

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	615.023	719.949	245.075	104.927	120.390	20,08%	404.978	128,58%	475.089	151,54%	244.861
2	Tabungan	2.242.130	2.422.180	2.389.888	2.394.967	40.155	5.079	(27.213)	-1,12%	152.836	6,82%	2.502.873	95,69%	(107.906)
3	Deposito	2.798.677	2.790.913	3.093.712	3.178.031	460.105	84.319	387.118	13,87%	379.354	13,55%	2.813.322	112,96%	364.709
Total		5.355.779	5.812.652	6.098.623	6.292.947	745.335	194.324	480.295	8,26%	937.168	17,50%	5.791.284	108,66%	501.663
CASA		2.557.102	3.021.739	3.004.911	3.114.916	285.230	110.006	93.177	3,08%	557.814	21,81%	2.977.962	104,60%	136.955
(% CASA)		47,74%	51,99%	49,27%	49,50%									
FDR		47,52%	50,76%	48,61%	47,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	101.964	103.106		1.142	2.699	2,69%	(10.551)	-9,28%	148.814	69,29%	(45.708)
2	Giro ISE	31.184	14.307	17.420	17.152		(268)	2.846	19,89%	(14.032)	-45,00%	52.489	32,68%	(35.337)
3	Tabungan ISE	59.057	66.768	65.211	66.621		1.410	(147)	-0,22%	7.564	12,81%	63.948	104,18%	2.673
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	207.017	1.150	2.830	1.680	3.840	148	18.807	2.682	233.500	88,66%	(26.483)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	188.871	1.150	2.830	1.680	3.964	148	20.031	2.682	194.408	97,15%	(5.536)
	• Local Champion	162.434	179.355	179.544	1.150	2.830	1.680	4.242	189	17.110	2.641	174.555	102,86%	4.989
	• Value Chain	6.407	9.368	9.327	-	-	-	-277	-40	2.921	40	19.853	46,98%	(10.525)
2	MBG	159.435	191.840	191.072	230	1.855	1.625	1.349	-768	31.637	2.623	205.492	92,98%	(14.420)
	KUR	151.599	182.202	181.374	230	1.505	1.275	1.585	-828	29.776	2.333	195.351	92,85%	(13.976)
	Non KUR	7.836	9.637	9.697	-	350	350	-236	0	1.861	290	10.141	95,62%	(444)
3	PWG	252.400	412.261	422.653	57.118	39.790	-17.328	23.624	10.392	170.253	29.397	431.397	97,97%	(8.744)
	Cilem	111.797	223.573	228.594	21.303	11.222	-10.081	8.750	5.020	116.797	6.201	256.762	89,03%	(28.168)
	Gadai	140.603	188.688	194.059	35.815	28.568	-7.247	14.874	5.372	53.456	23.196	174.635	111,12%	19.424
4	CFG	1.944.791	2.139.295	2.144.081	27.423	27.694	271	19.378	4.786	199.290	22.907	2.194.090	97,72%	(50.009)
	CF 1	376.842	385.958	383.945	1.803	337	-1.466	235	-2.013	7.103	2.349	418.880	91,66%	(34.935)
	Total Griya	311.852	314.123	313.373	681	130	-531	0	-751	1.521	901	332.926	94,13%	(19.553)
	• Total Non Program	308.347	309.901	309.161	681	150	-531	-3.862	-740	814	890	317.656	97,33%	(8.495)
	• Program	3.505	4.223	4.212	-	-	0	133	-11	707	11	15.270	27,58%	(11.058)
	Oto	64.990	71.834	70.572	1.122	187	-935	235	-1.262	5.582	1.449	85.954	82,10%	(15.382)
	CF 2	1.567.950	1.753.337	1.760.136	25.620	27.357	1.737	19.143	6.799	192.187	20.558	1.775.210	99,15%	(15.074)
	Mitraguna & Others	1.383.782	1.559.560	1.565.245	24.252	24.157	-95	18.462	5.686	181.464	18.471	1.571.846	99,58%	(6.600)
	Pensium	184.168	193.778	194.891	1.368	3.200	1.832	681	1.113	10.723	2.087	203.365	95,83%	(8.474)
Total Pembiayaan		2.544.835	2.950.264	2.964.822	85.920	72.168	-13.752	48.191	14.559	419.987	57.609	3.064.479	96,75%	(99.657)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	5.221	0,67%	1,55%	2,52%	2.017	3.954	5.221			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	5.101	0,75%	1,70%	2,70%	1.897	3.834	5.101			
	Value Chain	-	-	-	120	0,00%	0,00%	0,07%	120	120	120			
2	MBG	3.453	4.655	4.655	17.712	2,17%	2,43%	9,27%	13.057	14.259	13.057			
	KUR	2.876	4.305	4.305	16.291	1,90%	2,36%	8,98%	11.986	13.415	11.986			
	Non KUR	577	350	350	1.421	7,36%	3,63%	14,65%	1.071	844	1.071			
3	PWG	-	26	26	16.116	0,00%	0,01%	3,81%	16.090	16.116	16.090			
	Cilem	-	-	-	10.173	0,00%	0,00%	4,45%	10.173	10.173	10.173			
	Gadai	-	26	26	5.943	0,00%	0,01%	3,06%	5.917	5.943	5.917			
4	CFG	19.268	23.212	25.105	50.204	0,99%	1,17%	2,34%	25.100	30.937	26.993			
	CF 1	8.041	9.455	13.170	24.881	2,13%	3,41%	6,48%	11.711	16.840	15.426			
	Total Griya	6.972	7.025	10.986	18.238	2,24%	3,50%	5,82%	7.252	11.266	11.213			
	Oto	1.069	2.430	2.184	6.643	1,64%	3,04%	9,41%	4.459	5.574	4.213			
	CF 2	11.227	13.757	11.934	25.323	0,72%	0,68%	1,44%	13.389	14.096	11.566			
	Mitraguna & Others	11.107	13.302	11.331	22.880	0,80%	0,73%	1,46%	11.549	11.773	9.578			
	Pensium	120	455	603	2.443	0,07%	0,31%	1,25%	1.840	3.323	1.989			
Total Pembiayaan		23.988	27.892	32.989	89.254	0,94%	1,12%	3,01%	56.265	65.266	61.362	0,93%	69,08%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	7.817	4,79%	3,78%	3,78%	(0)	(1.204)	0			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.815	7.815	5,33%	4,14%	4,14%	(0)	(1.182)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	1.724	1,80%	0,79%	0,90%	199	(1.139)	28			
	KUR	1.760	1.181	1.021	1.195	1,16%	0,56%	0,66%	175	(564)	14			
	Non KUR	1.104	515	504	528	14,08%	5,23%	5,45%	24	(575)	14			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	21.182	23.971	26.205	0,93%	1,12%	1,22%	2.234	8.082	5.024			
	CF 1	5.476	6.060	6.167	7.162	1,45%	1,60%	1,87%	995	1.686	1.102			
	Total Griya	4.795	5.611	5.656	6.651	1,54%	1,80%	2,12%	995	1.857	1.040			
	Oto	681	449	511	511	1,05%	0,71%	0,72%	-	(170)	62			
	CF 2	12.648	15.122	17.804	19.043	0,81%	1,02%	1,08%	1.240	6.395	3.921			
	Mitraguna & Others	12.330	14.664	17.209	18.449	0,89%	1,10%	1,18%	1.240	6.119	3.785			
	Pensium	318	458	595	595	0,01%	0,02%	0,31%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	35.746	1,18%	1,13%	1,21%	2.433	5.738	5.052	0,94%	22,09%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	
2	Contribution Margin	108.606	158.691	102.148	(6.458)	5,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,04	3,23	3,24	0,01	0,20
CIF Payroll	17.616	18.726	19.207	481	1.591

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	74.126	66.206	21.784	(7.920)	(13.560)	-17,00%	(13.958)	-17,41%	99.791	66,34%	(33.585)
2	Tabungan	392.786	392.341	388.908	385.271	(277)	(3.637)	(7.069)	-1,80%	(7.515)	-1,91%	424.694	90,72%	(39.422)
3	Deposito	233.260	195.103	200.482	199.496	(41.404)	(986)	4.393	2,25%	(33.764)	-14,47%	235.055	84,87%	(35.560)
	Total	706.209	667.209	663.516	650.973	(19.897)	(12.543)	(16.237)	-2,43%	(55.237)	-7,82%	759.540	85,71%	(108.567)
	CASA	472.950	472.106	463.034	451.477	21.506	(11.557)	(20.629)	-4,37%	(21.472)	-4,54%	524.484	86,08%	(73.007)
	(%) CASA	66,97%	70,76%	69,78%	69,35%									
	FDR	69,41%	78,81%	79,73%	81,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	20.922	22.003	22.238	236	1.316	6,29%	(4.087)	-15,53%	-	0,00%	22.238
2	Giro ISE	3.901	3.080	3.457	3.135	(322)	56	1,81%	(765)	-19,62%		0,00%	3.135
3	Tabungan ISE	13.925	12.342	13.045	13.603	558	1.260	10,21%	(322)	-2,31%		0,00%	13.603
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	136	137	137	0	1	0,74%	9	7,03%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	89.596	88.469	-	190	190	-818	-1.128	-5.256	1.318	106.513	83,06%	(18.044)
	Linkage	4.522	3.361	3.361	-	-	-	-122	0	-1.161	-	10.091	33,31%	(6.730)
	Non-Linkage	89.203	86.235	85.108	-	190	190	-696	-1.128	-4.095	1.318	96.422	88,27%	(11.314)
	• Local Champion	87.849	85.239	84.111	-	190	190	-661	-1.128	-3.738	1.318	91.272	92,15%	(7.160)
	• Value Chain	1.354	996	996	-	-	-	-36	0	-357	-	5.150	19,35%	(4.154)
2	MBG	44.762	41.512	41.087	-	255	255	-765	-424	-3.675	679	46.400	88,55%	(5.313)
	KUR	42.954	39.297	38.737	-	105	105	-699	-560	-4.217	665	44.605	86,85%	(5.868)
	Non KUR	1.808	2.214	2.350	-	150	150	-66	136	542	14	1.795	130,91%	555
3	PWG	25.216	36.316	36.665	5.394	3.090	-2.303	1.748	349	11.449	2.741	43.943	83,44%	(7.278)
	Cilem	10.119	17.246	17.352	1.601	693	-908	338	106	7.234	586	25.949	66,87%	(8.597)
	Gadai	15.098	19.070	19.313	3.793	2.398	-1.395	1.410	243	4.215	2.154	17.994	107,33%	1.319
4	CFG	326.493	358.409	362.800	5.925	7.876	1.951	2.388	4.391	36.307	3.485	347.257	104,48%	15.543
	CF 1	44.529	52.963	52.601	16	-	-16	1.197	-362	8.072	362	46.935	112,07%	5.666
	Total Griya	33.717	42.230	42.040	-	-	0	0	-190	8.323	190	34.266	122,69%	7.774
	• Total Non Program	33.717	42.230	42.040	-	-	0	-645	-190	8.323	190	34.266	122,69%	7.774
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.733	10.560	16	-	-16	1.197	-172	-251	172	12.669	83,36%	(2.108)
	CF 2	281.964	305.446	310.199	5.909	7.876	1.967	1.191	4.753	28.235	3.123	300.322	103,29%	9.877
	Mitraguna & Others	268.245	288.489	292.387	5.909	6.870	961	1.718	3.898	24.142	2.972	285.267	102,50%	7.119
	Pensiun	13.719	16.957	17.812	-	1.006	1.006	-527	855	4.093	151	15.055	118,32%	2.757
	Total Pembiayaan	490.195	525.832	529.021	11.318	11.411	93	2.553	3.188	38.825	8.223	544.113	97,23%	(15.092)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	-	3.204	4.039	0,31%	3,58%	4,57%	835	3.746	4.039			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	-	3.204	4.039	0,33%	3,71%	4,75%	835	3.746	4.039			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.094	1.021	3.870	1,23%	2,46%	9,42%	2.849	3.320	2.776			
	KUR	550	1.094	1.021	3.508	1,28%	2,60%	9,06%	2.486	2.957	2.413			
	Non KUR	-	-	-	363	0,00%	0,00%	15,43%	363	363	363			
3	PWG	-	-	-	1.695	0,00%	0,00%	4,62%	1.695	1.695	1.695			
	Cilem	-	-	-	819	0,00%	0,00%	4,72%	819	819	819			
	Gadai	-	-	-	876	0,00%	0,00%	4,54%	876	876	876			
4	CFG	5.180	4.311	4.286	7.804	1,59%	1,20%	2,15%	3.518	2.623	3.492			
	CF 1	174	45	42	2.487	0,39%	0,08%	4,73%	2.445	2.313	2.442			
	Total Griya	174	45	42	2.381	0,52%	0,10%	5,66%	2.338	2.207	2.335			
	Oto	-	-	-	106	0,00%	0,00%	1,01%	106	106	106			
	CF 2	5.006	4.266	4.244	5.317	1,78%	1,39%	1,71%	1.073	310	1.050			
	Mitraguna & Others	5.006	4.266	4.244	5.317	1,87%	1,47%	1,82%	1.073	310	1.050			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	5.406	8.511	17.408	1,23%	1,62%	3,29%	8.896	11.384	12.002	0,49%	85,15%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	1.066	0,87%	1,19%	1,20%	-	247	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	1.066	1.066	1.066	0,92%	1,24%	1,25%	-	247	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	175	170	173	1,56%	0,41%	0,42%	4	(526)	(2)			
	KUR	609	175	170	173	1,42%	0,43%	0,45%	4	(435)	(2)			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.224	4.220	5.603	1,35%	1,18%	1,54%	1.383	1.184	1.379			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.224	4.220	5.603	1,42%	1,38%	1,81%	1.383	1.596	1.379			
	Mitraguna & Others	4.007	4.224	4.220	5.603	1,49%	1,46%	1,92%	1.383	1.596	1.379			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.465	5.456	6.842	1,21%	1,04%	1,29%	1.387	905	1.378	0,64%	50,22%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	630.795	853.881	687.989	57.194	
2	Contribution Margin	21.469	30.075	21.993	524	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,32	3,34	0,02	0,10
CIF Payroll	2.195	2.310	2.317	7	122

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	6.562	6.683	(3.555)	121	(3.802)	-36,26%	(11.443)	-63,13%	33.616	19,88%	(26.933)
2	Tabungan	237.991	243.202	246.476	246.019	(1.888)	(457)	2.817	1,16%	8.028	3,37%	263.026	93,53%	(17.007)
3	Deposito	192.383	156.159	154.094	154.096	(51.287)	2	(2.063)	-1,32%	(38.287)	-19,90%	193.802	79,51%	(39.706)
	Total	448.500	409.846	407.132	406.798	(56.729)	(333)	(3.047)	-0,74%	(41.702)	-9,30%	490.444	82,94%	(83.646)
	CASA	256.117	253.687	253.038	252.702	(5.442)	(335)	(985)	-0,39%	(3.415)	-1,33%	296.642	85,19%	(43.940)
	(%) CASA	57,11%	61,90%	62,15%	62,12%									
	FDR	54,70%	64,09%	64,87%	64,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	9.906	10.567	10.242	(325)	336	3,39%	(1.397)	-12,00%	-	0,00%	10.242	
2	Giro ISE	2.314	454	1.047	791	(255)	337	74,14%	(1.523)	-65,82%		0,00%	791	
3	Tabungan ISE	1.452	1.580	1.648	1.578	(70)	(1)	-0,08%	126	8,67%		0,00%	1.578	
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%		0,00%	7.872	
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%		0,00%	289	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	15.097	-	-	0	-2.842	-790	-2.482	790	26.993	55,93%	(11.896)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	15.097	-	-	0	-2.842	-790	-2.482	790	22.893	65,95%	(7.796)
	• Local Champion	16.492	15.487	14.697	-	-	0	-2.842	-790	-1.796	790	19.012	77,30%	(4.315)
	• Value Chain	1.087	401	401	-	-	-	0	0	-686	-	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.375	-	-	0	-254	-747	105	747	48.666	78,85%	(10.291)
	KUR	37.787	38.582	37.844	-	-	0	-195	-738	57	738	47.501	79,67%	(9.656)
	Non KUR	483	540	531	-	-	0	-59	-10	48	10	1.166	45,54%	(635)
3	PWG	15.859	33.260	35.146	5.692	4.167	-1.525	3.002	1.886	19.287	2.280	33.597	104,61%	1.549
	Cilem	7.657	18.706	19.043	3.276	685	-2.591	2.015	337	11.385	349	21.318	89,33%	(2.275)
	Gadai	8.201	14.554	16.103	2.416	3.481	1.065	987	1.549	7.902	1.932	12.279	131,15%	3.824
4	CFG	173.601	174.409	175.506	1.655	2.150	495	-424	1.097	1.904	1.053	191.714	91,55%	(16.208)
	CF 1	81.382	70.149	69.982	-	-	0	-252	-167	-11.400	167	83.440	83,87%	(13.458)
	Total Griya	77.096	66.200	66.098	-	-	0	0	-102	-10.998	102	77.675	85,10%	(11.577)
	• Total Non Program	77.096	66.200	66.098	-	-	0	-1.037	-102	-10.998	102	77.675	85,10%	(11.577)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.884	-	-	0	-252	-65	-402	65	5.765	67,37%	(1.881)
	CF 2	92.219	104.260	105.524	1.655	2.150	495	-172	1.264	13.305	886	108.274	97,46%	(2.751)
	Mitraguna & Others	90.304	99.165	100.206	1.655	1.900	245	-180	1.041	9.902	859	104.949	95,48%	(4.743)
	Pensiun	1.915	5.095	5.318	-	250	250	8	224	3.403	26	3.326	159,92%	1.993
	Total Pembiayaan	245.309	262.678	264.124	7.347	6.317	-1.030	-517	1.446	18.815	4.871	300.970	87,76%	(36.846)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	4.069	3,78%	5,55%	10,60%	1.897	2.624	1.822			
	KUR	1.433	2.078	2.047	3.945	3,79%	5,31%	10,42%	1.898	2.511	1.867			
	Non KUR	12	170	125	125	2,54%	23,17%	23,53%	(0)	113	(45)			
3	PWG	-	-	-	1.747	0,00%	0,00%	4,97%	1.747	1.747	1.747			
	Cilem	-	-	-	1.446	0,00%	0,00%	7,59%	1.446	1.446	1.446			
	Gadai	-	-	-	301	0,00%	0,00%	1,87%	301	301	301			
4	CFG	3.497	2.932	3.360	4.860	2,01%	1,93%	2,77%	1.501	1.363	1.929			
	CF 1	3.310	2.801	3.079	4.038	4,07%	4,39%	5,77%	959	728	1.237			
	Total Griya	3.310	2.698	2.976	3.035	4,29%	4,50%	4,59%	59	(275)	337			
	Oto	-	103	102	1.003	0,00%	2,59%	25,83%	901	1.003	900			
	CF 2	187	130	281	822	0,20%	0,27%	0,78%	541	635	692			
	Mitraguna & Others	187	130	88	629	0,21%	0,09%	0,63%	541	442	499			
	Pensiun	-	-	193	193	0,00%	3,78%	3,62%	(0)	193	193			
	Total Pembiayaan	5.153	5.179	5.532	10.676	2,10%	2,11%	4,04%	5.145	5.523	5.497	0,40%	89,99%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	345	369	0,18%	0,88%	0,96%	24	299	24			
	KUR	-	275	275	299	0,00%	0,71%	0,79%	24	299	24			
	Non KUR	70	70	70	70	14,55%	12,99%	13,23%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	4.928	5.084	5.125	1,44%	2,91%	2,92%	41	2.629	197			
	CF 1	2.172	2.812	2.968	3.009	2,67%	4,23%	4,30%	41	837	197			
	Total Griya	2.172	2.812	2.968	3.009	2,82%	4,48%	4,55%	41	837	197			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	2.116	2.116	0,35%	2,03%	2,01%	-	1.793	0			
	Mitraguna & Others	323	2.116	2.116	2.116	0,36%	2,13%	2,11%	-	1.793	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	5.273	5.429	5.494	1,45%	2,07%	2,08%	65	1.937	220	0,46%	77,98%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	408.149	448.564	466.664	58.515	
2	Contribution Margin	11.524	17.543	14.308	2.784	-24,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,94	3,23	3,22	(0,01)	0,28
CIF Payroll	1.775	1.745	1.883	138	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	942	919	(310)	(23)	(291)	-24,04%	(440)	-32,37%	9.983	9,21%	(9.064)
2	Tabungan	139.020	139.895	143.157	143.940	(343)	782	4.045	2,89%	4.920	3,54%	153.063	94,04%	(9.124)
3	Deposito	91.332	76.670	76.734	77.219	(2.687)	484	548	0,72%	(14.114)	-15,45%	92.121	83,82%	(14.902)
	Total	231.711	217.775	220.834	222.077	(3.339)	1.244	4.303	1,98%	(9.634)	-4,16%	255.167	87,03%	(33.090)
	CASA	140.379	141.104	144.099	144.859	(653)	759	3.754	2,66%	4.480	3,19%	163.046	88,85%	(18.187)
	(%) CASA	60,58%	64,79%	65,25%	65,23%									
	FDR	52,09%	65,09%	64,26%	63,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	2.354	4.819	5.592		773	3.238	137,53%	2.819	101,67%	-	0,00%	5.592
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,65%		0,00%	103
3	Tabungan ISE	2.669	2.251	4.716	5.488		773	3.238	143,86%	2.820	105,66%		0,00%	5.488
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	88	90	90		0	2	2,27%	6	7,14%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	306	306	-	-	0	-13	0	-1.108	-	1.415	21,65%	(1.108)
	Linkage	189	155	155	-	-	-	-4	0	-34	-	189	82,13%	(34)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Local Champion	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	4.977	-	-	0	571	-16	4.977	16	3.617	137,62%	1.361
	KUR	-	4.454	4.442	-	-	0	579	-11	4.442	11	3.445	128,94%	997
	Non KUR	-	539	535	-	-	0	-8	-4	535	4	172	311,70%	363
3	PWG	10.318	19.674	20.416	2.962	2.031	-930	632	741	10.098	1.290	21.891	93,26%	(1.476)
	Cilem	4.275	11.824	12.574	1.154	1.013	-141	619	750	8.300	263	15.011	83,77%	(2.436)
	Gadai	6.043	7.850	7.841	1.808	1.019	-790	13	-9	1.798	1.028	6.881	113,96%	961
4	CFG	108.966	116.775	116.210	1.451	685	-766	3.254	-565	7.244	1.250	126.793	91,65%	(10.583)
	CF 1	22.575	21.821	21.683	16	-	-16	-98	-138	-892	138	25.867	83,83%	(4.184)
	Total Griya	18.510	17.085	17.018	-	-	0	0	-67	-1.492	67	20.337	83,68%	(3.319)
	• Total Non Program	18.168	16.590	16.524	-	-	0	-1.368	-66	-1.645	66	18.849	87,67%	(2.325)
	• Program	342	495	495	-	-	0	-2	-1	153	1	1.489	33,22%	(994)
	Oto	4.065	4.736	4.665	16	-	-16	-98	-71	600	71	5.530	84,36%	(865)
	CF 2	86.390	94.953	94.526	1.435	685	-750	3.352	-427	8.136	1.112	100.926	93,66%	(6.400)
	Mitraguna & Others	53.276	64.119	63.896	1.435	685	-750	3.603	-223	10.620	908	66.415	96,21%	(2.519)
	Pensiun	33.115	30.834	30.630	-	-	0	-251	-204	-2.484	204	34.511	88,75%	(3.881)
	Total Pembiayaan	120.698	141.748	141.909	4.413	2.716	-1.696	4.444	161	21.211	2.556	153.716	92,32%	(11.807)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	-	-	-	175	0,00%	0,00%	0,86%	175	175	175			
	Cilem	-	-	-	69	0,00%	0,00%	0,55%	69	69	69			
	Gadai	-	-	-	106	0,00%	0,00%	1,36%	106	106	106			
4	CFG	438	2.664	2.333	3.714	0,40%	2,00%	3,20%	1.381	3.276	1.050			
	CF 1	438	1.437	1.265	1.079	1,94%	5,80%	4,98%	(186)	641	(358)			
	Total Griya	438	1.286	1.265	1.026	2,37%	7,40%	6,03%	(239)	587	(260)			
	Oto	-	151	-	53	0,00%	0,00%	1,14%	53	53	(98)			
	CF 2	-	1.227	1.068	2.635	0,00%	1,12%	2,79%	1.567	2.635	1.408			
	Mitraguna & Others	-	1.227	1.068	1.363	0,00%	1,67%	2,13%	295	1.363	137			
	Pensiun	-	-	-	1.272	0,00%	0,00%	4,15%	1.272	1.272	1.272			
	Total Pembiayaan	438	2.664	2.333	3.889	0,36%	1,65%	2,74%	1.556	3.451	1.225	1,46%	46,62%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	525	784	980	1.671	0,48%	0,84%	1,44%	691	1.147	888			
	CF 1	397	542	541	1.232	1,76%	2,48%	5,68%	691	835	690			
	Total Griya	397	542	541	1.232	2,14%	3,17%	7,24%	691	835	690			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	439	439	0,15%	0,46%	0,46%	-	312	198			
	Mitraguna & Others	20	241	439	439	0,04%	0,69%	0,69%	-	419	198			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	980	1.671	1,19%	0,69%	1,18%	691	233	888	0,24%	79,50%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	228.311	232.327	221.354	(6.957)	
2	Contribution Margin	6.387	9.061	6.182	(205)	3,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,72	2,91	2,89	(0,01)	0,17
CIF Payroll	836	895	908	13	72



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	314.688	331.363	448.462	237.766	117.099	133.774	42,51%	375.481	514,49%	88.241	508,23%	360.221
2	Tabungan	196.862	210.855	212.295	215.177	(607)	2.883	4.323	2,05%	18.316	9,30%	221.903	96,97%	(6.726)
3	Deposito	1.160.939	1.291.617	1.591.440	1.690.897	570.316	99.457	399.279	30,91%	529.958	45,65%	1.162.357	145,47%	528.540
	Total	1.430.782	1.817.160	2.135.097	2.354.536	807.475	219.439	537.376	29,57%	923.754	64,56%	1.472.501	159,90%	882.035
	CASA	269.843	525.542	543.658	663.639	237.159	119.982	138.097	26,28%	393.796	145,94%	310.144	213,98%	353.495
	(%) CASA	18,86%	28,92%	25,46%	28,19%									
	FDR	15,38%	14,45%	12,33%	11,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.320	10.585	10.436		(149)	117	1,13%	1.358	14,96%	-	0,00%	10.436
2	Giro ISE	2.308	2.000	2.040	2.040		0	39	1,96%	(268)	-11,62%		0,00%	2.040
3	Tabungan ISE	1.370	4.019	4.245	4.097		(149)	77	1,93%	2.726	198,92%		0,00%	4.097
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	67	68	68		0	1	1,49%	10	17,24%		0,00%	68

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	21.173	-	-	0	-361	-322	1.043	322	30.920	68,48%	(9.747)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	21.173	-	-	0	-361	-322	1.043	322	26.221	80,75%	(5.048)
	• Local Champion	18.621	20.216	19.894	-	-	0	-323	-322	1.272	322	21.509	92,49%	(1.615)
	• Value Chain	1.509	1.280	1.280	-	-	-	-38	0	-229	-	4.712	27,16%	(3.433)
2	MBG	53.102	56.338	55.975	100	300	200	940	-362	2.874	662	64.025	87,43%	(8.050)
	KUR	50.813	54.812	54.507	100	300	200	1.010	-305	3.695	605	61.091	89,22%	(6.584)
	Non KUR	2.289	1.525	1.468	-	-	0	-70	-57	-821	57	2.934	50,04%	(1.466)
3	PWG	17.782	25.816	26.432	4.494	2.822	-1.672	1.961	616	8.650	2.206	33.143	79,75%	(6.711)
	Cilem	6.518	15.281	15.669	1.353	969	-384	24	388	9.151	581	20.343	77,03%	(4.674)
	Gadai	11.264	10.534	10.763	3.141	1.853	-1.288	1.937	229	-501	1.625	12.800	84,08%	(2.037)
4	CFG	129.053	158.843	159.666	5.078	3.127	-1.951	3.390	823	30.613	2.304	158.758	100,57%	908
	CF 1	19.758	17.484	17.350	-	-	0	-264	-135	-2.408	135	33.408	51,93%	(16.059)
	Total Griya	14.572	12.909	12.850	-	-	0	0	-59	-1.722	59	26.744	48,05%	(13.894)
	• Total Non Program	11.408	10.033	9.982	-	-	0	-173	-51	-1.427	51	12.963	77,00%	(2.981)
	• Program	3.163	2.877	2.868	-	-	0	-31	-8	-295	8	13.781	20,81%	(10.913)
	Oto	5.186	4.575	4.500	-	-	0	-264	-75	-687	75	6.665	67,51%	(2.165)
	CF 2	109.295	141.359	142.317	5.078	3.127	-1.951	3.654	958	33.022	2.169	125.350	113,54%	16.967
	Mitraguna & Others	90.925	122.975	123.872	5.078	2.970	-2.108	3.912	898	32.948	2.072	105.569	117,34%	18.303
	Pensiun	18.370	18.384	18.444	-	157	157	-257	60	74	97	19.780	93,25%	(1.336)
	Total Pembiayaan	220.067	262.492	263.247	9.672	6.249	-3.423	5.930	755	43.181	5.494	286.846	91,77%	(23.599)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	451	1.624	1.104	5.456	0,85%	1,96%	9,75%	4.353	5.005	3.832			
	KUR	163	1.506	1.023	5.263	0,32%	1,87%	9,66%	4.240	5.101	3.757			
	Non KUR	289	118	80	193	12,61%	5,27%	13,14%	113	(96)	75			
3	PWG	-	-	-	397	0,00%	0,00%	1,50%	397	397	397			
	Cilem	-	-	-	380	0,00%	0,00%	2,42%	380	380	380			
	Gadai	-	-	-	18	0,00%	0,00%	0,17%	18	18	18			
4	CFG	1.759	541	1.049	2.023	1,36%	0,66%	1,27%	974	263	1.481			
	CF 1	1.212	541	1.049	2.023	6,14%	6,00%	11,66%	974	810	1.481			
	Total Griya	1.052	541	586	1.257	7,22%	4,54%	9,78%	671	205	716			
	Oto	161	-	463	766	3,10%	10,12%	17,02%	303	605	766			
	CF 2	547	-	-	-	0,50%	0,00%	0,00%	-	(547)	-			
	Mitraguna & Others	547	-	-	-	0,60%	0,00%	0,00%	-	(547)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	2.165	2.153	7.876	1,00%	0,82%	2,99%	5.724	5.666	5.711	2,24%	25,26%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	904	812	910	2,88%	1,44%	1,62%	97	(622)	6			
	KUR	855	460	378	525	1,68%	0,69%	0,96%	147	(330)	65			
	Non KUR	677	444	434	385	29,56%	28,44%	26,20%	(49)	(292)	(60)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	499	439	583	0,59%	0,28%	0,37%	144	(178)	84			
	CF 1	321	480	419	564	1,63%	2,40%	3,25%	144	243	84			
	Total Griya	321	480	419	564	2,20%	3,25%	4,39%	144	243	84			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.403	1.251	1.493	1,11%	0,48%	0,57%	242	(956)	90	1,58%	-179,24%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174	
2	Contribution Margin	13.432	18.467	17.172	3.740	-27,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,02	3,25	3,30	0,05	0,28
CIF Payroll	1.901	2.145	2.009	(136)	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	10.195	8.500	(884)	(1.695)	1.637	23,85%	(995)	-10,48%	15.938	53,33%	(7.439)
2	Tabungan	99.410	121.220	121.339	123.115	4.389	1.776	1.896	1,56%	23.705	23,85%	109.902	112,02%	13.213
3	Deposito	64.192	61.782	61.631	61.632	415	1	(150)	-0,24%	(2.560)	-3,99%	64.781	95,14%	(3.149)
	Total	173.097	189.865	193.165	193.247	3.920	82	3.382	1,78%	20.150	11,64%	190.622	101,38%	2.625
	CASA	108.906	128.083	131.534	131.615	3.505	81	3.532	2,76%	22.710	20,85%	125.841	104,59%	5.774
	(%) CASA	62,92%	67,46%	68,09%	68,11%									
	FDR	57,60%	62,38%	60,82%	60,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.447	12.824	13.213		389	1.766	15,42%	(91)	-0,68%	-	0,00%	13.213
2	Giro ISE	6.014	2.591	4.086	4.363		276	1.772	68,38%	(1.651)	-27,45%		0,00%	4.363
3	Tabungan ISE	6.490	8.056	7.938	8.050		112	(6)	-0,08%	1.560	24,04%		0,00%	8.050
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842
	• Local Champion	-	1.986	1.986	-	-	0	-102	0	1.986	-	0	0,00%	1.986
	• Value Chain	-	3.856	3.856	-	-	-	-29	0	3.856	-	0	0,00%	3.856
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.658	35.394	5.640	2.599	-3.041	915	-264	11.665	2.863	31.275	113,17%	4.119
	Cilem	8.075	16.250	15.839	1.625	353	-1.272	562	-411	7.764	764	13.319	118,92%	2.520
	Gadai	15.654	19.408	19.556	4.016	2.247	-1.769	353	147	3.901	2.099	17.956	108,91%	1.599
4	CFG	75.933	76.937	76.242	1.161	100	-1.061	746	-695	309	795	85.579	89,09%	(9.337)
	CF 1	16.979	16.082	16.009	-	-	0	-84	-73	-970	73	18.301	87,47%	(2.292)
	Total Griya	15.306	13.981	13.941	-	-	0	0	-40	-1.365	40	15.789	88,29%	(1.848)
	• Total Non Program	15.306	13.981	13.941	-	-	0	-208	-40	-1.365	40	15.789	88,29%	(1.848)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.101	2.068	-	-	0	-84	-33	395	33	2.512	82,32%	(444)
	CF 2	58.954	60.855	60.233	1.161	100	-1.061	830	-622	1.279	722	67.278	89,53%	(7.045)
	Mitraguna & Others	51.295	53.770	53.203	1.161	100	-1.061	630	-567	1.908	667	58.819	90,45%	(5.616)
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)
	Total Pembiayaan	99.702	118.437	117.478	6.801	2.699	-4.102	1.530	-959	17.776	3.658	116.894	100,50%	585

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	-	-	-	1.461	0,00%	0,00%	4,13%	1.461	1.461	1.461			
	Cilem	-	-	-	1.051	0,00%	0,00%	6,64%	1.051	1.051	1.051			
	Gadai	-	-	-	410	0,00%	0,00%	2,09%	410	410	410			
4	CFG	315	443	466	896	0,41%	0,61%	1,18%	430	581	453			
	CF 1	-	260	258	246	0,00%	1,61%	1,54%	(12)	246	(14)			
	Total Griya	-	238	237	-	0,00%	1,70%	0,00%	(237)	-	(238)			
	Oto	-	22	21	246	0,00%	1,00%	11,89%	225	246	224			
	CF 2	315	184	208	650	0,53%	0,34%	1,08%	442	336	467			
	Mitraguna & Others	315	184	208	650	0,61%	0,39%	1,22%	442	336	467			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	443	466	2.357	0,32%	0,39%	2,01%	1.890	2.042	1.913	1,92%	4,22%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	620	645	645	0,90%	0,84%	0,85%	-	(37)	25			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	620	645	645	1,07%	1,06%	1,07%	-	15	25			
	Mitraguna & Others	630	620	645	645	1,23%	1,20%	1,21%	-	15	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	620	645	645	0,72%	0,54%	0,55%	-	(76)	25	0,26%	52,97%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,09	3,09	0,00	0,10
CIF Payroll	836	793	798	5	(38)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	1.730	1.326	(3.083)	(403)	(1.144)	-46,32%	(2.182)	-62,20%	8.802	15,07%	(7.475)
2	Tabungan	88.498	84.131	82.415	81.963	103	(452)	(2.168)	-2,58%	(6.534)	-7,38%	97.117	84,40%	(15.153)
3	Deposito	50.176	25.230	23.111	23.101	(1.116)	(10)	(2.129)	-8,44%	(27.074)	-53,96%	50.660	45,60%	(27.558)
	Total	142.182	111.831	107.256	106.391	(4.096)	(865)	(5.441)	-4,87%	(35.791)	-25,17%	156.578	67,95%	(50.187)
	CASA	92.006	86.602	84.145	83.290	(2.980)	(855)	(3.312)	-3,82%	(8.716)	-9,47%	105.918	78,64%	(22.629)
	(%) CASA	64,71%	77,44%	78,45%	78,29%									
	FDR	46,30%	76,68%	80,85%	81,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.257	656	864	694	(170)	38	5,81%	(2.562)	-78,68%	-	0,00%	694
2	Giro ISE	705	158	161	163	2	5	3,33%	(541)	-76,84%	-	0,00%	163
3	Tabungan ISE	2.552	498	703	531	(172)	33	6,59%	(2.021)	-79,18%	-	0,00%	531
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	147	154	154	154	0	0	0,00%	7	4,76%	-	0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.142	4.428	-	300	300	-91	286	4.428	14	3.633	121,89%	795
	KUR	-	4.055	4.341	-	300	300	-89	286	4.341	14	3.445	126,00%	896
	Non KUR	-	87	87	-	-	0	-2	0	87	-	188	46,41%	(101)
3	PWG	2.349	5.988	6.302	489	443	-47	144	314	3.953	128	6.181	101,97%	122
	Cilem	2.349	5.988	6.302	489	443	-47	144	314	3.953	128	6.181	101,97%	122
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.988	468	624	156	307	368	12.502	256	74.615	101,84%	1.373
	CF 1	26.468	28.175	28.164	220	49	-171	-88	-12	1.695	61	27.892	100,98%	272
	Total Griya	25.069	24.440	24.412	220	-	-220	0	-29	-657	29	25.514	95,68%	(1.103)
1	• Total Non Program	25.069	24.440	24.412	220	-	-220	326	-29	-657	29	25.514	95,68%	(1.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.752	-	49	49	-88	17	2.353	32	2.377	157,82%	1.375
	CF 2	37.018	47.444	47.824	248	575	327	394	380	10.806	195	46.723	102,36%	1.101
	Mitraguna & Others	36.826	47.238	47.622	248	575	327	399	385	10.797	190	45.599	104,44%	2.024
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	86.718	957	1.367	409	360	968	20.883	398	84.429	102,71%	2.290

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	-	-	-	439	0,00%	0,00%	9,90%	439	439	439			
	KUR	-	-	-	439	0,00%	0,00%	10,10%	439	439	439			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	42	0,00%	0,00%	0,66%	42	42	42			
	Cilem	-	-	-	42	0,00%	0,00%	0,66%	42	42	42			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.553	1.482	2.750	1,73%	1,96%	3,62%	1.268	1.653	1.197			
	CF 1	1.097	1.183	1.182	2.342	4,15%	4,20%	8,32%	1.160	1.245	1.159			
	Total Griya	1.097	1.040	1.038	1.967	4,38%	4,25%	8,06%	929	870	927			
	Oto	-	143	144	375	0,00%	3,85%	9,99%	231	375	232			
	CF 2	-	370	300	408	0,00%	0,63%	0,85%	108	408	37			
	Mitraguna & Others	-	370	300	408	0,00%	0,64%	0,86%	108	408	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.553	1.482	3.230	1,67%	1,73%	3,72%	1.748	2.133	1.677	0,42%	88,85%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	840	840	840	0,19%	1,11%	1,11%	-	720	0			
	CF 1	-	821	821	821	0,00%	2,91%	2,92%	-	821	-			
	Total Griya	-	821	821	821	0,00%	3,36%	3,36%	-	821	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	19	0,32%	0,04%	0,04%	-	(101)	0			
	Mitraguna & Others	120	19	19	19	0,33%	0,04%	0,04%	-	(101)	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	840	840	840	0,18%	0,98%	0,97%	-	720	0	0,94%	2,78%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	140.794	142.182	115.928	(24.866)	
2	Contribution Margin	2.365	3.810	2.748	383	-16,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,71	2,94	2,90	(0,04)	0,19
CIF Payroll	1.129	930	1.282	352	153

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.675	3.686	(1.376)	11	333	9,92%	(590)	-13,80%	13.937	26,44%	(10.252)
2	Tabungan	143.334	173.220	168.726	168.796	6.171	69	(4.424)	-2,55%	25.461	17,76%	159.063	106,12%	9.733
3	Deposito	111.952	109.799	109.182	109.182	(15.522)	0	(617)	-0,56%	(2.771)	-2,47%	112.836	96,76%	(3.654)
	Total	259.563	286.371	281.583	281.663	(10.728)	80	(4.708)	-1,64%	22.100	8,51%	285.836	98,54%	(4.173)
	CASA	147.610	176.573	172.401	172.481	4.794	80	(4.091)	-2,32%	24.871	16,85%	173.000	99,70%	(519)
	(%) CASA	56,87%	61,66%	61,23%	61,24%									
	FDR	26,72%	30,26%	31,03%	31,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.255	2.104	2.101		(3)	(155)	-6,86%	(237)	-10,13%	-	0,00%	2.101
2	Giro ISE	22	24	24	24		0	(0)	-0,02%	3	11,65%		0,00%	24
3	Tabungan ISE	2.316	2.231	2.080	2.076		(3)	(155)	-6,93%	(239)	-10,33%		0,00%	2.076
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	113	116	116		0	3	2,65%	9	8,41%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.342	8.798	100	500	400	116	456	8.604	44	3.788	232,27%	5.010
	KUR	194	7.561	7.827	100	300	200	140	266	7.634	34	3.600	217,44%	4.228
	Non KUR	-	780	970	-	200	200	-24	190	970	10	188	516,42%	782
3	PWG	3.438	5.534	5.525	171	130	-41	-581	-9	2.087	139	9.388	58,85%	(3.863)
	Cilem	3.438	5.534	5.525	171	130	-41	-581	-9	2.087	139	9.388	58,85%	(3.863)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	72.182	72.454	500	442	-58	1.336	272	7.492	170	77.036	94,05%	(4.582)
	CF 1	19.068	19.140	19.076	-	-	0	-69	-64	8	64	20.608	92,57%	(1.531)
	Total Griya	17.646	16.678	16.667	-	-	0	0	-11	-979	11	18.124	91,96%	(1.457)
	• Total Non Program	17.646	16.678	16.667	-	-	0	-106	-11	-979	11	18.124	91,96%	(1.457)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.462	2.409	-	-	0	-69	-54	987	54	2.483	97,00%	(75)
	CF 2	45.895	53.042	53.378	500	442	-58	1.405	336	7.483	106	56.429	94,59%	(3.050)
	Mitraguna & Others	40.397	47.281	47.498	500	300	-200	1.432	217	7.101	83	49.918	95,15%	(2.420)
	Pensiun	5.498	5.761	5.880	-	142	142	-27	120	382	22	6.510	90,32%	(630)
	Total Pembiayaan	69.359	86.651	87.370	771	1.072	301	871	719	18.012	353	90.976	96,04%	(3.605)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	174	0,00%	0,00%	1,97%	174	174	174			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	174	0,00%	0,00%	17,89%	174	174	174			
3	PWG	-	-	-	45	0,00%	0,00%	0,81%	45	45	45			
	Cilem	-	-	-	45	0,00%	0,00%	0,81%	45	45	45			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	1.293	4.096	4.727	1,63%	5,68%	6,52%	631	3.667	3.435			
	CF 1	648	-	3.784	4.332	3,40%	19,77%	22,71%	548	3.683	4.332			
	Total Griya	648	-	3.784	4.313	3,67%	22,69%	25,88%	529	3.664	4.313			
	Oto	-	-	-	19	0,00%	0,00%	0,78%	19	19	19			
	CF 2	412	1.293	313	396	0,90%	0,59%	0,74%	83	(16)	(897)			
	Mitraguna & Others	412	978	-	83	1,02%	0,00%	0,17%	83	(329)	(895)			
	Pensiun	-	315	313	313	0,00%	5,43%	5,32%	-	313	(2)			
	Total Pembiayaan	1.824	1.293	4.096	4.946	2,63%	4,73%	5,66%	849	3.122	3.653	0,54%	90,42%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	267	1.234	2.067	2.186	0,41%	2,86%	3,02%	119	1.919	952			
	CF 1	267	869	749	868	1,40%	3,91%	4,55%	119	600	(1)			
	Total Griya	132	734	614	733	0,75%	3,68%	4,40%	119	600	(1)			
	Oto	135	135	135	135	9,51%	5,49%	5,61%	-	-	-			
	CF 2	-	365	1.318	1.318	0,00%	2,49%	2,47%	-	1.318	953			
	Mitraguna & Others	-	365	1.318	1.318	0,00%	2,79%	2,78%	-	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.828	2.661	2.779	0,39%	3,07%	3,18%	119	2.512	952	2,15%	32,52%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	217.623	259.564	297.099	79.476	
2	Contribution Margin	3.691	5.407	4.409	718	-19,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,24	3,21	(0,03)	0,26
CIF Payroll	949	934	971	37	22



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	16.653	15.516	(964)	(1.137)	1.438	10,21%	11.699	306,47%	10.173	152,52%	5.343
2	Tabungan	117.085	115.849	113.317	113.731	3.632	414	(2.119)	-1,83%	(3.355)	-2,87%	127.435	89,25%	(13.704)
3	Deposito	49.844	47.990	47.876	47.876	(547)	0	(113)	-0,24%	(1.967)	-3,95%	50.425	94,95%	(2.548)
	Total	170.746	177.918	177.846	177.123	2.121	(723)	(794)	-0,45%	6.377	3,73%	188.033	94,20%	(10.910)
	CASA	120.903	129.928	129.970	129.247	2.668	(723)	(681)	-0,52%	8.344	6,90%	137.608	93,92%	(8.361)
	(%) CASA	70,81%	73,03%	73,08%	72,97%									
	FDR	80,42%	77,98%	78,26%	78,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.691	785	889	880	(9)	95	12,15%	(811)	-47,94%	-	0,00%	880
2	Giro ISE	436	84	91	72	(18)	(12)	-13,83%	(364)	-83,39%		0,00%	72
3	Tabungan ISE	1.254	701	798	808	10	107	15,27%	(447)	-35,60%		0,00%	808
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	68	75	75	75	0	0	0,00%	7	10,29%		0,00%	75

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	21.994	22.940	3.593	2.236	-1.357	1.462	947	9.391	1.289	21.977	104,38%	963
	Cilem	7.456	11.398	11.842	1.287	648	-638	655	444	4.386	204	12.976	91,27%	(1.133)
	Gadai	6.094	10.595	11.098	2.306	1.587	-719	806	503	5.004	1.084	9.002	123,29%	2.097
4	CFG	119.321	116.751	116.241	1.111	913	-198	-599	-510	-3.080	1.423	131.690	88,27%	(15.449)
	CF 1	15.625	17.890	17.809	461	-	-461	-70	-81	2.184	81	17.374	102,50%	434
	Total Griya	13.902	15.769	15.733	461	-	-461	0	-36	1.830	36	14.395	109,29%	1.337
	• Total Non Program	13.902	15.769	15.733	461	-	-461	355	-36	1.830	36	14.395	109,29%	1.337
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.121	2.076	-	-	0	-70	-45	353	45	2.979	69,69%	(903)
	CF 2	103.696	98.862	98.432	650	913	263	-529	-429	-5.264	1.342	114.315	86,11%	(15.883)
	Mitraguna & Others	94.197	89.050	88.357	170	335	165	-803	-693	-5.840	1.028	103.618	85,27%	(15.262)
	Pensiun	9.499	9.812	10.076	480	578	98	275	264	576	314	10.697	94,19%	(622)
	Total Pembiayaan	137.307	138.745	139.181	4.704	3.149	-1.555	863	436	1.874	2.712	158.103	88,03%	(18.922)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	-	-	-	636	0,00%	0,00%	2,77%	636	636	636			
	Cilem	-	-	-	363	0,00%	0,00%	3,06%	363	363	363			
	Gadai	-	-	-	274	0,00%	0,00%	2,47%	274	274	274			
4	CFG	1.942	2.012	506	2.638	1,63%	0,43%	2,27%	2.132	697	626			
	CF 1	86	209	-	60	0,55%	0,00%	0,34%	60	(26)	(149)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	209	-	60	4,99%	0,00%	2,89%	60	(26)	(149)			
	CF 2	1.856	1.803	506	2.579	1,79%	0,51%	2,62%	2.072	723	775			
	Mitraguna & Others	1.856	1.803	506	2.579	1,97%	0,57%	2,92%	2.072	723	775			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.012	506	3.275	1,41%	0,36%	2,35%	2.768	1.333	1.263	0,37%	84,18%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	331	479	602	617	0,28%	0,52%	0,53%	15	286	138			
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	-	(300)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-			
	CF 2	31	479	602	617	0,03%	0,61%	0,63%	15	586	138			
	Mitraguna & Others	31	479	602	617	0,03%	0,68%	0,70%	15	586	138			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	479	602	617	0,24%	0,43%	0,44%	15	286	138	0,63%	-43,19%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	172.182	170.746	175.797	3.615	
2	Contribution Margin	5.707	7.910	7.278	1.571	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,33	3,32	(0,01)	0,30
CIF Payroll	665	542	545	3	(120)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	8.305	8.554	(7.910)	249	(3.916)	-31,40%	(5.376)	-38,59%	22.731	37,63%	(14.177)
2	Tabungan	118.671	158.029	154.137	153.845	8.241	(293)	(4.185)	-2,65%	35.173	29,64%	133.410	115,32%	20.434
3	Deposito	125.329	134.600	133.332	121.332	10.955	(12.000)	(13.268)	-9,86%	(3.997)	-3,19%	126.098	96,22%	(4.766)
	Total	257.931	305.100	295.774	283.730	11.286	(12.044)	(21.369)	-7,00%	25.800	10,00%	282.239	100,53%	1.491
	CASA	132.602	170.500	162.442	162.399	331	(44)	(8.101)	-4,75%	29.797	22,47%	156.141	104,01%	6.258
	(%) CASA	51,41%	55,88%	54,92%	57,24%									
	FDR	59,82%	60,13%	62,29%	64,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.148	4.579	4.597		18	449	10,83%	1.059	29,93%	-	0,00%	4.597
2	Giro ISE	1	1	1	1		0	(0)	-2,12%	(0)	-35,06%		0,00%	1
3	Tabungan ISE	3.537	4.147	4.578	4.596		18	449	10,84%	1.059	29,95%		0,00%	4.596
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0	0,00%	8.409
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0	0,00%	8.409
	• Local Champion	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0	0,00%	8.409
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	74	74	-	-	0	24	-0	-243	0	317	23,25%	(243)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	74	74	-	-	0	24	-0	-243	0	317	23,25%	(243)
3	PWG	17.010	25.951	26.546	2.303	1.993	-310	2.838	595	9.536	1.399	22.618	117,36%	3.927
	Cilem	7.758	11.911	12.135	707	511	-196	343	224	4.376	287	12.110	100,20%	25
	Gadai	9.252	14.040	14.411	1.596	1.482	-114	2.495	371	5.159	1.111	10.508	137,14%	3.902
4	CFG	136.962	149.035	149.221	1.622	2.191	569	859	186	12.259	2.005	151.758	98,33%	(2.537)
	CF 1	16.548	16.454	16.386	257	-	-257	158	-67	-162	67	18.143	90,32%	(1.757)
	Total Griya	15.017	13.737	13.722	-	-	0	0	-15	-1.295	15	15.466	88,72%	(1.744)
	• Total Non Program	15.017	13.737	13.722	-	-	0	-118	-15	-1.295	15	15.466	88,72%	(1.744)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.717	2.664	257	-	-257	158	-53	1.133	53	2.676	99,55%	(12)
	CF 2	120.414	132.581	132.834	1.365	2.191	826	701	253	12.421	1.938	133.615	99,42%	(780)
	Mitraguna & Others	110.777	121.822	122.356	900	2.191	1.291	317	534	11.579	1.657	122.887	99,57%	(531)
	Pensiun	9.636	10.759	10.478	465	-	-465	384	-281	842	281	10.728	97,67%	(250)
	Total Pembiayaan	154.289	183.469	184.249	4.925	4.184	-741	12.130	780	29.961	3.404	174.693	105,47%	9.556

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)			
3	PWG	-	-	-	586	0,00%	0,00%	2,21%	586	586	586			
	Cilem	-	-	-	372	0,00%	0,00%	3,06%	372	372	372			
	Gadai	-	-	-	214	0,00%	0,00%	1,48%	214	214	214			
4	CFG	334	1.041	415	2.044	0,24%	0,28%	1,37%	1.629	1.710	1.003			
	CF 1	-	569	195	200	0,00%	1,18%	1,22%	5	200	(369)			
	Total Griya	-	569	44	49	0,00%	0,32%	0,36%	5	49	(520)			
	Oto	-	-	151	151	0,00%	5,54%	5,65%	-	151	151			
	CF 2	334	472	220	1.844	0,28%	0,17%	1,39%	1.624	1.510	1.372			
	Mitraguna & Others	334	472	220	1.844	0,30%	0,18%	1,51%	1.624	1.510	1.372			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	1.090	489	2.629	0,31%	0,27%	1,43%	2.141	2.148	1.539	0,15%	89,56%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	-	-	74	24,03%	0,00%	100,00%	74	(2)	74			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	-	74	24,03%	0,00%	100,00%	74	(2)	74			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	1.203	1.276	1.276	0,57%	0,86%	0,86%	(0)	490	73			
	CF 1	645	-	74	73	3,90%	0,45%	0,45%	(0)	(571)	73			
	Total Griya	645	-	74	73	4,29%	0,54%	0,54%	(0)	(571)	73			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	1.203	1.203	1.203	0,12%	0,91%	0,91%	-	1.061	(0)			
	Mitraguna & Others	142	1.203	1.203	1.203	0,13%	0,99%	0,98%	-	1.061	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.203	1.276	1.350	0,56%	0,70%	0,73%	74	487	147	0,00%	100,00%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	216.304	258.971	294.424	78.120	
2	Contribution Margin	7.083	10.698	8.086	1.003	-14,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,35	3,43	0,07	0,20
CIF Payroll	1.941	2.473	2.451	(22)	510

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	12.199	10.645	(7.020)	(1.553)	4.101	62,67%	2.065	24,07%	19.111	55,70%	(8.466)
2	Tabungan	115.717	139.694	133.218	133.594	10.026	376	(6.099)	-4,37%	17.878	15,45%	130.187	102,62%	3.407
3	Deposito	158.683	172.137	172.524	172.524	(5.821)	0	387	0,23%	13.842	8,72%	159.611	108,09%	12.914
	Total	282.980	318.375	317.941	316.764	(2.815)	(1.177)	(1.611)	-0,51%	33.784	11,94%	308.909	102,54%	7.855
	CASA	124.297	146.238	145.417	144.240	3.006	(1.177)	(1.998)	-1,37%	19.943	16,04%	149.298	96,61%	(5.059)
	(%) CASA	43,92%	45,93%	45,74%	45,54%									
	FDR	77,18%	77,84%	78,81%	79,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	5.937	5.989		52	(2.829)	-32,08%	2.670	80,44%	-	0,00%	5.989
2	Giro ISE	510	227	425	407		(18)	180	79,33%	(102)	-20,09%		0,00%	407
3	Tabungan ISE	2.559	8.341	5.262	5.332		70	(3.009)	-36,07%	2.772	108,32%		0,00%	5.332
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.117	4.117	-	-	0	-124	0	-392	-	7.994	51,50%	(3.877)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)
	Non-Linkage	4.509	4.117	4.117	-	-	0	-124	0	-392	-	6.476	63,56%	(2.360)
	• Local Champion	4.509	4.117	4.117	-	-	0	-124	0	-392	-	5.442	75,65%	(1.325)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)
2	MBG	9.912	12.255	12.094	-	150	150	251	-161	2.181	311	12.148	99,55%	(54)
	KUR	9.027	10.798	10.813	-	150	150	222	15	1.786	135	11.171	96,80%	(358)
	Non KUR	885	1.456	1.280	-	-	0	28	-176	395	176	977	131,08%	304
3	PWG	13.890	23.684	24.131	1.970	2.290	320	490	448	10.241	1.843	26.829	89,94%	(2.698)
	Cilem	5.699	14.241	14.615	525	842	317	-430	374	8.916	468	15.972	91,50%	(1.357)
	Gadai	8.191	9.442	9.516	1.445	1.448	3	919	74	1.325	1.375	10.857	87,65%	(1.341)
4	CFG	190.097	207.781	210.228	1.941	4.412	2.471	-303	2.446	20.131	1.966	205.092	102,50%	5.135
	CF 1	25.896	28.102	27.613	-	-	0	-122	-489	1.717	489	27.742	99,54%	(128)
	Total Griya	21.834	24.165	24.121	-	-	0	0	-44	2.287	44	22.354	107,90%	1.767
	• Total Non Program	21.834	24.165	24.121	-	-	0	-202	-44	2.287	44	22.354	107,90%	1.767
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.936	3.492	-	-	0	-122	-444	-570	444	5.388	64,82%	(1.895)
	CF 2	164.201	179.679	182.614	1.941	4.412	2.471	-181	2.935	18.413	1.477	177.351	102,97%	5.264
	Mitraguna & Others	145.925	160.670	163.735	1.655	4.380	2.725	-189	3.065	17.810	1.315	157.811	103,75%	5.924
	Pensiun	18.276	19.010	18.879	286	32	-254	7	-130	604	162	19.540	96,62%	(660)
	Total Pembiayaan	218.409	247.836	250.569	3.911	6.852	2.941	314	2.733	32.160	4.119	252.063	99,41%	(1.494)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	-	100	804	2,87%	0,82%	6,65%	704	520	804			
	KUR	284	-	100	729	3,15%	0,93%	6,74%	629	445	729			
	Non KUR	-	-	-	75	0,00%	0,00%	5,85%	75	75	75			
3	PWG	-	-	26	481	0,00%	0,11%	1,99%	455	481	481			
	Cilem	-	-	-	439	0,00%	0,00%	3,00%	439	439	439			
	Gadai	-	-	26	41	0,00%	0,28%	0,43%	15	41	41			
4	CFG	85	484	467	5.448	0,04%	0,22%	2,59%	4.981	5.363	4.963			
	CF 1	52	484	467	3.544	0,20%	1,66%	12,84%	3.077	3.492	3.060			
	Total Griya	52	48	48	3.239	0,24%	0,20%	13,43%	3.192	3.187	3.191			
	Oto	-	436	419	305	0,00%	10,65%	8,74%	(114)	305	(131)			
	CF 2	33	-	-	1.903	0,02%	0,00%	1,04%	1.903	1.871	1.903			
	Mitraguna & Others	33	-	-	1.903	0,02%	0,00%	1,16%	1.903	1.871	1.903			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	369	484	593	6.732	0,17%	0,24%	2,69%	6.139	6.363	6.248	0,18%	93,45%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.205	515	514	513	0,63%	0,25%	0,24%	(1)	(691)	(1)			
	CF 1	485	-	-	-	1,87%	0,00%	0,00%	-	(485)	-			
	Total Griya	485	-	-	-	2,22%	0,00%	0,00%	-	(485)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	515	514	513	0,44%	0,29%	0,28%	(1)	(206)	(1)			
	Mitraguna & Others	719	274	273	272	0,49%	0,17%	0,17%	(1)	(447)	(1)			
	Pensiun	-	241	241	241	0,00%	0,10%	1,28%	-	241	(0)			
	Total Pembiayaan	1.209	515	514	513	0,55%	0,21%	0,20%	(1)	(696)	(1)	0,00%	98,98%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	318.479	282.980	321.190	2.711	
2	Contribution Margin	7.721	11.567	8.757	1.036	-13,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,11	3,13	0,02	0,17
CIF Payroll	1.488	1.563	1.593	30	105

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	1.608	3.000	(4.792)	1.392	(398)	-11,70%	(5.554)	-64,93%	15.576	19,26%	(12.576)
2	Tabungan	104.558	103.775	101.536	101.457	4.473	(79)	(2.318)	-2,23%	(3.101)	-2,97%	116.810	86,86%	(15.353)
3	Deposito	118.514	111.806	111.616	111.736	(5.325)	120	(70)	-0,06%	(6.778)	-5,72%	119.096	93,82%	(7.360)
	Total	231.625	218.978	214.760	216.193	(5.644)	1.433	(2.785)	-1,27%	(15.432)	-6,66%	251.482	85,97%	(35.289)
	CASA	113.112	107.173	103.144	104.457	(319)	1.313	(2.715)	-2,53%	(8.654)	-7,65%	132.386	78,90%	(27.929)
	(%) CASA	48,83%	48,94%	48,03%	48,32%									
	FDR	61,23%	68,43%	69,67%	69,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.420	4.611	4.557		(54)	137	3,10%	1.897	71,32%	-	0,00%	4.557
2	Giro ISE	666	1.060	1.078	1.083		5	23	2,15%	417	62,53%	-	0,00%	1.083
3	Tabungan ISE	1.893	3.259	3.433	3.374		(59)	114	3,51%	1.480	78,18%	-	0,00%	3.374
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%	-	0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%	-	0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Local Champion	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
3	PWG	18.643	25.017	25.722	2.078	2.350	271	1.304	706	7.079	1.644	28.064	91,65%	(2.342)
	Cilem	13.169	14.403	14.574	628	506	-122	-208	171	1.405	335	18.830	77,40%	(4.256)
	Gadai	5.474	10.614	11.149	1.451	1.844	393	1.513	535	5.674	1.309	9.234	120,73%	1.914
4	CFG	123.108	123.055	122.107	345	-	-345	84	-948	-1.000	948	137.225	88,98%	(15.117)
	CF 1	17.304	13.823	13.704	-	-	0	-191	-119	-3.600	119	19.095	71,77%	(5.391)
	Total Griya	13.206	10.394	10.341	-	-	0	0	-53	-2.865	53	13.694	75,52%	(3.353)
	• Total Non Program	13.206	10.394	10.341	-	-	0	-787	-53	-2.865	53	13.694	75,52%	(3.353)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.363	-	-	0	-191	-66	-735	66	5.401	62,26%	(2.038)
	CF 2	105.804	109.232	108.404	345	-	-345	274	-829	2.599	829	118.130	91,77%	(9.726)
	Mitraguna & Others	72.025	76.346	75.884	345	-	-345	707	-462	3.859	462	83.166	91,24%	(7.282)
	Pensiun	33.780	32.886	32.520	-	-	0	-433	-367	-1.260	367	34.964	93,01%	(2.444)
	Total Pembiayaan	141.827	149.855	149.613	2.423	2.350	-74	1.346	-242	7.786	2.592	165.365	90,47%	(15.752)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	-	-	-	1.109	0,00%	0,00%	4,31%	1.109	1.109	1.109			
	Cilem	-	-	-	823	0,00%	0,00%	5,65%	823	823	823			
	Gadai	-	-	-	286	0,00%	0,00%	2,56%	286	286	286			
4	CFG	370	965	1.341	1.314	0,30%	1,09%	1,08%	(27)	944	349			
	CF 1	206	654	891	670	1,19%	6,45%	4,89%	(221)	464	16			
	Total Griya	92	559	798	551	0,69%	7,68%	5,33%	(248)	459	(8)			
	Oto	114	95	93	119	2,79%	2,70%	3,54%	26	5	24			
	CF 2	164	311	450	644	0,15%	0,41%	0,59%	194	481	333			
	Mitraguna & Others	164	311	352	277	0,23%	0,46%	0,36%	(75)	113	(34)			
	Pensiun	-	-	98	367	0,00%	0,30%	1,13%	270	367	367			
	Total Pembiayaan	370	965	1.341	2.423	0,26%	0,89%	1,62%	1.082	2.054	1.458	1,35%	16,68%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5	325	625	625	0,00%	0,51%	0,51%	-	621	301			
	CF 1	5	108	106	106	0,03%	0,77%	0,77%	-	101	(2)			
	Total Griya	5	108	106	106	0,04%	1,02%	1,02%	-	101	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	217	519	519	0,00%	0,48%	0,48%	-	519	302			
	Mitraguna & Others	-	-	303	303	0,00%	0,40%	0,40%	-	303	303			
	Pensiun	-	217	217	217	0,00%	0,14%	0,67%	-	217	(0)			
	Total Pembiayaan	5	325	625	625	0,00%	0,42%	0,42%	-	621	301	2,10%	-401,84%	1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	222.570	231.625	224.623	2.053	
2	Contribution Margin	5.016	7.365	6.362	1.346	-26,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,06	3,22	3,21	(0,02)	0,15
CIF Payroll	1.010	1.088	1.108	20	98



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	4.127	4.106	(1.230)	(21)	694	20,34%	2.490	154,17%	6.881	59,67%	(2.775)
2	Tabungan	101.049	104.238	99.509	101.991	(1.606)	2.482	(2.247)	-2,16%	941	0,93%	109.623	93,04%	(7.632)
3	Deposito	38.774	45.450	49.641	47.341	(520)	(2.300)	1.891	4,16%	8.568	22,10%	39.255	120,60%	8.086
	Total	141.438	153.100	153.277	153.437	(3.355)	160	338	0,22%	11.999	8,48%	155.759	98,51%	(2.322)
	CASA	102.664	107.650	103.636	106.096	(2.836)	2.460	(1.553)	-1,44%	3.432	3,34%	116.504	91,07%	(10.408)
	(%) CASA	72,59%	70,31%	67,61%	69,15%									
	FDR	91,03%	105,36%	105,26%	105,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.298	2.949	3.014	2.780	(234)	(169)	-5,71%	(518)	-15,70%	-	0,00%	2.780
2	Giro ISE	186	257	154	154	0	(102)	-39,88%	(31)	-16,80%		0,00%	154
3	Tabungan ISE	2.913	2.682	2.850	2.616	(234)	(66)	-2,46%	(297)	-10,18%		0,00%	2.616
4	Deposito ISE	200	10	10	10	0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	102	103	103	0	1	0,98%	9	9,57%		0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Local Champion	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.899	6.860	-	-	0	331	-39	6.619	39	3.851	178,16%	3.010
	KUR	103	6.283	6.252	-	-	0	349	-31	6.150	31	3.549	176,17%	2.703
	Non KUR	139	616	608	-	-	0	-17	-8	469	8	302	201,59%	306
3	PWG	20.398	30.373	31.062	4.938	2.656	-2.282	2.240	689	10.664	1.967	31.029	100,11%	33
	Cilem	7.170	12.746	12.918	1.579	525	-1.053	809	172	5.749	353	15.989	80,80%	(3.071)
	Gadai	13.229	17.627	18.143	3.359	2.131	-1.229	1.431	517	4.915	1.614	15.040	120,63%	3.103
4	CFG	107.701	103.913	103.298	170	389	219	580	-615	-4.403	1.004	119.299	86,59%	(16.001)
	CF 1	13.161	13.563	13.627	-	119	119	-83	65	466	54	14.643	93,07%	(1.015)
	Total Griya	10.223	10.121	10.096	-	-	0	0	-25	-127	25	10.685	94,49%	(589)
	• Total Non Program	10.223	9.949	9.924	-	-	0	-122	-25	-298	25	10.685	92,88%	(760)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.531	-	119	119	-83	90	593	29	3.958	89,22%	(427)
	CF 2	94.540	90.350	89.670	170	270	100	664	-680	-4.869	950	104.656	85,68%	(14.986)
	Mitraguna & Others	89.171	84.140	83.424	170	80	-90	-55	-716	-5.747	796	98.315	84,85%	(14.891)
	Pensiun	5.368	6.211	6.246	-	190	190	719	36	878	154	6.341	98,51%	(94)
	Total Pembiayaan	128.755	161.305	161.340	5.258	3.045	-2.214	3.300	35	32.585	3.009	154.593	104,36%	6.747

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	-	-	-	1.168	0,00%	0,00%	17,02%	1.168	1.168	1.168			
	KUR	-	-	-	951	0,00%	0,00%	15,21%	951	951	951			
	Non KUR	-	-	-	217	0,00%	0,00%	35,68%	217	217	217			
3	PWG	-	-	-	2.278	0,00%	0,00%	7,33%	2.278	2.278	2.278			
	Cilem	-	-	-	996	0,00%	0,00%	7,71%	996	996	996			
	Gadai	-	-	-	1.282	0,00%	0,00%	7,06%	1.282	1.282	1.282			
4	CFG	1.919	960	1.884	1.718	1,78%	1,81%	1,66%	(166)	(200)	759			
	CF 1	107	77	167	301	0,81%	1,23%	2,21%	134	194	224			
	Total Griya	107	-	167	147	1,04%	1,65%	1,46%	(20)	40	147			
	Oto	-	77	-	154	0,00%	0,00%	4,36%	154	154	77			
	CF 2	1.812	883	1.717	1.417	1,92%	1,90%	1,58%	(300)	(395)	535			
	Mitraguna & Others	1.812	883	1.717	1.417	2,03%	2,04%	1,70%	(300)	(395)	535			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	960	1.884	5.164	1,49%	1,17%	3,20%	3.280	3.245	4.205	0,00%	100,00%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.505	2.121	2.530	2.529	2,33%	2,43%	2,45%	(0)	24	409			
	CF 1	23	78	78	78	0,18%	0,58%	0,57%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,77%	0,78%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.042	2.451	2.451	2,63%	2,71%	2,73%	(0)	(31)	409			
	Mitraguna & Others	2.482	2.042	2.451	2.451	2,78%	2,91%	2,94%	(0)	(31)	409			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.121	2.530	2.529	2,27%	1,57%	1,57%	(0)	(391)	409	0,00%	100,00%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	125.537	141.438	161.771	36.234	
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,17	3,18	0,02	0,23
CIF Payroll	762	785	788	3	26

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	110	122	121	(16)	(1)	11	10,28%	86	245,13%	40	305,41%	81
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
Total		35	110	122	121	(16)	(1)	11	10,28%	86	245,13%	40	305,41%	81
CASA		35	110	122	121	(16)	(1)	11	10,28%	86	245,13%	40	305,41%	81
(% ) 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 (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	17-Nov-25	31-Dec-24	31-Oct-25	17-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	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	20	35	125	105	
2	Contribution Margin	(210)	(277)	(173)	37	17,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	2,00	2,00	-	(1,00)
CIF Payroll	1	1	1	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	693	631	627	75	(4)	(66)	-9,49%	189	43,07%	495	126,60%	132
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.181	1.177	75	(4)	(66)	-5,29%	739	168,56%	495	237,65%	682
	CASA	438	693	631	627	75	(4)	(66)	-9,49%	189	43,07%	495	126,60%	132
	(%) CASA	100,00%	55,74%	53,42%	53,27%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	0	0		0	(195)	-99,95%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	195	0	0		0	(195)	-99,95%	0	0,00%		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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	17-Nov-25	31-Dec-24	31-Oct-25	17-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	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258	438	1.168	910	
2	Contribution Margin	(227)	(280)	(138)	89	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,75	4,25	4,25	-	0,50
CIF Payroll	4	8	8	-	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	50.229	50.504	5.703	275	6.089	13,71%	29.052	135,43%	31.025	162,78%	19.478
2	Tabungan	103.481	122.013	118.604	119.407	7.231	803	(2.606)	-2,14%	15.926	15,39%	119.071	100,28%	336
3	Deposito	132.303	85.939	85.521	85.011	(6.648)	(510)	(927)	-1,08%	(47.291)	-35,74%	133.190	63,83%	(48.179)
	Total	257.235	252.367	254.354	254.922	6.286	568	2.555	1,01%	(2.313)	-0,90%	283.286	89,99%	(28.364)
	CASA	124.933	166.428	168.832	169.911	12.934	1.078	3.482	2,09%	44.978	36,00%	150.096	113,20%	19.815
	(%) CASA	48,57%	65,95%	66,38%	66,65%									
	FDR	70,83%	83,50%	84,04%	83,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.471	7.173	7.771		599	(700)	-8,27%	(165)	-2,08%	-	0,00%	7.771
2	Giro ISE	4.026	3.734	3.442	3.517		76	(217)	-5,80%	(509)	-12,63%		0,00%	3.517
3	Tabungan ISE	2.910	4.737	3.731	4.254		523	(484)	-10,21%	1.344	46,19%		0,00%	4.254
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	65	65		0	1	1,56%	3	4,84%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	38.775	39.164	-	640	640	-388	388	-6.071	252	54.048	72,46%	(14.885)
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)
	Non-Linkage	30.579	24.148	24.536	-	640	640	-390	388	-6.042	252	35.554	69,01%	(11.018)
	• Local Champion	28.121	21.313	21.742	-	640	640	-215	429	-6.379	211	30.480	71,33%	(8.738)
	• Value Chain	2.457	2.835	2.795	-	-	-	-174	-40	337	40	5.074	55,08%	(2.279)
2	MBG	4.919	2.874	2.850	-	-	0	-219	-23	-2.068	23	4.919	57,95%	(2.068)
	KUR	4.804	2.874	2.850	-	-	0	-219	-23	-1.954	23	4.804	59,33%	(1.954)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	39.533	40.851	7.404	4.247	-3.158	3.166	1.318	17.514	2.929	39.389	103,71%	1.462
	Cilem	6.677	17.447	17.982	2.373	931	-1.442	1.920	535	11.305	395	19.951	90,13%	(1.969)
	Gadai	16.660	22.086	22.869	5.032	3.316	-1.715	1.246	783	6.209	2.533	19.438	117,65%	3.431
4	CFG	108.703	129.533	130.906	1.877	2.665	788	2.647	1.373	22.203	1.292	121.184	108,02%	9.721
	CF 1	24.869	27.555	27.441	27	19	-8	-108	-114	2.572	133	26.405	103,92%	1.036
	Total Griya	19.873	21.431	21.377	-	-	0	0	-54	1.504	54	20.306	105,28%	1.071
	• Total Non Program	19.873	21.431	21.377	-	-	0	-424	-54	1.504	54	20.306	105,28%	1.071
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	6.064	27	19	-8	-108	-60	1.067	79	6.099	99,42%	(35)
	CF 2	83.833	101.978	103.464	1.850	2.646	796	2.755	1.487	19.631	1.159	94.779	109,16%	8.685
	Mitraguna & Others	62.328	78.196	79.106	1.850	1.876	26	2.567	910	16.778	966	72.223	109,53%	6.884
	Pensiun	21.505	23.782	24.358	-	770	770	189	576	2.853	194	22.557	107,99%	1.801
	Total Pembiayaan	182.193	210.715	213.771	9.281	7.552	-1.729	5.206	3.056	31.578	4.496	219.540	97,37%	(5.769)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.182	0,00%	0,00%	3,02%	1.182	1.182	1.182			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.062	0,00%	0,00%	4,33%	1.062	1.062	1.062			
	Value Chain	-	-	-	120	0,00%	0,00%	0,55%	120	120	120			
2	MBG	121	20	32	136	2,46%	1,11%	4,79%	104	15	116			
	KUR	83	20	32	136	1,72%	1,11%	4,79%	104	54	116			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	2.681	0,00%	0,00%	6,56%	2.681	2.681	2.681			
	Cilem	-	-	-	1.596	0,00%	0,00%	8,87%	1.596	1.596	1.596			
	Gadai	-	-	-	1.085	0,00%	0,00%	4,75%	1.085	1.085	1.085			
4	CFG	330	1.698	1.506	3.998	0,30%	1,16%	3,05%	2.492	3.669	2.300			
	CF 1	209	63	-	362	0,84%	0,00%	1,32%	362	152	298			
	Total Griya	-	-	-	273	0,00%	0,00%	1,28%	273	273	273			
	Oto	209	63	-	89	4,19%	0,00%	1,46%	89	(120)	25			
	CF 2	120	1.635	1.506	3.636	0,14%	1,48%	3,51%	2.130	3.516	2.002			
	Mitraguna & Others	-	1.495	1.506	3.338	0,00%	1,93%	4,22%	1.831	3.338	1.842			
	Pensiun	120	140	-	299	0,56%	0,00%	1,23%	299	178	159			
	Total Pembiayaan	451	1.718	1.538	7.998	0,25%	0,73%	3,74%	6.460	7.547	6.280	3,29%	12,12%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,88%	15,72%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,49%	25,09%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	73	-	-	7,57%	0,00%	0,00%	-	(372)	(73)			
	KUR	296	73	-	-	6,16%	0,00%	0,00%	-	(296)	(73)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	199	397	409	2,47%	0,31%	0,31%	12	(2.276)	210			
	CF 1	107	199	261	261	0,43%	0,95%	0,95%	-	153	62			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	199	261	261	2,15%	4,25%	4,30%	-	153	62			
	CF 2	2.577	-	137	148	3,07%	0,13%	0,14%	12	(2.429)	148			
	Mitraguna & Others	2.422	-	-	12	3,89%	0,00%	0,01%	12	(2.410)	12			
	Pensiun	155	-	137	137	0,09%	0,06%	0,56%	-	(19)	137			
	Total Pembiayaan	8.782	6.428	6.553	6.565	4,82%	3,11%	3,07%	12	(2.217)	137	3,38%	-9,97%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	247.014	257.235	246.081	(933)	
2	Contribution Margin	8.048	11.577	5.603	(2.445)	30,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,88	3,01	3,01	(0,00)	0,13
CIF Payroll	650	671	674	3	24



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	33.195	31.775	16.346	(1.420)	(8.301)	-20,71%	14.071	79,48%	27.730	114,59%	4.045
2	Tabungan	74.047	76.608	75.721	74.935	1.205	(787)	(1.674)	-2,18%	888	1,20%	90.374	82,92%	(15.439)
3	Deposito	177.676	159.231	158.857	159.057	(2.193)	200	(174)	-0,11%	(18.619)	-10,48%	178.593	89,06%	(19.536)
	Total	269.427	275.916	267.773	265.767	15.359	(2.006)	(10.149)	-3,68%	(3.660)	-1,36%	296.698	89,57%	(30.931)
	CASA	91.751	116.684	108.916	106.710	17.551	(2.206)	(9.974)	-8,55%	14.959	16,30%	118.105	90,35%	(11.395)
	(%) CASA	34,05%	42,29%	40,67%	40,15%									
	FDR	66,93%	75,15%	77,22%	77,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.699	1.827	2.024	2.009	(15)	182	9,95%	(1.690)	-45,68%	-	0,00%	2.009
2	Giro ISE	1.245	198	407	326	(81)	128	64,91%	(918)	-73,78%		0,00%	326
3	Tabungan ISE	2.454	1.630	1.617	1.683	66	53	3,28%	(771)	-31,42%		0,00%	1.683
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	83	84	84	0	1	1,20%	6	7,69%		0,00%	84

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.500	10.464	10.587	30	200	170	214	123	3.087	77	10.279	102,99%	308
	KUR	5.814	8.922	9.056	-	200	170	252	134	3.242	66	8.593	105,38%	463
	Non KUR	1.686	1.542	1.531	-	-	0	-38	-11	-155	11	1.686	90,80%	(155)
3	PWG	25.637	37.586	38.847	4.963	5.004	41	2.015	1.261	13.210	3.744	37.092	104,73%	1.755
	Cilem	7.478	16.013	16.657	1.734	1.017	-717	1.735	644	9.179	373	17.536	94,99%	(879)
	Gadai	18.160	21.573	22.190	3.229	3.988	758	280	617	4.031	3.371	19.556	113,47%	2.634
4	CFG	147.202	159.308	157.333	433	197	-236	1.851	-1.974	10.131	2.171	161.418	97,47%	(4.084)
	CF 1	16.107	19.021	19.076	-	150	150	-201	54	2.969	96	18.142	105,14%	933
	Total Griya	8.451	13.214	13.337	-	150	150	0	123	4.886	27	8.981	148,50%	4.356
	• Total Non Program	8.451	13.214	13.337	-	150	150	189	123	4.886	27	8.981	148,50%	4.356
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.807	5.738	-	-	0	-201	-69	-1.917	69	9.161	62,64%	(3.423)
	CF 2	131.096	140.287	138.258	433	47	-386	2.052	-2.029	7.162	2.076	143.276	96,50%	(5.018)
	Mitraguna & Others	128.138	136.656	134.620	433	12	-421	1.845	-2.036	6.481	2.048	138.882	96,93%	(4.262)
	Pensiun	2.957	3.631	3.638	-	35	35	208	8	681	27	4.394	82,80%	(756)
	Total Pembiayaan	180.340	207.358	206.768	5.426	5.401	-25	4.080	-591	26.428	5.992	208.789	99,03%	(2.022)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	453	156	151	839	6,04%	1,44%	7,93%	688	387	683			
	KUR	363	83	80	564	6,24%	0,90%	6,23%	484	201	481			
	Non KUR	90	73	70	275	5,33%	4,57%	17,98%	205	185	202			
3	PWG	-	-	-	2.002	0,00%	0,00%	5,15%	2.002	2.002	2.002			
	Cilem	-	-	-	1.094	0,00%	0,00%	6,57%	1.094	1.094	1.094			
	Gadai	-	-	-	907	0,00%	0,00%	4,09%	907	907	907			
4	CFG	537	1.372	1.213	4.642	0,36%	0,76%	2,95%	3.429	4.105	3.270			
	CF 1	200	783	336	2.192	1,24%	1,77%	11,49%	1.855	1.992	1.409			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	200	783	336	2.192	2,61%	5,79%	38,20%	1.855	1.992	1.409			
	CF 2	337	589	876	2.450	0,26%	0,62%	1,77%	1.573	2.113	1.861			
	Mitraguna & Others	337	589	876	2.450	0,26%	0,64%	1,82%	1.573	2.113	1.861			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	1.528	1.364	7.483	0,55%	0,66%	3,62%	6.119	6.493	5.955	0,61%	83,17%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	199	198	198	0,93%	1,90%	1,87%	(0)	128	(0)			
	KUR	-	199	198	198	0,00%	2,22%	2,19%	(0)	198	(0)			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.625	2.669	2.669	0,78%	1,68%	1,70%	(0)	1.519	44			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,26%	0,26%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.590	2.634	2.634	0,80%	1,88%	1,91%	(0)	1.592	44			
	Mitraguna & Others	1.042	2.590	2.634	2.634	0,81%	1,93%	1,96%	(0)	1.592	44			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.824	2.867	2.867	0,68%	1,38%	1,39%	(0)	1.648	43	0,06%	95,36%	-1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.535	269.409	260.557	(1.978)	
2	Contribution Margin	5.976	8.606	5.452	(524)	8,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,66	3,78	3,81	0,03	0,15
CIF Payroll	609	697	732	35	123

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	15.229	15.053	(614)	(176)	507	3,49%	2.103	16,24%	17.890	84,14%	(2.837)
2	Tabungan	76.505	85.359	85.796	85.476	6.313	(320)	117	0,14%	8.972	11,73%	85.927	99,48%	(451)
3	Deposito	21.770	21.261	20.791	20.791	72	0	(470)	-2,21%	(980)	-4,50%	22.258	93,41%	(1.467)
	Total	111.225	121.166	121.816	121.320	5.771	(496)	154	0,13%	10.095	9,08%	126.075	96,23%	(4.755)
	CASA	89.454	99.905	101.025	100.529	5.700	(496)	624	0,62%	11.075	12,38%	103.817	96,83%	(3.288)
	(%) CASA	80,43%	82,45%	82,93%	82,86%									
	FDR	45,34%	58,33%	57,38%	57,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.451	1.455	1.456		1	5	0,33%	298	25,74%	-	0,00%	1.456
2	Giro ISE	199	118	138	134		(4)	17	14,13%	(65)	-32,50%		0,00%	134
3	Tabungan ISE	959	1.334	1.317	1.322		5	(12)	-0,89%	363	37,83%		0,00%	1.322
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	4.767	4.907	-	150	150	232	140	4.805	10	3.735	131,40%	1.173
	KUR	103	4.563	4.703	-	150	150	234	140	4.601	10	3.547	132,61%	1.157
	Non KUR	-	204	204	-	-	0	-2	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	18.624	2.421	2.083	-337	1.055	295	6.398	1.788	27.410	67,95%	(8.785)
	Cilem	5.118	10.278	10.801	577	780	203	284	523	5.683	256	17.009	63,50%	(6.208)
	Gadai	7.109	8.052	7.823	1.844	1.304	-540	771	-228	715	1.532	10.400	75,22%	(2.577)
4	CFG	38.093	47.576	46.366	723	210	-513	614	-1.211	8.272	1.421	46.389	99,95%	(23)
	CF 1	11.280	11.393	11.170	15	-	-15	-341	-223	-110	223	12.354	90,42%	(1.184)
	Total Griya	5.847	6.704	6.592	-	-	0	0	-113	745	113	6.132	107,49%	459
	• Total Non Program	5.847	6.026	5.915	-	-	0	-84	-111	68	111	6.132	96,45%	(218)
	• Program	-	678	677	-	-	0	166	-1	677	1	0	0,00%	677
	Oto	5.433	4.688	4.578	15	-	-15	-341	-110	-855	110	6.221	73,59%	(1.643)
	CF 2	26.814	36.184	35.196	708	210	-498	955	-988	8.382	1.198	34.035	103,41%	1.161
	Mitraguna & Others	24.934	33.989	32.981	708	170	-538	910	-1.007	8.048	1.177	31.461	104,83%	1.520
	Pensiun	1.880	2.195	2.215	-	40	40	45	19	335	21	2.574	86,04%	(359)
	Total Pembiayaan	50.425	70.675	69.899	3.144	2.443	-701	1.900	-776	19.475	3.219	77.535	90,15%	(7.635)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	-	-	-	757	0,00%	0,00%	15,42%	757	757	757			
	KUR	-	-	-	757	0,00%	0,00%	16,09%	757	757	757			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	350	0,00%	0,00%	1,88%	350	350	350			
	Cilem	-	-	-	225	0,00%	0,00%	2,09%	225	225	225			
	Gadai	-	-	-	124	0,00%	0,00%	1,59%	124	124	124			
4	CFG	182	943	361	1.065	0,48%	0,76%	2,30%	704	883	122			
	CF 1	77	348	272	442	0,68%	2,39%	3,96%	171	365	94			
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	(1)	-			
	Oto	76	348	272	442	1,39%	5,80%	9,66%	171	367	94			
	CF 2	105	595	89	622	0,39%	0,25%	1,77%	533	518	27			
	Mitraguna & Others	105	595	89	622	0,42%	0,26%	1,89%	533	518	27			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	943	361	2.171	0,36%	0,51%	3,11%	1.810	1.989	1.228	0,00%	100,00%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	188	511	1.007	683	0,49%	2,12%	1,47%	(324)	494	172			
	CF 1	182	115	115	115	1,61%	1,01%	1,03%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,46%	2,52%	-	-	-			
	CF 2	7	396	891	568	0,03%	2,46%	1,61%	(324)	561	172			
	Mitraguna & Others	7	396	891	568	0,03%	2,62%	1,72%	(324)	561	172			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	1.008	685	0,38%	1,43%	0,98%	(324)	494	172	0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.167	111.225	115.395	16.228	
2	Contribution Margin	2.958	4.726	3.088	130	-4,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,28	3,26	(0,02)	0,09
CIF Payroll	375	432	452	20	77

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	7.826	7.956	199	130	2.590	48,27%	(9.478)	-54,37%	22.385	35,54%	(14.429)
2	Tabungan	88.077	86.195	80.924	80.513	(7.659)	(411)	(5.682)	-6,59%	(7.564)	-8,59%	97.031	82,98%	(16.518)
3	Deposito	27.462	48.947	48.986	48.881	9.993	(105)	(66)	-0,13%	21.418	77,99%	27.903	175,18%	20.977
	Total	132.974	140.508	137.737	137.350	2.533	(387)	(3.158)	-2,25%	4.376	3,29%	147.320	93,23%	(9.970)
	CASA	105.512	91.561	88.751	88.469	(7.460)	(282)	(3.092)	-3,38%	(17.043)	-16,15%	119.416	74,08%	(30.947)
	(%) CASA	79,35%	65,16%	64,44%	64,41%									
	FDR	8,88%	16,51%	16,99%	17,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	7.799	6.662	6.654	(8)	(1.145)	-14,68%	(6.076)	-47,73%	-	0,00%	6.654	
2	Giro ISE	9.787	158	706	777	70	618	390,78%	(9.010)	-92,06%		0,00%	777	
3	Tabungan ISE	2.943	7.140	5.455	5.377	(78)	(1.763)	-24,69%	2.434	82,72%		0,00%	5.377	
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500	
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.385	5.368	291	38	-253	-32	-16	2.296	55	3.201	167,69%	2.167
	Cilem	3.072	5.385	5.368	291	38	-253	-32	-16	2.296	55	3.201	167,69%	2.167
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	18.033	220	235	15	973	213	9.290	22	17.590	102,51%	442
	CF 1	1.694	1.865	1.854	-	-	0	-24	-11	160	11	2.718	68,22%	(864)
	Total Griya	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Total Non Program	398	867	867	-	-	0	-3	0	469	-	696	124,52%	171
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	988	-	-	0	-24	-11	-309	11	2.022	48,84%	(1.034)
	CF 2	7.049	15.955	16.178	220	235	15	997	224	9.130	11	14.872	108,78%	1.306
	Mitraguna & Others	6.955	15.863	16.087	220	235	15	997	224	9.132	11	14.204	113,26%	1.883
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	23.401	511	273	-238	941	196	11.586	77	20.791	112,55%	2.609

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	34	0,00%	0,00%	0,63%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,63%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	-	339	184	2,55%	1,90%	1,02%	(155)	(39)	184			
	CF 1	223	-	184	184	13,18%	9,86%	9,91%	-	(39)	184			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	-	184	184	17,22%	18,42%	18,61%	-	(39)	184			
	CF 2	-	-	155	-	0,00%	0,97%	0,00%	(155)	-	-			
	Mitraguna & Others	-	-	155	-	0,00%	0,98%	0,00%	(155)	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	-	339	218	1,89%	1,46%	0,93%	(121)	(6)	218	2,14%	-129,65%	1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	76	76	231	0,00%	0,42%	1,28%	155	231	155			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	76	76	231	0,00%	0,47%	1,43%	155	231	155			
	Mitraguna & Others	-	76	76	231	0,00%	0,48%	1,43%	155	231	155			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	76	76	231	0,00%	0,33%	0,99%	155	231	155	5,99%	-508,20%	5,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137.177	132.974	137.975	798	
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,15	3,16	0,01	0,26
CIF Payroll	250	268	278	10	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	37.060	37.059	(4.985)	(1)	639	1,75%	18.033	94,79%	24.527	151,10%	12.532
2	Tabungan	42.453	54.176	51.036	52.568	2.399	1.532	(1.608)	-2,97%	10.115	23,83%	50.594	103,90%	1.973
3	Deposito	43.338	45.527	46.543	46.507	1.425	(35)	981	2,15%	3.169	7,31%	43.913	105,91%	2.594
	Total	104.817	136.122	134.638	136.134	(1.161)	1.495	12	0,01%	31.317	29,88%	119.034	114,37%	17.099
	CASA	61.479	90.595	88.096	89.626	(2.586)	1.531	(969)	-1,07%	28.148	45,78%	75.121	119,31%	14.505
	(%) CASA	58,65%	66,55%	65,43%	65,84%									
	FDR	25,79%	41,74%	43,69%	43,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.683	1.854	1.895		41	212	12,62%	514	37,19%	-	0,00%	1.895
2	Giro ISE	167	58	59	59		1	1	1,65%	(108)	-64,50%		0,00%	59
3	Tabungan ISE	1.214	1.625	1.796	1.836		40	211	13,02%	622	51,21%		0,00%	1.836
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	36	36		0	3	9,09%	10	38,46%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Local Champion	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.868	10.714	1.105	305	-800	358	-154	5.970	459	5.399	198,45%	5.315
	Cilem	4.744	10.868	10.714	1.105	305	-800	358	-154	5.970	459	5.399	198,45%	5.315
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	46.106	2.693	1.478	-1.215	1.685	160	23.819	1.318	31.309	147,26%	14.797
	CF 1	3.598	7.925	7.859	791	-	-791	906	-66	4.260	66	4.708	166,91%	3.150
	Total Griya	1.186	3.167	3.130	-	-	0	0	-37	1.944	37	1.499	208,82%	1.631
	• Total Non Program	1.186	3.167	3.130	-	-	0	555	-37	1.944	37	1.499	208,82%	1.631
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.729	791	-	-791	906	-29	2.316	29	3.209	147,34%	1.519
	CF 2	18.689	38.021	38.247	1.902	1.478	-424	779	226	19.558	1.252	26.601	143,78%	11.646
	Mitraguna & Others	17.983	37.214	37.445	1.815	1.478	-337	681	231	19.461	1.247	25.135	148,97%	12.310
	Pensiun	705	807	803	87	-	-87	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	58.820	3.798	3.783	-15	2.043	2.006	31.789	1.777	36.708	160,24%	22.112

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	-	-	-	352	0,00%	0,00%	3,29%	352	352	352			
	Cilem	-	-	-	352	0,00%	0,00%	3,29%	352	352	352			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	2	0,00%	0,00%	0,01%	2	2	2			
	CF 1	-	-	-	2	0,00%	0,00%	0,03%	2	2	2			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	2	0,00%	0,00%	0,05%	2	2	2			
	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	-	-	-	355	0,00%	0,00%	0,60%	355	355	355	0,00%	100,00%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.426	104.817	137.283	31.857	
2	Contribution Margin	1.061	1.727	2.257	1.196	-112,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,26	3,32	0,06	0,34
CIF Payroll	240	434	396	(38)	156



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6.752	0,00%	(6.752)
2	Tabungan	2.113	10.577	12.019	12.421	(1.709)	402	1.843	17,43%	10.308	487,90%	13.107	94,76%	(686)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,12%	52	6,96%	1.367	58,66%	(565)
	Total	2.863	11.693	12.821	13.223	(1.708)	402	1.529	13,08%	10.360	361,90%	21.226	62,29%	(8.003)
	CASA	2.113	10.577	12.019	12.421	(1.709)	402	1.843	17,43%	10.308	487,90%	19.859	62,54%	(7.438)
	(%) CASA	73,80%	90,46%	93,74%	93,93%									
	FDR	44,75%	142,80%	135,28%	131,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	135	86	86	(0)	(49)	-36,38%	86	#DIV/0!	-	0,00%	86
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	135	86	86	(0)	(49)	-36,38%	86	#DIV/0!		0,00%	86
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%		0,00%	3

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	11.296	11.966	1.209	1.305	95	909	670	10.765	634	8.970	133,40%	2.996
	Cilem	1.026	8.054	8.683	830	834	4	195	629	7.657	205	6.281	138,24%	2.402
	Gadai	175	3.242	3.283	379	471	92	714	41	3.108	429	2.689	122,10%	594
4	CFG	80	5.403	5.379	50	-	-50	-10	-24	5.299	24	9.385	57,31%	(4.007)
	CF 1	-	2.553	2.542	-	-	0	-31	-11	2.542	11	1.107	229,63%	1.435
	Total Griya	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
	• Total Non Program	-	1.031	1.031	-	-	0	-10	0	1.031	-	268	384,59%	763
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.522	1.512	-	-	0	-31	-11	1.512	11	839	180,14%	672
	CF 2	80	2.849	2.836	50	-	-50	21	-13	2.756	13	8.278	34,26%	(5.442)
	Mitraguna & Others	80	2.577	2.567	-	-	0	-27	-11	2.487	11	7.607	33,74%	(5.041)
	Pensiun	-	272	270	50	-	-50	48	-2	270	2	671	40,21%	(401)
	Total Pembiayaan	1.281	16.698	17.345	1.259	1.305	45	899	646	16.063	658	18.355	94,49%	(1.011)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	35	-	48	0,00%	0,00%	0,40%	48	48	13			
	Cilem	-	-	-	29	0,00%	0,00%	0,33%	29	29	29			
	Gadai	-	35	-	19	0,00%	0,00%	0,58%	19	19	(16)			
4	CFG	-	-	-	377	0,00%	0,00%	7,01%	377	377	377			
	CF 1	-	-	-	377	0,00%	0,00%	14,83%	377	377	377			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	377	0,00%	0,00%	24,94%	377	377	377			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	35	-	425	0,00%	0,00%	2,45%	425	425	390	1,20%	51,17%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,22%	#DIV/0!	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	2.863	19.235	19.235	
2	Contribution Margin	-	(222)	(763)	(763)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,08	3,23	0,15	#DIV/0!
CIF Payroll	-	12	13	1	13