

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				Mtd Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	54.721	52.796	(86.238)	(1.925)	(6.253)	-10,59%	(21.373)	-28,82%	212.481	24,85%	(159.685)
2	Tabungan	1.786.724	1.968.204	1.947.865	1.939.804	36.437	(8.061)	(28.401)	-1,44%	153.080	8,57%	2.011.047	96,46%	(71.244)
3	Deposito	649.060	615.862	624.706	624.499	(36.484)	(207)	8.637	1,40%	(24.561)	-3,78%	663.637	94,10%	(39.138)
Total		2.509.954	2.643.115	2.627.293	2.617.099	(86.285)	(10.194)	(26.017)	-0,98%	107.145	4,27%	2.887.165	90,65%	(270.066)
CASA		1.860.893	2.027.253	2.002.586	1.992.600	(49.801)	(9.986)	(34.654)	-1,71%	131.706	7,08%	2.223.528	89,61%	(230.929)
(% CASA)		74,14%	76,70%	76,22%	76,14%									
FDR		125,36%	131,49%	132,85%	133,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	42.839	42.018	41.797	41.463		(334)	(555)	-1,32%	(1.376)	-3,21%	80.699	51,38%	(39.236)
2	Giro ISE	4.948	4.741	5.740	4.689		(1.051)	(52)	-1,09%	(259)	-5,23%	27.894	16,81%	(23.205)
3	Tabungan ISE	31.691	33.067	31.838	32.555		717	(513)	-1,55%	864	2,73%	36.953	88,77%	(52.920)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	240.119	500	200	-300	-5.617	-2.546	55.549	2.746	215.986	111,17%	24.133
	Linkage	86.431	111.300	110.956	-	-	-	-488	-344	24.526	344	100.323	110,60%	10.634
	Non-Linkage	98.139	131.365	129.163	500	200	-300	-5.130	-2.202	31.023	2.402	115.663	111,67%	13.500
	• Local Champion	98.139	131.365	129.163	500	200	-300	-5.130	-2.202	31.023	2.402	112.586	114,72%	16.577
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	442.616	6.355	7.025	670	-160	-1.723	-4.261	8.748	501.352	88,28%	(58.735)
	KUR	419.345	419.362	418.173	6.255	6.865	610	247	-1.189	-1.172	8.054	471.093	88,77%	(52.920)
	Non KUR	27.532	24.977	24.443	100	160	60	-407	-534	-3.089	694	30.259	80,78%	(5.815)
3	PWG	258.833	406.261	422.579	71.953	63.162	-8.791	27.268	16.318	163.746	46.844	414.433	101,97%	8.147
	Cilem	127.522	219.691	227.747	20.658	17.577	-3.081	9.355	8.055	100.225	9.522	250.568	90,89%	(22.821)
	Gadai	131.312	186.669	194.833	51.295	45.585	-5.710	17.913	8.263	63.521	37.322	163.864	118,90%	30.968
4	CFG	2.256.170	2.382.215	2.384.973	36.386	30.742	-5.644	22.329	2.758	128.803	27.984	2.472.864	96,45%	(87.891)
	CF 1	461.418	471.592	472.099	4.667	3.385	-1.282	5.755	507	10.681	2.878	495.744	95,23%	(23.645)
	Total Griya	417.205	393.258	392.826	1.415	788	-627	0	-432	-24.380	1.220	432.970	90,73%	(40.144)
	• Total Non Program	64.148	59.328	59.568	1.100	510	-590	2.080	240	-4.580	270	71.111	83,77%	(11.543)
	• Program	353.058	333.930	333.258	315	278	-37	-1.789	-672	-19.800	950	361.858	92,10%	(28.601)
	Oto	44.213	78.334	79.273	3.251	2.597	-655	5.755	939	35.061	1.658	62.775	126,28%	16.499
	CF 2	1.794.752	1.910.623	1.912.874	31.720	27.357	-4.362	16.573	2.251	118.122	25.106	1.977.120	96,75%	(64.246)
	Mitraguna & Others	1.323.695	1.431.023	1.434.751	24.518	21.865	-2.653	12.749	3.728	111.055	18.137	1.489.234	96,34%	(54.483)
	Pensium	471.056	479.599	478.123	7.202	5.492	-1.709	3.824	-1.476	7.067	6.969	487.886	98,00%	(9.763)
Total Pembiayaan		3.146.451	3.475.480	3.490.288	115.194	101.129	-14.065	43.819	14.808	343.837	86.321	3.604.634	96,83%	(114.347)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	50.679	0,10%	0,20%	21,11%	50.204	50.487	50.331			
	Linkage	-	-	-	42.736	0,00%	0,00%	38,52%	42.736	42.736	42.736			
	Local Champion	192	348	475	7.943	0,20%	0,36%	6,15%	7.468	7.751	7.595			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	44.148	1,09%	1,80%	9,97%	36.149	39.269	36.149			
	KUR	3.627	6.377	6.377	39.834	0,86%	1,52%	9,53%	33.458	36.208	33.458			
	Non KUR	1.252	1.623	1.623	4.314	4,55%	6,50%	17,65%	2.691	3.062	2.691			
3	PWG	275	1	1	18.955	0,11%	0,00%	4,49%	18.954	18.680	18.954			
	Cilem	275	1	1	13.613	0,22%	0,00%	5,98%	13.612	13.338	13.612			
	Gadai	-	-	-	5.342	0,00%	0,00%	2,74%	5.342	5.342	5.342			
4	CFG	67.344	65.418	65.451	143.481	2,98%	2,75%	6,02%	78.030	76.137	78.063			
	CF 1	43.373	41.883	41.926	67.297	9,40%	8,89%	14,25%	25.371	23.924	25.414			
	Total Griya	41.791	40.502	40.088	59.264	10,02%	10,19%	15,09%	19.176	17.473	18.762			
	Oto	1.583	1.381	1.838	8.033	3,58%	2,35%	10,13%	6.195	6.451	6.652			
	CF 2	23.971	23.535	23.525	76.184	1,34%	1,23%	3,98%	52.659	52.213	52.649			
	Mitraguna & Others	22.208	21.338	21.186	71.811	1,68%	1,48%	5,01%	50.625	49.604	50.473			
	Pensium	1.763	2.197	2.338	4.372	0,37%	0,49%	0,91%	2.034	2.610	2.176			
Total Pembiayaan		72.690	73.767	73.927	257.263	2,31%	2,13%	7,37%	183.336	184.573	183.496	2,29%	69,00%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.414	19,34%	13,63%	13,92%	351	(2.277)	332			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.414	36,37%	25,17%	25,87%	351	(2.277)	332			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.867	0,79%	1,91%	2,00%	359	5.337	1.023			
	KUR	2.493	5.912	6.287	6.378	0,59%	1,50%	1,53%	91	3.885	466			
	Non KUR	1.037	1.932	2.221	2.489	3,77%	8,89%	10,18%	268	1.452	557			
3	PWG	184	184	184	206	0,07%	0,05%	0,05%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,01%	22	22	22			
	Gadai	184	184	184	184	0,14%	0,10%	0,09%	-	(0)	-			
4	CFG	99.269	134.606	135.903	138.337	4,40%	5,70%	5,80%	2.434	39.068	3.731			
	CF 1	73.505	94.608	94.254	96.192	15,93%	19,99%	20,38%	1.938	22.687	1.584			
	Total Griya	73.052	92.989	92.591	94.538	17,51%	23,54%	24,07%	1.947	21.487	1.549			
	Oto	453	1.619	1.663	1.654	1,03%	2,12%	2,09%	(10)	1.200	35			
	CF 2	25.764	39.998	41.649	42.145	1,44%	2,18%	2,20%	496	16.381	2.146			
	Mitraguna & Others	22.415	37.920	39.679	40.177	1,69%	2,77%	2,80%	498	17.763	2.257			
	Pensium	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	180.823	4,41%	5,11%	5,18%	3.165	42.150	5.108	4,00%	22,81%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.902	7.947	8.177	665	230	1.274	18,46%	7.032	614,50%	10.075	81,16%	(1.898)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.597	10.827	(535)	230	1.274	13,34%	9.682	846,07%	10.358	104,53%	469
	CASA	1.144	6.902	7.947	8.177	665	230	1.274	18,46%	7.032	614,50%	10.075	81,16%	(1.898)
	(%) CASA	100,00%	72,26%	74,99%	75,52%									
	FDR	0,00%	29,74%	28,30%	27,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	-	159	147	147		0	(11)	-7,16%	147	#DIV/0!	-	0,00%	147
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	159	147	147		0	(11)	-7,16%	147	#DIV/0!		0,00%	147
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	7	7		0	2	40,00%	7	#DIV/0!		0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.841	2.999	350	200	-150	505	158	2.999	42	2.152	139,37%	847
	KUR	-	2.601	2.759	350	200	-150	510	158	2.759	42	2.044	134,94%	714
	Non KUR	-	240	240	-	-	0	-5	0	240	-	107	223,61%	133
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	2.999	350	200	-150	505	158	2.999	42	2.152	139,37%	847

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	48	0,00%	0,00%	1,60%	48	48	48			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	48	0,00%	0,00%	19,95%	48	48	48			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	48	0,00%	0,00%	1,60%	48	48	48	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	7.645	7.597	(414)	(48)	1.317	20,98%	(4.314)	-36,22%	28.234	26,91%	(20.637)
2	Tabungan	224.769	225.261	216.360	218.064	313	1.704	(7.196)	-3,19%	(6.705)	-2,98%	245.884	88,69%	(27.820)
3	Deposito	43.574	34.515	34.821	34.822	(513)	1	307	0,89%	(8.752)	-20,09%	44.717	77,87%	(9.895)
	Total	280.254	266.055	258.826	260.483	(614)	1.657	(5.572)	-2,09%	(19.771)	-7,05%	318.836	81,70%	(58.352)
	CASA	236.680	231.540	224.005	225.661	(101)	1.656	(5.879)	-2,54%	(11.019)	-4,66%	274.118	82,32%	(48.457)
	(%) CASA	84,45%	87,03%	86,55%	86,63%									
	FDR	105,53%	135,18%	139,04%	138,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	8.748	6.435	6.790	6.808	18	373	5,80%	(1.940)	-22,17%	-	0,00%	6.808
2	Giro ISE	799	1.361	2.359	1.288	(1.071)	(72)	-5,33%	489	61,16%		0,00%	1.288
3	Tabungan ISE	1.949	2.074	1.431	2.520	1.089	446	21,50%	571	29,32%		0,00%	2.520
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234	0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	47.470	-	-	0	-4.437	-305	16.562	305	38.880	122,09%	8.590
	Linkage	-	2.645	2.645	-	-	-	-159	0	2.645	-	3.405	77,68%	(760)
	Non-Linkage	30.908	45.130	44.825	-	-	0	-4.278	-305	13.917	305	35.475	126,36%	9.350
	• Local Champion	30.908	45.130	44.825	-	-	0	-4.278	-305	13.917	305	34.449	130,12%	10.376
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	32.827	430	-	-430	104	-943	-2.217	943	38.842	84,51%	(6.015)
	KUR	33.160	32.116	31.191	430	-	-430	135	-925	-1.970	925	36.768	84,83%	(5.577)
	Non KUR	1.883	1.653	1.636	-	-	0	-31	-17	-247	17	2.074	78,89%	(438)
3	PWG	42.057	65.239	65.525	17.478	14.649	-2.829	10.115	286	23.469	14.363	59.884	109,42%	5.641
	Cilem	12.529	18.095	18.515	2.333	1.403	-930	1.230	420	5.986	983	25.249	73,33%	(6.734)
	Gadai	29.527	47.144	47.010	15.145	13.246	-1.899	8.884	-134	17.483	13.380	34.635	135,73%	12.375
4	CFG	187.744	212.874	214.037	6.518	4.182	-2.335	2.858	1.163	26.293	3.019	209.436	102,20%	4.601
	CF 1	15.514	20.653	21.301	1.243	895	-347	959	647	5.787	248	17.861	119,26%	3.440
	Total Griya	12.407	11.808	11.709	800	-	-800	0	-99	-697	99	12.727	92,00%	(1.018)
	• Total Non Program	12.280	11.688	11.589	800	-	-800	843	-99	-691	99	12.597	91,99%	(1.009)
	• Program	127	121	121	-	-	0	-1	0	-6	-	130	92,93%	(9)
	Oto	3.107	8.845	9.591	443	895	453	959	746	6.484	149	5.134	186,83%	4.458
	CF 2	172.230	192.221	192.737	5.275	3.287	-1.988	1.900	516	20.507	2.771	191.575	100,61%	1.161
	Mitraguna & Others	136.376	153.847	154.513	3.910	2.581	-1.329	783	666	18.137	1.915	154.181	100,22%	332
	Pensiun	35.854	38.374	38.224	1.365	706	-659	1.117	-150	2.370	856	37.394	102,22%	830
	Total Pembiayaan	295.752	359.658	359.860	24.426	18.831	-5.595	8.640	202	64.108	18.629	347.042	103,69%	12.818

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	348	351	2.201	0,00%	0,73%	4,64%	1.851	2.201	1.853			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	348	351	2.201	0,00%	0,78%	4,91%	1.851	2.201	1.853			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	3.682	0,40%	3,23%	11,22%	2.593	3.543	2.683			
	KUR	69	987	1.080	3.512	0,21%	3,36%	11,26%	2.432	3.443	2.525			
	Non KUR	70	13	10	170	3,74%	0,59%	10,41%	161	100	158			
3	PWG	-	-	-	4.334	0,00%	0,00%	6,61%	4.334	4.334	4.334			
	Cilem	-	-	-	1.812	0,00%	0,00%	9,78%	1.812	1.812	1.812			
	Gadai	-	-	-	2.522	0,00%	0,00%	5,37%	2.522	2.522	2.522			
4	CFG	606	1.732	1.400	4.322	0,32%	0,66%	2,02%	2.922	3.716	2.589			
	CF 1	136	431	665	2.000	0,88%	3,22%	9,39%	1.335	1.864	1.569			
	Total Griya	124	291	274	891	1,00%	2,32%	7,61%	616	767	600			
	Oto	12	140	391	1.109	0,39%	4,42%	11,57%	718	1.097	969			
	CF 2	470	1.301	734	2.322	0,27%	0,38%	1,20%	1.587	1.851	1.020			
	Mitraguna & Others	382	1.301	734	2.180	0,28%	0,48%	1,41%	1.446	1.798	879			
	Pensiun	88	-	-	142	0,24%	0,00%	0,37%	142	54	142			
	Total Pembiayaan	745	3.080	2.840	14.539	0,25%	0,79%	4,04%	11.699	13.794	11.459	1,14%	71,74%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.470	4,43%	2,34%	3,10%	351	101	351			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.470	4,43%	2,48%	3,28%	351	101	351			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	447	499	596	0,58%	1,48%	1,82%	97	394	149			
	KUR	-	99	153	241	0,00%	0,48%	0,77%	88	241	141			
	Non KUR	202	348	346	355	10,74%	20,91%	21,72%	10	153	7			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.708	2.020	1.870	1,17%	0,95%	0,87%	(150)	(328)	162			
	CF 1	358	365	365	365	2,31%	1,77%	1,71%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,09%	3,12%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.343	1.655	1.505	1,07%	0,86%	0,78%	(150)	(336)	162			
	Mitraguna & Others	1.689	1.204	1.517	1.366	1,24%	0,99%	0,88%	(150)	(323)	162			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.275	3.638	3.936	1,27%	1,01%	1,09%	298	167	661	10,34%	-844,99%	9,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	19.027	13.676	13.320	7.013	(356)	(5.706)	-29,99%	1.851	16,13%	28.015	47,55%	(14.695)
2	Tabungan	240.508	310.664	306.204	305.181	14.144	(1.023)	(5.482)	-1,76%	64.673	26,89%	261.718	116,61%	43.463
3	Deposito	185.720	180.849	182.111	182.061	3.694	(50)	1.212	0,67%	(3.659)	-1,97%	186.880	97,42%	(4.819)
	Total	437.698	510.540	501.991	500.563	24.852	(1.429)	(9.977)	-1,95%	62.865	14,36%	476.614	105,02%	23.949
	CASA	251.978	329.690	319.880	318.502	21.158	(1.379)	(11.189)	-3,39%	66.524	26,40%	289.733	109,93%	28.768
	(%) CASA	57,57%	64,58%	63,72%	63,63%									
	FDR	88,88%	83,94%	85,18%	85,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	4.125	4.495	4.779	4.904		125	409	9,09%	779	18,88%	-	0,00%	4.904
2	Giro ISE	544	537	437	455		18	(82)	-15,35%	(89)	-16,38%		0,00%	455
3	Tabungan ISE	3.581	3.958	4.342	4.449		108	491	12,41%	868	24,24%		0,00%	4.449
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%		0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	100.787	500	-	-500	-413	-1.869	14.753	1.869	96.228	104,74%	4.560
	Linkage	44.151	42.940	42.736	-	-	-	-198	-204	-1.415	204	48.645	87,85%	(5.909)
	Non-Linkage	41.883	59.716	58.051	500	-	-500	-215	-1.665	16.168	1.665	47.582	122,00%	10.469
	• Local Champion	41.883	59.716	58.051	500	-	-500	-215	-1.665	16.168	1.665	46.557	124,69%	11.495
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	30.096	710	500	-210	19	76	442	424	33.703	89,30%	(3.607)
	KUR	28.300	29.042	29.125	710	500	-210	34	84	826	416	32.146	90,60%	(3.021)
	Non KUR	1.354	978	970	-	-	0	-15	-7	-383	7	1.557	62,33%	(586)
3	PWG	33.844	46.733	47.660	5.674	4.993	-682	1.489	927	13.816	4.066	51.526	92,50%	(3.866)
	Cilem	16.485	25.101	25.646	1.529	1.547	17	88	545	9.161	1.001	30.241	84,81%	(4.595)
	Gadai	17.360	21.633	22.014	4.145	3.446	-699	1.401	382	4.655	3.064	21.286	103,42%	729
4	CFG	239.485	249.114	249.075	2.969	3.089	120	1.764	-39	9.590	3.128	265.972	93,65%	(16.897)
	CF 1	40.558	43.860	43.836	224	269	45	59	-25	3.278	294	43.997	99,63%	(161)
	Total Griya	29.064	28.973	28.895	-	-	0	0	-77	-169	77	30.029	96,22%	(1.134)
	• Total Non Program	12.679	13.575	13.551	-	-	0	-66	-24	872	24	13.236	102,38%	315
	• Program	16.385	15.397	15.344	-	-	0	-90	-53	-1.041	53	16.793	91,37%	(1.449)
	Oto	11.494	14.888	14.941	224	269	45	59	53	3.446	216	13.968	106,96%	973
	CF 2	198.927	205.254	205.239	2.745	2.820	75	1.705	-15	6.312	2.835	221.975	92,46%	(16.736)
	Mitraguna & Others	182.594	188.635	188.534	2.127	2.410	283	985	-101	5.939	2.511	203.670	92,57%	(15.136)
	Pensiun	16.332	16.619	16.706	618	410	-208	720	87	373	323	18.305	91,26%	(1.599)
	Total Pembiayaan	389.016	428.523	427.618	9.853	8.582	-1.272	2.859	-905	38.602	9.487	447.429	95,57%	(19.811)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	43.680	0,00%	0,00%	43,34%	43.680	43.680	43.680			
	Linkage	-	-	-	42.736	0,00%	0,00%	100,00%	42.736	42.736	42.736			
	Local Champion	-	-	-	945	0,00%	0,00%	1,63%	945	945	945			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	597	370	2.400	0,33%	1,23%	7,97%	2.030	2.303	1.802			
	KUR	-	597	370	2.400	0,00%	1,27%	8,24%	2.030	2.400	1.802			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	-	3.049	0,23%	0,00%	6,40%	3.049	2.971	3.049			
	Cilem	78	-	-	2.317	0,47%	0,00%	9,04%	2.317	2.239	2.317			
	Gadai	-	-	-	732	0,00%	0,00%	3,32%	732	732	732			
4	CFG	3.097	3.508	3.356	19.334	1,29%	1,35%	7,76%	15.978	16.237	15.825			
	CF 1	2.023	2.551	2.761	6.442	4,99%	6,30%	14,70%	3.681	4.419	3.890			
	Total Griya	1.062	1.823	2.366	4.719	3,65%	8,17%	16,33%	2.352	3.656	2.896			
	Oto	961	729	395	1.723	8,36%	2,65%	11,53%	1.328	762	994			
	CF 2	1.074	957	595	12.892	0,54%	0,29%	6,28%	12.297	11.818	11.935			
	Mitraguna & Others	1.074	863	500	12.797	0,59%	0,27%	6,79%	12.297	11.723	11.934			
	Pensiun	-	94	95	95	0,00%	0,57%	0,57%	-	95	1			
	Total Pembiayaan	3.271	4.106	3.726	68.463	0,84%	0,87%	16,01%	64.737	65.192	64.357	8,46%	47,19%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.847	30.829	30.829	36,10%	30,03%	30,59%	-	(225)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.847	30.829	30.829	74,15%	51,63%	53,11%	-	(225)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	27,73%	27,93%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.001	5.191	5.803	1,53%	2,08%	2,33%	613	2.145	803			
	CF 1	2.180	2.624	2.673	3.062	5,37%	6,10%	6,99%	389	883	438			
	Total Griya	1.878	2.048	2.047	2.440	6,46%	7,07%	8,45%	393	562	393			
	Oto	302	576	627	622	2,62%	4,21%	4,16%	(4)	320	46			
	CF 2	1.479	2.376	2.517	2.741	0,74%	1,23%	1,34%	224	1.262	365			
	Mitraguna & Others	1.217	2.376	2.517	2.741	0,67%	1,33%	1,45%	224	1.524	365			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.119	36.291	36.904	8,98%	8,47%	8,63%	613	1.973	785	13,77%	-59,54%	5,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	16.165	15.113	16.641	(82.812)	1.527	475	2,94%	13.124	373,27%	19.284	86,29%	(2.643)
2	Tabungan	249.031	279.455	278.839	278.772	5.695	(66)	(682)	-0,24%	29.741	11,94%	266.981	104,42%	11.792
3	Deposito	114.464	61.967	71.990	71.506	(3.150)	(484)	9.539	15,39%	(42.959)	-37,53%	115.642	61,83%	(44.136)
	Total	367.012	357.587	365.942	366.919	(80.267)	977	9.332	2,61%	(93)	-0,03%	401.907	91,29%	(34.988)
	CASA	252.547	295.620	293.952	295.413	(77.118)	1.461	(207)	-0,07%	42.865	16,97%	286.265	103,20%	9.148
	(%) CASA	68,81%	82,67%	80,33%	80,51%									
	FDR	140,41%	153,22%	149,86%	149,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.405	3.384	3.287	3.058	(228)	(325)	-9,61%	(347)	-10,18%	-	0,00%	3.058	
2	Giro ISE	179	96	14	12	(2)	(85)	-87,73%	(167)	-93,39%		0,00%	12	
3	Tabungan ISE	3.226	3.287	3.273	3.047	(226)	(241)	-7,32%	(179)	-5,56%		0,00%	3.047	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	267	370	372	372	0	2	0,54%	105	39,33%		0,00%	372	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.846	83.567	-	200	-	-581	-280	25.451	480	71.366	117,10%	12.200
	Linkage	33.720	57.852	57.785	-	-	-	-59	-67	24.065	67	39.712	145,51%	18.073
	Non-Linkage	24.397	25.994	25.782	-	200	200	-522	-213	1.385	413	31.654	81,45%	(5.872)
	• Local Champion	24.397	25.994	25.782	-	200	200	-522	-213	1.385	413	30.629	84,18%	(4.847)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	42.711	36.650	36.530	265	650	385	-543	-120	-6.182	770	46.747	78,14%	(10.217)
	KUR	42.080	35.505	35.394	265	650	385	-443	-110	-6.686	760	45.967	77,00%	(10.572)
	Non KUR	631	1.146	1.135	-	-	0	-100	-10	504	10	780	145,59%	356
3	PWG	35.041	52.873	55.206	9.118	7.894	-1.224	1.453	2.333	20.165	5.561	51.704	106,77%	3.501
	Cilem	13.016	24.784	26.233	2.914	2.349	-565	894	1.449	13.218	900	25.565	102,61%	668
	Gadai	22.025	28.089	28.973	6.204	5.545	-659	559	884	6.947	4.661	26.139	110,84%	2.833
4	CFG	379.443	374.521	373.107	2.092	2.064	-28	677	-1.414	-6.335	3.478	405.094	92,10%	(31.987)
	CF 1	241.455	234.709	234.426	589	519	-70	780	-283	-7.029	802	251.717	93,13%	(17.291)
	Total Griya	235.660	222.320	221.705	-	-	0	0	-616	-13.955	616	244.156	90,80%	(22.452)
	• Total Non Program	5.587	4.812	4.798	-	-	0	-55	-15	-790	15	8.349	57,47%	(3.551)
	• Program	230.073	217.508	216.907	-	-	0	-1.380	-601	-13.166	601	235.808	91,98%	(18.901)
	Oto	5.795	12.389	12.722	589	519	-70	780	333	6.927	186	7.561	168,26%	5.161
	CF 2	137.987	139.812	138.681	1.503	1.545	42	-103	-1.131	694	2.676	153.377	90,42%	(14.696)
	Mitraguna & Others	90.056	91.160	90.262	967	1.384	417	-247	-898	207	2.282	104.194	86,63%	(13.932)
	Pensiun	47.932	48.652	48.419	536	161	-375	144	-233	487	394	49.183	98,45%	(764)
	Total Pembiayaan	515.311	547.891	548.409	11.475	10.808	-667	1.006	519	33.099	10.289	574.911	95,39%	(26.501)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	4.674	0,33%	0,00%	5,59%	4.674	4.482	4.674			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	4.674	0,79%	0,00%	18,13%	4.674	4.482	4.674			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	2.278	2,11%	1,42%	6,24%	1.757	1.375	1.450			
	KUR	903	726	418	2.134	2,15%	1,18%	6,03%	1.717	1.231	1.408			
	Non KUR	-	102	103	144	0,00%	9,01%	12,66%	41	144	42			
3	PWG	99	-	-	814	0,28%	0,00%	1,48%	814	716	814			
	Cilem	99	-	-	719	0,76%	0,00%	2,74%	719	620	719			
	Gadai	-	-	-	95	0,00%	0,00%	0,33%	95	95	95			
4	CFG	32.852	32.031	30.578	41.452	8,66%	8,16%	11,11%	10.874	8.600	9.421			
	CF 1	31.606	28.171	27.466	35.856	13,09%	11,70%	15,30%	8.391	4.251	7.686			
	Total Griya	31.469	28.057	27.355	35.455	13,35%	12,30%	15,99%	8.101	3.986	7.398			
	Oto	136	114	111	401	2,35%	0,90%	3,15%	290	265	287			
	CF 2	1.247	3.861	3.113	5.596	0,90%	2,23%	4,04%	2.483	4.349	1.735			
	Mitraguna & Others	1.122	3.290	2.540	4.699	1,25%	2,79%	5,21%	2.159	3.577	1.409			
	Pensiun	124	571	572	897	0,26%	1,18%	1,85%	324	772	326			
	Total Pembiayaan	34.046	32.859	31.099	49.219	6,61%	5,68%	8,97%	18.119	15.173	16.360	0,20%	97,75%	-8,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,63%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	979	1.074	1.160	1,07%	2,93%	3,18%	87	704	181			
	KUR	456	979	1.074	1.057	1,08%	3,02%	2,99%	(17)	601	78			
	Non KUR	-	-	-	103	0,00%	0,00%	9,09%	103	103	103			
3	PWG	184	184	184	188	0,53%	0,35%	0,34%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,64%	-	(0)	-			
4	CFG	57.168	73.010	72.616	74.156	15,07%	19,39%	19,88%	1.539	16.988	1.146			
	CF 1	55.413	70.906	69.760	71.086	22,95%	29,72%	30,32%	1.326	15.673	180			
	Total Griya	55.413	70.906	69.760	71.086	23,51%	31,38%	32,06%	1.326	15.673	180			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.070	1,27%	2,04%	2,21%	213	1.315	966			
	Mitraguna & Others	1.113	1.927	2.681	2.896	1,24%	2,94%	3,21%	215	1.784	970			
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	76.440	11,82%	13,65%	13,94%	1.630	15.543	1.331	0,03%	99,82%	-13,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	252	254	61	2	140	121,68%	(1.550)	-85,91%	10.075	2,52%	(9.821)
2	Tabungan	71.593	75.137	78.176	76.754	(749)	(1.422)	1.617	2,15%	5.161	7,21%	85.988	89,26%	(9.234)
3	Deposito	17.657	22.539	21.903	22.153	205	250	(385)	-1,71%	4.497	25,47%	18.761	118,08%	3.393
	Total	91.055	97.790	100.332	99.162	(482)	(1.170)	1.372	1,40%	8.107	8,90%	114.824	86,36%	(15.662)
	CASA	73.398	75.251	78.429	77.008	(688)	(1.420)	1.757	2,33%	3.610	4,92%	96.063	80,16%	(19.055)
	(%) CASA	80,61%	76,95%	78,17%	77,66%									
	FDR	229,29%	239,15%	236,21%	239,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.396	1.069	1.289	1.293		4	224	20,96%	(104)	-7,44%	-	0,00%	1.293
2	Giro ISE	302	89	231	234		3	145	162,23%	(68)	-22,50%		0,00%	234
3	Tabungan ISE	1.094	979	1.058	1.058		1	79	8,09%	(36)	-3,28%		0,00%	1.058
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	150	150		0	1	0,67%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.614	19.714	300	350	50	428	100	656	250	21.789	90,48%	(2.075)
	KUR	17.594	18.056	18.167	300	350	50	18	111	573	239	20.162	90,11%	(1.995)
	Non KUR	1.464	1.557	1.547	-	-	0	411	-10	83	10	1.627	95,06%	(80)
3	PWG	15.250	27.102	29.497	5.906	5.145	-761	3.381	2.395	14.247	2.750	28.692	102,81%	805
	Cilem	9.140	15.653	17.221	2.127	2.418	292	1.650	1.568	8.081	851	19.791	87,01%	(2.570)
	Gadai	6.110	11.449	12.277	3.779	2.727	-1.052	1.730	827	6.167	1.900	8.901	137,92%	3.375
4	CFG	174.474	187.153	187.785	2.773	3.303	530	2.430	632	13.311	2.671	189.005	99,35%	(1.220)
	CF 1	2.726	4.142	4.303	300	200	-100	415	162	1.577	38	3.884	110,80%	419
	Total Griya	1.978	1.811	2.000	300	200	-100	0	188	22	12	2.194	91,13%	(195)
	• Total Non Program	1.978	1.811	2.000	300	200	-100	266	188	22	12	2.194	91,13%	(195)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.303	-	-	0	415	-27	1.556	27	1.689	136,35%	614
	CF 2	171.748	183.012	183.482	2.473	3.103	630	2.014	470	11.734	2.633	185.122	99,11%	(1.640)
	Mitraguna & Others	111.863	118.616	119.155	1.260	2.082	822	1.001	539	7.291	1.543	123.902	96,17%	(4.747)
	Pensiun	59.885	64.395	64.327	1.213	1.021	-192	1.013	-68	4.442	1.089	61.219	105,08%	3.108
	Total Pembiayaan	208.782	233.869	236.996	8.979	8.798	-181	6.239	3.127	28.214	5.671	239.487	98,96%	(2.490)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	153	36	2.625	1,81%	0,18%	13,32%	2.589	2.281	2.472			
	KUR	344	153	36	2.575	1,96%	0,20%	14,18%	2.539	2.231	2.422			
	Non KUR	-	-	-	50	0,00%	0,00%	3,23%	50	50	50			
3	PWG	-	-	-	972	0,00%	0,00%	3,30%	972	972	972			
	Cilem	-	-	-	972	0,00%	0,00%	5,64%	972	972	972			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	621	1.136	471	5.288	0,36%	0,25%	2,82%	4.818	4.668	4.152			
	CF 1	122	-	-	298	4,46%	0,00%	6,93%	298	177	298			
	Total Griya	-	-	-	98	0,00%	0,00%	4,91%	98	98	98			
	Oto	122	-	-	200	16,27%	0,00%	8,69%	200	78	200			
	CF 2	499	1.136	471	4.990	0,29%	0,26%	2,72%	4.519	4.491	3.854			
	Mitraguna & Others	499	1.136	471	4.540	0,45%	0,40%	3,81%	4.069	4.041	3.404			
	Pensiun	-	-	-	450	0,00%	0,00%	0,70%	450	450	450			
	Total Pembiayaan	965	1.289	507	8.885	0,46%	0,22%	3,75%	8.379	7.921	7.596	0,61%	83,63%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	332	299	335	0,58%	1,52%	1,70%	36	225	3			
	KUR	66	332	299	335	0,37%	1,66%	1,84%	36	269	3			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.261	2.257	2.256	0,02%	1,21%	1,20%	(2)	2.216	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.261	2.257	2.256	0,02%	1,23%	1,23%	(2)	2.216	(5)			
	Mitraguna & Others	40	2.015	2.011	2.010	0,04%	1,70%	1,69%	(2)	1.970	(5)			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.592	2.556	2.591	0,07%	1,09%	1,09%	35	2.441	(2)	1,18%	-7,69%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	179	179	145	0	(35)	-16,31%	134	304,45%	7.914	2,26%	(7.736)
2	Tabungan	126.106	141.500	139.519	133.431	6.657	(6.088)	(8.070)	-5,70%	7.325	5,81%	139.914	95,37%	(6.483)
3	Deposito	46.391	59.763	59.106	59.106	300	0	(657)	-1,10%	12.715	27,41%	47.341	124,85%	11.765
	Total	172.540	201.477	198.803	192.715	7.102	(6.088)	(8.762)	-4,35%	20.175	11,69%	195.169	98,74%	(2.454)
	CASA	126.150	141.714	139.697	133.609	6.802	(6.088)	(8.105)	-5,72%	7.459	5,91%	147.828	90,38%	(14.219)
	(%) CASA	73,11%	70,34%	70,27%	69,33%									
	FDR	92,15%	82,53%	83,64%	86,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	602	679	626	656		31	(22)	-3,31%	55	9,13%	-	0,00%	656
2	Giro ISE	8	1	2	2		0	1	75,44%	(6)	-71,52%		0,00%	2
3	Tabungan ISE	593	678	623	654		31	(23)	-3,47%	61	10,25%		0,00%	654
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Local Champion	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.798	250	200	-50	315	-83	3.270	283	19.794	100,02%	4
	KUR	15.208	18.629	18.571	250	200	-50	411	-58	3.363	258	18.312	101,42%	259
	Non KUR	1.319	1.252	1.227	-	-	0	-96	-24	-92	24	1.482	82,78%	(255)
3	PWG	4.082	8.809	8.791	727	311	-416	532	-17	4.709	329	8.162	107,71%	629
	Cilem	4.082	8.809	8.791	727	311	-416	532	-17	4.709	329	8.162	107,71%	629
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	137.685	2.540	2.285	-255	748	113	-648	2.172	150.832	91,28%	(13.147)
	CF 1	3.556	3.552	3.767	265	278	13	205	215	211	63	4.936	76,32%	(1.169)
	Total Griya	1.390	1.029	1.300	-	278	278	0	271	-90	7	1.602	81,17%	(302)
	• Total Non Program	1.390	1.029	1.022	-	-	0	-17	-7	-368	7	1.602	63,82%	(580)
	• Program	-	-	278	-	278	278	0	278	278	-	0	0,00%	278
	Oto	2.165	2.522	2.467	265	-	-265	205	-55	302	55	3.334	73,98%	(868)
	CF 2	134.777	134.021	133.918	2.275	2.007	-268	543	-102	-859	2.109	145.896	91,79%	(11.978)
	Mitraguna & Others	92.204	94.065	94.696	2.155	2.007	-148	931	631	2.492	1.376	102.238	92,62%	(7.542)
	Pensiun	42.574	39.955	39.222	120	-	-120	-388	-733	-3.352	733	43.658	89,84%	(4.436)
	Total Pembiayaan	158.995	166.269	166.281	3.517	2.796	-721	1.594	11	7.286	2.785	178.841	92,98%	(12.560)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	8	6	0,00%	100,00%	100,00%	(2)	6	6			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	6	0,00%	100,00%	100,00%	(2)	6	6			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	3.763	1,04%	0,68%	19,00%	3.627	3.591	3.629			
	KUR	85	-	-	3.488	0,56%	0,00%	18,78%	3.488	3.403	3.488			
	Non KUR	87	134	136	274	6,58%	10,84%	22,37%	139	188	141			
3	PWG	-	-	1	349	0,00%	0,01%	3,97%	348	349	349			
	Cilem	-	-	1	349	0,00%	0,01%	3,97%	348	349	349			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	926	1.500	5.568	0,82%	1,09%	4,04%	4.068	4.440	4.642			
	CF 1	123	-	-	204	3,46%	0,00%	5,42%	204	81	204			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	-	204	5,68%	0,00%	8,27%	204	81	204			
	CF 2	1.005	926	1.500	5.364	0,75%	1,12%	4,01%	3.864	4.359	4.438			
	Mitraguna & Others	743	623	1.195	5.284	0,81%	1,27%	5,58%	4.089	4.540	4.660			
	Pensiun	262	303	305	80	0,62%	0,76%	0,21%	(225)	(181)	(223)			
	Total Pembiayaan	1.300	1.060	1.644	9.686	0,82%	0,99%	5,83%	8.042	8.386	8.626	0,23%	95,98%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	121	54	53	0,22%	0,27%	0,27%	(1)	16	(68)			
	KUR	-	57	54	53	0,00%	0,29%	0,28%	(1)	53	(4)			
	Non KUR	37	64	-	-	2,80%	0,00%	0,00%	-	(37)	(64)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	874	1.054	1,97%	0,64%	0,77%	180	(1.672)	180			
	CF 1	30	106	106	106	0,85%	2,98%	2,81%	-	76	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	106	106	1,39%	4,20%	4,29%	-	76	-			
	CF 2	2.696	768	768	948	2,00%	0,57%	0,71%	180	(1.748)	180			
	Mitraguna & Others	2.696	462	462	643	2,92%	0,49%	0,68%	180	(2.053)	181			
	Pensiun	-	306	305	305	0,00%	0,18%	0,78%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	1.107	1,74%	0,56%	0,67%	179	(1.656)	112	0,60%	9,17%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	470	467	66	(3)	7	1,57%	(2.938)	-86,27%	10.740	4,35%	(10.272)
2	Tabungan	80.230	89.645	89.811	89.910	4.908	100	265	0,30%	9.680	12,07%	92.985	96,69%	(3.075)
3	Deposito	12.294	17.359	15.838	15.858	(224)	20	(1.501)	-8,64%	3.564	28,99%	12.970	122,26%	2.888
	Total	95.930	107.464	106.119	106.236	4.751	117	(1.228)	-1,14%	10.306	10,74%	116.696	91,04%	(10.459)
	CASA	83.636	90.105	90.281	90.378	4.974	97	273	0,30%	6.742	8,06%	103.725	87,13%	(13.347)
	(%) CASA	87,18%	83,85%	85,08%	85,07%									
	FDR	162,31%	169,31%	172,41%	172,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.541	3.070	3.041	3.043		1	(27)	-0,88%	1.501	97,38%	-	0,00%	3.043
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.541	2.060	2.023	2.024		1	(36)	-1,76%	483	31,30%		0,00%	2.024
4	Deposito ISE	-	1.009	1.019	1.019		0	9	0,93%	1.019	#DIV/0!		0,00%	1.019
5	CIF ISE	141	155	157	157		0	2	1,29%	16	11,35%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	• Local Champion	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	55.595	945	445	-500	518	-769	1.782	1.214	59.009	94,21%	(3.414)
	KUR	50.217	53.456	52.764	945	445	-500	634	-691	2.547	1.136	55.180	95,62%	(2.416)
	Non KUR	3.596	2.908	2.831	-	-	0	-116	-77	-765	77	3.829	73,93%	(998)
3	PWG	27.769	42.250	43.565	7.090	6.481	-610	2.087	1.316	15.796	5.165	39.877	109,25%	3.688
	Cilem	10.764	19.493	20.216	1.085	1.254	168	669	723	9.452	531	19.655	102,86%	562
	Gadai	17.005	22.756	23.349	6.005	5.227	-778	1.418	593	6.344	4.634	20.223	115,46%	3.126
4	CFG	73.851	83.213	83.695	2.875	2.285	-590	1.822	482	9.844	1.803	86.117	97,19%	(2.422)
	CF 1	1.222	2.127	2.021	-	-	0	-25	-106	799	106	2.400	84,19%	(379)
	Total Griya	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
	• Total Non Program	938	754	754	-	-	0	-5	0	-184	-	1.085	69,52%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.267	-	-	0	-25	-106	983	106	1.315	96,28%	(49)
	CF 2	72.630	81.086	81.674	2.875	2.285	-590	1.848	588	9.045	1.697	83.717	97,56%	(2.043)
	Mitraguna & Others	46.537	52.417	52.046	2.350	1.127	-1.223	1.974	-370	5.509	1.497	56.568	92,01%	(4.521)
	Pensiun	26.093	28.670	29.628	525	1.158	633	-126	958	3.535	200	27.149	109,13%	2.479
	Total Pembiayaan	155.700	181.942	182.957	10.910	9.211	-1.700	4.414	1.014	27.256	8.196	185.270	98,75%	(2.314)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	837	704	6.071	0,48%	1,25%	10,92%	5.366	5.810	5.233			
	KUR	228	680	545	5.580	0,45%	1,02%	10,57%	5.034	5.352	4.899			
	Non KUR	33	157	159	491	0,91%	5,47%	17,34%	332	458	334			
3	PWG	-	-	-	2.464	0,00%	0,00%	5,66%	2.464	2.464	2.464			
	Cilem	-	-	-	1.931	0,00%	0,00%	9,55%	1.931	1.931	1.931			
	Gadai	-	-	-	533	0,00%	0,00%	2,28%	533	533	533			
4	CFG	61	365	252	963	0,08%	0,30%	1,15%	710	902	598			
	CF 1	-	-	-	22	0,00%	0,00%	1,08%	22	22	22			
	Total Griya	-	-	-	22	0,00%	0,00%	2,90%	22	22	22			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	365	252	941	0,08%	0,31%	1,15%	689	880	576			
	Mitraguna & Others	61	365	208	597	0,13%	0,40%	1,15%	389	536	232			
	Pensiun	-	-	45	344	0,00%	0,16%	1,16%	299	344	344			
	Total Pembiayaan	322	1.202	957	9.497	0,21%	0,53%	5,19%	8.541	9.176	8.295	8,84%	-70,34%	3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	503	546	705	0,89%	0,97%	1,27%	159	228	202			
	KUR	257	313	388	388	0,51%	0,73%	0,73%	-	131	75			
	Non KUR	220	190	159	318	6,13%	5,45%	11,22%	159	97	127			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	923	948	654	0,86%	1,14%	0,78%	(293)	17	(269)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	923	948	654	0,88%	1,17%	0,80%	(293)	17	(269)			
	Mitraguna & Others	346	923	948	654	0,74%	1,81%	1,26%	(293)	309	(269)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.426	1.494	1.360	0,72%	0,82%	0,74%	(134)	245	(66)	4,48%	-503,12%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	2.377	1.203	(4.461)	(1.174)	(3.920)	-76,51%	(13.478)	-91,80%	25.531	4,71%	(24.328)
2	Tabungan	126.637	122.811	119.970	119.543	717	(428)	(3.268)	-2,66%	(7.095)	-5,60%	139.975	85,40%	(20.433)
3	Deposito	60.864	56.161	56.474	56.474	(34.263)	0	313	0,56%	(4.390)	-7,21%	62.098	90,94%	(5.624)
	Total	202.183	184.094	178.821	177.220	(38.007)	(1.602)	(6.874)	-3,73%	(24.963)	-12,35%	227.605	77,86%	(50.385)
	CASA	141.318	127.934	122.347	120.746	(3.744)	(1.602)	(7.188)	-5,62%	(20.573)	-14,56%	165.507	72,96%	(44.761)
	(%) CASA	69,90%	69,49%	68,42%	68,13%									
	FDR	127,02%	132,24%	135,64%	136,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.418	3.604	3.501	3.511		10	(93)	-2,57%	93	2,72%	-	0,00%	3.511
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	3.218	3.404	3.301	3.311		10	(93)	-2,72%	93	2,89%		0,00%	3.311
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%		0,00%	200
5	CIF ISE	220	231	232	232		0	1	0,43%	12	5,45%		0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	129	-	-	0	-23	-2	-111	2	241	53,65%	(111)
	Linkage	46	37	36	-	-	-	-1	-1	-9	1	46	79,57%	(9)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Local Champion	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	21.804	-	-	0	-991	-378	-5.686	378	30.742	70,93%	(8.938)
	KUR	24.649	20.271	19.950	-	-	0	-933	-321	-4.699	321	27.715	71,98%	(7.765)
	Non KUR	2.840	1.910	1.854	-	-	0	-58	-57	-986	57	3.027	61,24%	(1.173)
3	PWG	10.361	9.808	9.738	262	378	116	-424	-70	-623	448	18.333	53,12%	(8.595)
	Cilem	10.361	9.808	9.738	262	378	116	-424	-70	-623	448	18.333	53,12%	(8.595)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	210.883	1.038	1.450	412	-762	-444	-7.841	1.894	234.495	89,93%	(23.613)
	CF 1	7.216	7.476	7.698	315	310	-5	-93	222	482	88	8.917	86,32%	(1.220)
	Total Griya	3.957	4.107	4.381	315	310	-5	0	274	424	36	4.267	102,69%	115
	• Total Non Program	3.667	3.325	3.602	-	310	310	-43	276	-65	34	3.968	90,75%	(367)
	• Program	291	782	780	315	-	-315	335	-2	489	2	298	261,56%	482
	Oto	3.258	3.369	3.316	-	-	0	-93	-53	58	53	4.650	71,31%	(1.334)
	CF 2	211.508	203.851	203.185	723	1.140	417	-669	-666	-8.323	1.806	225.578	90,07%	(22.393)
	Mitraguna & Others	176.747	172.435	172.302	723	1.140	417	-289	-133	-4.445	1.273	189.546	90,90%	(17.243)
	Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	36.032	85,71%	(5.150)
	Total Pembiayaan	256.814	243.448	242.554	1.300	1.828	528	-2.201	-894	-14.261	2.722	283.811	85,46%	(41.258)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	42	42	0,00%	31,76%	32,33%	-	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.080	707	2.509	0,56%	3,19%	11,51%	1.801	2.355	1.429			
	KUR	154	796	428	2.118	0,62%	2,11%	10,62%	1.690	1.964	1.322			
	Non KUR	-	284	279	391	0,00%	14,61%	21,07%	111	391	106			
3	PWG	25	-	-	523	0,24%	0,00%	5,38%	523	499	523			
	Cilem	25	-	-	523	0,24%	0,00%	5,38%	523	499	523			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	9.439	10.054	13.182	6,82%	4,76%	6,25%	3.128	(1.726)	3.743			
	CF 1	-	36	33	379	0,00%	0,44%	4,92%	346	379	343			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	36	33	379	0,00%	0,97%	11,43%	346	379	343			
	CF 2	14.908	9.403	10.021	12.803	7,05%	4,92%	6,30%	2.782	(2.105)	3.400			
	Mitraguna & Others	14.471	9.292	9.714	12.496	8,19%	5,63%	7,25%	2.782	(1.975)	3.205			
	Pensiun	436	111	307	307	1,25%	0,98%	0,99%	(0)	(129)	195			
	Total Pembiayaan	15.086	10.519	10.803	16.256	5,87%	4,44%	6,70%	5.453	1.170	5.737	0,48%	92,79%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	949	1.088	1.088	1,31%	4,91%	4,99%	-	727	139			
	KUR	269	771	910	910	1,09%	4,49%	4,56%	-	641	139			
	Non KUR	93	178	178	178	3,26%	9,33%	9,62%	-	86	-			
3	PWG	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Cilem	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.610	21.945	22.149	3,60%	10,38%	10,50%	204	14.273	539			
	CF 1	-	216	216	216	0,00%	2,89%	2,81%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,42%	6,52%	-	216	-			
	CF 2	7.876	21.394	21.729	21.933	3,72%	10,66%	10,79%	204	14.057	539			
	Mitraguna & Others	7.422	20.957	21.292	21.496	4,20%	12,35%	12,48%	204	14.074	539			
	Pensiun	454	437	437	437	0,18%	0,18%	1,41%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.559	23.033	23.255	3,21%	9,46%	9,59%	222	15.017	696	1,09%	88,59%	-8,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	7.931	7.908	(6.474)	(23)	1.556	24,50%	394	5,25%	19.190	41,21%	(11.282)
2	Tabungan	148.174	174.962	173.477	172.357	7.558	(1.120)	(2.605)	-1,49%	24.183	16,32%	162.362	106,16%	9.995
3	Deposito	29.593	37.313	37.896	37.556	(2.366)	(340)	243	0,65%	7.963	26,91%	30.657	122,51%	6.900
	Total	185.281	218.626	219.304	217.821	(1.281)	(1.483)	(805)	-0,37%	32.540	17,56%	212.208	102,64%	5.613
	CASA	155.687	181.313	181.407	180.265	1.084	(1.143)	(1.049)	-0,58%	24.577	15,79%	181.551	99,29%	(1.287)
	(%) CASA	84,03%	82,93%	82,72%	82,76%									
	FDR	129,17%	128,36%	129,26%	130,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	8.361	7.185	6.423	6.130		(294)	(1.055)	-14,69%	(2.231)	-26,68%	-	0,00%	6.130
2	Giro ISE	1.674	1.419	1.695	1.695		0	275	19,38%	20	1,20%		0,00%	1.695
3	Tabungan ISE	6.686	5.766	4.729	4.435		(294)	(1.331)	-23,08%	(2.251)	-33,67%		0,00%	4.435
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	208	208		0	2	0,97%	20	10,64%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.549	47.670	625	1.150	525	-2	121	1.279	1.029	50.997	93,48%	(3.327)
	KUR	42.708	43.748	44.150	525	1.050	525	157	402	1.442	648	47.111	93,71%	(2.961)
	Non KUR	3.682	3.801	3.520	100	100	0	-158	-281	-162	381	3.886	90,58%	(366)
3	PWG	25.907	46.459	49.503	9.073	9.274	202	3.011	3.044	23.595	6.230	42.215	117,27%	7.288
	Cilem	11.633	27.453	29.091	3.586	4.085	499	1.712	1.639	17.458	2.447	23.136	125,74%	5.955
	Gadai	14.275	19.006	20.412	5.487	5.189	-297	1.299	1.406	6.137	3.783	19.078	106,99%	1.334
4	CFG	167.028	186.627	186.301	3.580	1.342	-2.238	3.377	-326	19.273	1.668	183.810	101,36%	2.491
	CF 1	10.804	14.864	14.725	885	49	-836	834	-139	3.921	189	12.832	114,75%	1.893
	Total Griya	4.197	5.432	5.401	-	-	0	0	-30	1.204	30	4.477	120,64%	924
	• Total Non Program	4.197	5.278	5.248	-	-	0	1.339	-30	1.050	30	4.477	117,21%	771
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	9.432	9.323	885	49	-836	834	-109	2.717	158	8.355	111,59%	968
	CF 2	156.224	171.763	171.576	2.695	1.293	-1.402	2.544	-187	15.352	1.480	170.978	100,35%	599
	Mitraguna & Others	100.077	114.328	114.406	1.945	1.003	-942	1.808	78	14.329	925	113.332	100,95%	1.074
	Pensiun	56.148	57.435	57.170	750	290	-460	735	-265	1.023	555	57.645	99,18%	(475)
	Total Pembiayaan	239.326	280.635	283.474	13.277	11.767	-1.511	6.387	2.839	44.148	8.927	277.021	102,33%	6.452

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	395	322	7.098	0,43%	0,68%	14,89%	6.775	6.900	6.703			
	KUR	198	317	249	5.889	0,46%	0,57%	13,34%	5.640	5.691	5.571			
	Non KUR	-	78	74	1.209	0,00%	1,94%	34,35%	1.135	1.209	1.131			
3	PWG	-	-	-	1.937	0,00%	0,00%	3,91%	1.937	1.937	1.937			
	Cilem	-	-	-	1.348	0,00%	0,00%	4,63%	1.348	1.348	1.348			
	Gadai	-	-	-	589	0,00%	0,00%	2,89%	589	589	589			
4	CFG	1.021	478	788	11.861	0,61%	0,42%	6,37%	11.073	10.840	11.383			
	CF 1	202	15	371	1.843	1,87%	2,50%	12,52%	1.471	1.641	1.828			
	Total Griya	-	-	212	899	0,00%	3,90%	16,64%	687	899	899			
	Oto	202	15	160	944	3,06%	1,69%	10,12%	784	742	929			
	CF 2	819	464	417	10.018	0,52%	0,24%	5,84%	9.601	9.199	9.554			
	Mitraguna & Others	819	220	161	9.445	0,82%	0,14%	8,26%	9.284	8.626	9.225			
	Pensiun	-	243	256	573	0,00%	0,45%	1,00%	317	573	329			
	Total Pembiayaan	1.219	874	1.111	20.896	0,51%	0,40%	7,37%	19.785	19.676	20.022	1,09%	85,25%	-6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	474	409	405	0,99%	0,86%	0,85%	(4)	(56)	(69)			
	KUR	366	423	358	355	0,86%	0,82%	0,80%	(3)	(11)	(68)			
	Non KUR	95	51	51	50	2,57%	1,33%	1,42%	(1)	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.209	1.424	1.424	1,59%	0,76%	0,76%	-	(1.224)	214			
	CF 1	10	294	294	294	0,09%	1,98%	2,00%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,11%	3,15%	-	284	-			
	CF 2	2.638	916	1.130	1.130	1,69%	0,66%	0,66%	-	(1.509)	214			
	Mitraguna & Others	2.229	887	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	214			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.683	1.832	1.829	1,30%	0,65%	0,65%	(4)	(1.280)	145	1,80%	-179,81%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	905	909	(208)	4	(59)	-6,12%	(454)	-33,28%	7.960	11,42%	(7.051)
2	Tabungan	77.945	97.520	96.911	97.471	5.916	560	(49)	-0,05%	19.526	25,05%	89.603	108,78%	7.868
3	Deposito	9.935	9.827	10.251	10.251	0	0	424	4,31%	315	3,18%	10.552	97,15%	(301)
	Total	89.243	108.315	108.066	108.631	5.707	564	315	0,29%	19.388	21,73%	108.115	100,48%	515
	CASA	79.307	98.488	97.815	98.380	5.707	564	(108)	-0,11%	19.073	24,05%	97.563	100,84%	816
	(%) CASA	88,87%	90,93%	90,51%	90,56%									
	FDR	131,75%	136,37%	138,38%	137,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.796	2.472	2.330	2.341		11	(131)	-5,30%	(455)	-16,27%	-	0,00%	2.341
2	Giro ISE	1.018	624	519	519		0	(105)	-16,83%	(499)	-49,03%		0,00%	519
3	Tabungan ISE	1.778	1.848	1.811	1.822		11	(26)	-1,42%	44	2,48%		0,00%	1.822
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	97	97		0	1	1,04%	14	16,87%		0,00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.260	250	70	-180	1.103	-218	3.854	288	22.512	103,32%	748
	KUR	19.311	22.464	22.259	250	70	-180	913	-205	2.948	275	22.260	100,00%	(1)
	Non KUR	95	1.013	1.000	-	-	0	189	-13	906	13	252	396,44%	748
3	PWG	2.291	6.594	6.476	666	243	-423	549	-118	4.185	361	5.977	108,34%	499
	Cilem	2.291	6.594	6.476	666	243	-423	549	-118	4.185	361	5.977	108,34%	499
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	119.811	3.837	3.391	-446	3.574	2.176	24.026	1.215	105.810	113,23%	14.001
	CF 1	18.535	22.310	22.756	152	594	442	730	446	4.221	148	20.118	113,11%	2.638
	Total Griya	17.245	16.195	16.148	-	-	0	0	-46	-1.096	46	17.963	89,89%	(1.815)
	• Total Non Program	1.070	701	694	-	-	0	-10	-7	-376	7	1.386	50,11%	(691)
	• Program	16.174	15.493	15.454	-	-	0	-74	-40	-721	40	16.578	93,22%	(1.124)
	Oto	1.291	6.116	6.608	152	594	442	730	493	5.318	102	2.155	306,65%	4.453
	CF 2	77.250	95.325	97.055	3.685	2.797	-888	2.844	1.730	19.804	1.067	85.692	113,26%	11.363
	Mitraguna & Others	58.013	77.042	78.913	3.685	2.797	-888	3.384	1.870	20.900	927	65.673	120,16%	13.239
	Pensiun	19.237	18.282	18.142	-	-	0	-540	-140	-1.095	140	20.018	90,63%	(1.876)
	Total Pembiayaan	117.580	147.707	149.547	4.752	3.704	-1.048	5.148	1.841	31.967	1.863	134.397	111,27%	15.150

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	518	622	822	0,86%	2,65%	3,53%	200	655	304			
	KUR	167	518	622	822	0,87%	2,77%	3,69%	200	655	304			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	191	0,00%	0,00%	2,95%	191	191	191			
	Cilem	-	-	-	191	0,00%	0,00%	2,95%	191	191	191			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.606	2.138	3.741	2,69%	1,82%	3,12%	1.604	1.169	2.135			
	CF 1	1.875	1.449	1.540	2.947	10,12%	6,90%	12,95%	1.407	1.072	1.498			
	Total Griya	1.875	1.449	1.449	2.947	10,87%	8,95%	18,25%	1.498	1.072	1.498			
	Oto	-	-	91	-	0,00%	1,48%	0,00%	(91)	-	-			
	CF 2	697	157	598	794	0,90%	0,63%	0,82%	196	98	637			
	Mitraguna & Others	583	157	598	794	1,01%	0,78%	1,01%	196	211	637			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.124	2.759	4.754	2,33%	1,87%	3,18%	1.995	2.015	2.630	0,82%	74,32%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	582	664	734	0,00%	2,83%	3,16%	70	734	153			
	KUR	-	582	664	734	0,00%	2,96%	3,30%	70	734	153			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.309	5.422	5.810	5,15%	4,61%	4,85%	388	875	501			
	CF 1	4.826	5.155	5.269	5.401	26,04%	23,62%	23,73%	132	575	246			
	Total Griya	4.826	5.155	5.269	5.401	27,99%	32,54%	33,45%	132	575	246			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	154	153	409	0,14%	0,16%	0,42%	256	301	255			
	Mitraguna & Others	108	154	153	409	0,19%	0,20%	0,52%	256	301	255			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.890	6.086	6.544	4,20%	4,12%	4,38%	458	1.610	654	1,87%	57,20%	-2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	89	89	(29)	0	(16)	-15,12%	(72)	-44,87%	7.153	1,25%	(7.064)
2	Tabungan	112.107	103.071	104.833	104.186	(3.868)	(647)	1.115	1,08%	(7.921)	-7,07%	125.573	82,97%	(21.387)
3	Deposito	7.734	12.256	12.003	12.503	(179)	500	247	2,02%	4.769	61,61%	8.692	143,84%	3.811
	Total	120.003	115.432	116.926	116.778	(4.076)	(147)	1.346	1,17%	(3.224)	-2,69%	141.418	82,58%	(24.640)
	CASA	112.269	103.176	104.922	104.275	(3.897)	(647)	1.099	1,07%	(7.994)	-7,12%	132.726	78,56%	(28.451)
	(%) CASA	93,56%	89,38%	89,73%	89,29%									
	FDR	119,28%	129,39%	128,35%	128,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.548	1.726	1.786	1.773		(13)	47	2,72%	224	14,50%	-	0,00%	1.773
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%		0,00%	7
3	Tabungan ISE	1.542	1.719	1.779	1.766		(13)	47	2,73%	224	14,50%		0,00%	1.766
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	157	158	158		0	1	0,64%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	• Local Champion	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.817	530	410	-120	-257	133	-2.694	277	21.218	74,54%	(5.401)
	KUR	17.071	14.238	14.317	530	350	-180	-215	79	-2.754	271	19.621	72,97%	(5.304)
	Non KUR	1.440	1.446	1.500	-	60	60	-42	54	60	6	1.597	93,91%	(97)
3	PWG	10.369	17.014	17.981	2.479	1.814	-665	1.061	967	7.612	847	20.168	89,16%	(2.187)
	Cilem	7.309	11.443	11.428	845	426	-419	401	-15	4.119	440	14.834	77,04%	(3.406)
	Gadai	3.060	5.572	6.553	1.634	1.388	-245	660	981	3.493	407	5.334	122,85%	1.219
4	CFG	114.187	116.613	116.227	1.084	1.366	282	-558	-387	2.040	1.753	125.036	92,95%	(8.809)
	CF 1	709	1.874	1.845	83	-	-83	45	-29	1.136	29	1.870	98,63%	(26)
	Total Griya	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
	• Total Non Program	277	245	245	-	-	0	-7	0	-32	-	424	57,79%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.600	83	-	-83	45	-29	1.168	29	1.446	110,60%	153
	CF 2	113.478	114.740	114.382	1.001	1.366	365	-603	-358	904	1.724	123.166	92,87%	(8.784)
	Mitraguna & Others	95.023	97.439	97.050	705	1.066	361	-556	-389	2.027	1.455	103.942	93,37%	(6.892)
	Pensiun	18.455	17.301	17.332	296	300	4	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	143.135	149.363	150.075	4.093	3.590	-503	244	711	6.940	2.879	166.490	90,14%	(16.416)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	757	728	1.856	1,73%	4,64%	11,74%	1.128	1.536	1.099			
	KUR	302	757	728	1.737	1,77%	5,11%	12,13%	1.009	1.435	979			
	Non KUR	19	-	-	120	1,33%	0,00%	7,99%	120	101	120			
3	PWG	-	-	-	617	0,00%	0,00%	3,43%	617	617	617			
	Cilem	-	-	-	570	0,00%	0,00%	4,99%	570	570	570			
	Gadai	-	-	-	47	0,00%	0,00%	0,71%	47	47	47			
4	CFG	617	1.089	842	2.285	0,54%	0,72%	1,97%	1.443	1.668	1.196			
	CF 1	-	-	-	136	0,00%	0,00%	7,39%	136	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	136	0,00%	0,00%	8,52%	136	136	136			
	CF 2	617	1.089	842	2.149	0,54%	0,73%	1,88%	1.307	1.532	1.060			
	Mitraguna & Others	617	1.089	842	2.149	0,65%	0,86%	2,21%	1.307	1.532	1.060			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.846	1.570	4.758	0,65%	1,05%	3,17%	3.188	3.820	2.912	5,16%	-62,83%	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	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.024	1.065	990	2,24%	6,79%	6,26%	(75)	575	(34)			
	KUR	236	926	968	895	1,38%	6,80%	6,25%	(74)	658	(32)			
	Non KUR	179	97	96	95	12,41%	6,66%	6,33%	(1)	(84)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.000	1.994	1.858	1,86%	1,71%	1,60%	(136)	(267)	(142)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.000	1.994	1.858	1,87%	1,74%	1,62%	(136)	(267)	(142)			
	Mitraguna & Others	1.814	1.980	1.975	1.838	1,91%	2,03%	1,89%	(136)	24	(142)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.024	3.059	2.847	1,77%	2,05%	1,90%	(212)	307	(176)	7,85%	-313,97%	6,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	848	851	(52)	3	(28)	-3,18%	(2.154)	-71,68%	11.516	7,39%	(10.665)
2	Tabungan	56.317	63.776	57.872	58.025	(6.667)	152	(5.752)	-9,02%	1.707	3,03%	69.723	83,22%	(11.699)
3	Deposito	45.220	63.030	62.047	62.047	1.196	0	(983)	-1,56%	16.826	37,21%	46.360	133,84%	15.687
	Total	104.542	127.685	120.767	120.922	(5.523)	155	(6.763)	-5,30%	16.380	15,67%	127.600	94,77%	(6.677)
	CASA	59.322	64.655	58.720	58.876	(6.719)	155	(5.780)	-8,94%	(446)	-0,75%	81.240	72,47%	(22.364)
	(%) CASA	56,74%	50,64%	48,62%	48,69%									
	FDR	207,64%	186,30%	198,39%	198,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.810	2.168	1.923	1.920		(3)	(248)	-11,46%	(890)	-31,68%	-	0,00%	1.920
2	Giro ISE	19	499	372	373		0	(126)	-25,31%	353	1847,19%		0,00%	373
3	Tabungan ISE	2.791	1.669	1.550	1.547		(3)	(122)	-7,32%	(1.244)	-44,57%		0,00%	1.547
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	7.933	-	-	0	-71	-72	-761	72	8.694	91,25%	(761)
	Linkage	8.515	7.826	7.754	-	-	-	-71	-72	-761	72	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.541	400	220	-180	-787	-274	-4.035	494	38.354	79,63%	(7.814)
	KUR	29.907	27.114	26.895	400	220	-180	-576	-220	-3.012	440	33.477	80,34%	(6.583)
	Non KUR	4.668	3.700	3.646	-	-	0	-210	-54	-1.022	54	4.877	74,76%	(1.231)
3	PWG	5.791	10.204	10.251	1.650	266	-1.384	1.043	47	4.460	219	13.904	73,73%	(3.653)
	Cilem	5.791	10.204	10.251	1.650	266	-1.384	1.043	47	4.460	219	13.904	73,73%	(3.653)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	190.866	2.142	3.706	1.564	3.850	2.007	22.857	1.699	185.426	102,93%	5.440
	CF 1	111.105	105.056	104.879	611	270	-341	1.393	-177	-6.226	447	116.015	90,40%	(11.135)
	Total Griya	105.380	97.030	96.763	-	-	0	0	-267	-8.617	267	108.893	88,86%	(12.130)
	• Total Non Program	15.372	12.556	12.542	-	-	0	-112	-14	-2.830	14	16.641	75,37%	(4.099)
	• Program	90.009	84.475	84.221	-	-	0	-579	-254	-5.788	254	92.252	91,29%	(8.031)
	Oto	5.724	8.026	8.116	611	270	-341	1.393	90	2.391	180	7.122	113,96%	994
	CF 2	56.904	83.802	85.987	1.531	3.436	1.905	2.457	2.185	29.083	1.251	69.411	123,88%	16.575
	Mitraguna & Others	52.060	72.435	74.424	460	2.335	1.875	445	1.989	22.365	346	63.278	117,61%	11.146
	Pensiun	4.844	11.367	11.563	1.071	1.101	30	2.012	195	6.718	906	6.134	188,51%	5.429
	Total Pembiayaan	217.069	237.882	239.591	4.192	4.192	0	4.035	1.709	22.522	2.483	246.378	97,25%	(6.787)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.211	1.195	3.449	1,36%	3,88%	11,29%	2.255	2.978	2.239			
	KUR	56	593	592	2.738	0,19%	2,18%	10,18%	2.146	2.681	2.144			
	Non KUR	415	617	603	712	8,89%	16,30%	19,52%	109	297	94			
3	PWG	-	-	-	491	0,00%	0,00%	4,79%	491	491	491			
	Cilem	-	-	-	491	0,00%	0,00%	4,79%	491	491	491			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.032	9.702	20.623	4,36%	5,14%	10,80%	10.921	13.294	11.591			
	CF 1	7.221	9.032	8.741	16.207	6,50%	8,32%	15,45%	7.465	8.986	7.175			
	Total Griya	7.194	8.838	8.389	14.144	6,83%	8,65%	14,62%	5.754	6.949	5.306			
	Oto	26	194	352	2.063	0,46%	4,39%	25,42%	1.711	2.037	1.869			
	CF 2	108	-	960	4.416	0,19%	1,15%	5,14%	3.456	4.308	4.416			
	Mitraguna & Others	-	-	960	4.416	0,00%	1,33%	5,93%	3.456	4.416	4.416			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.242	10.896	24.563	3,59%	4,58%	10,25%	13.667	16.763	14.321	0,05%	99,54%	-10,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,24%	2,26%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	557	701	701	0,76%	2,28%	2,30%	-	439	145			
	KUR	164	102	99	99	0,55%	0,36%	0,37%	-	(65)	(3)			
	Non KUR	98	455	603	603	2,11%	16,29%	16,53%	-	504	148			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.120	15.754	15.850	7,41%	8,34%	8,30%	96	3.396	730			
	CF 1	10.689	14.462	15.097	15.193	9,62%	14,37%	14,49%	96	4.504	730			
	Total Griya	10.577	14.195	14.830	14.926	10,04%	15,28%	15,43%	96	4.349	730			
	Oto	112	267	267	267	1,96%	3,33%	3,29%	-	155	-			
	CF 2	1.765	657	657	657	3,10%	0,78%	0,76%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,91%	0,88%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.855	16.634	16.730	5,94%	6,99%	6,98%	96	3.835	875	0,05%	99,35%	-6,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	3.087	1.228	97	(1.859)	(112)	-8,33%	(5.853)	-82,65%	14.952	8,21%	(13.724)
2	Tabungan	82.750	88.190	91.001	90.783	(2.093)	(218)	2.593	2,94%	8.033	9,71%	96.168	94,40%	(5.385)
3	Deposito	20.500	30.758	30.979	30.874	1.900	(105)	116	0,38%	10.374	50,60%	21.133	146,09%	9.741
	Total	110.331	120.289	125.067	122.885	(95)	(2.182)	2.597	2,16%	12.555	11,38%	132.253	92,92%	(9.368)
	CASA	89.831	89.530	94.088	92.012	(1.996)	(2.077)	2.481	2,77%	2.181	2,43%	111.120	82,80%	(19.109)
	(%) CASA	81,42%	74,43%	75,23%	74,88%									
	FDR	132,60%	138,95%	135,10%	137,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	794	1.880	1.770	1.769		(1)	(111)	-5,91%	974	122,66%	-	0,00%	1.769
2	Giro ISE	389	33	30	31		1	(2)	-5,79%	(357)	-91,90%		0,00%	31
3	Tabungan ISE	406	1.846	1.739	1.737		(2)	(109)	-5,91%	1.332	328,37%		0,00%	1.737
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	116	116	116		0	0	0,00%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.691	36.657	200	910	710	-230	-34	-994	944	40.914	89,59%	(4.258)
	KUR	36.457	35.715	35.690	200	910	710	-201	-25	-767	935	39.582	90,17%	(3.892)
	Non KUR	1.194	975	967	-	-	0	-30	-9	-227	9	1.332	72,55%	(366)
3	PWG	14.628	24.979	27.077	5.028	4.475	-553	1.867	2.097	12.449	2.378	24.877	108,84%	2.200
	Cilem	6.737	13.467	14.469	1.379	1.338	-40	124	1.002	7.732	337	13.381	108,13%	1.088
	Gadai	7.891	11.512	12.608	3.649	3.137	-513	1.743	1.096	4.717	2.041	11.496	109,67%	1.112
4	CFG	94.017	105.470	105.238	1.156	770	-386	1.055	-231	11.222	1.001	107.669	97,74%	(2.431)
	CF 1	1.650	2.828	2.793	-	-	0	205	-36	1.142	36	2.727	102,40%	65
	Total Griya	348	265	256	-	-	0	0	-9	-92	9	495	51,79%	(239)
	• Total Non Program	348	265	256	-	-	0	-9	-9	-92	9	495	51,79%	(239)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.536	-	-	0	205	-27	1.234	27	2.232	113,61%	304
	CF 2	92.366	102.641	102.446	1.156	770	-386	850	-196	10.079	966	104.942	97,62%	(2.496)
	Mitraguna & Others	54.628	62.993	63.107	608	770	162	326	114	8.479	656	66.021	95,59%	(2.914)
	Pensiun	37.738	39.649	39.339	548	-	-548	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	168.971	6.384	6.155	-229	2.692	1.832	22.676	4.323	173.460	97,41%	(4.489)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	54	1.534	0,22%	0,15%	4,18%	1.480	1.451	1.480			
	KUR	-	17	19	1.285	0,00%	0,05%	3,60%	1.266	1.285	1.268			
	Non KUR	83	37	35	249	6,98%	3,62%	25,78%	214	166	212			
3	PWG	-	-	-	1.080	0,00%	0,00%	3,99%	1.080	1.080	1.080			
	Cilem	-	-	-	930	0,00%	0,00%	6,43%	930	930	930			
	Gadai	-	-	-	150	0,00%	0,00%	1,19%	150	150	150			
4	CFG	-	723	732	2.652	0,00%	0,69%	2,52%	1.921	2.652	1.929			
	CF 1	-	155	152	432	0,00%	5,38%	15,45%	279	432	277			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	155	152	432	0,00%	5,93%	17,01%	279	432	277			
	CF 2	-	569	580	2.221	0,00%	0,56%	2,17%	1.641	2.221	1.652			
	Mitraguna & Others	-	444	479	2.120	0,00%	0,76%	3,36%	1.641	2.120	1.676			
	Pensiun	-	124	101	101	0,00%	0,25%	0,26%	(0)	101	(23)			
	Total Pembiayaan	83	777	786	5.266	0,06%	0,47%	3,12%	4.480	5.183	4.489	0,56%	82,05%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,76%	0,76%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	9,24%	9,33%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.914	3.059	3.059	0,02%	2,90%	2,91%	-	3.040	145			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.914	3.059	3.059	0,02%	2,98%	2,99%	-	3.040	145			
	Mitraguna & Others	19	2.485	2.509	2.509	0,03%	3,98%	3,98%	-	2.490	24			
	Pensiun	-	429	550	550	0,00%	0,33%	1,40%	-	550	121			
	Total Pembiayaan	116	3.191	3.336	3.336	0,08%	2,00%	1,97%	-	3.220	145	0,71%	64,11%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	731	732	405	0	62	9,24%	575	367,48%	6.948	10,53%	(6.217)
2	Tabungan	45.583	48.535	46.965	46.548	946	(417)	(1.987)	-4,09%	964	2,12%	55.342	84,11%	(8.794)
3	Deposito	28.548	6.815	6.821	6.821	(732)	0	6	0,09%	(21.727)	-76,11%	29.544	23,09%	(22.723)
	Total	74.288	56.019	54.517	54.100	619	(417)	(1.919)	-3,43%	(20.187)	-27,17%	91.834	58,91%	(37.734)
	CASA	45.740	49.204	47.696	47.279	1.351	(417)	(1.925)	-3,91%	1.539	3,37%	62.290	75,90%	(15.011)
	(%) CASA	61,57%	87,83%	87,49%	87,39%									
	FDR	155,10%	231,36%	238,64%	240,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	795	905	1.051	1.042		(8)	137	15,17%	247	31,10%	-	0,00%	1.042
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	962,04%		0,00%	72
3	Tabungan ISE	788	833	979	971		(8)	137	16,47%	182	23,13%		0,00%	971
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	30.484	31.194	850	1.320	470	733	710	7.047	610	26.876	116,06%	4.318
	KUR	23.464	29.725	30.440	850	1.320	470	782	715	6.976	605	26.038	116,91%	4.402
	Non KUR	683	759	754	-	-	0	-49	-5	71	5	838	89,90%	(85)
3	PWG	2.751	5.831	6.060	747	360	-387	888	229	3.309	131	6.623	91,51%	(562)
	Cilem	2.751	5.831	6.060	747	360	-387	888	229	3.309	131	6.623	91,51%	(562)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	93.289	92.846	3.104	620	-2.484	1.600	-443	4.524	1.063	97.005	95,71%	(4.159)
	CF 1	3.542	3.592	3.573	-	-	0	-15	-19	31	19	4.474	79,86%	(901)
	Total Griya	3.385	2.554	2.542	-	-	0	0	-11	-842	11	3.531	72,00%	(989)
	• Total Non Program	3.385	2.554	2.542	-	-	0	-29	-11	-842	11	3.531	72,00%	(989)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.039	1.031	-	-	0	-15	-8	873	8	943	109,33%	88
	CF 2	84.780	89.697	89.273	3.104	620	-2.484	1.616	-424	4.493	1.044	92.531	96,48%	(3.258)
	Mitraguna & Others	72.402	77.501	77.170	3.104	620	-2.484	1.803	-331	4.768	951	79.257	97,37%	(2.087)
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)
	Total Pembiayaan	115.220	129.604	130.100	4.701	2.300	-2.401	3.221	497	14.880	1.803	130.504	99,69%	(404)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	22	15	1.693	1,08%	0,05%	5,43%	1.678	1.432	1.671			
	KUR	188	-	-	1.568	0,80%	0,00%	5,15%	1.568	1.380	1.568			
	Non KUR	73	22	15	124	10,64%	1,96%	16,49%	109	52	102			
3	PWG	-	-	-	455	0,00%	0,00%	7,51%	455	455	455			
	Cilem	-	-	-	455	0,00%	0,00%	7,51%	455	455	455			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	891	1.072	8.387	0,64%	1,15%	9,03%	7.314	7.823	7.496			
	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	563	891	1.072	8.387	0,66%	1,20%	9,39%	7.314	7.823	7.496			
	Mitraguna & Others	408	817	998	8.312	0,56%	1,29%	10,77%	7.314	7.904	7.495			
	Pensiun	155	74	74	74	1,25%	0,61%	0,61%	-	(81)	1			
	Total Pembiayaan	824	913	1.087	10.535	0,72%	0,84%	8,10%	9.447	9.711	9.622	2,44%	69,81%	-5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	232	169	169	0,11%	0,56%	0,54%	-	144	(63)			
	KUR	-	172	110	110	0,00%	0,37%	0,36%	-	110	(63)			
	Non KUR	26	59	60	60	3,76%	7,84%	7,89%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	950	949	949	1,34%	1,02%	1,02%	-	(239)	(2)			
	CF 1	-	320	320	320	0,00%	8,92%	8,96%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,54%	12,60%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	630	628	628	1,40%	0,70%	0,70%	-	(559)	(2)			
	Mitraguna & Others	1.187	567	566	566	1,64%	0,73%	0,73%	-	(621)	(1)			
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)			
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,86%	-	(95)	(64)	1,39%	-61,49%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.418	1.418	424	0	65	4,80%	(6.639)	-82,40%	14.967	9,48%	(13.549)
2	Tabungan	114.229	116.866	116.051	116.493	2.472	442	(373)	-0,32%	2.265	1,98%	127.078	91,67%	(10.585)
3	Deposito	24.505	18.203	17.705	17.705	(795)	0	(498)	-2,74%	(6.800)	-27,75%	25.528	69,36%	(7.823)
	Total	146.791	136.423	135.173	135.616	2.100	443	(806)	-0,59%	(11.175)	-7,61%	167.573	80,93%	(31.957)
	CASA	122.286	118.220	117.469	117.911	2.895	443	(308)	-0,26%	(4.375)	-3,58%	142.046	83,01%	(24.134)
	(%) CASA	83,31%	86,66%	86,90%	86,94%									
	FDR	111,90%	130,44%	133,50%	133,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	565	769	772	776		4	7	0,95%	211	37,33%	-	0,00%	776
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%		0,00%	1
3	Tabungan ISE	563	767	770	774		4	7	0,95%	211	37,53%		0,00%	774
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%		0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.561	17.719	50	500	450	-426	157	-987	343	21.408	82,77%	(3.689)
	KUR	17.857	17.017	17.189	50	500	450	-400	172	-668	328	20.405	84,24%	(3.215)
	Non KUR	848	544	530	-	-	0	-26	-14	-319	14	1.003	52,80%	(473)
3	PWG	28.691	42.364	45.247	6.055	6.880	825	217	2.883	16.556	3.997	42.488	106,49%	2.759
	Cilem	14.633	22.956	23.610	809	1.200	391	-1	654	8.977	546	25.716	91,81%	(2.106)
	Gadai	14.059	19.408	21.637	5.246	5.680	434	219	2.229	7.578	3.451	16.772	129,01%	4.865
4	CFG	116.769	117.948	117.417	679	888	209	-107	-531	647	1.419	127.157	92,34%	(9.741)
	CF 1	2.827	4.549	4.177	-	-	0	264	-371	1.350	371	3.996	104,55%	182
	Total Griya	979	734	725	-	-	0	0	-9	-254	9	1.126	64,38%	(401)
	• Total Non Program	979	734	725	-	-	0	-15	-9	-254	9	1.126	64,38%	(401)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.452	-	-	0	264	-362	1.604	362	2.870	120,30%	583
	CF 2	113.942	113.400	113.240	679	888	209	-371	-160	-703	1.048	123.162	91,94%	(9.922)
	Mitraguna & Others	55.116	58.111	58.173	519	543	24	402	62	3.058	481	63.433	91,71%	(5.260)
	Pensiun	58.827	55.288	55.066	160	345	185	-773	-222	-3.761	567	59.729	92,19%	(4.663)
	Total Pembiayaan	164.260	177.949	180.458	6.784	8.268	1.484	-314	2.509	16.198	5.759	191.147	94,41%	(10.689)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	433	326	1.224	3,30%	1,86%	6,91%	897	606	791			
	KUR	461	321	291	1.180	2,58%	1,71%	6,86%	889	718	859			
	Non KUR	156	112	35	44	18,40%	6,52%	8,28%	8	(112)	(68)			
3	PWG	74	-	-	1.679	0,26%	0,00%	3,71%	1.679	1.605	1.679			
	Cilem	74	-	-	1.005	0,51%	0,00%	4,26%	1.005	931	1.005			
	Gadai	-	-	-	674	0,00%	0,00%	3,11%	674	674	674			
4	CFG	1.969	2.461	2.567	3.823	1,69%	2,18%	3,26%	1.256	1.854	1.362			
	CF 1	66	45	197	531	2,32%	4,32%	12,72%	335	466	486			
	Total Griya	66	45	43	89	6,70%	5,83%	12,33%	47	24	44			
	Oto	-	-	154	442	0,00%	4,03%	12,80%	288	442	442			
	CF 2	1.904	2.417	2.371	3.292	1,67%	2,09%	2,91%	921	1.388	875			
	Mitraguna & Others	1.427	1.741	1.787	1.982	2,59%	3,08%	3,41%	195	555	241			
	Pensiun	477	676	583	1.310	0,81%	1,06%	2,38%	727	833	634			
	Total Pembiayaan	2.661	2.894	2.969	6.801	1,62%	1,67%	3,77%	3.832	4.140	3.907	0,00%	100,00%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	603	643	633	1,22%	3,66%	3,57%	(10)	404	31			
	KUR	229	569	541	531	1,28%	3,18%	3,09%	(10)	302	(38)			
	Non KUR	-	34	102	102	0,00%	18,82%	19,33%	-	102	68			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.719	1.451	1.446	1,37%	1,23%	1,23%	(5)	(151)	(273)			
	CF 1	-	159	154	149	0,00%	3,39%	3,56%	(5)	149	(11)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	159	154	149	0,00%	4,04%	4,31%	(5)	149	(11)			
	CF 2	1.597	1.560	1.297	1.297	1,40%	1,14%	1,15%	-	(300)	(262)			
	Mitraguna & Others	770	1.325	1.290	1.290	1,40%	2,22%	2,22%	-	520	(35)			
	Pensiun	827	235	8	8	0,50%	0,00%	0,01%	-	(820)	(227)			
	Total Pembiayaan	1.826	2.321	2.095	2.079	1,11%	1,18%	1,15%	(15)	253	(242)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	23.096	23.147	23.331	338	184	235	1,02%	(1.570)	-6,30%	33.853	68,92%	(10.522)
3	Deposito	2.060	1.857	2.112	2.112	(359)	0	255	13,73%	51	2,50%	2.365	89,28%	(253)
	Total	26.961	24.953	25.259	25.443	(21)	184	490	1,96%	(1.518)	-5,63%	36.218	70,25%	(10.776)
	CASA	24.901	23.096	23.147	23.331	338	184	235	1,02%	(1.570)	-6,30%	33.853	68,92%	(10.522)
	(%) CASA	92,36%	92,56%	91,64%	91,70%									
	FDR	86,03%	83,19%	80,75%	80,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.934	2.043	2.344	2.353		10	310	15,17%	419	21,67%	-	0,00%	2.353
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.043	2.344	2.353		10	310	15,17%	419	21,67%		0,00%	2.353
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.760	20.397	200	100	-100	-650	-362	-2.797	462	26.294	77,57%	(5.897)
	KUR	21.361	19.664	19.312	200	100	-100	-579	-353	-2.049	453	24.306	79,45%	(4.994)
	Non KUR	1.833	1.095	1.086	-	-	0	-70	-10	-748	10	1.988	54,61%	(903)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.760	20.397	200	100	-100	-650	-362	-2.797	462	26.294	77,57%	(5.897)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	860	1.173	3.097	2,98%	5,65%	15,19%	1.924	2.405	2.237			
	KUR	472	504	1.000	2.809	2,21%	5,09%	14,55%	1.809	2.337	2.305			
	Non KUR	220	356	173	288	11,98%	15,80%	26,52%	115	68	(68)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	860	1.173	3.097	2,98%	5,65%	15,19%	1.924	2.405	2.237	5,88%	61,26%	-9,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	495	749	748	0,77%	3,61%	3,67%	(1)	571	254			
	KUR	161	401	483	485	0,75%	2,46%	2,51%	1	324	84			
	Non KUR	17	94	266	264	0,91%	24,24%	24,27%	(2)	247	169			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	495	749	748	0,77%	3,61%	3,67%	(1)	571	254	25,06%	-583,26%	21,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	417	370	362	(17)	(8)	(55)	-13,20%	(526)	-59,26%	888	40,74%	(526)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	370	362	(17)	(8)	(55)	-13,20%	(526)	-59,26%	888	40,74%	(526)
	CASA	888	417	370	362	(17)	(8)	(55)	-13,20%	(526)	-59,26%	888	40,74%	(526)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 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	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	335	345	345	262	0	10	2,85%	43	14,36%	302	114,36%	43
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
Total		302	335	345	345	262	0	10	2,85%	43	14,36%	302	114,36%	43
CASA		302	335	345	345	262	0	10	2,85%	43	14,36%	302	114,36%	43
(% ) CASA		100,00%	100,00%	100,00%	100,00%									
FDR		0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 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	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan		-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	61	67	72	(758)	5	10	16,66%	(3.438)	-97,96%	6.635	1,08%	(6.564)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	67	72	(758)	5	10	16,66%	(3.438)	-97,96%	6.748	1,06%	(6.677)
	CASA	3.509	61	67	72	(758)	5	10	16,66%	(3.438)	-97,96%	6.635	1,08%	(6.564)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 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	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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