

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	591.424	595.223	245.075	3.799	(4.336)	-0,72%	280.251	88,98%	475.089	125,29%	120.134
2	Tabungan	2.242.130	2.422.180	2.383.167	2.405.303	40.155	22.136	(16.877)	-0,70%	163.172	7,28%	2.502.873	96,10%	(97.570)
3	Deposito	2.798.677	2.790.913	3.213.165	3.201.374	460.105	(11.791)	410.462	14,71%	402.698	14,39%	2.813.322	113,79%	388.052
Total		5.355.779	5.812.652	6.187.757	6.201.900	745.335	14.143	389.248	6,70%	846.121	15,80%	5.791.284	107,09%	410.616
CASA		2.557.102	3.021.739	2.974.591	3.000.526	285.230	25.934	(21.214)	-0,70%	443.424	17,34%	2.977.962	100,76%	22.564
(% CASA		47,74%	51,99%	48,07%	48,38%									
FDR		47,52%	50,76%	47,61%	47,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	96.889	97.890	1.001	(2.517)	-2,51%	(15.767)	-13,87%	148.814	65,78%	(50.924)
2	Giro ISE	31.184	14.307	16.540	16.965	425	2.659	18,58%	(14.219)	-45,60%	52.489	32,32%	(35.523)
3	Tabungan ISE	59.057	66.768	61.017	61.592	576	(5.176)	-7,75%	2.535	4,29%	63.948	96,32%	(2.356)
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.202	1.150	640	-510	3.840	-1.666	16.993	2.306	233.500	87,88%	(28.298)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	187.057	1.150	640	-510	3.964	-1.666	18.216	2.306	194.408	96,22%	(7.351)
	• Local Champion	162.434	179.355	177.649	1.150	640	-510	4.242	-1.706	15.215	2.346	174.555	101,77%	3.094
	• Value Chain	6.407	9.368	9.408	-	-	-	-277	40	3.001	(40)	19.853	47,39%	(10.445)
2	MBG	159.435	191.840	191.385	130	1.305	1.175	1.349	-455	31.950	1.760	205.492	93,13%	(14.107)
	KUR	151.599	182.202	181.643	130	955	825	1.585	-560	30.044	1.515	195.351	92,98%	(13.708)
	Non KUR	7.836	9.637	9.742	-	350	350	-236	105	1.906	245	10.141	96,07%	(399)
3	PWG	252.400	412.261	418.241	34.355	21.905	-12.449	23.624	5.980	165.841	15.925	431.397	96,95%	(13.156)
	Cilem	111.797	223.573	224.511	15.921	4.692	-11.229	8.750	938	112.714	3.754	256.762	87,44%	(32.251)
	Gadai	140.603	188.688	193.730	18.434	17.214	-1.220	14.874	5.043	53.127	12.171	174.635	110,93%	19.095
4	CFG	1.944.791	2.139.295	2.131.407	15.227	10.234	-4.993	19.378	-7.889	186.615	18.123	2.194.090	97,14%	(62.684)
	CF 1	376.842	385.958	384.653	806	19	-787	235	-1.305	7.811	1.324	418.880	91,83%	(34.227)
	Total Griya	311.852	314.123	313.441	-	-	0	0	-682	1.590	682	332.926	94,15%	(19.485)
	• Total Non Program	308.347	309.901	309.227	-	-	0	-3.862	-674	880	674	317.656	97,35%	(8.430)
	• Program	3.505	4.223	4.215	-	-	0	133	-8	710	8	15.270	27,60%	(11.055)
	Oto	64.990	71.834	71.211	806	19	-787	235	-623	6.222	642	85.954	82,85%	(14.743)
	CF 2	1.567.950	1.753.337	1.746.754	14.421	10.215	-4.206	19.143	-6.584	178.804	16.799	1.775.210	98,40%	(28.457)
	Mitraguna & Others	1.383.782	1.559.560	1.552.926	14.155	8.507	-5.648	18.462	-6.633	169.145	15.140	1.571.846	98,80%	(18.919)
	Pensium	184.168	193.778	193.828	266	1.708	1.442	681	50	9.660	1.658	203.365	95,31%	(9.537)
Total Pembiayaan		2.544.835	2.950.264	2.946.235	50.862	34.085	-16.777	48.191	-4.029	401.399	38.114	3.064.479	96,14%	(118.245)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	5.238	0,67%	1,55%	2,55%	2.035	3.971	5.238			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	5.118	0,75%	1,70%	2,74%	1.915	3.851	5.118			
	Value Chain	-	-	-	120	0,00%	0,00%	0,07%	120	120	120			
2	MBG	3.453	4.655	4.655	9.361	2,17%	2,43%	4,89%	4.706	5.908	4.706			
	KUR	2.876	4.305	4.305	8.776	1,90%	2,36%	4,83%	4.471	5.899	4.471			
	Non KUR	577	350	350	585	7,36%	3,63%	6,01%	235	9	235			
3	PWG	-	26	26	12.874	0,00%	0,01%	3,08%	12.848	12.874	12.848			
	Cilem	-	-	-	9.442	0,00%	0,00%	4,21%	9.442	9.442	9.442			
	Gadai	-	26	26	3.432	0,00%	0,01%	1,77%	3.406	3.432	3.406			
4	CFG	19.268	23.212	25.105	51.967	0,99%	1,17%	2,44%	26.863	32.700	28.756			
	CF 1	8.041	9.455	13.170	25.135	2,13%	3,41%	6,53%	11.964	17.094	15.680			
	Total Griya	6.972	7.025	10.986	17.607	2,24%	3,50%	5,62%	6.621	10.635	10.582			
	Oto	1.069	2.430	2.184	7.528	1,64%	3,04%	10,57%	5.344	6.459	5.098			
	CF 2	11.227	13.757	11.934	26.833	0,72%	0,68%	1,54%	14.898	15.606	13.076			
	Mitraguna & Others	11.107	13.302	11.331	24.214	0,80%	0,73%	1,56%	12.883	13.108	10.912			
	Pensium	120	455	603	2.618	0,07%	0,31%	1,35%	2.015	2.498	2.164			
Total Pembiayaan		23.988	27.892	32.989	79.441	0,94%	1,12%	2,70%	46.452	55.453	51.549	0,93%	65,47%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	7.817	4,79%	3,78%	3,81%	(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%	4,18%	(0)	(1.182)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	1.622	1,80%	0,79%	0,85%	98	(1.241)	(73)			
	KUR	1.760	1.181	1.021	1.167	1,16%	0,56%	0,64%	147	(592)	(14)			
	Non KUR	1.104	515	504	455	14,08%	5,23%	4,67%	(49)	(649)	(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	18.124	21.182	23.971	24.432	0,93%	1,12%	1,15%	461	6.309	3.250			
	CF 1	5.476	6.060	6.167	6.771	1,45%	1,60%	1,76%	604	1.296	712			
	Total Griya	4.795	5.611	5.656	6.260	1,54%	1,80%	2,00%	604	1.466	650			
	Oto	681	449	511	511	1,05%	0,71%	0,72%	-	(170)	62			
	CF 2	12.648	15.122	17.804	17.661	0,81%	1,02%	1,01%	(143)	5.013	2.539			
	Mitraguna & Others	12.330	14.664	17.209	17.066	0,89%	1,10%	1,10%	(143)	4.736	2.402			
	Pensium	318	458	595	595	0,01%	0,02%	0,31%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	33.871	1,18%	1,13%	1,15%	559	3.863	3.177	0,94%	18,30%	-0,2%

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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	62.809	69.734	21.784	6.925	(10.031)	-12,58%	(10.429)	-13,01%	99.791	69,88%	(30.056)
2	Tabungan	392.786	392.341	385.157	392.301	(277)	7.145	(39)	-0,01%	(485)	-0,12%	424.694	92,37%	(32.392)
3	Deposito	233.260	195.103	201.570	200.687	(41.404)	(883)	5.584	2,86%	(32.573)	-13,96%	235.055	85,38%	(34.369)
	Total	706.209	667.209	649.536	662.722	(19.897)	13.187	(4.487)	-0,67%	(43.487)	-6,16%	759.540	87,25%	(96.817)
	CASA	472.950	472.106	447.966	462.036	21.506	14.070	(10.071)	-2,13%	(10.914)	-2,31%	524.484	88,09%	(62.448)
	(%) CASA	66,97%	70,76%	68,97%	69,72%									
	FDR	69,41%	78,81%	80,93%	79,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	20.922	21.372	21.533	160	610	2,92%	(4.793)	-18,21%	-	0,00%	21.533
2	Giro ISE	3.901	3.080	4.122	4.130	7	1.050	34,09%	229	5,87%		0,00%	4.130
3	Tabungan ISE	13.925	12.342	11.750	11.903	153	(439)	-3,56%	(2.022)	-14,52%		0,00%	11.903
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	89.596	88.298	-	-	0	-818	-1.298	-5.427	1.298	106.513	82,90%	(18.215)
	Linkage	4.522	3.361	3.361	-	-	-	-122	0	-1.161	-	10.091	33,31%	(6.730)
	Non-Linkage	89.203	86.235	84.937	-	-	0	-696	-1.298	-4.266	1.298	96.422	88,09%	(11.485)
	• Local Champion	87.849	85.239	83.940	-	-	0	-661	-1.298	-3.909	1.298	91.272	91,97%	(7.331)
	• Value Chain	1.354	996	996	-	-	-	-36	0	-357	-	5.150	19,35%	(4.154)
2	MBG	44.762	41.512	41.342	-	255	255	-765	-170	-3.420	425	46.400	89,10%	(5.058)
	KUR	42.954	39.297	38.987	-	105	105	-699	-310	-3.967	415	44.605	87,41%	(5.617)
	Non KUR	1.808	2.214	2.355	-	150	150	-66	140	547	10	1.795	131,15%	559
3	PWG	25.216	36.316	36.756	3.684	1.975	-1.709	1.748	440	11.540	1.535	43.943	83,65%	(7.187)
	Cilem	10.119	17.246	17.406	1.287	459	-828	338	160	7.287	300	25.949	67,08%	(8.544)
	Gadai	15.098	19.070	19.351	2.396	1.516	-880	1.410	281	4.253	1.235	17.994	107,54%	1.357
4	CFG	326.493	358.409	359.242	3.854	3.448	-406	2.388	833	32.749	2.615	347.257	103,45%	11.985
	CF 1	44.529	52.963	52.698	-	-	0	1.197	-265	8.169	265	46.935	112,28%	5.763
	Total Griya	33.717	42.230	42.080	-	-	0	0	-150	8.363	150	34.266	122,80%	7.814
	• Total Non Program	33.717	42.230	42.080	-	-	0	-645	-150	8.363	150	34.266	122,80%	7.814
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0
	Oto	10.812	10.733	10.618	-	-	0	1.197	-115	-194	115	12.669	83,81%	(2.051)
	CF 2	281.964	305.446	306.544	3.854	3.448	-406	1.191	1.098	24.580	2.350	300.322	102,07%	6.222
	Mitraguna & Others	268.245	288.489	289.600	3.854	3.310	-544	1.718	1.111	21.355	2.199	285.267	101,52%	4.333
	Pensiun	13.719	16.957	16.944	-	138	138	-527	-13	3.225	151	15.055	112,55%	1.889
	Total Pembiayaan	490.195	525.832	525.638	7.538	5.678	-1.860	2.553	-194	35.443	5.872	544.113	96,60%	(18.474)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	2.227	1,23%	2,46%	5,39%	1.205	1.676	1.132			
	KUR	550	1.094	1.021	2.227	1,28%	2,60%	5,71%	1.205	1.676	1.132			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.047	0,00%	0,00%	2,85%	1.047	1.047	1.047			
	Cilem	-	-	-	626	0,00%	0,00%	3,60%	626	626	626			
	Gadai	-	-	-	421	0,00%	0,00%	2,18%	421	421	421			
4	CFG	5.180	4.311	4.286	7.270	1,59%	1,20%	2,02%	2.984	2.090	2.959			
	CF 1	174	45	42	2.085	0,39%	0,08%	3,96%	2.043	1.911	2.040			
	Total Griya	174	45	42	1.969	0,52%	0,10%	4,68%	1.926	1.795	1.924			
	Oto	-	-	-	116	0,00%	0,00%	1,09%	116	116	116			
	CF 2	5.006	4.266	4.244	5.185	1,78%	1,39%	1,69%	941	179	919			
	Mitraguna & Others	5.006	4.266	4.244	5.185	1,87%	1,47%	1,79%	941	179	919			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	5.406	8.511	14.583	1,23%	1,62%	2,77%	6.071	8.559	9.177	0,49%	82,38%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	1.066	0,87%	1,19%	1,21%	-	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	170	1,56%	0,41%	0,41%	-	(530)	(6)			
	KUR	609	175	170	170	1,42%	0,43%	0,43%	-	(439)	(6)			
	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	4.220	1,35%	1,18%	1,17%	-	(198)	(3)			
	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	4.220	1,42%	1,38%	1,38%	-	214	(3)			
	Mitraguna & Others	4.007	4.224	4.220	4.220	1,49%	1,46%	1,46%	-	214	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.465	5.456	5.456	1,21%	1,04%	1,04%	-	(481)	(9)	0,64%	37,97%	-0,4%

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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	11.241	11.073	(3.555)	(168)	587	5,60%	(7.053)	-38,91%	33.616	32,94%	(22.543)
2	Tabungan	237.991	243.202	246.462	246.818	(1.888)	357	3.617	1,49%	8.827	3,71%	263.026	93,84%	(16.208)
3	Deposito	192.383	156.159	154.038	154.025	(51.287)	(13)	(2.134)	-1,37%	(38.358)	-19,94%	193.802	79,48%	(39.777)
	Total	448.500	409.846	411.740	411.916	(56.729)	176	2.070	0,51%	(36.584)	-8,16%	490.444	83,99%	(78.528)
	CASA	256.117	253.687	257.702	257.891	(5.442)	189	4.204	1,66%	1.774	0,69%	296.642	86,94%	(38.751)
	(%) CASA	57,11%	61,90%	62,59%	62,61%									
	FDR	54,70%	64,09%	63,50%	63,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.639	9.906	10.231	10.227	(5)	320	3,23%	(1.412)	-12,13%	-	0,00%	10.227
2	Giro ISE	2.314	454	856	881	25	427	94,01%	(1.433)	-61,92%		0,00%	881
3	Tabungan ISE	1.452	1.580	1.503	1.473	(30)	(107)	-6,75%	20	1,41%		0,00%	1.473
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	15.159	-	-	0	-2.842	-729	-2.420	729	26.993	56,16%	(11.834)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	15.159	-	-	0	-2.842	-729	-2.420	729	22.893	66,21%	(7.735)
	• Local Champion	16.492	15.487	14.758	-	-	0	-2.842	-729	-1.734	729	19.012	77,63%	(4.254)
	• Value Chain	1.087	401	401	-	-	-	0	0	-686	-	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.502	-	-	0	-254	-621	232	621	48.666	79,11%	(10.165)
	KUR	37.787	38.582	37.961	-	-	0	-195	-620	174	620	47.501	79,92%	(9.539)
	Non KUR	483	540	540	-	-	0	-59	-0	57	0	1.166	46,33%	(626)
3	PWG	15.859	33.260	34.372	3.248	2.104	-1.144	3.002	1.112	18.513	992	33.597	102,31%	775
	Cilem	7.657	18.706	18.789	2.078	295	-1.783	2.015	83	11.132	212	21.318	88,14%	(2.529)
	Gadai	8.201	14.554	15.583	1.170	1.809	640	987	1.029	7.382	780	12.279	126,91%	3.304
4	CFG	173.601	174.409	173.439	710	-	-710	-424	-970	-163	970	191.714	90,47%	(18.275)
	CF 1	81.382	70.149	70.059	-	-	0	-252	-90	-11.323	90	83.440	83,96%	(13.381)
	Total Griya	77.096	66.200	66.156	-	-	0	0	-44	-10.940	44	77.675	85,17%	(11.520)
	• Total Non Program	77.096	66.200	66.156	-	-	0	-1.037	-44	-10.940	44	77.675	85,17%	(11.520)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.903	-	-	0	-252	-46	-383	46	5.765	67,71%	(1.861)
	CF 2	92.219	104.260	103.380	710	-	-710	-172	-880	11.161	880	108.274	95,48%	(4.894)
	Mitraguna & Others	90.304	99.165	98.312	710	-	-710	-180	-853	8.008	853	104.949	93,68%	(6.637)
	Pensiun	1.915	5.095	5.068	-	-	0	8	-26	3.153	26	3.326	152,40%	1.743
	Total Pembiayaan	245.309	262.678	261.471	3.958	2.104	-1.854	-517	-1.207	16.162	3.311	300.970	86,88%	(39.499)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	3.074	3,78%	5,55%	7,98%	902	1.629	826			
	KUR	1.433	2.078	2.047	2.949	3,79%	5,31%	7,77%	902	1.516	871			
	Non KUR	12	170	125	125	2,54%	23,17%	23,13%	(0)	113	(45)			
3	PWG	-	-	-	1.432	0,00%	0,00%	4,17%	1.432	1.432	1.432			
	Cilem	-	-	-	1.216	0,00%	0,00%	6,47%	1.216	1.216	1.216			
	Gadai	-	-	-	216	0,00%	0,00%	1,39%	216	216	216			
4	CFG	3.497	2.932	3.360	4.873	2,01%	1,93%	2,81%	1.513	1.376	1.941			
	CF 1	3.310	2.801	3.079	4.051	4,07%	4,39%	5,78%	972	741	1.249			
	Total Griya	3.310	2.698	2.976	3.335	4,29%	4,50%	5,04%	359	25	637			
	Oto	-	103	102	716	0,00%	2,59%	18,33%	613	716	612			
	CF 2	187	130	281	822	0,20%	0,27%	0,80%	541	635	692			
	Mitraguna & Others	187	130	88	629	0,21%	0,09%	0,64%	541	442	499			
	Pensiun	-	-	193	193	0,00%	3,78%	3,80%	(0)	193	193			
	Total Pembiayaan	5.153	5.179	5.532	9.379	2,10%	2,11%	3,59%	3.848	4.226	4.200	0,40%	88,72%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	345	0,18%	0,88%	0,90%	-	275	(0)			
	KUR	-	275	275	275	0,00%	0,71%	0,72%	-	275	(0)			
	Non KUR	70	70	70	70	14,55%	12,99%	13,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	4.928	5.084	5.490	1,44%	2,91%	3,17%	406	2.995	562			
	CF 1	2.172	2.812	2.968	3.374	2,67%	4,23%	4,82%	406	1.202	562			
	Total Griya	2.172	2.812	2.968	3.374	2,82%	4,48%	5,10%	406	1.202	562			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	2.116	2.116	0,35%	2,03%	2,05%	-	1.793	0			
	Mitraguna & Others	323	2.116	2.116	2.116	0,36%	2,13%	2,15%	-	1.793	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	5.273	5.429	5.835	1,45%	2,07%	2,23%	406	2.279	562	0,46%	79,48%	-1,8%

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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	1.284	1.084	(310)	(200)	(126)	-10,38%	(275)	-20,21%	9.983	10,86%	(8.898)
2	Tabungan	139.020	139.895	136.807	138.922	(343)	2.115	(973)	-0,70%	(98)	-0,07%	153.063	90,76%	(14.141)
3	Deposito	91.332	76.670	76.161	75.811	(2.687)	(350)	(859)	-1,12%	(15.521)	-16,99%	92.121	82,30%	(16.310)
	Total	231.711	217.775	214.252	215.818	(3.339)	1.566	(1.957)	-0,90%	(15.893)	-6,86%	255.167	84,58%	(39.349)
	CASA	140.379	141.104	138.090	140.006	(653)	1.916	(1.098)	-0,78%	(372)	-0,27%	163.046	85,87%	(23.040)
	(%) CASA	60,58%	64,79%	64,45%	64,87%									
	FDR	52,09%	65,09%	65,96%	65,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	2.354	2.162	2.302		140	(52)	-2,21%	(471)	-16,97%	-	0,00%	2.302
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,65%		0,00%	103
3	Tabungan ISE	2.669	2.251	2.059	2.199		140	(52)	-2,31%	(470)	-17,61%		0,00%	2.199
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	4.986	-	-	0	571	-7	4.986	7	3.617	137,85%	1.369
	KUR	-	4.454	4.451	-	-	0	579	-3	4.451	3	3.445	129,19%	1.006
	Non KUR	-	539	535	-	-	0	-8	-4	535	4	172	311,70%	363
3	PWG	10.318	19.674	20.073	1.734	1.128	-606	632	399	9.755	729	21.891	91,69%	(1.818)
	Cilem	4.275	11.824	12.180	954	544	-410	619	356	7.905	188	15.011	81,14%	(2.831)
	Gadai	6.043	7.850	7.893	780	583	-196	13	43	1.850	541	6.881	114,71%	1.012
4	CFG	108.966	116.775	115.953	600	385	-215	3.254	-822	6.987	1.207	126.793	91,45%	(10.840)
	CF 1	22.575	21.821	21.724	-	-	0	-98	-98	-852	98	25.867	83,98%	(4.143)
	Total Griya	18.510	17.085	17.033	-	-	0	0	-52	-1.477	52	20.337	83,75%	(3.304)
	• Total Non Program	18.168	16.590	16.538	-	-	0	-1.368	-52	-1.630	52	18.849	87,74%	(2.310)
	• Program	342	495	495	-	-	0	-2	-1	153	1	1.489	33,22%	(994)
	Oto	4.065	4.736	4.691	-	-	0	-98	-45	625	45	5.530	84,83%	(839)
	CF 2	86.390	94.953	94.229	600	385	-215	3.352	-724	7.839	1.109	100.926	93,36%	(6.697)
	Mitraguna & Others	53.276	64.119	63.598	600	385	-215	3.603	-521	10.323	906	66.415	95,76%	(2.817)
	Pensiun	33.115	30.834	30.631	-	-	0	-251	-203	-2.484	203	34.511	88,76%	(3.880)
	Total Pembiayaan	120.698	141.748	141.318	2.334	1.513	-821	4.444	-430	20.620	1.943	153.716	91,93%	(12.398)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	286	0,00%	0,00%	1,43%	286	286	286			
	Cilem	-	-	-	215	0,00%	0,00%	1,76%	215	215	215			
	Gadai	-	-	-	72	0,00%	0,00%	0,91%	72	72	72			
4	CFG	438	2.664	2.333	4.527	0,40%	2,00%	3,90%	2.194	4.089	1.863			
	CF 1	438	1.437	1.265	1.744	1,94%	5,80%	8,03%	479	1.306	307			
	Total Griya	438	1.286	1.265	1.323	2,37%	7,40%	7,77%	58	884	37			
	Oto	-	151	-	421	0,00%	0,00%	8,99%	421	421	270			
	CF 2	-	1.227	1.068	2.783	0,00%	1,12%	2,95%	1.715	2.783	1.556			
	Mitraguna & Others	-	1.227	1.068	1.363	0,00%	1,67%	2,14%	295	1.363	137			
	Pensiun	-	-	-	1.419	0,00%	0,00%	4,63%	1.419	1.419	1.419			
	Total Pembiayaan	438	2.664	2.333	4.813	0,36%	1,65%	3,41%	2.480	4.375	2.149	1,46%	57,04%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	980	0,48%	0,84%	0,85%	(0)	456	197			
	CF 1	397	542	541	541	1,76%	2,48%	2,49%	(0)	144	(1)			
	Total Griya	397	542	541	541	2,14%	3,17%	3,18%	(0)	144	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	439	439	0,15%	0,46%	0,47%	-	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	980	1,19%	0,69%	0,69%	(0)	(458)	197	0,24%	65,20%	-0,5%

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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	314.688	332.858	331.165	237.766	(1.694)	16.477	5,24%	258.183	353,77%	88.241	375,30%	242.924
2	Tabungan	196.862	210.855	211.238	212.681	(607)	1.443	1.826	0,87%	15.819	8,04%	221.903	95,84%	(9.223)
3	Deposito	1.160.939	1.291.617	1.691.632	1.691.390	570.316	(242)	399.772	30,95%	530.451	45,69%	1.162.357	145,51%	529.033
	Total	1.430.782	1.817.160	2.235.728	2.235.235	807.475	(492)	418.075	23,01%	804.453	56,22%	1.472.501	151,80%	762.734
	CASA	269.843	525.542	544.096	543.845	237.159	(251)	18.303	3,48%	274.002	101,54%	310.144	175,35%	233.701
	(%) CASA	18,86%	28,92%	24,34%	24,33%									
	FDR	15,38%	14,45%	11,68%	11,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.320	10.482	10.511		29	192	1,86%	1.433	15,78%	-	0,00%	10.511
2	Giro ISE	2.308	2.000	2.121	2.121		0	120	6,02%	(187)	-8,10%		0,00%	2.121
3	Tabungan ISE	1.370	4.019	4.062	4.090		29	71	1,77%	2.720	198,46%		0,00%	4.090
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	21.184	-	-	0	-361	-311	1.054	311	30.920	68,51%	(9.736)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	21.184	-	-	0	-361	-311	1.054	311	26.221	80,79%	(5.037)
	• Local Champion	18.621	20.216	19.904	-	-	0	-323	-311	1.283	311	21.509	92,54%	(1.605)
	• Value Chain	1.509	1.280	1.280	-	-	-	-38	0	-229	-	4.712	27,16%	(3.433)
2	MBG	53.102	56.338	56.212	100	300	200	940	-126	3.110	426	64.025	87,80%	(7.813)
	KUR	50.813	54.812	54.742	100	300	200	1.010	-71	3.929	371	61.091	89,61%	(6.350)
	Non KUR	2.289	1.525	1.470	-	-	0	-70	-55	-819	55	2.934	50,11%	(1.464)
3	PWG	17.782	25.816	25.666	2.432	858	-1.574	1.961	-150	7.884	1.008	33.143	77,44%	(7.477)
	Cilem	6.518	15.281	15.093	735	149	-586	24	-188	8.576	337	20.343	74,20%	(5.249)
	Gadai	11.264	10.534	10.573	1.697	710	-987	1.937	38	-692	672	12.800	82,60%	(2.228)
4	CFG	129.053	158.843	158.136	2.109	1.150	-959	3.390	-707	29.084	1.857	158.758	99,61%	(622)
	CF 1	19.758	17.484	17.392	-	-	0	-264	-93	-2.366	93	33.408	52,06%	(16.016)
	Total Griya	14.572	12.909	12.884	-	-	0	0	-25	-1.688	25	26.744	48,18%	(13.860)
	• Total Non Program	11.408	10.033	10.013	-	-	0	-173	-19	-1.395	19	12.963	77,25%	(2.949)
	• Program	3.163	2.877	2.871	-	-	0	-31	-6	-292	6	13.781	20,83%	(10.910)
	Oto	5.186	4.575	4.508	-	-	0	-264	-67	-679	67	6.665	67,64%	(2.157)
	CF 2	109.295	141.359	140.745	2.109	1.150	-959	3.654	-614	31.450	1.764	125.350	112,28%	15.395
	Mitraguna & Others	90.925	122.975	122.390	2.109	1.088	-1.021	3.912	-584	31.466	1.672	105.569	115,93%	16.821
	Pensiun	18.370	18.384	18.354	-	62	62	-257	-30	-16	92	19.780	92,79%	(1.426)
	Total Pembiayaan	220.067	262.492	261.198	4.641	2.308	-2.333	5.930	-1.294	41.132	3.602	286.846	91,06%	(25.648)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	2.165	0,85%	1,96%	3,85%	1.061	1.713	540			
	KUR	163	1.506	1.023	1.993	0,32%	1,87%	3,64%	970	1.830	487			
	Non KUR	289	118	80	172	12,61%	5,27%	11,68%	91	(117)	54			
3	PWG	-	-	-	181	0,00%	0,00%	0,71%	181	181	181			
	Cilem	-	-	-	145	0,00%	0,00%	0,96%	145	145	145			
	Gadai	-	-	-	36	0,00%	0,00%	0,34%	36	36	36			
4	CFG	1.759	541	1.049	1.303	1,36%	0,66%	0,82%	254	(456)	762			
	CF 1	1.212	541	1.049	1.303	6,14%	6,00%	7,49%	254	91	762			
	Total Griya	1.052	541	586	897	7,22%	4,54%	6,96%	310	(155)	356			
	Oto	161	-	463	406	3,10%	10,12%	9,02%	(56)	246	406			
	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	3.649	1,00%	0,82%	1,40%	1.496	1.438	1.484	2,24%	-60,06%	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	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	98	(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%	26,17%	(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	518	0,59%	0,28%	0,33%	79	(244)	19			
	CF 1	321	480	419	498	1,63%	2,40%	2,87%	79	177	19			
	Total Griya	321	480	419	498	2,20%	3,25%	3,87%	79	177	19			
	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	1.428	1,11%	0,48%	0,55%	177	(1.021)	24	1,58%	-189,72%	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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	6.920	6.972	(884)	52	109	1,59%	(2.523)	-26,57%	15.938	43,74%	(8.966)
2	Tabungan	99.410	121.220	119.021	119.533	4.389	512	(1.687)	-1,39%	20.123	20,24%	109.902	108,76%	9.630
3	Deposito	64.192	61.782	61.715	61.714	415	(1)	(68)	-0,11%	(2.478)	-3,86%	64.781	95,27%	(3.067)
	Total	173.097	189.865	187.656	188.219	3.920	563	(1.646)	-0,87%	15.122	8,74%	190.622	98,74%	(2.403)
	CASA	108.906	128.083	125.941	126.505	3.505	564	(1.578)	-1,23%	17.600	16,16%	125.841	100,53%	664
	(%) CASA	62,92%	67,46%	67,11%	67,21%									
	FDR	57,60%	62,38%	62,91%	62,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	13.303	11.447	11.557	11.979	422	532	4,65%	(1.324)	-9,95%	-	0,00%	11.979
2	Giro ISE	6.014	2.591	3.210	3.564	353	972	37,53%	(2.450)	-40,74%		0,00%	3.564
3	Tabungan ISE	6.490	8.056	7.547	7.616	69	(440)	-5,47%	1.126	17,35%		0,00%	7.616
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	35.910	3.905	1.715	-2.190	915	252	12.181	1.463	31.275	114,82%	4.635
	Cilem	8.075	16.250	16.169	1.219	294	-925	562	-80	8.094	375	13.319	121,40%	2.851
	Gadai	15.654	19.408	19.741	2.686	1.421	-1.265	353	333	4.087	1.088	17.956	109,94%	1.785
4	CFG	75.933	76.937	76.305	1.151	100	-1.051	746	-632	372	732	85.579	89,16%	(9.274)
	CF 1	16.979	16.082	16.034	-	-	0	-84	-48	-945	48	18.301	87,61%	(2.267)
	Total Griya	15.306	13.981	13.958	-	-	0	0	-23	-1.349	23	15.789	88,40%	(1.832)
	• Total Non Program	15.306	13.981	13.958	-	-	0	-208	-23	-1.349	23	15.789	88,40%	(1.832)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.101	2.077	-	-	0	-84	-24	404	24	2.512	82,67%	(435)
	CF 2	58.954	60.855	60.271	1.151	100	-1.051	830	-584	1.317	684	67.278	89,58%	(7.007)
	Mitraguna & Others	51.295	53.770	53.241	1.151	100	-1.051	630	-529	1.946	629	58.819	90,52%	(5.578)
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)
	Total Pembiayaan	99.702	118.437	118.057	5.056	1.815	-3.241	1.530	-380	18.355	2.195	116.894	101,00%	1.164

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	1.390	0,00%	0,00%	3,87%	1.390	1.390	1.390			
	Cilem	-	-	-	951	0,00%	0,00%	5,88%	951	951	951			
	Gadai	-	-	-	439	0,00%	0,00%	2,23%	439	439	439			
4	CFG	315	443	466	992	0,41%	0,61%	1,30%	526	678	549			
	CF 1	-	260	258	133	0,00%	1,61%	0,83%	(126)	133	(127)			
	Total Griya	-	238	237	-	0,00%	1,70%	0,00%	(237)	-	(238)			
	Oto	-	22	21	133	0,00%	1,00%	6,39%	112	133	111			
	CF 2	315	184	208	860	0,53%	0,34%	1,43%	652	545	676			
	Mitraguna & Others	315	184	208	860	0,61%	0,39%	1,61%	652	545	676			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	443	466	2.383	0,32%	0,39%	2,02%	1.916	2.068	1.939	1,92%	4,80%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	52,74%	-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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	1.986	1.804	(3.083)	(182)	(667)	-27,01%	(1.705)	-48,59%	8.802	20,49%	(6.998)
2	Tabungan	88.498	84.131	82.140	83.565	103	1.425	(566)	-0,67%	(4.933)	-5,57%	97.117	86,05%	(13.552)
3	Deposito	50.176	25.230	22.960	22.960	(1.116)	0	(2.269)	-9,00%	(27.215)	-54,24%	50.660	45,32%	(27.699)
	Total	142.182	111.831	107.086	108.329	(4.096)	1.243	(3.503)	-3,13%	(33.853)	-23,81%	156.578	69,19%	(48.249)
	CASA	92.006	86.602	84.126	85.369	(2.980)	1.243	(1.233)	-1,42%	(6.638)	-7,21%	105.918	80,60%	(20.550)
	(%) CASA	64,71%	77,44%	78,56%	78,81%									
	FDR	46,30%	76,68%	80,15%	79,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	656	667	668		1	12	1,79%	(2.589)	-79,49%	-	0,00%	668
2	Giro ISE	705	158	167	168		0	10	6,10%	(537)	-76,22%		0,00%	168
3	Tabungan ISE	2.552	498	499	501		1	2	0,43%	(2.051)	-80,39%		0,00%	501
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	4.139	-	-	0	-91	-4	4.139	4	3.633	113,92%	506
	KUR	-	4.055	4.052	-	-	0	-89	-4	4.052	4	3.445	117,60%	606
	Non KUR	-	87	87	-	-	0	-2	0	87	-	188	46,41%	(101)
3	PWG	2.349	5.988	5.980	433	111	-322	144	-8	3.630	119	6.181	96,75%	(201)
	Cilem	2.349	5.988	5.980	433	111	-322	144	-8	3.630	119	6.181	96,75%	(201)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.707	155	315	160	307	88	12.221	227	74.615	101,46%	1.092
	CF 1	26.468	28.175	28.124	-	-	0	-88	-51	1.656	51	27.892	100,83%	233
	Total Griya	25.069	24.440	24.412	-	-	0	0	-29	-657	29	25.514	95,68%	(1.103)
1	• Total Non Program	25.069	24.440	24.412	-	-	0	326	-29	-657	29	25.514	95,68%	(1.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.713	-	-	0	-88	-22	2.313	22	2.377	156,18%	1.335
	CF 2	37.018	47.444	47.583	155	315	160	394	139	10.565	176	46.723	101,84%	860
	Mitraguna & Others	36.826	47.238	47.381	155	315	160	399	143	10.555	172	45.599	103,91%	1.783
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	85.826	588	426	-162	360	76	19.990	350	84.429	101,65%	1.397

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	127	0,00%	0,00%	2,13%	127	127	127			
	Cilem	-	-	-	127	0,00%	0,00%	2,13%	127	127	127			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.553	1.482	2.717	1,73%	1,96%	3,59%	1.234	1.619	1.163			
	CF 1	1.097	1.183	1.182	2.414	4,15%	4,20%	8,58%	1.232	1.317	1.231			
	Total Griya	1.097	1.040	1.038	1.967	4,38%	4,25%	8,06%	929	870	927			
	Oto	-	143	144	446	0,00%	3,85%	12,03%	303	446	304			
	CF 2	-	370	300	303	0,00%	0,63%	0,64%	3	303	(68)			
	Mitraguna & Others	-	370	300	303	0,00%	0,64%	0,64%	3	303	(68)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.553	1.482	2.844	1,67%	1,73%	3,31%	1.361	1.746	1.290	0,42%	87,47%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	0,98%	-	720	0	0,94%	3,78%	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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.650	3.669	(1.376)	19	316	9,43%	(607)	-14,19%	13.937	26,33%	(10.268)
2	Tabungan	143.334	173.220	167.097	167.635	6.171	538	(5.585)	-3,22%	24.300	16,95%	159.063	105,39%	8.572
3	Deposito	111.952	109.799	109.681	109.181	(15.522)	(500)	(617)	-0,56%	(2.771)	-2,48%	112.836	96,76%	(3.655)
	Total	259.563	286.371	280.429	280.485	(10.728)	56	(5.886)	-2,06%	20.923	8,06%	285.836	98,13%	(5.351)
	CASA	147.610	176.573	170.748	171.304	4.794	556	(5.269)	-2,98%	23.694	16,05%	173.000	99,02%	(1.696)
	(%) CASA	56,87%	61,66%	60,89%	61,07%									
	FDR	26,72%	30,26%	31,03%	31,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)					Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.255	1.997	2.001		3	(255)	-11,29%	(337)	-14,41%	-	0,00%	2.001
2	Giro ISE	22	24	24	24		0	(0)	-0,10%	3	11,56%		0,00%	24
3	Tabungan ISE	2.316	2.231	1.973	1.976		3	(255)	-11,41%	(339)	-14,65%		0,00%	1.976
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	8.732	-	400	400	116	390	8.538	10	3.788	230,54%	4.944
	KUR	194	7.561	7.753	-	200	200	140	192	7.560	8	3.600	215,38%	4.154
	Non KUR	-	780	979	-	200	200	-24	198	979	2	188	520,95%	791
3	PWG	3.438	5.534	5.523	159	78	-81	-581	-11	2.085	89	9.388	58,83%	(3.865)
	Cilem	3.438	5.534	5.523	159	78	-81	-581	-11	2.085	89	9.388	58,83%	(3.865)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	72.182	72.168	300	128	-172	1.336	-14	7.205	142	77.036	93,68%	(4.868)
	CF 1	19.068	19.140	19.104	-	-	0	-69	-37	36	37	20.608	92,70%	(1.504)
	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	2.436	-	-	0	-69	-26	1.014	26	2.483	98,11%	(47)
	CF 2	45.895	53.042	53.064	300	128	-172	1.405	22	7.169	106	56.429	94,04%	(3.364)
	Mitraguna & Others	40.397	47.281	47.198	300	-	-300	1.432	-83	6.801	83	49.918	94,55%	(2.720)
	Pensiun	5.498	5.761	5.866	-	128	128	-27	106	368	22	6.510	90,11%	(644)
	Total Pembiayaan	69.359	86.651	87.016	459	606	147	871	365	17.658	241	90.976	95,65%	(3.959)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	28	0,00%	0,00%	0,00%	28	28	28			
	Cilem	-	-	-	28	0,00%	0,00%	0,51%	28	28	28			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	1.293	4.096	4.781	1,63%	5,68%	6,63%	685	3.721	3.489			
	CF 1	648	-	3.784	4.415	3,40%	19,77%	23,11%	632	3.767	4.415			
	Total Griya	648	-	3.784	4.151	3,67%	22,69%	24,91%	368	3.503	4.151			
	Oto	-	-	-	264	0,00%	0,00%	10,83%	264	264	264			
	CF 2	412	1.293	313	366	0,90%	0,59%	0,69%	53	(45)	(927)			
	Mitraguna & Others	412	978	-	53	1,02%	0,00%	0,11%	53	(358)	(925)			
	Pensiun	-	315	313	313	0,00%	5,43%	5,33%	-	313	(2)			
	Total Pembiayaan	1.824	1.293	4.096	4.810	2,63%	4,73%	5,53%	713	2.985	3.517	0,54%	90,19%	-5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	3,03%	119	1.919	952			
	CF 1	267	869	749	868	1,40%	3,91%	4,54%	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%	5,55%	-	-	-			
	CF 2	-	365	1.318	1.318	0,00%	2,49%	2,48%	-	1.318	953			
	Mitraguna & Others	-	365	1.318	1.318	0,00%	2,79%	2,79%	-	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.828	2.661	2.779	0,39%	3,07%	3,19%	119	2.512	952	2,15%	32,80%	-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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	16.612	16.976	(964)	364	2.898	20,58%	13.159	344,71%	10.173	166,87%	6.803
2	Tabungan	117.085	115.849	113.666	115.540	3.632	1.874	(310)	-0,27%	(1.546)	-1,32%	127.435	90,67%	(11.895)
3	Deposito	49.844	47.990	48.239	48.239	(547)	0	250	0,52%	(1.604)	-3,22%	50.425	95,67%	(2.185)
	Total	170.746	177.918	178.517	180.756	2.121	2.238	2.838	1,60%	10.009	5,86%	188.033	96,13%	(7.277)
	CASA	120.903	129.928	130.278	132.516	2.668	2.238	2.588	1,99%	11.613	9,61%	137.608	96,30%	(5.092)
	(%) CASA	70,81%	73,03%	72,98%	73,31%									
	FDR	80,42%	77,98%	77,70%	76,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)					Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	785	872	872	1	88	11,15%	(818)	-48,40%	-	0,00%	872	
2	Giro ISE	436	84	84	84	0	0	0,45%	(352)	-80,64%	-	0,00%	84	
3	Tabungan ISE	1.254	701	787	788	1	87	12,43%	(466)	-37,18%	-	0,00%	788	
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	22.367	1.511	1.314	-196	1.462	373	8.817	941	21.977	101,77%	389
	Cilem	7.456	11.398	11.440	940	204	-736	655	42	3.984	163	12.976	88,17%	(1.536)
	Gadai	6.094	10.595	10.927	571	1.110	539	806	331	4.833	779	9.002	121,39%	1.925
4	CFG	119.321	116.751	116.348	50	648	598	-599	-403	-2.973	1.051	131.690	88,35%	(15.341)
	CF 1	15.625	17.890	17.822	-	-	0	-70	-68	2.197	68	17.374	102,58%	448
	Total Griya	13.902	15.769	15.733	-	-	0	0	-36	1.830	36	14.395	109,29%	1.337
	• Total Non Program	13.902	15.769	15.733	-	-	0	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	2.089	-	-	0	-70	-31	367	31	2.979	70,14%	(889)
	CF 2	103.696	98.862	98.526	50	648	598	-529	-335	-5.170	983	114.315	86,19%	(15.789)
	Mitraguna & Others	94.197	89.050	88.226	50	70	20	-803	-824	-5.971	894	103.618	85,15%	(15.392)
	Pensiun	9.499	9.812	10.300	-	578	578	275	489	801	89	10.697	96,29%	(397)
	Total Pembiayaan	137.307	138.745	138.715	1.561	1.962	402	863	-30	1.408	1.992	158.103	87,74%	(19.388)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	726	0,00%	0,00%	3,25%	726	726	726			
	Cilem	-	-	-	450	0,00%	0,00%	3,93%	450	450	450			
	Gadai	-	-	-	277	0,00%	0,00%	2,53%	277	277	277			
4	CFG	1.942	2.012	506	2.563	1,63%	0,43%	2,20%	2.057	622	551			
	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%	2,87%	60	(26)	(149)			
	CF 2	1.856	1.803	506	2.503	1,79%	0,51%	2,54%	1.997	648	700			
	Mitraguna & Others	1.856	1.803	506	2.503	1,97%	0,57%	2,84%	1.997	648	700			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.012	506	3.290	1,41%	0,36%	2,37%	2.783	1.348	1.278	0,37%	84,31%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	-42,71%	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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	7.400	7.199	(7.910)	(201)	(5.272)	-42,27%	(6.732)	-48,32%	22.731	31,67%	(15.532)
2	Tabungan	118.671	158.029	155.194	156.041	8.241	848	(1.988)	-1,26%	37.370	31,49%	133.410	116,96%	22.631
3	Deposito	125.329	134.600	149.191	140.731	10.955	(8.460)	6.131	4,56%	15.402	12,29%	126.098	111,60%	14.633
	Total	257.931	305.100	311.785	303.971	11.286	(7.813)	(1.128)	-0,37%	46.041	17,85%	282.239	107,70%	21.733
	CASA	132.602	170.500	162.594	163.240	331	647	(7.259)	-4,26%	30.639	23,11%	156.141	104,55%	7.099
	(%) CASA	51,41%	55,88%	52,15%	53,70%									
	FDR	59,82%	60,13%	58,73%	60,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.148	4.521	4.508		(13)	361	8,70%	970	27,43%	-	0,00%	4.508
2	Giro ISE	1	1	1	1		0	(0)	-2,12%	(0)	-35,06%		0,00%	1
3	Tabungan ISE	3.537	4.147	4.520	4.508		(13)	361	8,70%	971	27,44%		0,00%	4.508
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	-	317	23,36%	(243)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	74	74	-	-	0	24	0	-243	-	317	23,36%	(243)
3	PWG	17.010	25.951	26.014	1.505	814	-691	2.838	63	9.004	751	22.618	115,01%	3.395
	Cilem	7.758	11.911	11.830	663	94	-569	343	-81	4.072	175	12.110	97,69%	(280)
	Gadai	9.252	14.040	14.184	842	720	-122	2.495	144	4.932	576	10.508	134,98%	3.675
4	CFG	136.962	149.035	148.605	340	1.481	1.141	859	-430	11.643	1.911	151.758	97,92%	(3.153)
	CF 1	16.548	16.454	16.420	-	-	0	158	-33	-128	33	18.143	90,51%	(1.723)
	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	2.698	-	-	0	158	-19	1.167	19	2.676	100,82%	22
	CF 2	120.414	132.581	132.184	340	1.481	1.141	701	-397	11.771	1.878	133.615	98,93%	(1.430)
	Mitraguna & Others	110.777	121.822	121.706	340	1.481	1.141	317	-116	10.929	1.597	122.887	99,04%	(1.180)
	Pensiun	9.636	10.759	10.478	-	-	0	384	-281	842	281	10.728	97,67%	(250)
	Total Pembiayaan	154.289	183.469	183.102	2.845	2.295	-550	12.130	-367	28.813	2.662	174.693	104,81%	8.409

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	74	46,61%	100,00%	100,00%	-	(74)	24			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	50	74	74	46,61%	100,00%	100,00%	-	(74)	24			
3	PWG	-	-	-	465	0,00%	0,00%	1,79%	465	465	465			
	Cilem	-	-	-	273	0,00%	0,00%	2,31%	273	273	273			
	Gadai	-	-	-	192	0,00%	0,00%	1,35%	192	192	192			
4	CFG	334	1.041	415	2.827	0,24%	0,28%	1,90%	2.412	2.493	1.786			
	CF 1	-	569	195	667	0,00%	1,18%	4,06%	472	667	98			
	Total Griya	-	569	44	49	0,00%	0,32%	0,36%	5	49	(520)			
	Oto	-	-	151	618	0,00%	5,54%	22,89%	467	618	618			
	CF 2	334	472	220	2.160	0,28%	0,17%	1,63%	1.940	1.826	1.688			
	Mitraguna & Others	334	472	220	2.160	0,30%	0,18%	1,77%	1.940	1.826	1.688			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	1.090	489	3.366	0,31%	0,27%	1,84%	2.877	2.884	2.276	0,15%	91,90%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	24,03%	0,00%	0,00%	-	(76)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	-	-	24,03%	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	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%	0,99%	-	1.061	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.203	1.276	1.276	0,56%	0,70%	0,70%	(0)	413	73	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 (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	5.652	6.160	(7.020)	509	(384)	-5,87%	(2.420)	-28,20%	19.111	32,23%	(12.951)
2	Tabungan	115.717	139.694	136.218	134.577	10.026	(1.641)	(5.117)	-3,66%	18.860	16,30%	130.187	103,37%	4.389
3	Deposito	158.683	172.137	173.138	173.297	(5.821)	159	1.160	0,67%	14.614	9,21%	159.611	108,57%	13.686
	Total	282.980	318.375	315.007	314.034	(2.815)	(973)	(4.341)	-1,36%	31.054	10,97%	308.909	101,66%	5.125
	CASA	124.297	146.238	141.869	140.737	3.006	(1.132)	(5.501)	-3,76%	16.440	13,23%	149.298	94,27%	(8.562)
	(%) CASA	43,92%	45,93%	45,04%	44,82%									
	FDR	77,18%	77,84%	78,36%	78,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	5.314	5.321		7	(3.496)	-39,65%	2.002	60,32%	-	0,00%	5.321
2	Giro ISE	510	227	321	326		5	99	43,53%	(184)	-36,04%		0,00%	326
3	Tabungan ISE	2.559	8.341	4.743	4.745		3	(3.595)	-43,11%	2.186	85,40%		0,00%	4.745
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	12.043	-	-	0	251	-211	2.131	211	12.148	99,14%	(104)
	KUR	9.027	10.798	10.752	-	-	0	222	-46	1.725	46	11.171	96,25%	(419)
	Non KUR	885	1.456	1.291	-	-	0	28	-165	406	165	977	132,17%	314
3	PWG	13.890	23.684	23.946	1.446	1.201	-245	490	262	10.055	939	26.829	89,25%	(2.883)
	Cilem	5.699	14.241	14.425	445	418	-27	-430	183	8.725	235	15.972	90,31%	(1.548)
	Gadai	8.191	9.442	9.521	1.002	783	-219	919	79	1.330	704	10.857	87,70%	(1.336)
4	CFG	190.097	207.781	206.743	541	352	-189	-303	-1.038	16.646	1.390	205.092	100,80%	1.651
	CF 1	25.896	28.102	28.040	-	-	0	-122	-62	2.144	62	27.742	101,07%	298
	Total Griya	21.834	24.165	24.123	-	-	0	0	-42	2.290	42	22.354	107,92%	1.769
	• Total Non Program	21.834	24.165	24.123	-	-	0	-202	-42	2.290	42	22.354	107,92%	1.769
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.936	3.916	-	-	0	-122	-20	-146	20	5.388	72,69%	(1.471)
	CF 2	164.201	179.679	178.703	541	352	-189	-181	-976	14.502	1.328	177.351	100,76%	1.353
	Mitraguna & Others	145.925	160.670	159.824	325	320	-5	-189	-846	13.899	1.166	157.811	101,28%	2.013
	Pensiun	18.276	19.010	18.879	216	32	-184	7	-130	604	162	19.540	96,62%	(660)
	Total Pembiayaan	218.409	247.836	246.849	1.987	1.553	-434	314	-987	28.440	2.540	252.063	97,93%	(5.214)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	536	2,87%	0,82%	4,45%	436	252	536			
	KUR	284	-	100	536	3,15%	0,93%	4,99%	436	252	536			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	26	586	0,00%	0,11%	2,45%	560	586	586			
	Cilem	-	-	-	514	0,00%	0,00%	3,56%	514	514	514			
	Gadai	-	-	26	72	0,00%	0,28%	0,76%	46	72	72			
4	CFG	85	484	467	5.268	0,04%	0,22%	2,55%	4.801	5.183	4.784			
	CF 1	52	484	467	3.658	0,20%	1,66%	13,05%	3.192	3.606	3.174			
	Total Griya	52	48	48	3.239	0,24%	0,20%	13,43%	3.192	3.187	3.191			
	Oto	-	436	419	419	0,00%	10,65%	10,70%	-	419	(17)			
	CF 2	33	-	-	1.610	0,02%	0,00%	0,90%	1.610	1.577	1.610			
	Mitraguna & Others	33	-	-	1.610	0,02%	0,00%	1,01%	1.610	1.577	1.610			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	369	484	593	6.391	0,17%	0,24%	2,59%	5.797	6.021	5.906	0,18%	93,20%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	0,25%	(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%	0,29%	(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%	0,21%	(1)	(696)	(1)	0,00%	99,00%	-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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	3.022	3.029	(4.792)	7	(369)	-10,86%	(5.525)	-64,59%	15.576	19,45%	(12.548)
2	Tabungan	104.558	103.775	103.874	101.415	4.473	(2.459)	(2.360)	-2,27%	(3.143)	-3,01%	116.810	86,82%	(15.395)
3	Deposito	118.514	111.806	111.665	111.665	(5.325)	0	(140)	-0,13%	(6.848)	-5,78%	119.096	93,76%	(7.431)
	Total	231.625	218.978	218.561	216.109	(5.644)	(2.452)	(2.869)	-1,31%	(15.516)	-6,70%	251.482	85,93%	(35.373)
	CASA	113.112	107.173	106.895	104.444	(319)	(2.452)	(2.729)	-2,55%	(8.668)	-7,66%	132.386	78,89%	(27.943)
	(%) CASA	48,83%	48,94%	48,91%	48,33%									
	FDR	61,23%	68,43%	68,51%	69,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.420	4.496	4.542		46	123	2,78%	1.882	70,77%	-	0,00%	4.542
2	Giro ISE	666	1.060	1.029	1.029		0	(31)	-2,93%	363	54,43%		0,00%	1.029
3	Tabungan ISE	1.893	3.259	3.367	3.413		46	154	4,72%	1.520	80,26%		0,00%	3.413
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	25.711	1.339	1.588	249	1.304	694	7.068	894	28.064	91,61%	(2.353)
	Cilem	13.169	14.403	14.437	470	191	-279	-208	34	1.269	157	18.830	76,67%	(4.393)
	Gadai	5.474	10.614	11.274	869	1.397	528	1.513	660	5.799	737	9.234	122,09%	2.040
4	CFG	123.108	123.055	122.238	105	-	-105	84	-817	-870	817	137.225	89,08%	(14.986)
	CF 1	17.304	13.823	13.732	-	-	0	-191	-91	-3.571	91	19.095	71,92%	(5.363)
	Total Griya	13.206	10.394	10.349	-	-	0	0	-45	-2.857	45	13.694	75,58%	(3.344)
	• Total Non Program	13.206	10.394	10.349	-	-	0	-787	-45	-2.857	45	13.694	75,58%	(3.344)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.383	-	-	0	-191	-46	-715	46	5.401	62,64%	(2.018)
	CF 2	105.804	109.232	108.506	105	-	-105	274	-726	2.702	726	118.130	91,85%	(9.624)
	Mitraguna & Others	72.025	76.346	75.886	105	-	-105	707	-460	3.861	460	83.166	91,25%	(7.280)
	Pensiun	33.780	32.886	32.620	-	-	0	-433	-266	-1.159	266	34.964	93,30%	(2.344)
	Total Pembiayaan	141.827	149.855	149.732	1.444	1.588	144	1.346	-123	7.906	1.711	165.365	90,55%	(15.633)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	592	0,00%	0,00%	2,30%	592	592	592			
	Cilem	-	-	-	504	0,00%	0,00%	3,49%	504	504	504			
	Gadai	-	-	-	88	0,00%	0,00%	0,78%	88	88	88			
4	CFG	370	965	1.341	1.399	0,30%	1,09%	1,14%	58	1.030	435			
	CF 1	206	654	891	523	1,19%	6,45%	3,81%	(368)	317	(131)			
	Total Griya	92	559	798	470	0,69%	7,68%	4,54%	(328)	378	(89)			
	Oto	114	95	93	53	2,79%	2,70%	1,56%	(40)	(62)	(42)			
	CF 2	164	311	450	877	0,15%	0,41%	0,81%	427	713	566			
	Mitraguna & Others	164	311	352	277	0,23%	0,46%	0,36%	(75)	113	(34)			
	Pensiun	-	-	98	600	0,00%	0,30%	1,84%	502	600	600			
	Total Pembiayaan	370	965	1.341	1.992	0,26%	0,89%	1,33%	651	1.622	1.027	1,35%	-1,46%	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	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	0,66%	-	217	(0)			
	Total Pembiayaan	5	325	625	625	0,00%	0,42%	0,42%	-	621	301	2,10%	-402,24%	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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	3.808	4.267	(1.230)	459	855	25,07%	2.652	164,16%	6.881	62,01%	(2.614)
2	Tabungan	101.049	104.238	101.250	103.169	(1.606)	1.919	(1.069)	-1,03%	2.120	2,10%	109.623	94,11%	(6.454)
3	Deposito	38.774	45.450	50.639	48.339	(520)	(2.300)	2.889	6,36%	9.566	24,67%	39.255	123,14%	9.084
	Total	141.438	153.100	155.697	155.775	(3.355)	78	2.675	1,75%	14.337	10,14%	155.759	100,01%	16
	CASA	102.664	107.650	105.057	107.436	(2.836)	2.378	(214)	-0,20%	4.771	4,65%	116.504	92,22%	(9.068)
	(%) CASA	72,59%	70,31%	67,48%	68,97%									
	FDR	91,03%	105,36%	103,39%	103,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.949	2.901	2.980		79	31	1,04%	(319)	-9,66%	-	0,00%	2.980
2	Giro ISE	186	257	157	157		0	(100)	-38,92%	(29)	-15,48%		0,00%	157
3	Tabungan ISE	2.913	2.682	2.734	2.813		79	131	4,87%	(100)	-3,43%		0,00%	2.813
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	6.885	-	-	0	331	-13	6.644	13	3.851	178,81%	3.035
	KUR	103	6.283	6.277	-	-	0	349	-6	6.175	6	3.549	176,87%	2.728
	Non KUR	139	616	608	-	-	0	-17	-8	469	8	302	201,59%	306
3	PWG	20.398	30.373	30.935	3.135	1.678	-1.457	2.240	562	10.537	1.116	31.029	99,70%	(94)
	Cilem	7.170	12.746	12.825	1.339	330	-1.009	809	79	5.656	251	15.989	80,21%	(3.164)
	Gadai	13.229	17.627	18.110	1.796	1.348	-448	1.431	483	4.881	865	15.040	120,41%	3.070
4	CFG	107.701	103.913	103.038	120	-	-120	580	-875	-4.663	875	119.299	86,37%	(16.261)
	CF 1	13.161	13.563	13.526	-	-	0	-83	-36	365	36	14.643	92,38%	(1.116)
	Total Griya	10.223	10.121	10.099	-	-	0	0	-23	-124	23	10.685	94,51%	(586)
	• Total Non Program	10.223	9.949	9.927	-	-	0	-122	-22	-296	22	10.685	92,91%	(758)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.428	-	-	0	-83	-14	490	14	3.958	86,61%	(530)
	CF 2	94.540	90.350	89.512	120	-	-120	664	-839	-5.028	839	104.656	85,53%	(15.144)
	Mitraguna & Others	89.171	84.140	83.357	120	-	-120	-55	-782	-5.814	782	98.315	84,79%	(14.958)
	Pensiun	5.368	6.211	6.154	-	-	0	719	-56	786	56	6.341	97,06%	(187)
	Total Pembiayaan	128.755	161.305	160.979	3.405	1.678	-1.727	3.300	-326	32.223	2.004	154.593	104,13%	6.385

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	508	0,00%	0,00%	7,37%	508	508	508			
	KUR	-	-	-	508	0,00%	0,00%	8,09%	508	508	508			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.703	0,00%	0,00%	5,51%	1.703	1.703	1.703			
	Cilem	-	-	-	914	0,00%	0,00%	7,12%	914	914	914			
	Gadai	-	-	-	790	0,00%	0,00%	4,36%	790	790	790			
4	CFG	1.919	960	1.884	1.834	1,78%	1,81%	1,78%	(50)	(85)	874			
	CF 1	107	77	167	360	0,81%	1,23%	2,66%	193	253	283			
	Total Griya	107	-	167	206	1,04%	1,65%	2,03%	39	99	206			
	Oto	-	77	-	154	0,00%	0,00%	4,49%	154	154	77			
	CF 2	1.812	883	1.717	1.474	1,92%	1,90%	1,65%	(243)	(338)	592			
	Mitraguna & Others	1.812	883	1.717	1.474	2,03%	2,04%	1,77%	(243)	(338)	592			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	960	1.884	4.045	1,49%	1,17%	2,51%	2.161	2.126	3.085	0,00%	100,00%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	0,58%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,77%	0,77%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.042	2.451	2.451	2,63%	2,71%	2,74%	(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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-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	125	123	(16)	(2)	13	12,28%	88	251,39%	40	310,95%	83
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	125	123	(16)	(2)	13	12,28%	88	251,39%	40	310,95%	83
	CASA	35	110	125	123	(16)	(2)	13	12,28%	88	251,39%	40	310,95%	83
	(%) 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 (1-9 Nov 25)					Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-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	704	716	75	12	23	3,28%	277	63,26%	495	144,47%	220
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.254	1.266	75	12	23	1,83%	827	188,75%	495	255,51%	770
	CASA	438	693	704	716	75	12	23	3,28%	277	63,26%	495	144,47%	220
	(%) CASA	100,00%	55,74%	56,13%	56,54%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	0	195	40	40	0	(155)	-79,54%	40	39870,00%	-	0,00%	40
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	195	40	40	0	(155)	-79,54%	40	39870,00%		0,00%	40
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	42.724	42.509	5.703	(215)	(1.906)	-4,29%	21.057	98,16%	31.025	137,01%	11.484
2	Tabungan	103.481	122.013	117.091	124.946	7.231	7.855	2.932	2,40%	21.465	20,74%	119.071	104,93%	5.875
3	Deposito	132.303	85.939	86.538	86.538	(6.648)	(0)	600	0,70%	(45.764)	-34,59%	133.190	64,97%	(46.652)
	Total	257.235	252.367	246.354	253.993	6.286	7.639	1.626	0,64%	(3.242)	-1,26%	283.286	89,66%	(29.293)
	CASA	124.933	166.428	159.815	167.455	12.934	7.639	1.026	0,62%	42.522	34,04%	150.096	111,57%	17.359
	(%) CASA	48,57%	65,95%	64,87%	65,93%									
	FDR	70,83%	83,50%	86,67%	84,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.471	7.192	7.293		101	(1.179)	-13,91%	(643)	-8,10%	-	0,00%	7.293
2	Giro ISE	4.026	3.734	3.476	3.501		25	(233)	-6,24%	(525)	-13,04%		0,00%	3.501
3	Tabungan ISE	2.910	4.737	3.716	3.792		76	(946)	-19,96%	882	30,31%		0,00%	3.792
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	38.775	39.448	-	640	640	-388	672	-5.787	(32)	54.048	72,99%	(14.601)
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)
	Non-Linkage	30.579	24.148	24.820	-	640	640	-390	672	-5.758	(32)	35.554	69,81%	(10.734)
	• Local Champion	28.121	21.313	21.945	-	640	640	-215	632	-6.176	8	30.480	72,00%	(8.535)
	• Value Chain	2.457	2.835	2.875	-	-	-	-174	40	417	(40)	5.074	56,66%	(2.199)
2	MBG	4.919	2.874	2.861	-	-	0	-219	-12	-2.057	12	4.919	58,17%	(2.057)
	KUR	4.804	2.874	2.861	-	-	0	-219	-12	-1.943	12	4.804	59,56%	(1.943)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	39.533	40.673	4.071	2.687	-1.384	3.166	1.140	17.336	1.547	39.389	103,26%	1.284
	Cilem	6.677	17.447	17.633	1.625	403	-1.222	1.920	187	10.956	217	19.951	88,38%	(2.317)
	Gadai	16.660	22.086	23.040	2.446	2.284	-162	1.246	953	6.380	1.330	19.438	118,53%	3.602
4	CFG	108.703	129.533	130.522	1.260	2.215	955	2.647	989	21.819	1.226	121.184	107,71%	9.338
	CF 1	24.869	27.555	27.483	-	19	19	-108	-72	2.614	91	26.405	104,08%	1.078
	Total Griya	19.873	21.431	21.388	-	-	0	0	-43	1.516	43	20.306	105,33%	1.083
	• Total Non Program	19.873	21.431	21.388	-	-	0	-424	-43	1.516	43	20.306	105,33%	1.083
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	6.095	-	19	19	-108	-29	1.098	48	6.099	99,93%	(4)
	CF 2	83.833	101.978	103.038	1.260	2.196	936	2.755	1.061	19.205	1.135	94.779	108,71%	8.259
	Mitraguna & Others	62.328	78.196	78.680	1.260	1.426	166	2.567	484	16.352	942	72.223	108,94%	6.458
	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	213.504	5.331	5.542	211	5.206	2.789	31.311	2.753	219.540	97,25%	(6.036)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.200	0,00%	0,00%	3,04%	1.200	1.200	1.200			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.080	0,00%	0,00%	4,35%	1.080	1.080	1.080			
	Value Chain	-	-	-	120	0,00%	0,00%	0,55%	120	120	120			
2	MBG	121	20	32	30	2,46%	1,11%	1,04%	(2)	(91)	10			
	KUR	83	20	32	30	1,72%	1,11%	1,04%	(2)	(53)	10			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	2.325	0,00%	0,00%	5,72%	2.325	2.325	2.325			
	Cilem	-	-	-	1.755	0,00%	0,00%	9,95%	1.755	1.755	1.755			
	Gadai	-	-	-	571	0,00%	0,00%	2,48%	571	571	571			
4	CFG	330	1.698	1.506	4.536	0,30%	1,16%	3,48%	3.029	4.206	2.838			
	CF 1	209	63	-	729	0,84%	0,00%	2,65%	729	520	666			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	209	63	-	729	4,19%	0,00%	11,96%	729	520	666			
	CF 2	120	1.635	1.506	3.807	0,14%	1,48%	3,69%	2.300	3.686	2.172			
	Mitraguna & Others	-	1.495	1.506	3.713	0,00%	1,93%	4,72%	2.207	3.713	2.218			
	Pensiun	120	140	-	94	0,56%	0,00%	0,38%	94	(27)	(46)			
	Total Pembiayaan	451	1.718	1.538	8.091	0,25%	0,73%	3,79%	6.552	7.640	6.372	3,29%	13,24%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,88%	15,61%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,49%	24,80%	-	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%	4,27%	-	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%	-9,83%	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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	33.335	30.948	16.346	(2.387)	(9.128)	-22,78%	13.244	74,81%	27.730	111,60%	3.218
2	Tabungan	74.047	76.608	71.773	73.175	1.205	1.401	(3.434)	-4,48%	(872)	-1,18%	90.374	80,97%	(17.200)
3	Deposito	177.676	159.231	159.157	159.157	(2.193)	0	(75)	-0,05%	(18.519)	-10,42%	178.593	89,12%	(19.437)
	Total	269.427	275.916	264.265	263.279	15.359	(985)	(12.636)	-4,58%	(6.148)	-2,28%	296.698	88,74%	(33.418)
	CASA	91.751	116.684	105.108	104.123	17.551	(985)	(12.562)	-10,77%	12.372	13,48%	118.105	88,16%	(13.982)
	(%) CASA	34,05%	42,29%	39,77%	39,55%									
	FDR	66,93%	75,15%	78,22%	78,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.699	1.827	1.996	2.000	4	173	9,47%	(1.698)	-45,92%	-	0,00%	2.000
2	Giro ISE	1.245	198	172	173	1	(25)	-12,65%	(1.072)	-86,11%		0,00%	173
3	Tabungan ISE	2.454	1.630	1.824	1.828	3	198	12,15%	(627)	-25,53%		0,00%	1.828
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	10.638	30	200	170	214	174	3.138	26	10.279	103,49%	358
	KUR	5.814	8.922	9.097	30	200	170	252	175	3.283	25	8.593	105,86%	504
	Non KUR	1.686	1.542	1.540	-	-	0	-38	-1	-145	1	1.686	91,37%	(145)
3	PWG	25.637	37.586	38.265	2.713	2.919	206	2.015	678	12.628	2.241	37.092	103,16%	1.173
	Cilem	7.478	16.013	16.158	1.431	386	-1.044	1.735	145	8.680	241	17.536	92,14%	(1.378)
	Gadai	18.160	21.573	22.107	1.283	2.533	1.250	280	533	3.947	2.000	19.556	113,04%	2.551
4	CFG	147.202	159.308	157.801	433	12	-421	1.851	-1.507	10.599	1.519	161.418	97,76%	(3.617)
	CF 1	16.107	19.021	18.974	-	-	0	-201	-47	2.868	47	18.142	104,59%	832
	Total Griya	8.451	13.214	13.191	-	-	0	0	-23	4.740	23	8.981	146,87%	4.210
	• Total Non Program	8.451	13.214	13.191	-	-	0	189	-23	4.740	23	8.981	146,87%	4.210
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.807	5.783	-	-	0	-201	-24	-1.872	24	9.161	63,13%	(3.378)
	CF 2	131.096	140.287	138.827	433	12	-421	2.052	-1.460	7.731	1.472	143.276	96,89%	(4.449)
	Mitraguna & Others	128.138	136.656	135.223	433	12	-421	1.845	-1.433	7.085	1.445	138.882	97,37%	(3.658)
	Pensiun	2.957	3.631	3.603	-	-	0	208	-27	646	27	4.394	82,00%	(791)
	Total Pembiayaan	180.340	207.358	206.703	3.176	3.131	-45	4.080	-655	26.364	3.786	208.789	99,00%	(2.086)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	493	6,04%	1,44%	4,63%	342	40	336			
	KUR	363	83	80	278	6,24%	0,90%	3,06%	197	(85)	195			
	Non KUR	90	73	70	215	5,33%	4,57%	13,95%	144	125	142			
3	PWG	-	-	-	1.077	0,00%	0,00%	0,00%	1.077	1.077	1.077			
	Cilem	-	-	-	984	0,00%	0,00%	6,09%	984	984	984			
	Gadai	-	-	-	93	0,00%	0,00%	0,42%	93	93	93			
4	CFG	537	1.372	1.213	5.098	0,36%	0,76%	3,23%	3.885	4.561	3.726			
	CF 1	200	783	336	1.597	1,24%	1,77%	8,42%	1.260	1.397	814			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	200	783	336	1.597	2,61%	5,79%	27,61%	1.260	1.397	814			
	CF 2	337	589	876	3.501	0,26%	0,62%	2,52%	2.625	3.164	2.912			
	Mitraguna & Others	337	589	876	3.501	0,26%	0,64%	2,59%	2.625	3.164	2.912			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	1.528	1.364	6.667	0,55%	0,66%	3,23%	5.303	5.678	5.139	0,61%	81,12%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	1,86%	(0)	128	(0)			
	KUR	-	199	198	198	0,00%	2,22%	2,18%	(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%	1,69%	(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%	1,90%	(0)	1.592	44			
	Mitraguna & Others	1.042	2.590	2.634	2.634	0,81%	1,93%	1,95%	(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%	95,37%	-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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	14.441	14.826	(614)	385	280	1,93%	1.876	14,49%	17.890	82,87%	(3.065)
2	Tabungan	76.505	85.359	86.217	84.453	6.313	(1.764)	(906)	-1,06%	7.948	10,39%	85.927	98,28%	(1.474)
3	Deposito	21.770	21.261	20.990	20.790	72	(200)	(471)	-2,21%	(980)	-4,50%	22.258	93,41%	(1.468)
	Total	111.225	121.166	121.648	120.069	5.771	(1.580)	(1.097)	-0,91%	8.844	7,95%	126.075	95,24%	(6.007)
	CASA	89.454	99.905	100.658	99.279	5.700	(1.379)	(626)	-0,63%	9.824	10,98%	103.817	95,63%	(4.539)
	(%) CASA	80,43%	82,45%	82,74%	82,68%									
	FDR	45,34%	58,33%	57,41%	58,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.451	1.495	1.494		(1)	43	2,93%	336	29,00%	-	0,00%	1.494
2	Giro ISE	199	118	146	146		0	28	23,54%	(54)	-26,93%		0,00%	146
3	Tabungan ISE	959	1.334	1.349	1.349		(1)	15	1,11%	390	40,62%		0,00%	1.349
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	4.912	-	150	150	232	145	4.809	5	3.735	131,53%	1.177
	KUR	103	4.563	4.708	-	150	150	234	145	4.605	5	3.547	132,74%	1.161
	Non KUR	-	204	204	-	-	0	-2	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	18.684	970	997	27	1.055	354	6.457	644	27.410	68,16%	(8.726)
	Cilem	5.118	10.278	10.331	377	155	-222	284	52	5.212	102	17.009	60,74%	(6.679)
	Gadai	7.109	8.052	8.353	593	842	249	771	301	1.244	541	10.400	80,31%	(2.047)
4	CFG	38.093	47.576	46.238	623	-	-623	614	-1.338	8.145	1.338	46.389	99,68%	(150)
	CF 1	11.280	11.393	11.212	15	-	-15	-341	-180	-67	180	12.354	90,76%	(1.142)
	Total Griya	5.847	6.704	6.592	-	-	0	0	-112	746	112	6.132	107,50%	460
	• Total Non Program	5.847	6.026	5.915	-	-	0	-84	-111	68	111	6.132	96,45%	(218)
	• Program	-	678	678	-	-	0	166	-1	678	1	0	0,00%	678
	Oto	5.433	4.688	4.620	15	-	-15	-341	-68	-813	68	6.221	74,26%	(1.601)
	CF 2	26.814	36.184	35.026	608	-	-608	955	-1.158	8.213	1.158	34.035	102,91%	991
	Mitraguna & Others	24.934	33.989	32.852	608	-	-608	910	-1.137	7.918	1.137	31.461	104,42%	1.391
	Pensiun	1.880	2.195	2.175	-	-	0	45	-21	295	21	2.574	84,48%	(399)
	Total Pembiayaan	50.425	70.675	69.836	1.594	1.147	-446	1.900	-839	19.411	1.987	77.535	90,07%	(7.699)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	255	0,00%	0,00%	5,20%	255	255	255			
	KUR	-	-	-	255	0,00%	0,00%	5,42%	255	255	255			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	460	0,00%	0,00%	2,46%	460	460	460			
	Cilem	-	-	-	380	0,00%	0,00%	3,67%	380	380	380			
	Gadai	-	-	-	80	0,00%	0,00%	0,96%	80	80	80			
4	CFG	182	943	361	1.276	0,48%	0,76%	2,76%	915	1.094	333			
	CF 1	77	348	272	693	0,68%	2,39%	6,18%	422	616	345			
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	(1)	-			
	Oto	76	348	272	693	1,39%	5,80%	15,01%	422	618	345			
	CF 2	105	595	89	583	0,39%	0,25%	1,66%	494	478	(12)			
	Mitraguna & Others	105	595	89	583	0,42%	0,26%	1,77%	494	478	(12)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	943	361	1.991	0,36%	0,51%	2,85%	1.630	1.809	1.048	0,00%	100,00%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	1,48%	(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%	2,49%	-	-	-			
	CF 2	7	396	891	568	0,03%	2,46%	1,62%	(324)	561	172			
	Mitraguna & Others	7	396	891	568	0,03%	2,62%	1,73%	(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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	7.176	7.300	199	124	1.933	36,03%	(10.135)	-58,13%	22.385	32,61%	(15.086)
2	Tabungan	88.077	86.195	85.263	85.608	(7.659)	345	(587)	-0,68%	(2.469)	-2,80%	97.031	88,23%	(11.423)
3	Deposito	27.462	48.947	48.985	48.984	9.993	(1)	38	0,08%	21.522	78,37%	27.903	175,55%	21.081
	Total	132.974	140.508	141.424	141.892	2.533	468	1.384	0,98%	8.918	6,71%	147.320	96,32%	(5.428)
	CASA	105.512	91.561	92.439	92.908	(7.460)	468	1.346	1,47%	(12.604)	-11,95%	119.416	77,80%	(26.509)
	(%) CASA	79,35%	65,16%	65,36%	65,48%									
	FDR	8,88%	16,51%	16,40%	16,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	7.799	7.787	7.807	19	8	0,10%	(4.923)	-38,67%	-	0,00%	7.807
2	Giro ISE	9.787	158	490	499	9	341	215,57%	(9.287)	-94,90%		0,00%	499
3	Tabungan ISE	2.943	7.140	6.797	6.807	10	(333)	-4,67%	3.864	131,31%		0,00%	6.807
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	5.398	222	38	-184	-32	13	2.326	25	3.201	168,62%	2.197
	Cilem	3.072	5.385	5.398	222	38	-184	-32	13	2.326	25	3.201	168,62%	2.197
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	17.802	220	-	-220	973	-17	9.060	17	17.590	101,21%	212
	CF 1	1.694	1.865	1.859	-	-	0	-24	-6	165	6	2.718	68,40%	(859)
	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	992	-	-	0	-24	-6	-304	6	2.022	49,09%	(1.029)
	CF 2	7.049	15.955	15.943	220	-	-220	997	-11	8.895	11	14.872	107,20%	1.071
	Mitraguna & Others	6.955	15.863	15.852	220	-	-220	997	-11	8.897	11	14.204	111,60%	1.648
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	23.200	442	38	-404	941	-4	11.386	42	20.791	111,59%	2.409

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	57	0,00%	0,00%	1,05%	57	57	57			
	Cilem	-	-	-	57	0,00%	0,00%	1,05%	57	57	57			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	-	339	184	2,55%	1,90%	1,03%	(155)	(39)	184			
	CF 1	223	-	184	184	13,18%	9,86%	9,89%	-	(39)	184			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	-	184	184	17,22%	18,42%	18,52%	-	(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	241	1,89%	1,46%	1,04%	(98)	17	241	2,14%	-105,97%	1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	1,30%	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%	1,45%	155	231	155			
	Mitraguna & Others	-	76	76	231	0,00%	0,48%	1,45%	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%	-502,99%	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 (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	36.507	36.509	(4.985)	2	89	0,24%	17.483	91,90%	24.527	148,85%	11.982
2	Tabungan	42.453	54.176	51.823	51.778	2.399	(45)	(2.397)	-4,43%	9.325	21,97%	50.594	102,34%	1.184
3	Deposito	43.338	45.527	45.512	46.512	1.425	1.000	985	2,16%	3.173	7,32%	43.913	105,92%	2.599
	Total	104.817	136.122	133.842	134.799	(1.161)	957	(1.323)	-0,97%	29.982	28,60%	119.034	113,24%	15.765
	CASA	61.479	90.595	88.330	88.287	(2.586)	(43)	(2.308)	-2,55%	26.808	43,61%	75.121	117,53%	13.166
	(%) CASA	58,65%	66,55%	66,00%	65,50%									
	FDR	25,79%	41,74%	42,17%	41,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.683	1.805	1.812		7	128	7,63%	430	31,11%	-	0,00%	1.812
2	Giro ISE	167	58	59	59		0	0	0,40%	(109)	-64,94%		0,00%	59
3	Tabungan ISE	1.214	1.625	1.746	1.753		7	128	7,89%	539	44,35%		0,00%	1.753
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	4.744	10.868	10.703	861	222	-640	358	-165	5.959	387	5.399	198,24%	5.304
	Cilem	4.744	10.868	10.703	861	222	-640	358	-165	5.959	387	5.399	198,24%	5.304
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	45.738	2.606	-	-2.606	1.685	-208	23.451	208	31.309	146,08%	14.429
	CF 1	3.598	7.925	7.903	791	-	-791	906	-22	4.305	22	4.708	167,85%	3.195
	Total Griya	1.186	3.167	3.158	-	-	0	0	-9	1.972	9	1.499	210,70%	1.659
	• Total Non Program	1.186	3.167	3.158	-	-	0	555	-9	1.972	9	1.499	210,70%	1.659
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.745	791	-	-791	906	-12	2.333	12	3.209	147,85%	1.536
	CF 2	18.689	38.021	37.835	1.815	-	-1.815	779	-186	19.146	186	26.601	142,23%	11.234
	Mitraguna & Others	17.983	37.214	37.032	1.815	-	-1.815	681	-182	19.049	182	25.135	147,33%	11.897
	Pensiun	705	807	803	-	-	0	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	56.441	3.467	222	-3.246	2.043	-373	29.410	594	36.708	153,76%	19.733

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	251	0,00%	0,00%	2,34%	251	251	251			
	Cilem	-	-	-	251	0,00%	0,00%	2,34%	251	251	251			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	326	0,00%	0,00%	0,71%	326	326	326			
	CF 1	-	-	-	326	0,00%	0,00%	4,13%	326	326	326			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	326	0,00%	0,00%	6,88%	326	326	326			
	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	-	-	-	577	0,00%	0,00%	1,02%	577	577	577	0,00%	100,00%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-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	12.051	12.308	(1.709)	258	1.731	16,36%	10.196	482,58%	13.107	93,91%	(799)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,13%	52	6,94%	1.367	58,66%	(565)
	Total	2.863	11.693	12.853	13.110	(1.708)	258	1.417	12,12%	10.248	357,97%	21.226	61,77%	(8.116)
	CASA	2.113	10.577	12.051	12.308	(1.709)	258	1.731	16,36%	10.196	482,58%	19.859	61,98%	(7.550)
	(%) CASA	73,80%	90,46%	93,76%	93,88%									
	FDR	44,75%	142,80%	129,53%	126,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	135	86	86	0	(49)	-36,21%	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)	-36,21%	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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	11.266	985	476	-509	909	-30	10.065	506	8.970	125,60%	2.296
	Cilem	1.026	8.054	8.191	682	320	-362	195	137	7.165	182	6.281	130,42%	1.910
	Gadai	175	3.242	3.075	303	156	-147	714	-167	2.899	324	2.689	114,34%	386
4	CFG	80	5.403	5.382	50	-	-50	-10	-20	5.302	20	9.385	57,35%	(4.003)
	CF 1	-	2.553	2.546	-	-	0	-31	-7	2.546	7	1.107	229,95%	1.439
	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	1.515	-	-	0	-31	-7	1.515	7	839	180,56%	676
	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	16.648	1.035	476	-559	899	-50	15.367	526	18.355	90,70%	(1.707)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	139	0,00%	0,00%	1,24%	139	139	104			
	Cilem	-	-	-	55	0,00%	0,00%	0,67%	55	55	55			
	Gadai	-	35	-	85	0,00%	0,00%	2,75%	85	85	49			
4	CFG	-	-	-	193	0,00%	0,00%	3,58%	193	193	193			
	CF 1	-	-	-	193	0,00%	0,00%	7,57%	193	193	193			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	193	0,00%	0,00%	12,72%	193	193	193			
	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	-	332	0,00%	0,00%	1,99%	332	332	297	1,20%	40,04%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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