268	109,46%	9.301
	CASA	55.486	57.245	56.458	57.467	(1.811)	1.009	222	0,39%	1.981	3,57%	77.495	74,16%	(20.028)
	(%) CASA	73,52%	53,26%	52,98%	53,42%									
	FDR	164,25%	127,15%	128,74%	127,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.169	1.016	1.031	1.031	0	15	1,43%	(138)	-11,82%	-	0,00%	1.031
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,41%		0,00%	1
3	Tabungan ISE	994	865	880	880	0	15	1,68%	(114)	-11,44%		0,00%	880
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
3	PWG	2.503	4.324	4.787	204	702	499	-38	463	2.284	239	8.497	56,33%	(3.710)
	Cilem	2.503	4.324	4.787	204	702	499	-38	463	2.284	239	8.497	56,33%	(3.710)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.394	1.850	1.576	-274	2.692	64	10.954	1.512	133.806	98,94%	(1.412)
	CF 1	4.796	5.901	5.979	-	111	111	151	79	1.184	32	6.269	95,38%	(290)
	Total Griya	4.549	4.764	4.750	-	-	0	0	-14	201	14	4.920	96,54%	(170)
	• Total Non Program	4.549	4.764	4.750	-	-	0	-45	-14	201	14	4.920	96,54%	(170)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.229	-	111	111	151	92	983	19	1.349	91,14%	(120)
	CF 2	116.645	126.430	126.415	1.850	1.465	-385	2.541	-15	9.770	1.480	127.537	99,12%	(1.122)
	Mitraguna & Others	110.497	118.744	118.799	1.730	1.465	-265	1.766	54	8.302	1.411	120.379	98,69%	(1.580)
	Pensiun	6.148	7.685	7.616	120	-	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	137.181	2.054	2.278	225	2.653	527	13.224	1.752	142.391	96,34%	(5.210)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	34	0,00%	0,00%	0,71%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,71%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	3.391	0,00%	1,14%	2,56%	1.884	3.391	1.937			
	CF 1	-	-	-	114	0,00%	0,00%	1,91%	114	114	114			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	114	0,00%	0,00%	9,28%	114	114	114			
	CF 2	-	1.454	1.507	3.277	0,00%	1,19%	2,59%	1.770	3.277	1.823			
	Mitraguna & Others	-	1.454	1.507	3.277	0,00%	1,27%	2,76%	1.770	3.277	1.823			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	3.425	0,00%	1,10%	2,50%	1.918	3.425	1.971	0,80%	68,12%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)			
	CF 1	65	55	54	54	1,36%	0,91%	0,90%	-	(12)	(1)			
	Total Griya	65	55	54	54	1,44%	1,13%	1,13%	-	(12)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-958,41%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	2.432	2.042	60	(390)	152	8,04%	441	27,58%	13.559	15,06%	(11.517)
2	Tabungan	117.228	130.045	124.800	124.862	(157)	62	(5.183)	-3,99%	7.634	6,51%	136.263	91,63%	(11.401)
3	Deposito	47.162	44.283	44.318	44.339	267	21	56	0,13%	(2.823)	-5,99%	48.271	91,85%	(3.932)
	Total	165.991	176.218	171.550	171.243	170	(307)	(4.975)	-2,82%	5.252	3,16%	198.093	86,45%	(26.850)
	CASA	118.829	131.935	127.232	126.904	(97)	(328)	(5.031)	-3,81%	8.076	6,80%	149.822	84,70%	(22.918)
	(%) CASA	71,59%	74,87%	74,17%	74,11%									
	FDR	85,30%	86,41%	89,60%	89,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.847	3.703	4.147		444	1.300	45,65%	1.080	35,21%	-	0,00%	4.147
2	Giro ISE	515	1.030	1.053	1.296		243	266	25,85%	781	151,73%		0,00%	1.296
3	Tabungan ISE	2.552	1.818	2.650	2.851		201	1.034	56,87%	299	11,71%		0,00%	2.851
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	121	121		0	4	3,42%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.904	26.569	850	-	-850	297	-334	3.021	334	26.408	100,61%	161
	KUR	22.685	26.325	25.993	850	-	-850	507	-332	3.308	332	25.406	102,31%	587
	Non KUR	863	579	576	-	-	0	-210	-3	-287	3	1.002	57,46%	(426)
3	PWG	16.913	28.940	31.222	3.520	4.669	1.149	1.211	2.282	14.309	2.387	29.768	104,88%	1.454
	Cilem	9.701	18.563	20.954	1.523	2.997	1.474	807	2.391	11.253	605	19.909	105,25%	1.045
	Gadai	7.212	10.377	10.268	1.998	1.673	-325	404	-109	3.056	1.782	9.859	104,15%	409
4	CFG	101.109	96.418	95.916	137	313	176	-1.473	-502	-5.192	815	114.649	83,66%	(18.733)
	CF 1	13.632	14.256	14.175	17	-	-17	-42	-81	543	81	15.245	92,98%	(1.070)
	Total Griya	12.067	12.042	11.997	-	-	0	0	-45	-69	45	12.473	96,19%	(476)
	• Total Non Program	12.067	12.042	11.997	-	-	0	-108	-45	-69	45	12.473	96,19%	(476)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.178	17	-	-17	-42	-36	612	36	2.772	78,56%	(594)
	CF 2	87.476	82.163	81.741	120	313	193	-1.430	-421	-5.735	734	99.404	82,23%	(17.663)
	Mitraguna & Others	79.108	74.436	73.762	70	-	-70	-1.400	-674	-5.346	674	89.931	82,02%	(16.169)
	Pensiun	8.368	7.726	7.979	50	313	263	-30	253	-389	60	9.473	84,23%	(1.494)
	Total Pembiayaan	141.591	152.262	153.707	4.507	4.982	475	35	1.446	12.117	3.537	170.846	89,97%	(17.139)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	1.183	0,81%	0,00%	4,45%	1.183	993	1.183			
	KUR	-	-	-	1.096	0,00%	0,00%	4,22%	1.096	1.096	1.096			
	Non KUR	190	-	-	86	21,98%	0,00%	14,98%	86	(103)	86			
3	PWG	-	-	-	967	0,00%	0,00%	3,10%	967	967	967			
	Cilem	-	-	-	801	0,00%	0,00%	3,82%	801	801	801			
	Gadai	-	-	-	166	0,00%	0,00%	1,62%	166	166	166			
4	CFG	854	607	82	3.751	0,84%	0,08%	3,91%	3.670	2.897	3.145			
	CF 1	-	84	82	348	0,00%	0,57%	2,45%	266	348	263			
	Total Griya	-	72	70	348	0,00%	0,58%	2,90%	277	348	276			
	Oto	-	12	11	-	0,00%	0,52%	0,00%	(11)	-	(12)			
	CF 2	854	522	-	3.404	0,98%	0,00%	4,16%	3.404	2.549	2.881			
	Mitraguna & Others	854	522	-	3.404	1,08%	0,00%	4,61%	3.404	2.549	2.881			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	607	82	5.900	0,74%	0,05%	3,84%	5.819	4.856	5.294	0,72%	81,19%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	-	-	0,32%	0,00%	0,00%	-	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	-	-	4,73%	0,00%	0,00%	-	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	1.073	1.073	0,59%	1,11%	1,12%	(0)	476	(0)			
	CF 1	91	239	239	238	0,67%	1,67%	1,68%	(0)	148	(0)			
	Total Griya	91	88	88	88	0,75%	0,73%	0,73%	(0)	(3)	(0)			
	Oto	-	151	151	151	0,00%	6,81%	6,92%	-	151	-			
	CF 2	506	835	835	835	0,58%	1,02%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,12%	1,13%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.262	1.073	1.073	0,47%	0,70%	0,70%	(0)	402	(189)	0,85%	-21,20%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	4.869	4.867	26	(2)	595	13,93%	(1.195)	-19,71%	17.587	27,67%	(12.720)
2	Tabungan	115.416	127.376	129.393	129.963	2.673	570	2.587	2,03%	14.547	12,60%	133.777	97,15%	(3.814)
3	Deposito	39.351	36.505	38.754	38.729	486	(25)	2.223	6,09%	(622)	-1,58%	40.431	95,79%	(1.703)
	Total	160.829	168.153	173.015	173.559	3.185	543	5.406	3,21%	12.730	7,92%	191.795	90,49%	(18.237)
	CASA	121.478	131.648	134.262	134.830	2.699	568	3.182	2,42%	13.352	10,99%	151.364	89,08%	(16.534)
	(%) CASA	75,53%	78,29%	77,60%	77,69%									
	FDR	76,61%	88,43%	86,97%	86,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.174	2.476	2.424		(52)	250	11,49%	943	63,65%	-	0,00%	2.424
2	Giro ISE	43	10	10	10		0	0	0,01%	(33)	-76,65%		0,00%	10
3	Tabungan ISE	1.438	2.164	2.466	2.414		(52)	250	11,55%	975	67,81%		0,00%	2.414
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.272	1.472	-	200		-16	200	1.099	-	373	394,42%	1.099
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Local Champion	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.573	9.470	-	-	0	-303	-103	1.136	103	10.704	88,47%	(1.234)
	KUR	8.171	9.393	9.290	-	-	0	-298	-103	1.119	103	10.425	89,11%	(1.135)
	Non KUR	163	180	180	-	-	0	-5	0	17	-	279	64,62%	(99)
3	PWG	22.470	32.445	33.865	4.507	4.838	331	246	1.420	11.395	3.418	34.600	97,88%	(735)
	Cilem	8.736	15.740	16.808	1.003	1.520	517	671	1.068	8.072	452	18.452	91,09%	(1.644)
	Gadai	13.734	16.705	17.058	3.504	3.318	-186	-426	352	3.323	2.966	16.149	105,63%	909
4	CFG	92.027	105.411	105.669	756	2.346	1.591	1.720	258	13.642	2.089	103.661	101,94%	2.007
	CF 1	36.305	36.820	36.695	48	160	113	156	-124	391	285	37.690	97,36%	(995)
	Total Griya	33.468	33.176	33.120	-	160	160	0	-56	-348	217	33.817	97,94%	(697)
	• Total Non Program	33.468	31.174	30.963	-	-	0	-651	-211	-2.506	211	33.817	91,56%	(2.854)
	• Program	-	2.002	2.157	-	160	160	-10	155	2.157	5	0	0,00%	2.157
	Oto	2.837	3.643	3.575	48	-	-48	156	-68	739	68	3.873	92,31%	(298)
	CF 2	55.722	68.591	68.973	708	2.186	1.478	1.564	382	13.251	1.804	65.971	104,55%	3.002
	Mitraguna & Others	47.599	55.350	55.810	708	2.186	1.478	-567	460	8.211	1.726	56.899	98,09%	(1.090)
	Pensiun	8.123	13.242	13.164	-	-	0	2.131	-78	5.041	78	9.072	145,10%	4.091
	Total Pembiayaan	123.205	148.701	150.477	5.263	7.385	2.122	1.647	1.775	27.272	5.609	149.339	100,76%	1.138

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	94	885	0,00%	0,98%	9,34%	791	885	885			
	KUR	-	-	94	758	0,00%	1,00%	8,16%	665	758	758			
	Non KUR	-	-	-	126	0,00%	0,00%	70,20%	126	126	126			
3	PWG	-	-	-	851	0,00%	0,00%	2,51%	851	851	851			
	Cilem	-	-	-	254	0,00%	0,00%	1,51%	254	254	254			
	Gadai	-	-	-	596	0,00%	0,00%	3,50%	596	596	596			
4	CFG	1.195	325	701	1.262	1,30%	0,67%	1,19%	561	67	938			
	CF 1	69	154	536	178	0,19%	1,46%	0,48%	(358)	109	24			
	Total Griya	69	154	536	178	0,21%	1,62%	0,54%	(358)	109	24			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	171	165	1.085	2,02%	0,24%	1,57%	919	(42)	914			
	Mitraguna & Others	1.127	171	165	1.085	2,37%	0,30%	1,94%	919	(42)	914			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	325	795	2.998	0,97%	0,53%	1,99%	2.203	1.803	2.673	0,48%	75,74%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,98%	0,99%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,01%	-	94	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	821	819	818	0,87%	0,78%	0,77%	(1)	16	(3)			
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)			
	Total Griya	46	163	161	160	0,14%	0,49%	0,48%	(1)	114	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,96%	0,95%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,85%	0,84%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,43%	-	61	(0)			
	Total Pembiayaan	1.175	1.288	1.286	1.285	0,95%	0,86%	0,85%	(1)	109	(3)	0,08%	90,80%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	5.232	5.237	617	5	(311)	-5,60%	(1.493)	-22,18%	19.651	26,65%	(14.415)
2	Tabungan	220.302	236.315	241.901	239.819	(5.076)	(2.082)	3.504	1,48%	19.516	8,86%	240.832	99,58%	(1.014)
3	Deposito	143.210	171.686	157.025	157.580	(10.775)	555	(14.107)	-8,22%	14.369	10,03%	144.430	109,10%	13.150
	Total	370.242	413.548	404.158	402.635	(15.234)	(1.523)	(10.913)	-2,64%	32.393	8,75%	404.913	99,44%	(2.278)
	CASA	227.032	241.862	247.133	245.055	(4.459)	(2.077)	3.193	1,32%	18.024	7,94%	260.483	94,08%	(15.428)
	(%) CASA	61,32%	58,48%	61,15%	60,86%									
	FDR	58,19%	64,23%	66,41%	66,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.097	22.353	22.551		197	1.454	6,89%	2.039	9,94%	-	0,00%	22.551
2	Giro ISE	3.669	3.228	3.125	3.042		(83)	(186)	-5,77%	(628)	-17,10%		0,00%	3.042
3	Tabungan ISE	6.637	8.351	9.711	9.991		280	1.640	19,64%	3.355	50,55%		0,00%	9.991
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	172	174	174		0	2	1,16%	32	22,54%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	12.203	-	-	0	-300	-989	12.175	989	8.808	138,54%	3.395
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	2.634	-	-	0	-356	-989	2.606	989	4.985	52,85%	(2.350)
	• Local Champion	28	3.393	2.424	-	-	0	-55	-969	2.396	969	2.378	101,93%	46
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	11.976	-	-	0	126	-99	4.160	99	12.205	98,13%	(229)
	KUR	7.418	11.668	11.571	-	-	0	134	-97	4.152	97	11.593	99,81%	(23)
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	34.545	4.321	6.817	2.496	51	2.677	15.155	4.140	31.974	108,04%	2.571
	Cilem	9.334	14.807	16.893	496	3.525	3.029	-1.168	2.086	7.560	1.439	18.810	89,81%	(1.916)
	Gadai	10.057	17.061	17.651	3.825	3.292	-533	1.219	591	7.595	2.701	13.164	134,09%	4.487
4	CFG	188.225	208.494	209.690	3.827	4.793	966	3.008	1.196	21.465	3.597	202.408	103,60%	7.282
	CF 1	13.467	13.805	13.530	600	-	-600	37	-275	64	275	15.211	88,95%	(1.680)
	Total Griya	8.915	8.773	8.576	200	-	-200	0	-197	-340	197	9.339	91,82%	(764)
	• Total Non Program	8.915	8.773	8.576	200	-	-200	495	-197	-340	197	9.339	91,82%	(764)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.955	400	-	-400	37	-77	404	77	5.871	84,39%	(917)
	CF 2	174.758	194.689	196.160	3.227	4.793	1.566	2.971	1.471	21.402	3.322	187.198	104,79%	8.962
	Mitraguna & Others	169.164	188.986	190.492	3.227	4.793	1.566	3.012	1.506	21.328	3.287	180.451	105,56%	10.041
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	268.415	8.148	11.610	3.462	2.886	2.785	52.955	8.825	255.396	105,10%	13.019

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	66	425	2,32%	0,55%	3,55%	359	244	425			
	KUR	181	-	-	285	2,44%	0,00%	2,46%	285	103	285			
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141			
3	PWG	-	-	-	1.090	0,00%	0,00%	3,15%	1.090	1.090	1.090			
	Cilem	-	-	-	899	0,00%	0,00%	5,32%	899	899	899			
	Gadai	-	-	-	191	0,00%	0,00%	1,08%	191	191	191			
4	CFG	461	366	-	755	0,24%	0,00%	0,36%	755	294	389			
	CF 1	356	255	-	108	2,64%	0,00%	0,80%	108	(248)	(147)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	255	-	108	7,82%	0,00%	2,19%	108	(248)	(147)			
	CF 2	105	110	-	647	0,06%	0,00%	0,33%	647	541	536			
	Mitraguna & Others	105	110	-	647	0,06%	0,00%	0,34%	647	541	536			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	366	66	2.270	0,30%	0,02%	0,85%	2.204	1.628	1.904	0,11%	86,65%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	146	0,04%	0,07%	0,07%	(1)	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	146	0,02%	0,08%	0,07%	(1)	117	(1)			
	Mitraguna & Others	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,05%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	6.287	6.279	5.080	(8)	(4.362)	-40,99%	6.134	4217,05%	4.064	154,49%	2.215
2	Tabungan	93.148	114.005	114.398	115.072	2.110	674	1.067	0,94%	21.925	23,54%	106.141	108,41%	8.931
3	Deposito	25.397	122.050	123.845	123.543	(192)	(302)	1.494	1,22%	98.146	386,45%	26.151	472,41%	97.392
	Total	118.690	246.696	244.531	244.895	6.998	364	(1.801)	-0,73%	126.205	106,33%	136.357	179,60%	108.538
	CASA	93.293	124.646	120.686	121.352	7.190	666	(3.295)	-2,64%	28.058	30,08%	110.205	110,11%	11.146
	(%) CASA	78,60%	50,53%	49,35%	49,55%									
	FDR	96,89%	55,72%	56,50%	56,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.776	1.592	1.592		0	(184)	-10,37%	775	94,78%	-	0,00%	1.592
2	Giro ISE	33	60	60	60		0	0	0,00%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.717	1.532	1.532		0	(184)	-10,73%	748	95,40%		0,00%	1.532
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	82	82	82		0	0	0,00%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.624	35.054	970	1.495	525	-37	430	5.285	1.065	33.477	104,71%	1.578
	KUR	28.200	32.668	33.135	870	1.495	625	-59	468	4.935	1.027	31.727	104,44%	1.409
	Non KUR	1.570	1.956	1.919	100	-	-100	23	-37	349	37	1.750	109,66%	169
3	PWG	4.527	9.694	10.124	420	651	231	-227	430	5.597	221	10.876	93,09%	(752)
	Cilem	4.527	9.694	10.124	420	651	231	-227	430	5.597	221	10.876	93,09%	(752)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	92.972	1.078	868	-210	933	-164	12.271	1.032	93.313	99,63%	(341)
	CF 1	1.386	7.900	8.442	198	588	390	535	542	7.056	46	2.892	291,87%	5.549
	Total Griya	404	3.752	3.744	-	-	0	0	-7	3.340	7	784	477,69%	2.961
	• Total Non Program	404	3.752	3.744	-	-	0	-9	-7	3.340	7	784	477,69%	2.961
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.697	198	588	390	535	549	3.716	39	2.108	222,79%	2.589
	CF 2	79.315	85.237	84.530	880	280	-600	398	-706	5.215	986	90.421	93,49%	(5.890)
	Mitraguna & Others	60.800	65.858	65.423	880	280	-600	437	-435	4.623	715	70.877	92,30%	(5.455)
	Pensiun	18.515	19.378	19.108	-	-	0	-39	-271	593	271	19.543	97,77%	(436)
	Total Pembiayaan	114.997	137.454	138.151	2.468	3.014	546	670	696	23.153	2.318	137.665	100,35%	485

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	103	349	1.174	0,72%	1,01%	3,35%	824	960	1.071			
	KUR	129	103	349	1.062	0,46%	1,07%	3,21%	713	933	960			
	Non KUR	85	-	-	112	5,40%	0,00%	5,81%	112	27	112			
3	PWG	-	-	-	161	0,00%	0,00%	1,59%	161	161	161			
	Cilem	-	-	-	161	0,00%	0,00%	1,59%	161	161	161			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	1.119	0,00%	0,50%	1,20%	652	1.115	(21)			
	CF 1	-	177	177	-	0,00%	2,24%	0,00%	(177)	-	(177)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	-	0,00%	4,27%	0,00%	(177)	-	(177)			
	CF 2	3	962	289	1.119	0,00%	0,34%	1,32%	829	1.115	156			
	Mitraguna & Others	3	962	289	608	0,01%	0,44%	0,93%	319	605	(354)			
	Pensiun	-	-	-	511	0,00%	0,00%	2,67%	511	511	511			
	Total Pembiayaan	217	1.242	816	2.454	0,19%	0,59%	1,78%	1.638	2.237	1.212	0,06%	96,35%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	119	118	7	0,71%	0,34%	0,02%	(112)	(205)	(113)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	113	112	-	12,12%	5,70%	0,00%	(112)	(190)	(113)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.759	2.754	2.931	3,10%	2,96%	3,15%	177	428	172			
	CF 1	-	23	23	200	0,00%	0,30%	2,37%	177	200	177			
	Total Griya	-	23	23	23	0,00%	0,62%	0,63%	-	23	-			
	Oto	-	-	-	177	0,00%	0,00%	3,77%	177	177	177			
	CF 2	2.503	2.735	2.731	2.731	3,16%	3,20%	3,23%	(0)	227	(5)			
	Mitraguna & Others	2.503	2.521	2.517	2.517	4,12%	3,82%	3,85%	(0)	13	(5)			
	Pensiun	-	214	214	214	0,00%	0,16%	1,12%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.938	2,36%	2,09%	2,13%	65	223	60	0,10%	95,41%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	2.766	2.717	386	(49)	847	45,32%	(739)	-21,38%	15.621	17,39%	(12.904)
2	Tabungan	145.385	150.842	151.268	153.748	1.827	2.480	2.906	1,93%	8.362	5,75%	164.624	93,39%	(10.876)
3	Deposito	14.811	12.606	12.545	12.544	(141)	(1)	(61)	-0,49%	(2.267)	-15,30%	15.935	78,72%	(3.391)
	Total	163.652	165.317	166.579	169.009	2.072	2.431	3.692	2,23%	5.357	3,27%	196.180	86,15%	(27.170)
	CASA	148.841	152.712	154.034	156.465	2.214	2.431	3.753	2,46%	7.624	5,12%	180.244	86,81%	(23.780)
	(%) CASA	90,95%	92,37%	92,47%	92,58%									
	FDR	119,93%	128,22%	128,06%	126,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.992	2.561	2.599		38	(393)	-13,13%	65	2,57%	-	0,00%	2.599
2	Giro ISE	1.520	903	761	782		21	(122)	-13,48%	(738)	-48,56%		0,00%	782
3	Tabungan ISE	1.014	2.088	1.801	1.817		17	(271)	-12,98%	803	79,19%		0,00%	1.817
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	291	294	294		0	3	1,03%	19	6,91%		0,00%	294

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.240	4.240	-	-	0	-17	0	-327	-	4.568	92,83%	(327)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,92%	(3)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.212	37.767	1.220	1.340	120	1.224	555	1.843	785	39.840	94,80%	(2.073)
	KUR	33.748	34.096	34.612	620	1.270	650	770	515	863	755	37.473	92,36%	(2.862)
	Non KUR	2.176	3.116	3.156	600	70	-530	454	39	979	31	2.367	133,34%	789
3	PWG	12.551	23.986	25.546	3.219	3.964	744	978	1.560	12.996	2.404	24.637	103,69%	909
	Cilem	6.245	13.402	13.970	1.425	1.010	-415	994	568	7.725	442	15.931	87,69%	(1.961)
	Gadai	6.305	10.585	11.576	1.794	2.954	1.159	-16	991	5.271	1.962	8.706	132,96%	2.870
4	CFG	143.228	146.529	145.763	1.069	722	-347	61	-766	2.535	1.488	159.883	91,17%	(14.120)
	CF 1	29.589	26.539	26.423	129	-	-129	-13	-115	-3.165	115	34.388	76,84%	(7.965)
	Total Griya	26.165	23.673	23.584	-	-	0	0	-90	-2.582	90	29.764	79,23%	(6.181)
	• Total Non Program	3.355	2.439	2.426	-	-	0	-56	-12	-929	12	4.239	57,23%	(1.813)
	• Program	22.810	21.235	21.157	-	-	0	-156	-77	-1.653	77	25.525	82,89%	(4.368)
	Oto	3.424	2.865	2.840	129	-	-129	-13	-25	-584	25	4.624	61,42%	(1.784)
	CF 2	113.639	119.991	119.339	940	722	-218	73	-651	5.701	1.373	125.494	95,10%	(6.155)
	Mitraguna & Others	94.023	97.309	96.928	842	722	-120	156	-381	2.905	1.103	104.779	92,51%	(7.851)
	Pensiun	19.615	22.682	22.412	98	-	-98	-83	-270	2.796	270	20.716	108,19%	1.696
	Total Pembiayaan	196.270	211.968	213.316	5.508	6.026	517	2.246	1.348	17.046	4.678	228.928	93,18%	(15.611)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	96	91	3.040	1,77%	0,24%	8,05%	2.949	2.405	2.944			
	KUR	580	96	91	3.035	1,72%	0,27%	8,77%	2.944	2.455	2.939			
	Non KUR	55	-	-	5	2,54%	0,00%	0,16%	5	(50)	5			
3	PWG	-	-	-	915	0,00%	0,00%	3,58%	915	915	915			
	Cilem	-	-	-	476	0,00%	0,00%	3,40%	476	476	476			
	Gadai	-	-	-	439	0,00%	0,00%	3,79%	439	439	439			
4	CFG	3.895	4.268	3.612	4.440	2,72%	2,46%	3,05%	828	545	172			
	CF 1	3.671	3.535	2.934	3.824	12,41%	11,06%	14,47%	890	153	289			
	Total Griya	3.671	3.535	2.934	3.824	14,03%	12,39%	16,21%	890	153	289			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	733	678	616	0,20%	0,56%	0,52%	(62)	392	(117)			
	Mitraguna & Others	224	733	678	616	0,24%	0,70%	0,64%	(62)	392	(117)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.364	3.703	8.394	2,31%	1,75%	3,94%	4.691	3.865	4.030	3,66%	7,00%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,61%	97,61%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	204	199	199	0,93%	0,54%	0,53%	(1)	(135)	(5)			
	KUR	146	148	145	144	0,43%	0,43%	0,42%	(1)	(1)	(3)			
	Non KUR	188	56	54	54	8,65%	1,74%	1,72%	-	(134)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.419	3.402	3.370	2,51%	2,32%	2,31%	(32)	(220)	(50)			
	CF 1	3.133	3.178	3.018	2.985	10,59%	11,37%	11,30%	(32)	(147)	(193)			
	Total Griya	3.118	3.178	3.018	2.985	11,91%	12,75%	12,66%	(32)	(132)	(193)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	241	384	384	0,40%	0,32%	0,32%	-	(73)	143			
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,27%	-	46	143			
	Pensiun	236	118	118	118	0,12%	0,06%	0,53%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.762	7.740	7.707	4,11%	3,65%	3,61%	(33)	(359)	(55)	3,62%	-0,31%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	606	621	(431)	15	175	39,22%	81	15,04%	13.456	4,62%	(12.835)
2	Tabungan	125.992	133.746	131.958	130.801	3	(1.157)	(2.945)	-2,20%	4.809	3,82%	146.385	89,35%	(15.584)
3	Deposito	49.100	48.466	46.607	46.607	1.128	0	(1.859)	-3,84%	(2.493)	-5,08%	50.288	92,68%	(3.681)
	Total	175.632	182.658	179.171	178.029	701	(1.142)	(4.629)	-2,53%	2.398	1,37%	210.129	84,72%	(32.100)
	CASA	126.532	134.192	132.564	131.422	(428)	(1.142)	(2.770)	-2,06%	4.891	3,87%	159.842	82,22%	(28.419)
	(%) CASA	72,04%	73,47%	73,99%	73,82%									
	FDR	182,36%	176,18%	179,59%	180,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.695	1.848	1.943		95	248	14,63%	691	55,15%	-	0,00%	1.943
2	Giro ISE	222	144	169	270		101	126	87,47%	48	21,71%		0,00%	270
3	Tabungan ISE	1.030	1.551	1.679	1.673		(6)	122	7,87%	643	62,35%		0,00%	1.673
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	222	222		0	1	0,45%	27	13,85%		0,00%	222

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.357	-	-	0	-316	-44	-321	44	17.854	80,41%	(3.497)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.357	-	-	0	-316	-44	-321	44	16.471	87,16%	(2.114)
	• Local Champion	14.678	14.401	14.357	-	-	0	-316	-44	-321	44	15.528	92,46%	(1.171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.107	125	150	25	90	-617	-1.167	767	38.153	86,77%	(5.046)
	KUR	31.590	31.015	30.285	125	-	-125	38	-729	-1.305	729	35.282	85,84%	(4.996)
	Non KUR	2.684	2.709	2.822	-	150	150	52	113	138	37	2.872	98,26%	(50)
3	PWG	22.430	34.472	36.262	5.098	4.504	-594	1.427	1.791	13.832	2.713	34.960	103,73%	1.302
	Cilem	9.274	14.615	16.301	983	1.889	906	216	1.686	7.027	204	18.979	85,89%	(2.678)
	Gadai	13.156	19.856	19.962	4.115	2.614	-1.500	1.211	105	6.806	2.509	15.981	124,91%	3.981
4	CFG	248.904	239.210	238.051	629	1.125	496	-240	-1.159	-10.853	2.284	271.752	87,60%	(33.701)
	CF 1	66.307	61.912	61.506	149	-	-149	40	-406	-4.802	406	75.221	81,77%	(13.715)
	Total Griya	63.771	58.025	57.695	-	-	0	0	-330	-6.076	330	71.325	80,89%	(13.630)
	• Total Non Program	13.172	11.709	11.570	-	-	0	-143	-140	-1.602	140	14.703	78,69%	(3.133)
	• Program	50.599	46.315	46.125	-	-	0	-522	-190	-4.474	190	56.622	81,46%	(10.497)
	Oto	2.536	3.887	3.811	149	-	-149	40	-76	1.275	76	3.896	97,82%	(85)
	CF 2	182.596	177.298	176.545	480	1.125	645	-280	-753	-6.051	1.878	196.531	89,83%	(19.986)
	Mitraguna & Others	145.742	143.741	143.218	355	956	601	-121	-523	-2.524	1.479	158.383	90,42%	(15.165)
	Pensiun	36.854	33.557	33.327	125	169	44	-159	-230	-3.527	399	38.148	87,36%	(4.821)
	Total Pembiayaan	320.285	321.806	321.777	5.852	5.779	-74	961	-29	1.492	5.808	362.719	88,71%	(40.943)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.373	0,00%	0,00%	16,53%	2.373	2.373	2.373			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.373	0,00%	0,00%	16,53%	2.373	2.373	2.373			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	2.819	0,46%	1,62%	8,51%	2.271	2.660	2.288			
	KUR	138	436	452	2.375	0,44%	1,46%	7,84%	1.923	2.237	1.939			
	Non KUR	20	95	96	444	0,75%	3,55%	15,72%	348	424	349			
3	PWG	-	-	-	695	0,00%	0,00%	1,92%	695	695	695			
	Cilem	-	-	-	421	0,00%	0,00%	2,58%	421	421	421			
	Gadai	-	-	-	274	0,00%	0,00%	1,37%	274	274	274			
4	CFG	7.829	9.486	9.999	15.583	3,15%	4,18%	6,55%	5.584	7.754	6.098			
	CF 1	6.309	7.631	7.665	10.758	9,51%	12,38%	17,49%	3.093	4.449	3.127			
	Total Griya	6.204	7.631	7.665	10.522	9,73%	13,21%	18,24%	2.856	4.318	2.891			
	Oto	105	-	-	237	4,15%	0,00%	6,21%	237	131	237			
	CF 2	1.520	1.854	2.334	4.825	0,83%	1,32%	2,73%	2.491	3.305	2.970			
	Mitraguna & Others	1.215	1.065	1.695	4.188	0,83%	1,18%	2,92%	2.493	2.973	3.124			
	Pensiun	305	790	638	636	0,83%	1,90%	1,91%	(2)	332	(154)			
	Total Pembiayaan	7.988	10.017	10.547	21.469	2,49%	3,28%	6,67%	10.923	13.482	11.453	0,62%	90,77%	-6,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	251	0,50%	0,62%	0,76%	43	81	10			
	KUR	12	218	193	244	0,04%	0,62%	0,81%	51	232	26			
	Non KUR	158	23	15	7	5,88%	0,55%	0,25%	(8)	(151)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.107	6.098	6.683	2,65%	2,55%	2,81%	585	86	576			
	CF 1	4.154	5.019	4.894	5.479	6,26%	7,90%	8,91%	585	1.325	459			
	Total Griya	4.071	4.937	4.811	5.396	6,38%	8,29%	9,35%	585	1.325	459			
	Oto	82	82	82	82	3,25%	2,12%	2,16%	-	-	-			
	CF 2	2.444	1.088	1.205	1.205	1,34%	0,68%	0,68%	-	(1.239)	117			
	Mitraguna & Others	1.967	1.088	1.059	1.059	1,35%	0,74%	0,74%	-	(908)	(29)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	7.198	2,20%	2,04%	2,24%	628	167	586	0,30%	86,58%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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