

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD 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	Giro	74.169	59.049	60.409	60.580	(86.238)	171	1.531	2,59%	(13.589)	-18,32%	212.481	28,51%	(151.901)
2	Tabungan	1.786.724	1.968.204	1.943.895	1.938.553	36.437	(5.342)	(29.651)	-1,51%	151.829	8,50%	2.011.047	96,40%	(72.494)
3	Deposito	649.060	615.862	624.193	624.073	(36.484)	(120)	8.211	1,33%	(24.987)	-3,85%	663.637	94,04%	(39.564)
Total		2.509.954	2.643.115	2.628.496	2.623.206	(86.285)	(5.290)	(19.909)	-0,75%	113.253	4,51%	2.887.165	90,86%	(263.959)
CASA		1.860.893	2.027.253	2.004.304	1.999.133	(49.801)	(5.170)	(28.120)	-1,39%	138.240	7,43%	2.223.528	89,91%	(224.395)
(% CASA)		74,14%	76,70%	76,25%	76,21%									
FDR		125,36%	131,49%	131,87%	132,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.978	41.879		(99)	(139)	-0,33%	(960)	-2,24%	80.699	51,90%	(38.820)
2	Giro ISE	4.948	4.741	4.013	4.306		294	(435)	-9,17%	(642)	-12,97%	27.894	15,44%	(23.588)
3	Tabungan ISE	31.691	33.067	33.756	33.363		(393)	296	0,89%	1.672	5,28%	36.953	90,29%	(3.589)
4	Deposito ISE	6.200	4.209	4.209	4.209		0	0	0,00%	(1.991)	-32,11%	15.852	26,55%	(11.643)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.593	-	-	0	-5.617	-1.071	57.023	1.071	215.986	111,86%	25.607
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.293	-	-	0	-5.130	-1.071	32.154	1.071	115.663	112,65%	14.630
	• Local Champion	98.139	131.365	130.293	-	-	0	-5.130	-1.071	32.154	1.071	112.586	115,73%	17.707
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	442.030	1.660	1.000	-660	-160	-2.309	-4.847	3.309	501.352	88,17%	(59.322)
	KUR	419.345	419.362	417.307	1.660	1.000	-660	-247	-1.855	-1.838	2.855	471.093	88,63%	(53.586)
	Non KUR	27.532	24.977	24.523	-	-	0	-407	-455	-3.009	455	30.259	81,04%	(5.736)
3	PWG	258.833	406.261	411.289	38.352	22.170	-16.183	27.268	5.028	152.455	17.142	414.433	99,24%	(3.144)
	Cilem	127.522	219.691	221.566	15.960	5.570	-10.390	9.355	1.874	94.044	3.696	250.568	88,43%	(29.002)
	Gadai	131.312	186.669	189.723	22.393	16.600	-5.793	17.913	3.154	58.411	13.446	163.864	115,78%	25.858
4	CFG	2.256.170	2.382.215	2.371.372	14.000	6.164	-7.836	22.329	-10.843	115.202	17.007	2.472.864	95,90%	(101.492)
	CF 1	461.418	471.592	472.049	2.410	1.883	-527	5.755	457	10.631	1.426	495.744	95,22%	(23.695)
	Total Griya	417.205	393.258	392.967	800	200	-600	0	-291	-24.239	491	432.970	90,76%	(40.003)
	• Total Non Program	64.148	59.328	59.393	800	200	-600	2.080	65	-4.754	135	71.111	83,52%	(11.718)
	• Program	353.058	333.930	333.574	-	-	0	-1.789	-356	-19.484	356	361.858	92,18%	(28.285)
	Oto	44.213	78.334	79.082	1.610	1.683	73	5.755	748	34.870	935	62.775	125,98%	16.308
	CF 2	1.794.752	1.910.623	1.899.323	11.590	4.281	-7.309	16.573	-11.300	104.571	15.581	1.977.120	96,07%	(77.797)
	Mitraguna & Others	1.323.695	1.431.023	1.423.723	8.559	3.507	-5.052	12.749	-7.301	100.027	10.808	1.489.234	95,60%	(65.511)
	Pensiun	471.056	479.599	475.600	3.031	774	-2.257	3.824	-3.999	4.544	4.773	487.886	97,48%	(12.286)
Total Pembiayaan		3.146.451	3.475.480	3.466.284	54.012	29.334	-24.678	43.819	-9.196	319.834	38.529	3.604.634	96,16%	(138.350)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	1.204	0,10%	0,20%	0,50%	729	1.012	856			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	1.204	0,20%	0,36%	0,92%	729	1.012	856			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	21.005	1,09%	1,80%	4,75%	13.006	16.126	13.006			
	KUR	3.627	6.377	6.377	18.865	0,86%	1,52%	4,52%	12.488	15.238	12.488			
	Non KUR	1.252	1.623	1.623	2.140	4,55%	6,50%	8,73%	518	888	518			
3	PWG	275	1	1	10.101	0,11%	0,00%	2,46%	10.099	9.825	10.099			
	Cilem	275	1	1	6.264	0,22%	0,00%	2,83%	6.263	5.989	6.263			
	Gadai	-	-	-	3.836	0,00%	0,00%	2,02%	3.836	3.836	3.836			
4	CFG	67.344	65.418	65.451	105.284	2,98%	2,75%	4,44%	39.834	37.941	39.866			
	CF 1	43.373	41.883	41.926	55.603	9,40%	8,89%	11,78%	13.677	12.230	13.720			
	Total Griya	41.791	40.502	40.088	48.532	10,02%	10,19%	12,35%	8.444	6.741	8.030			
	Oto	1.583	1.381	1.838	7.071	3,58%	2,35%	8,94%	5.233	5.489	5.690			
	CF 2	23.971	23.535	23.525	49.682	1,34%	1,23%	2,62%	26.157	25.711	26.147			
	Mitraguna & Others	22.208	21.338	21.186	45.113	1,68%	1,48%	3,17%	23.927	22.905	23.775			
	Pensiun	1.763	2.197	2.338	4.569	0,37%	0,49%	0,96%	2.230	2.806	2.372			
Total Pembiayaan		72.690	73.767	73.927	137.594	2,31%	2,13%	3,97%	63.668	64.904	63.828	2,29%	42,43%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.063	19,34%	13,63%	13,69%	-	(2.628)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.063	36,37%	25,17%	25,38%	-	(2.628)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.631	0,79%	1,91%	1,95%	123	5.101	787			
	KUR	2.493	5.912	6.287	6.308	0,59%	1,50%	1,51%	20	3.815	396			
	Non KUR	1.037	1.932	2.221	2.323	3,77%	8,89%	9,47%	102	1.286	391			
3	PWG	184	184	184	197	0,07%	0,05%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,10%	0,10%	-	(0)	-			
4	CFG	99.269	134.606	135.903	136.615	4,40%	5,70%	5,76%	712	37.346	2.009			
	CF 1	73.505	94.608	94.254	94.518	15,93%	19,99%	20,02%	264	21.013	(90)			
	Total Griya	73.052	92.989	92.591	92.855	17,51%	23,54%	23,63%	264	19.803	(134)			
	Oto	453	1.619	1.663	1.663	1,03%	2,12%	2,10%	-	1.210	45			
	CF 2	25.764	39.998	41.649	42.096	1,44%	2,18%	2,22%	448	16.333	2.098			
	Mitraguna & Others	22.415	37.920	39.679	40.129	1,69%	2,77%	2,82%	450	17.715	2.209			
	Pensiun	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	178.506	4,41%	5,11%	5,15%	848	39.833	2.791	4,00%	22,34%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.902	7.822	7.785	665	(37)	883	12,79%	6.641	580,28%	10.075	77,27%	(2.290)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.472	10.435	(535)	(37)	883	9,24%	9.291	811,85%	10.358	100,75%	78
	CASA	1.144	6.902	7.822	7.785	665	(37)	883	12,79%	6.641	580,28%	10.075	77,27%	(2.290)
	(%) CASA	100,00%	72,26%	74,69%	74,61%									
	FDR	0,00%	29,74%	27,01%	27,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	159	175	145	(30)	(13)	-8,45%	145	#DIV/0!	-	0,00%	145	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	159	175	145	(30)	(13)	-8,45%	145	#DIV/0!		0,00%	145	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	5	7	7	0	2	40,00%	7	#DIV/0!		0,00%	7	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.841	2.828	150	-	-150	505	-13	2.828	13	2.152	131,42%	676
	KUR	-	2.601	2.588	150	-	-150	510	-13	2.588	13	2.044	126,58%	543
	Non KUR	-	240	240	-	-	0	-5	0	240	-	107	223,61%	133
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	2.828	150	-	-150	505	-13	2.828	13	2.152	131,42%	676

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	11.911	6.280	6.251	6.286	(414)	35	6	0,10%	(5.625)	-47,23%	28.234	22,26%	(21.948)
2	Tabungan	224.769	225.261	220.542	219.467	313	(1.075)	(5.794)	-2,57%	(5.302)	-2,36%	245.884	89,26%	(26.417)
3	Deposito	43.574	34.515	34.966	34.966	(513)	0	451	1,31%	(8.609)	-19,76%	44.717	78,19%	(9.752)
	Total	280.254	266.055	261.758	260.718	(614)	(1.040)	(5.337)	-2,01%	(19.536)	-6,97%	318.836	81,77%	(58.117)
	CASA	236.680	231.540	226.793	225.753	(101)	(1.040)	(5.787)	-2,50%	(10.927)	-4,62%	274.118	82,36%	(48.365)
	(%) CASA	84,45%	87,03%	86,64%	86,59%									
	FDR	105,53%	135,18%	137,67%	138,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.435	6.817	6.938	120	503	7,82%	(1.810)	-20,69%	-	0,00%	6.938
2	Giro ISE	799	1.361	1.696	1.810	114	450	33,03%	1.011	126,46%		0,00%	1.810
3	Tabungan ISE	1.949	2.074	2.121	2.127	6	53	2,58%	179	9,18%		0,00%	2.127
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234	0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	47.730	-	-	0	-4.437	-46	16.822	46	38.880	122,76%	8.850
	Linkage	-	2.645	2.645	-	-	-	-159	0	2.645	-	3.405	77,68%	(760)
	Non-Linkage	30.908	45.130	45.084	-	-	0	-4.278	-46	14.176	46	35.475	127,09%	9.610
	• Local Champion	30.908	45.130	45.084	-	-	0	-4.278	-46	14.176	46	34.449	130,87%	10.635
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	33.518	85	-	-85	104	-251	-1.525	251	38.842	86,29%	(5.323)
	KUR	33.160	32.116	31.868	85	-	-85	135	-248	-1.292	248	36.768	86,67%	(4.899)
	Non KUR	1.883	1.653	1.650	-	-	0	-31	-3	-233	3	2.074	79,55%	(424)
3	PWG	42.057	65.239	67.043	8.038	6.271	-1.768	10.115	1.804	24.986	4.467	59.884	111,95%	7.159
	Cilem	12.529	18.095	18.375	2.058	599	-1.459	1.230	279	5.845	319	25.249	72,77%	(6.874)
	Gadai	29.527	47.144	48.668	5.980	5.672	-308	8.884	1.524	19.141	4.148	34.635	140,52%	14.033
4	CFG	187.744	212.874	212.077	3.810	1.189	-2.621	2.858	-798	24.333	1.986	209.436	101,26%	2.641
	CF 1	15.514	20.653	21.153	1.126	659	-467	959	500	5.639	159	17.861	118,43%	3.293
	Total Griya	12.407	11.808	11.744	800	-	-800	0	-64	-662	64	12.727	92,28%	(983)
	• Total Non Program	12.280	11.688	11.624	800	-	-800	843	-64	-656	64	12.597	92,27%	(974)
	• Program	127	121	121	-	-	0	-1	0	-6	-	130	92,93%	(9)
	Oto	3.107	8.845	9.409	326	659	333	959	564	6.302	95	5.134	183,28%	4.275
	CF 2	172.230	192.221	190.923	2.684	530	-2.154	1.900	-1.297	18.693	1.827	191.575	99,66%	(652)
	Mitraguna & Others	136.376	153.847	153.129	1.649	530	-1.119	783	-718	16.753	1.248	154.181	99,32%	(1.052)
	Pensiun	35.854	38.374	37.794	1.035	-	-1.035	1.117	-580	1.940	580	37.394	101,07%	400
	Total Pembiayaan	295.752	359.658	360.367	11.933	7.459	-4.474	8.640	710	64.615	6.750	347.042	103,84%	13.325

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	348	351	920	0,00%	0,73%	1,93%	569	920	572			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	348	351	920	0,00%	0,78%	2,04%	569	920	572			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	1.774	0,40%	3,23%	5,29%	684	1.635	774			
	KUR	69	987	1.080	1.764	0,21%	3,36%	5,53%	684	1.695	777			
	Non KUR	70	13	10	10	3,74%	0,59%	0,59%	-	(61)	(3)			
3	PWG	-	-	-	2.000	0,00%	0,00%	2,98%	2.000	2.000	2.000			
	Cilem	-	-	-	487	0,00%	0,00%	2,65%	487	487	487			
	Gadai	-	-	-	1.513	0,00%	0,00%	3,11%	1.513	1.513	1.513			
4	CFG	606	1.732	1.400	8.226	0,32%	0,66%	3,88%	6.827	7.620	6.494			
	CF 1	136	431	665	4.397	0,88%	3,22%	20,79%	3.732	4.261	3.966			
	Total Griya	124	291	274	3.128	1,00%	2,32%	26,63%	2.853	3.004	2.837			
	Oto	12	140	391	1.270	0,39%	4,42%	13,49%	878	1.257	1.129			
	CF 2	470	1.301	734	3.829	0,27%	0,38%	2,01%	3.095	3.359	2.528			
	Mitraguna & Others	382	1.301	734	3.688	0,28%	0,48%	2,41%	2.954	3.305	2.386			
	Pensiun	88	-	-	142	0,00%	0,00%	0,37%	142	54	142			
	Total Pembiayaan	745	3.080	2.840	12.920	0,25%	0,79%	3,59%	10.080	12.175	9.840	1,14%	68,15%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.119	4,43%	2,34%	2,35%	-	(249)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.119	4,43%	2,48%	2,48%	-	(249)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	447	499	521	0,58%	1,48%	1,55%	22	319	74			
	KUR	-	99	153	175	0,00%	0,48%	0,55%	22	175	76			
	Non KUR	202	348	346	346	10,74%	20,91%	20,95%	-	143	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.708	2.020	1.872	1,17%	0,95%	0,88%	(149)	(326)	164			
	CF 1	358	365	365	365	2,31%	1,77%	1,73%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,09%	3,11%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.343	1.655	1.506	1,07%	0,86%	0,79%	(149)	(334)	164			
	Mitraguna & Others	1.689	1.204	1.517	1.368	1,24%	0,99%	0,89%	(149)	(321)	164			
	Pensiun	151	138	138	138	0,05%	0,04%	0,37%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.275	3.638	3.512	1,27%	1,01%	0,97%	(126)	(257)	237	10,34%	-960,59%	9,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	11.470	19.027	16.740	16.761	7.013	21	(2.265)	-11,91%	5.292	46,14%	28.015	59,83%	(11.254)
2	Tabungan	240.508	310.664	303.186	302.638	14.144	(548)	(8.025)	-2,58%	62.130	25,83%	261.718	115,64%	40.920
3	Deposito	185.720	180.849	181.987	181.987	3.694	0	1.138	0,63%	(3.733)	-2,01%	186.880	97,38%	(4.893)
	Total	437.698	510.540	501.914	501.387	24.852	(527)	(9.153)	-1,79%	63.689	14,55%	476.614	105,20%	24.773
	CASA	251.978	329.690	319.927	319.400	21.158	(527)	(10.291)	-3,12%	67.422	26,76%	289.733	110,24%	29.666
	(%) CASA	57,57%	64,58%	63,74%	63,70%									
	FDR	88,88%	83,94%	84,99%	85,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	4.495	4.681	4.458		(224)	(38)	-0,84%	333	8,06%	-	0,00%	4.458
2	Giro ISE	544	537	298	330		32	(208)	-38,66%	(214)	-39,41%		0,00%	330
3	Tabungan ISE	3.581	3.958	4.384	4.128		(255)	170	4,30%	547	15,27%		0,00%	4.128
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%		0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	101.657	-	-	0	-413	-1.000	15.623	1.000	96.228	105,64%	5.429
	Linkage	44.151	42.940	42.940	-	-	-	-198	0	-1.211	-	48.645	88,27%	(5.705)
	Non-Linkage	41.883	59.716	58.716	-	-	0	-215	-1.000	16.833	1.000	47.582	123,40%	11.134
	• Local Champion	41.883	59.716	58.716	-	-	0	-215	-1.000	16.833	1.000	46.557	126,12%	12.160
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	30.176	60	300	240	19	157	523	143	33.703	89,54%	(3.527)
	KUR	28.300	29.042	29.199	60	300	240	34	157	899	143	32.146	90,83%	(2.948)
	Non KUR	1.354	978	978	-	-	0	-15	0	-376	-	1.557	62,79%	(579)
3	PWG	33.844	46.733	46.648	3.180	1.485	-1.695	1.489	-85	12.803	1.570	51.526	90,53%	(4.879)
	Cilem	16.485	25.101	24.982	1.051	404	-647	88	-118	8.498	523	30.241	82,61%	(5.259)
	Gadai	17.360	21.633	21.665	2.129	1.081	-1.048	1.401	33	4.306	1.048	21.286	101,78%	380
4	CFG	239.485	249.114	248.117	2.223	176	-2.047	1.764	-997	8.633	1.173	265.972	93,29%	(17.854)
	CF 1	40.558	43.860	43.834	-	103	103	59	-27	3.276	130	43.997	99,63%	(163)
	Total Griya	29.064	28.973	28.938	-	-	0	0	-34	-125	34	30.029	96,37%	(1.091)
	• Total Non Program	12.679	13.575	13.561	-	-	0	-66	-14	882	14	13.236	102,46%	325
	• Program	16.385	15.397	15.377	-	-	0	-90	-20	-1.007	20	16.793	91,57%	(1.416)
	Oto	11.494	14.888	14.895	-	103	103	59	7	3.401	96	13.968	106,64%	927
	CF 2	198.927	205.254	204.284	2.223	73	-2.150	1.705	-970	5.357	1.043	221.975	92,03%	(17.691)
	Mitraguna & Others	182.594	188.635	187.825	1.725	73	-1.652	985	-810	5.231	883	203.670	92,22%	(15.845)
	Pensiun	16.332	16.619	16.459	498	-	-498	720	-160	126	160	18.305	89,91%	(1.846)
	Total Pembiayaan	389.016	428.523	426.598	5.463	1.961	-3.502	2.859	-1.926	37.581	3.887	447.429	95,34%	(20.831)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	597	370	1.297	0,33%	1,23%	4,30%	927	1.200	699			
	KUR	-	597	370	1.297	0,00%	1,27%	4,44%	927	1.297	699			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	-	1.073	0,23%	0,00%	2,30%	1.073	995	1.073			
	Cilem	78	-	-	822	0,47%	0,00%	3,29%	822	744	822			
	Gadai	-	-	-	251	0,00%	0,00%	1,16%	251	251	251			
4	CFG	3.097	3.508	3.356	6.611	1,29%	1,35%	2,66%	3.255	3.514	3.102			
	CF 1	2.023	2.551	2.761	4.865	4,99%	6,30%	11,10%	2.104	2.842	2.314			
	Total Griya	1.062	1.823	2.366	3.739	3,65%	8,17%	12,92%	1.373	2.677	1.916			
	Oto	961	729	395	1.126	8,36%	2,65%	7,56%	732	166	398			
	CF 2	1.074	957	595	1.745	0,54%	0,29%	0,85%	1.151	671	788			
	Mitraguna & Others	1.074	863	500	1.631	0,59%	0,27%	0,87%	1.131	557	767			
	Pensiun	-	94	95	115	0,00%	0,57%	0,70%	20	115	21			
	Total Pembiayaan	3.271	4.106	3.726	8.980	0,84%	0,87%	2,11%	5.254	5.709	4.874	8,46%	-301,68%	6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.847	30.829	30.829	36,10%	30,03%	30,33%	-	(225)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.847	30.829	30.829	74,15%	51,63%	52,51%	-	(225)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	27,73%	27,73%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.001	5.191	5.584	1,53%	2,08%	2,25%	393	1.926	584			
	CF 1	2.180	2.624	2.673	3.071	5,37%	6,10%	7,01%	397	891	447			
	Total Griya	1.878	2.048	2.047	2.444	6,46%	7,07%	8,45%	397	566	397			
	Oto	302	576	627	627	2,62%	4,21%	4,21%	-	325	50			
	CF 2	1.479	2.376	2.517	2.513	0,74%	1,23%	1,23%	(4)	1.035	137			
	Mitraguna & Others	1.217	2.376	2.517	2.513	0,67%	1,33%	1,34%	(4)	1.296	137			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.119	36.291	36.685	8,98%	8,47%	8,60%	393	1.754	565	13,77%	-60,11%	5,2%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.40	2.67	2.67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	3.516	16.165	15.905	15.930	(82.812)	25	(235)	-1,45%	12.414	353,07%	19.284	82,61%	(3.354)
2	Tabungan	249.031	279.455	279.449	278.832	5.695	(617)	(622)	-0,22%	29.801	11,97%	266.981	104,44%	11.852
3	Deposito	114.464	61.967	72.124	72.004	(3.150)	(120)	10.037	16,20%	(42.460)	-37,03%	115.642	62,26%	(43.638)
	Total	367.012	357.587	367.479	366.767	(80.267)	(712)	9.180	2,57%	(245)	-0,07%	401.907	91,26%	(35.140)
	CASA	252.547	295.620	295.355	294.763	(77.118)	(592)	(857)	-0,29%	42.215	16,72%	286.265	102,97%	8.498
	(%) CASA	68,81%	82,67%	80,37%	80,37%									
	FDR	140,41%	153,22%	148,47%	148,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.384	3.385	3.377		(9)	(7)	-0,21%	(29)	-0,84%	-	0,00%	3.377
2	Giro ISE	179	96	37	37		0	(60)	-61,79%	(142)	-79,43%		0,00%	37
3	Tabungan ISE	3.226	3.287	3.348	3.340		(9)	52	1,59%	114	3,52%		0,00%	3.340
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	370	372	372		0	2	0,54%	105	39,33%		0,00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.846	83.822	-	-	0	-581	-24	25.706	24	71.366	117,45%	12.456
	Linkage	33.720	57.852	57.852	-	-	-	-59	0	24.132	-	39.712	145,68%	18.140
	Non-Linkage	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	31.654	82,04%	(5.684)
	• Local Champion	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	30.629	84,79%	(4.659)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	42.711	36.650	36.331	200	-	-200	-543	-320	-6.381	320	46.747	77,72%	(10.416)
	KUR	42.080	35.505	35.185	200	-	-200	-443	-320	-6.895	320	45.967	76,54%	(10.782)
	Non KUR	631	1.146	1.146	-	-	0	-100	0	514	-	780	146,89%	366
3	PWG	35.041	52.873	52.995	4.966	2.272	-2.694	1.453	121	17.954	2.150	51.704	102,50%	1.290
	Cilem	13.016	24.784	24.873	1.906	516	-1.390	894	89	11.857	427	25.565	97,29%	(692)
	Gadai	22.025	28.089	28.122	3.060	1.756	-1.304	559	33	6.096	1.723	26.139	107,58%	1.982
4	CFG	379.443	374.521	372.439	821	307	-514	677	-2.082	-7.004	2.389	405.094	91,94%	(32.655)
	CF 1	241.455	234.709	234.568	110	175	65	780	-141	-6.887	316	251.717	93,19%	(17.149)
	Total Griya	235.660	222.320	222.077	-	-	0	0	-244	-13.583	244	244.156	90,96%	(22.079)
	• Total Non Program	5.587	4.812	4.806	-	-	0	-55	-6	-781	6	8.349	57,57%	(3.542)
	• Program	230.073	217.508	217.270	-	-	0	-1.380	-238	-12.802	238	235.808	92,14%	(18.537)
	Oto	5.795	12.389	12.491	110	175	65	780	103	6.696	72	7.561	165,21%	4.930
	CF 2	137.987	139.812	137.871	711	132	-579	-103	-1.941	-117	2.073	153.377	89,89%	(15.506)
	Mitraguna & Others	90.056	91.160	89.525	434	44	-390	-247	-1.635	-530	1.679	104.194	85,92%	(14.669)
	Pensiun	47.932	48.652	48.345	277	88	-189	144	-306	414	394	49.183	98,30%	(837)
	Total Pembiayaan	515.311	547.891	545.586	5.986	2.578	-3.408	1.006	-2.305	30.275	4.883	574.911	94,90%	(29.325)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	159	0,33%	0,00%	0,19%	159	(32)	159			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	159	0,79%	0,00%	0,61%	159	(32)	159			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	898	2,11%	1,42%	2,47%	376	(5)	69			
	KUR	903	726	418	898	2,15%	1,18%	2,55%	480	(5)	171			
	Non KUR	-	102	103	-	0,00%	9,01%	0,00%	(103)	-	(102)			
3	PWG	99	-	-	818	0,28%	0,00%	1,54%	818	720	818			
	Cilem	99	-	-	592	0,76%	0,00%	2,38%	592	493	592			
	Gadai	-	-	-	227	0,00%	0,00%	0,81%	227	227	227			
4	CFG	32.852	32.031	30.578	34.951	8,66%	8,16%	9,38%	4.373	2.099	2.920			
	CF 1	31.606	28.171	27.466	30.363	13,09%	11,70%	12,94%	2.897	(1.243)	2.192			
	Total Griya	31.469	28.057	27.355	29.856	13,35%	12,30%	13,44%	2.501	(1.613)	1.799			
	Oto	136	114	111	507	2,35%	0,90%	4,06%	396	370	393			
	CF 2	1.247	3.861	3.113	4.589	0,90%	2,23%	3,33%	1.476	3.342	728			
	Mitraguna & Others	1.122	3.290	2.540	3.627	1,25%	2,79%	4,05%	1.087	2.504	337			
	Pensiun	124	571	572	962	0,26%	1,18%	1,99%	389	838	391			
	Total Pembiayaan	34.046	32.859	31.099	36.827	6,61%	5,68%	6,75%	5.727	2.781	3.967	0,20%	97,00%	-6,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,60%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	979	1.074	1.160	1,07%	2,93%	3,19%	87	704	181			
	KUR	456	979	1.074	1.057	1,08%	3,02%	3,00%	(17)	601	78			
	Non KUR	-	-	-	103	0,00%	0,00%	9,01%	103	103	103			
3	PWG	184	184	184	188	0,53%	0,35%	0,36%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,65%	-	(0)	-			
4	CFG	57.168	73.010	72.616	73.268	15,07%	19,39%	19,67%	652	16.101	259			
	CF 1	55.413	70.906	69.760	70.012	22,95%	29,72%	29,85%	252	14.599	(894)			
	Total Griya	55.413	70.906	69.760	70.012	23,51%	31,38%	31,53%	252	14.599	(894)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.256	1,27%	2,04%	2,36%	400	1.502	1.153			
	Mitraguna & Others	1.113	1.927	2.681	3.083	1,24%	2,94%	3,44%	402	1.970	1.156			
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	75.552	11,82%	13,65%	13,85%	743	14.656	444	0,03%	99,82%	-13,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	1.805	115	124	124	61	0	9	8,17%	(1.681)	-93,12%	10.075	1,23%	(9.951)
2	Tabungan	71.593	75.137	73.713	73.128	(749)	(585)	(2.008)	-2,67%	1.535	2,14%	85.988	85,04%	(12.860)
3	Deposito	17.657	22.539	22.503	22.503	205	0	(35)	-0,16%	4.846	27,45%	18.761	119,95%	3.743
	Total	91.055	97.790	96.341	95.756	(482)	(585)	(2.034)	-2,08%	4.701	5,16%	114.824	83,39%	(19.068)
	CASA	73.398	75.251	73.837	73.252	(688)	(585)	(1.999)	-2,66%	(146)	-0,20%	96.063	76,25%	(22.811)
	(%) CASA	80,61%	76,95%	76,64%	76,50%									
	FDR	229,29%	239,15%	243,14%	244,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.396	1.069	1.143	1.121	(22)	52	4,90%	(276)	-19,73%	-	0,00%	1.121
2	Giro ISE	302	89	97	64	(33)	(25)	-27,78%	(238)	-78,66%		0,00%	64
3	Tabungan ISE	1.094	979	1.046	1.056	11	77	7,87%	(38)	-3,47%		0,00%	1.056
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	150	150	0	1	0,67%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.614	19.542	-	-	0	428	-72	483	72	21.789	89,68%	(2.248)
	KUR	17.594	18.056	17.987	-	-	0	18	-70	393	70	20.162	89,21%	(2.175)
	Non KUR	1.464	1.557	1.555	-	-	0	411	-2	91	2	1.627	95,55%	(72)
3	PWG	15.250	27.102	27.881	3.187	1.774	-1.413	3.381	778	12.630	996	28.692	97,17%	(812)
	Cilem	9.140	15.653	16.233	1.362	826	-536	1.650	580	7.093	246	19.791	82,02%	(3.558)
	Gadai	6.110	11.449	11.648	1.825	948	-877	1.730	198	5.538	750	8.901	130,85%	2.746
4	CFG	174.474	187.153	186.816	1.131	1.134	3	2.430	-337	12.342	1.471	189.005	98,84%	(2.190)
	CF 1	2.726	4.142	4.320	-	200	200	415	178	1.594	22	3.884	111,23%	436
	Total Griya	1.978	1.811	2.005	-	200	200	0	193	27	7	2.194	91,35%	(190)
	• Total Non Program	1.978	1.811	2.005	-	200	200	266	193	27	7	2.194	91,35%	(190)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.315	-	-	0	415	-15	1.568	15	1.689	137,05%	626
	CF 2	171.748	183.012	182.496	1.131	934	-197	2.014	-516	10.748	1.450	185.122	98,58%	(2.626)
	Mitraguna & Others	111.863	118.616	118.172	861	598	-263	1.001	-445	6.308	1.043	123.902	95,38%	(5.730)
	Pensiun	59.885	64.395	64.324	270	336	66	1.013	-71	4.439	407	61.219	105,07%	3.105
	Total Pembiayaan	208.782	233.869	234.238	4.318	2.908	-1.410	6.239	369	25.456	2.539	239.487	97,81%	(5.249)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	153	36	1.799	1,81%	0,18%	9,21%	1.763	1.455	1.646			
	KUR	344	153	36	1.799	1,96%	0,20%	10,00%	1.763	1.455	1.646			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	626	0,00%	0,00%	2,24%	626	626	626			
	Cilem	-	-	-	565	0,00%	0,00%	3,48%	565	565	565			
	Gadai	-	-	-	61	0,00%	0,00%	0,52%	61	61	61			
4	CFG	621	1.136	471	4.876	0,36%	0,25%	2,61%	4.406	4.256	3.740			
	CF 1	122	-	-	198	4,46%	0,00%	4,58%	198	76	198			
	Total Griya	-	-	-	84	0,00%	0,00%	4,18%	84	84	84			
	Oto	122	-	-	114	16,27%	0,00%	4,92%	114	(8)	114			
	CF 2	499	1.136	471	4.679	0,29%	0,26%	2,56%	4.208	4.180	3.543			
	Mitraguna & Others	499	1.136	471	4.110	0,45%	0,40%	3,48%	3.639	3.611	2.974			
	Pensiun	-	-	-	569	0,00%	0,00%	0,88%	569	569	569			
	Total Pembiayaan	965	1.289	507	7.302	0,46%	0,22%	3,12%	6.795	6.337	6.012	0,61%	80,32%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	332	299	299	0,58%	1,52%	1,53%	(0)	189	(33)			
	KUR	66	332	299	299	0,37%	1,66%	1,66%	(0)	233	(33)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.261	2.257	2.256	0,02%	1,21%	1,21%	(2)	2.216	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.261	2.257	2.256	0,02%	1,23%	1,24%	(2)	2.216	(5)			
	Mitraguna & Others	40	2.015	2.011	2.010	0,04%	1,70%	1,70%	(2)	1.970	(5)			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.592	2.556	2.555	0,07%	1,09%	1,09%	(2)	2.405	(38)	1,18%	-7,94%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	44	213	458	458	145	0	245	114,60%	414	937,14%	7.914	5,79%	(7.456)
2	Tabungan	126.106	141.500	141.591	141.427	6.657	(164)	(73)	-0,05%	15.322	12,15%	139.914	101,08%	1.514
3	Deposito	46.391	59.763	59.603	59.603	300	0	(160)	-0,27%	13.212	28,48%	47.341	125,90%	12.262
	Total	172.540	201.477	201.652	201.488	7.102	(164)	11	0,01%	28.948	16,78%	195.169	103,24%	6.319
	CASA	126.150	141.714	142.049	141.885	6.802	(164)	171	0,12%	15.735	12,47%	147.828	95,98%	(5.943)
	(%) CASA	73,11%	70,34%	70,44%	70,42%									
	FDR	92,15%	82,53%	82,01%	82,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	644	646		2	(33)	-4,91%	44	7,32%	-	0,00%	646
2	Giro ISE	8	1	2	2		0	1	67,66%	(6)	-72,79%		0,00%	2
3	Tabungan ISE	593	678	642	643		1	(34)	-5,06%	50	8,43%		0,00%	643
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Local Champion	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.833	-	-	0	315	-48	3.305	48	19.794	100,20%	39
	KUR	15.208	18.629	18.586	-	-	0	411	-44	3.377	44	18.312	101,50%	274
	Non KUR	1.319	1.252	1.248	-	-	0	-96	-4	-72	4	1.482	84,18%	(235)
3	PWG	4.082	8.809	8.872	613	135	-478	532	63	4.790	72	8.162	108,69%	709
	Cilem	4.082	8.809	8.872	613	135	-478	532	63	4.790	72	8.162	108,69%	709
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	136.655	1.115	67	-1.048	748	-917	-1.678	984	150.832	90,60%	(14.177)
	CF 1	3.556	3.552	3.516	265	-	-265	205	-35	-39	35	4.936	71,24%	(1.420)
	Total Griya	1.390	1.029	1.027	-	-	0	0	-3	-363	3	1.602	64,12%	(575)
	• Total Non Program	1.390	1.029	1.027	-	-	0	-17	-3	-363	3	1.602	64,12%	(575)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.522	2.489	265	-	-265	205	-33	324	33	3.334	74,66%	(845)
	CF 2	134.777	134.021	133.138	850	67	-783	543	-882	-1.639	949	145.896	91,26%	(12.757)
	Mitraguna & Others	92.204	94.065	93.692	850	67	-783	931	-373	1.488	440	102.238	91,64%	(8.546)
	Pensiun	42.574	39.955	39.447	-	-	0	-388	-509	-3.127	509	43.658	90,35%	(4.211)
	Total Pembiayaan	158.995	166.269	165.368	1.728	202	-1.526	1.594	-902	6.372	1.104	178.841	92,47%	(13.473)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	8	8	0,00%	100,00%	100,00%	(0)	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	8	0,00%	100,00%	100,00%	(0)	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	1.394	1,04%	0,68%	7,03%	1.258	1.222	1.260			
	KUR	85	-	-	1.261	0,56%	0,00%	6,78%	1.261	1.176	1.261			
	Non KUR	87	134	136	133	6,58%	10,84%	10,68%	(2)	46	(1)			
3	PWG	-	-	1	281	0,00%	0,01%	3,16%	279	281	281			
	Cilem	-	-	1	281	0,00%	0,01%	3,16%	279	281	281			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	926	1.500	4.879	0,82%	1,09%	3,57%	3.379	3.751	3.953			
	CF 1	123	-	-	505	3,46%	0,00%	14,35%	505	381	505			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	-	505	5,68%	0,00%	20,27%	505	381	505			
	CF 2	1.005	926	1.500	4.375	0,75%	1,12%	3,29%	2.875	3.369	3.448			
	Mitraguna & Others	743	623	1.195	4.069	0,81%	1,27%	4,34%	2.875	3.326	3.446			
	Pensiun	262	303	305	305	0,62%	0,76%	0,77%	-	43	2			
	Total Pembiayaan	1.300	1.060	1.644	6.561	0,82%	0,99%	3,97%	4.917	5.261	5.501	0,23%	94,09%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	121	54	53	0,22%	0,27%	0,27%	(1)	16	(68)			
	KUR	-	57	54	53	0,00%	0,29%	0,28%	(1)	53	(4)			
	Non KUR	37	64	-	-	2,80%	0,00%	0,00%	-	(37)	(64)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	874	873	1,97%	0,64%	0,64%	(0)	(1.852)	(1)			
	CF 1	30	106	106	106	0,85%	2,98%	3,01%	-	76	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	106	106	1,39%	4,20%	4,25%	-	76	-			
	CF 2	2.696	768	768	767	2,00%	0,57%	0,58%	(0)	(1.928)	(1)			
	Mitraguna & Others	2.696	462	462	462	2,92%	0,49%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	305	305	0,00%	0,18%	0,77%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	926	1,74%	0,56%	0,56%	(1)	(1.836)	(69)	0,60%	-7,94%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	3.405	460	435	438	66	3	(22)	-4,80%	(2.967)	-87,14%	10.740	4,08%	(10.302)
2	Tabungan	80.230	89.645	89.345	89.277	4.908	(69)	(369)	-0,41%	9.046	11,28%	92.985	96,01%	(3.709)
3	Deposito	12.294	17.359	17.168	17.168	(224)	0	(191)	-1,10%	4.874	39,64%	12.970	132,36%	4.198
	Total	95.930	107.464	106.948	106.882	4.751	(65)	(582)	-0,54%	10.953	11,42%	116.696	91,59%	(9.813)
	CASA	83.636	90.105	89.780	89.715	4.974	(65)	(391)	-0,43%	6.079	7,27%	103.725	86,49%	(14.011)
	(%) CASA	87,18%	83,85%	83,95%	83,94%									
	FDR	162,31%	169,31%	169,10%	169,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	3.070	2.997	2.999		2	(71)	-2,31%	1.457	94,53%	-	0,00%	2.999
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	2.060	1.988	1.989		2	(71)	-3,44%	448	29,06%	-	0,00%	1.989
4	Deposito ISE	-	1.009	1.009	1.009		0	0	0,00%	1.009	#DIV/0!	-	0,00%	1.009
5	CIF ISE	141	155	157	157		0	2	1,29%	16	11,35%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Local Champion	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	56.041	645	250	-395	518	-323	2.228	573	59.009	94,97%	(2.968)
	KUR	50.217	53.456	53.170	645	250	-395	634	-286	2.953	536	55.180	96,36%	(2.010)
	Non KUR	3.596	2.908	2.871	-	-	0	-116	-37	-725	37	3.829	74,98%	(958)
3	PWG	27.769	42.250	42.121	3.629	2.177	-1.452	2.087	-129	14.352	2.305	39.877	105,63%	2.243
	Cilem	10.764	19.493	19.920	861	593	-267	669	426	9.155	167	19.655	101,35%	265
	Gadai	17.005	22.756	22.201	2.768	1.583	-1.185	1.418	-555	5.196	2.138	20.223	109,78%	1.979
4	CFG	73.851	83.213	82.570	1.340	425	-915	1.822	-643	8.718	1.068	86.117	95,88%	(3.548)
	CF 1	1.222	2.127	2.034	-	-	0	-25	-93	812	93	2.400	84,75%	(366)
	Total Griya	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
	• Total Non Program	938	754	754	-	-	0	-5	0	-184	-	1.085	69,52%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.280	-	-	0	-25	-93	996	93	1.315	97,30%	(35)
	CF 2	72.630	81.086	80.535	1.340	425	-915	1.848	-551	7.906	976	83.717	96,20%	(3.182)
	Mitraguna & Others	46.537	52.417	52.066	1.340	425	-915	1.974	-351	5.529	776	56.568	92,04%	(4.502)
	Pensiun	26.093	28.670	28.470	-	-	0	-126	-200	2.377	200	27.149	104,86%	1.321
	Total Pembiayaan	155.700	181.942	180.847	5.614	2.852	-2.762	4.414	-1.095	25.147	3.947	185.270	97,61%	(4.423)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	837	704	1.937	0,48%	1,25%	3,46%	1.233	1.677	1.100			
	KUR	228	680	545	1.511	0,45%	1,02%	2,84%	966	1.283	830			
	Non KUR	33	157	159	426	0,91%	5,47%	14,86%	267	394	270			
3	PWG	-	-	-	363	0,00%	0,00%	0,86%	363	363	363			
	Cilem	-	-	-	145	0,00%	0,00%	0,73%	145	145	145			
	Gadai	-	-	-	218	0,00%	0,00%	0,98%	218	218	218			
4	CFG	61	365	252	1.242	0,08%	0,30%	1,50%	990	1.181	878			
	CF 1	-	-	-	243	0,00%	0,00%	11,95%	243	243	243			
	Total Griya	-	-	-	22	0,00%	0,00%	2,90%	22	22	22			
	Oto	-	-	-	221	0,00%	0,00%	17,28%	221	221	221			
	CF 2	61	365	252	999	0,08%	0,31%	1,24%	747	938	635			
	Mitraguna & Others	61	365	208	655	0,13%	0,40%	1,26%	448	594	291			
	Pensiun	-	-	45	344	0,00%	0,16%	1,21%	299	344	344			
	Total Pembiayaan	322	1.202	957	3.543	0,21%	0,53%	1,96%	2.586	3.221	2.341	8,84%	-351,42%	6,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	503	546	546	0,89%	0,97%	0,97%	-	69	43			
	KUR	257	313	388	388	0,51%	0,73%	0,73%	-	131	75			
	Non KUR	220	190	159	159	6,13%	5,45%	5,52%	-	(62)	(32)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	923	948	948	0,86%	1,14%	1,15%	-	310	25			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	923	948	948	0,88%	1,17%	1,18%	-	310	25			
	Mitraguna & Others	346	923	948	948	0,74%	1,81%	1,82%	-	602	25			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.426	1.494	1.494	0,72%	0,82%	0,83%	-	379	68	4,48%	-442,52%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	14.681	5.123	8.577	8.578	(4.461)	1	3.455	67,45%	(6.103)	-41,57%	25.531	33,60%	(16.953)
2	Tabungan	126.637	122.811	119.472	119.220	717	(251)	(3.590)	-2,92%	(7.417)	-5,86%	139.975	85,17%	(20.755)
3	Deposito	60.864	56.161	56.244	56.244	(34.263)	0	83	0,15%	(4.620)	-7,59%	62.098	90,57%	(5.854)
	Total	202.183	184.094	184.293	184.042	(38.007)	(250)	(52)	-0,03%	(18.140)	-8,97%	227.605	80,86%	(43.562)
	CASA	141.318	127.934	128.049	127.799	(3.744)	(250)	(135)	-0,11%	(13.520)	-9,57%	165.507	77,22%	(37.708)
	(%) CASA	69,90%	69,49%	69,48%	69,44%									
	FDR	127,02%	132,24%	131,19%	131,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.604	3.547	3.558		11	(46)	-1,28%	140	4,09%	-	0,00%	3.558
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.404	3.347	3.358		11	(46)	-1,35%	140	4,34%	-	0,00%	3.358
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	231	232	232		0	1	0,43%	12	5,45%	-	0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	130	-	-	0	-23	-1	-111	1	241	54,02%	(111)
	Linkage	46	37	37	-	-	-	-1	0	-8	-	46	81,53%	(8)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Local Champion	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	22.060	-	-	0	-991	-122	-5.430	122	30.742	71,76%	(8.682)
	KUR	24.649	20.271	20.185	-	-	0	-933	-87	-4.465	87	27.715	72,83%	(7.531)
	Non KUR	2.840	1.910	1.875	-	-	0	-58	-35	-965	35	3.027	61,95%	(1.152)
3	PWG	10.361	9.808	9.493	134	14	-120	-424	-316	-868	330	18.333	51,78%	(8.841)
	Cilem	10.361	9.808	9.493	134	14	-120	-424	-316	-868	330	18.333	51,78%	(8.841)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	210.093	70	200	130	-762	-1.233	-8.630	1.433	234.495	89,59%	(24.402)
	CF 1	7.216	7.476	7.427	-	-	0	-93	-49	212	49	8.917	83,29%	(1.490)
	Total Griya	3.957	4.107	4.086	-	-	0	0	-21	129	21	4.267	95,77%	(181)
	• Total Non Program	3.667	3.325	3.305	-	-	0	-43	-20	-362	20	3.968	83,27%	(664)
	• Program	291	782	781	-	-	0	335	-1	490	1	298	262,07%	483
	Oto	3.258	3.369	3.341	-	-	0	-93	-28	83	28	4.650	71,84%	(1.310)
	CF 2	211.508	203.851	202.666	70	200	130	-669	-1.184	-8.842	1.384	225.578	89,84%	(22.912)
	Mitraguna & Others	176.747	172.435	171.783	70	200	130	-289	-651	-4.964	851	189.546	90,63%	(17.762)
	Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	36.032	85,71%	(5.150)
	Total Pembiayaan	256.814	243.448	241.776	204	214	10	-2.201	-1.672	-15.039	1.887	283.811	85,19%	(42.036)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	42	42	0,00%	31,76%	32,10%	-	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.080	707	1.548	0,56%	3,19%	7,02%	841	1.395	468			
	KUR	154	796	428	1.217	0,62%	2,11%	6,03%	789	1.063	422			
	Non KUR	-	284	279	331	0,00%	14,61%	17,66%	52	331	47			
3	PWG	25	-	-	454	0,24%	0,00%	4,78%	454	430	454			
	Cilem	25	-	-	454	0,24%	0,00%	4,78%	454	430	454			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	9.439	10.054	12.760	6,82%	4,76%	6,07%	2.706	(2.148)	3.321			
	CF 1	-	36	33	323	0,00%	0,44%	4,34%	290	323	287			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	36	33	323	0,00%	0,97%	9,66%	290	323	287			
	CF 2	14.908	9.403	10.021	12.437	7,05%	4,92%	6,14%	2.416	(2.470)	3.034			
	Mitraguna & Others	14.471	9.292	9.714	12.130	8,19%	5,63%	7,06%	2.416	(2.341)	2.839			
	Pensiun	436	111	307	307	1,25%	0,98%	0,99%	(0)	(129)	195			
	Total Pembiayaan	15.086	10.519	10.803	14.804	5,87%	4,44%	6,12%	4.001	(282)	4.285	0,48%	92,11%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	949	1.088	1.088	1,31%	4,91%	4,93%	-	727	139			
	KUR	269	771	910	910	1,09%	4,49%	4,51%	-	641	139			
	Non KUR	93	178	178	178	3,26%	9,33%	9,51%	-	86	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.610	21.945	22.149	3,60%	10,38%	10,54%	204	14.273	539			
	CF 1	-	216	216	216	0,00%	2,89%	2,91%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,42%	6,48%	-	216	-			
	CF 2	7.876	21.394	21.729	21.933	3,72%	10,66%	10,82%	204	14.057	539			
	Mitraguna & Others	7.422	20.957	21.292	21.496	4,20%	12,35%	12,51%	204	14.074	539			
	Pensiun	454	437	437	437	0,18%	0,18%	1,41%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.559	23.033	23.246	3,21%	9,46%	9,61%	213	15.009	687	1,09%	88,62%	-8,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	7.513	6.351	6.955	7.065	(6.474)	110	713	11,23%	(449)	-5,97%	19.190	36,81%	(12.125)
2	Tabungan	148.174	174.962	172.679	172.432	7.558	(247)	(2.530)	-1,45%	24.258	16,37%	162.362	106,20%	10.070
3	Deposito	29.593	37.313	37.005	37.005	(2.366)	0	(308)	-0,82%	7.412	25,05%	30.657	120,71%	6.349
	Total	185.281	218.626	216.639	216.502	(1.281)	(137)	(2.125)	-0,97%	31.221	16,85%	212.208	102,02%	4.294
	CASA	155.687	181.313	179.634	179.496	1.084	(137)	(1.817)	-1,00%	23.809	15,29%	181.551	98,87%	(2.055)
	(%) CASA	84,03%	82,93%	82,92%	82,91%									
	FDR	129,17%	128,36%	129,33%	129,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	7.185	6.924	7.272	348	87	1,20%	(1.089)	-13,03%	-	0,00%	7.272	
2	Giro ISE	1.674	1.419	1.046	1.196	150	(223)	-15,74%	(478)	-28,57%		0,00%	1.196	
3	Tabungan ISE	6.686	5.766	5.878	6.076	197	310	5,38%	(611)	-9,13%		0,00%	6.076	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	188	206	208	208	0	2	0,97%	20	10,64%		0,00%	208	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.549	47.053	70	-	-70	-2	-496	662	496	50.997	92,27%	(3.944)
	KUR	42.708	43.748	43.565	70	-	-70	157	-183	857	183	47.111	92,47%	(3.546)
	Non KUR	3.682	3.801	3.488	-	-	0	-158	-313	-195	313	3.886	89,75%	(398)
3	PWG	25.907	46.459	47.413	5.062	3.413	-1.649	3.011	954	21.505	2.459	42.215	112,31%	5.198
	Cilem	11.633	27.453	27.933	3.058	1.271	-1.787	1.712	480	16.300	791	23.136	120,73%	4.796
	Gadai	14.275	19.006	19.480	2.004	2.142	138	1.299	474	5.205	1.668	19.078	102,11%	402
4	CFG	167.028	186.627	185.712	310	250	-60	3.377	-915	18.684	1.165	183.810	101,04%	1.903
	CF 1	10.804	14.864	14.801	207	-	-207	834	-64	3.997	64	12.832	115,34%	1.968
	Total Griya	4.197	5.432	5.429	-	-	0	0	-3	1.232	3	4.477	121,26%	952
	• Total Non Program	4.197	5.278	5.275	-	-	0	1.339	-3	1.078	3	4.477	117,83%	798
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	9.432	9.371	207	-	-207	834	-61	2.765	61	8.355	112,17%	1.017
	CF 2	156.224	171.763	170.912	103	250	147	2.544	-851	14.688	1.101	170.978	99,96%	(66)
	Mitraguna & Others	100.077	114.328	114.031	-	250	250	1.808	-296	13.955	546	113.332	100,62%	699
	Pensiun	56.148	57.435	56.880	103	-	-103	735	-555	733	555	57.645	98,67%	(765)
	Total Pembiayaan	239.326	280.635	280.178	5.442	3.663	-1.779	6.387	-457	40.851	4.120	277.021	101,14%	3.156

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	395	322	2.709	0,43%	0,68%	5,76%	2.386	2.511	2.314			
	KUR	198	317	249	2.460	0,46%	0,57%	5,65%	2.211	2.262	2.142			
	Non KUR	-	78	74	249	0,00%	1,94%	7,14%	175	249	171			
3	PWG	-	-	-	1.317	0,00%	0,00%	2,78%	1.317	1.317	1.317			
	Cilem	-	-	-	458	0,00%	0,00%	1,64%	458	458	458			
	Gadai	-	-	-	858	0,00%	0,00%	4,41%	858	858	858			
4	CFG	1.021	478	788	2.289	0,61%	0,42%	1,23%	1.501	1.268	1.811			
	CF 1	202	15	371	1.004	1,87%	2,50%	6,78%	632	802	989			
	Total Griya	-	-	212	-	0,00%	3,90%	0,00%	(212)	-	-			
	Oto	202	15	160	1.004	3,06%	1,69%	10,71%	844	802	989			
	CF 2	819	464	417	1.285	0,52%	0,24%	0,75%	868	466	821			
	Mitraguna & Others	819	220	161	712	0,82%	0,14%	0,62%	551	(107)	492			
	Pensiun	-	243	256	573	0,00%	0,45%	1,01%	317	573	329			
	Total Pembiayaan	1.219	874	1.111	6.315	0,51%	0,40%	2,25%	5.204	5.095	5.441	1,09%	51,75%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	474	409	407	0,99%	0,86%	0,86%	(2)	(54)	(67)			
	KUR	366	423	358	357	0,86%	0,82%	0,82%	(1)	(9)	(67)			
	Non KUR	95	51	51	50	2,57%	1,33%	1,43%	(1)	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.209	1.424	1.424	1,59%	0,76%	0,77%	-	(1.224)	214			
	CF 1	10	294	294	294	0,09%	1,98%	1,98%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,11%	3,13%	-	284	-			
	CF 2	2.638	916	1.130	1.130	1,69%	0,66%	0,66%	-	(1.509)	214			
	Mitraguna & Others	2.229	887	1.101	1.101	2,23%	0,96%	0,97%	-	(1.128)	214			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.683	1.832	1.830	1,30%	0,65%	0,65%	(2)	(1.279)	147	1,80%	-176,32%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	1.363	969	712	712	(208)	0	(256)	-26,48%	(651)	-47,75%	7.960	8,94%	(7.248)
2	Tabungan	77.945	97.520	96.421	96.296	5.916	(125)	(1.224)	-1,25%	18.351	23,54%	89.603	107,47%	6.693
3	Deposito	9.935	9.827	10.014	10.014	0	0	187	1,90%	78	0,79%	10.552	94,90%	(538)
	Total	89.243	108.315	107.146	107.022	5.707	(125)	(1.294)	-1,19%	17.779	19,92%	108.115	98,99%	(1.094)
	CASA	79.307	98.488	97.133	97.008	5.707	(125)	(1.480)	-1,50%	17.701	22,32%	97.563	99,43%	(556)
	(%) CASA	88,87%	90,93%	90,65%	90,64%									
	FDR	131,75%	136,37%	137,80%	137,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.472	2.182	2.204		22	(268)	-10,85%	(592)	-21,17%	-	0,00%	2.204
2	Giro ISE	1.018	624	361	361		0	(263)	-42,11%	(657)	-64,52%	-	0,00%	361
3	Tabungan ISE	1.778	1.848	1.821	1.843		22	(5)	-0,29%	65	3,65%	-	0,00%	1.843
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	83	96	97	97		0	1	1,04%	14	16,87%	-	0,00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.380	250	-	-250	1.103	-97	3.974	97	22.512	103,85%	868
	KUR	19.311	22.464	22.376	250	-	-250	913	-88	3.065	88	22.260	100,52%	116
	Non KUR	95	1.013	1.004	-	-	0	189	-9	910	9	252	397,99%	752
3	PWG	2.291	6.594	6.652	459	156	-302	549	58	4.360	99	5.977	111,29%	675
	Cilem	2.291	6.594	6.652	459	156	-302	549	58	4.360	99	5.977	111,29%	675
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	117.614	422	715	293	3.574	-21	21.828	736	105.810	111,16%	11.803
	CF 1	18.535	22.310	22.767	152	505	353	730	457	4.232	48	20.118	113,17%	2.649
	Total Griya	17.245	16.195	16.191	-	-	0	0	-4	-1.054	4	17.963	90,13%	(1.773)
	• Total Non Program	1.070	701	701	-	-	0	-10	0	-369	-	1.386	50,59%	(685)
	• Program	16.174	15.493	15.489	-	-	0	-74	-4	-685	4	16.578	93,44%	(1.088)
	Oto	1.291	6.116	6.577	152	505	353	730	461	5.286	44	2.155	305,18%	4.422
	CF 2	77.250	95.325	94.846	270	210	-60	2.844	-478	17.596	688	85.692	110,68%	9.155
	Mitraguna & Others	58.013	77.042	76.704	270	210	-60	3.384	-338	18.691	548	65.673	116,80%	11.031
	Pensiun	19.237	18.282	18.142	-	-	0	-540	-140	-1.095	140	20.018	90,63%	(1.876)
	Total Pembiayaan	117.580	147.707	147.646	1.130	871	-259	5.148	-61	30.066	932	134.397	109,86%	13.249

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	518	622	559	0,86%	2,65%	2,39%	(62)	392	41			
	KUR	167	518	622	559	0,87%	2,77%	2,50%	(62)	392	41			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	5	0,00%	0,00%	0,07%	5	5	5			
	Cilem	-	-	-	5	0,00%	0,00%	0,07%	5	5	5			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.606	2.138	4.722	2,69%	1,82%	4,01%	2.584	2.150	3.116			
	CF 1	1.875	1.449	1.540	2.244	10,12%	6,90%	9,86%	705	369	795			
	Total Griya	1.875	1.449	1.449	1.789	10,87%	8,95%	11,05%	340	(86)	340			
	Oto	-	-	91	455	0,00%	1,48%	6,92%	365	455	455			
	CF 2	697	157	598	2.477	0,90%	0,63%	2,61%	1.879	1.781	2.320			
	Mitraguna & Others	583	157	598	2.477	1,01%	0,78%	3,23%	1.879	1.894	2.320			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.124	2.759	5.286	2,33%	1,87%	3,58%	2.526	2.547	3.161	0,82%	77,20%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	582	664	734	0,00%	2,83%	3,14%	70	734	153			
	KUR	-	582	664	734	0,00%	2,96%	3,28%	70	734	153			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.309	5.422	5.298	5,15%	4,61%	4,50%	(123)	364	(10)			
	CF 1	4.826	5.155	5.269	5.145	26,04%	23,62%	22,60%	(123)	319	(9)			
	Total Griya	4.826	5.155	5.269	5.145	27,99%	32,54%	31,78%	(123)	319	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	154	153	153	0,14%	0,16%	0,16%	-	45	(1)			
	Mitraguna & Others	108	154	153	153	0,19%	0,20%	0,20%	-	45	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.890	6.086	6.033	4,20%	4,12%	4,09%	(54)	1.098	143	1,87%	54,16%	-2,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	162	105	109	109	(29)	0	4	3,85%	(53)	-32,54%	7.153	1,52%	(7.044)
2	Tabungan	112.107	103.071	101.419	101.054	(3.868)	(364)	(2.017)	-1,96%	(11.053)	-9,86%	125.573	80,47%	(24.519)
3	Deposito	7.734	12.256	13.303	13.303	(179)	0	1.047	8,54%	5.569	72,01%	8.692	153,05%	4.611
	Total	120.003	115.432	114.831	114.466	(4.076)	(364)	(966)	-0,84%	(5.536)	-4,61%	141.418	80,94%	(26.952)
	CASA	112.269	103.176	101.527	101.163	(3.897)	(364)	(2.012)	-1,95%	(11.105)	-9,89%	132.726	76,22%	(31.562)
	(%) CASA	93,56%	89,38%	88,41%	88,38%									
	FDR	119,28%	129,39%	129,60%	130,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.726	1.835	1.833		(2)	107	6,22%	285	18,40%	-	0,00%	1.833
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%		0,00%	7
3	Tabungan ISE	1.542	1.719	1.828	1.826		(2)	107	6,24%	284	18,41%		0,00%	1.826
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	157	158	158		0	1	0,64%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Local Champion	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.581	-	-	0	-257	-102	-2.930	102	21.218	73,43%	(5.637)
	KUR	17.071	14.238	14.139	-	-	0	-215	-99	-2.932	99	19.621	72,06%	(5.482)
	Non KUR	1.440	1.446	1.443	-	-	0	-42	-3	2	3	1.597	90,33%	(154)
3	PWG	10.369	17.014	17.042	1.440	321	-1.120	1.061	28	6.673	293	20.168	84,50%	(3.126)
	Cilem	7.309	11.443	11.278	646	42	-604	401	-165	3.969	207	14.834	76,03%	(3.556)
	Gadai	3.060	5.572	5.764	794	279	-515	660	192	2.704	86	5.334	108,06%	430
4	CFG	114.187	116.613	116.142	325	714	389	-558	-472	1.955	1.186	125.036	92,89%	(8.894)
	CF 1	709	1.874	1.871	83	-	-83	45	-3	1.162	3	1.870	100,03%	1
	Total Griya	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
	• Total Non Program	277	245	245	-	-	0	-7	0	-32	-	424	57,79%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.626	83	-	-83	45	-3	1.194	3	1.446	112,41%	179
	CF 2	113.478	114.740	114.271	242	714	472	-603	-468	793	1.182	123.166	92,78%	(8.895)
	Mitraguna & Others	95.023	97.439	96.939	100	414	314	-556	-500	1.916	914	103.942	93,26%	(7.003)
	Pensiun	18.455	17.301	17.332	142	300	158	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	143.135	149.363	148.817	1.766	1.035	-731	244	-546	5.682	1.581	166.490	89,38%	(17.673)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	757	728	1.036	1,73%	4,64%	6,65%	308	715	279			
	KUR	302	757	728	1.036	1,77%	5,11%	7,33%	308	735	279			
	Non KUR	19	-	-	-	1,33%	0,00%	0,00%	-	(19)	-			
3	PWG	-	-	-	879	0,00%	0,00%	5,16%	879	879	879			
	Cilem	-	-	-	841	0,00%	0,00%	7,46%	841	841	841			
	Gadai	-	-	-	39	0,00%	0,00%	0,67%	39	39	39			
4	CFG	617	1.089	842	2.877	0,54%	0,72%	2,48%	2.035	2.260	1.788			
	CF 1	-	-	-	204	0,00%	0,00%	10,89%	204	204	204			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	204	0,00%	0,00%	12,54%	204	204	204			
	CF 2	617	1.089	842	2.673	0,54%	0,73%	2,34%	1.831	2.056	1.584			
	Mitraguna & Others	617	1.089	842	2.673	0,65%	0,86%	2,76%	1.831	2.056	1.584			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.846	1.570	4.792	0,65%	1,05%	3,22%	3.223	3.855	2.947	5,16%	-60,30%	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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.024	1.065	1.065	2,24%	6,79%	6,83%	-	650	41			
	KUR	236	926	968	968	1,38%	6,80%	6,85%	-	732	42			
	Non KUR	179	97	96	96	12,41%	6,66%	6,67%	-	(82)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.000	1.994	1.992	1,86%	1,71%	1,72%	(2)	(133)	(8)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.000	1.994	1.992	1,87%	1,74%	1,74%	(2)	(133)	(8)			
	Mitraguna & Others	1.814	1.980	1.975	1.973	1,91%	2,03%	2,03%	(2)	158	(8)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.024	3.059	3.057	1,77%	2,05%	2,05%	(2)	517	33	7,85%	-282,36%	5,8%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	3.005	879	864	869	(52)	5	(10)	-1,17%	(2.136)	-71,09%	11.516	7,54%	(10.648)
2	Tabungan	56.317	63.776	65.335	64.626	(6.667)	(709)	850	1,33%	8.309	14,75%	69.723	92,69%	(5.097)
3	Deposito	45.220	63.030	58.521	58.521	1.196	0	(4.509)	-7,15%	13.300	29,41%	46.360	126,23%	12.161
	Total	104.542	127.685	124.720	124.016	(5.523)	(704)	(3.669)	-2,87%	19.474	18,63%	127.600	97,19%	(3.584)
	CASA	59.322	64.655	66.199	65.495	(6.719)	(704)	840	1,30%	6.173	10,41%	81.240	80,62%	(15.745)
	(%) CASA	56,74%	50,64%	53,08%	52,81%									
	FDR	207,64%	186,30%	190,66%	191,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.168	2.068	2.076		8	(92)	-4,23%	(734)	-26,11%	-	0,00%	2.076
2	Giro ISE	19	499	361	371		10	(128)	-25,57%	352	1840,33%	-	0,00%	371
3	Tabungan ISE	2.791	1.669	1.707	1.705		(2)	36	2,14%	(1.086)	-38,91%	-	0,00%	1.705
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%	-	0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	8.005	-	-	0	-71	0	-689	-	8.694	92,08%	(689)
	Linkage	8.515	7.826	7.826	-	-	-	-71	0	-689	-	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.654	-	-	0	-787	-160	-3.921	160	38.354	79,92%	(7.700)
	KUR	29.907	27.114	26.983	-	-	0	-576	-131	-2.924	131	33.477	80,60%	(6.494)
	Non KUR	4.668	3.700	3.671	-	-	0	-210	-29	-997	29	4.877	75,28%	(1.206)
3	PWG	5.791	10.204	10.158	1.524	36	-1.488	1.043	-46	4.367	82	13.904	73,06%	(3.746)
	Cilem	5.791	10.204	10.158	1.524	36	-1.488	1.043	-46	4.367	82	13.904	73,06%	(3.746)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	188.977	1.423	602	-821	3.850	118	20.968	484	185.426	101,91%	3.551
	CF 1	111.105	105.056	105.141	467	242	-225	1.393	85	-5.964	157	116.015	90,63%	(10.873)
	Total Griya	105.380	97.030	96.929	-	-	0	0	-101	-8.451	101	108.893	89,01%	(11.964)
	• Total Non Program	15.372	12.556	12.548	-	-	0	-112	-7	-2.824	7	16.641	75,41%	(4.093)
	• Program	90.009	84.475	84.381	-	-	0	-579	-94	-5.628	94	92.252	91,47%	(7.871)
	Oto	5.724	8.026	8.212	467	242	-225	1.393	186	2.488	56	7.122	115,32%	1.091
	CF 2	56.904	83.802	83.835	956	360	-596	2.457	33	26.932	327	69.411	120,78%	14.424
	Mitraguna & Others	52.060	72.435	72.527	250	360	110	445	92	20.467	268	63.278	114,62%	9.249
	Pensiun	4.844	11.367	11.309	706	-	-706	2.012	-58	6.465	58	6.134	184,37%	5.175
	Total Pembiayaan	217.069	237.882	237.794	2.947	638	-2.309	4.035	-88	20.726	726	246.378	96,52%	(8.584)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.211	1.195	2.056	1,36%	3,88%	6,71%	862	1.585	846			
	KUR	56	593	592	1.522	0,19%	2,18%	5,64%	930	1.465	928			
	Non KUR	415	617	603	535	8,89%	16,30%	14,57%	(68)	120	(82)			
3	PWG	-	-	-	467	0,00%	0,00%	4,59%	467	467	467			
	Cilem	-	-	-	467	0,00%	0,00%	4,59%	467	467	467			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.032	9.702	13.426	4,36%	5,14%	7,10%	3.725	6.097	4.395			
	CF 1	7.221	9.032	8.741	10.811	6,50%	8,32%	10,28%	2.070	3.591	1.780			
	Total Griya	7.194	8.838	8.389	9.853	6,83%	8,65%	10,17%	1.464	2.659	1.016			
	Oto	26	194	352	958	0,46%	4,39%	11,67%	606	932	764			
	CF 2	108	-	960	2.615	0,19%	1,15%	3,12%	1.655	2.507	2.615			
	Mitraguna & Others	-	-	960	2.615	0,00%	1,33%	3,61%	1.655	2.615	2.615			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.242	10.896	15.949	3,59%	4,58%	6,71%	5.053	8.149	5.707	0,05%	99,30%	-6,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,24%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	557	701	701	0,76%	2,28%	2,29%	-	439	145			
	KUR	164	102	99	99	0,55%	0,36%	0,37%	-	(65)	(3)			
	Non KUR	98	455	603	603	2,11%	16,29%	16,42%	-	504	148			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.120	15.754	15.492	7,41%	8,34%	8,20%	(262)	3.038	372			
	CF 1	10.689	14.462	15.097	14.835	9,62%	14,37%	14,11%	(262)	4.146	372			
	Total Griya	10.577	14.195	14.830	14.568	10,04%	15,28%	15,03%	(262)	3.991	372			
	Oto	112	267	267	267	1,96%	3,33%	3,25%	-	155	-			
	CF 2	1.765	657	657	657	3,10%	0,78%	0,78%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,91%	0,91%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.855	16.634	16.372	5,94%	6,99%	6,89%	(262)	3.477	517	0,05%	99,34%	-6,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	7.081	1.340	1.180	1.158	97	(22)	(182)	-13,58%	(5.923)	-83,65%	14.952	7,74%	(13.794)
2	Tabungan	82.750	88.190	86.170	86.030	(2.093)	(140)	(2.160)	-2,45%	3.281	3,96%	96.168	89,46%	(10.138)
3	Deposito	20.500	30.758	31.226	31.226	1.900	0	467	1,52%	10.726	52,32%	21.133	147,76%	10.093
	Total	110.331	120.289	118.576	118.414	(95)	(162)	(1.875)	-1,56%	8.083	7,33%	132.253	89,54%	(13.839)
	CASA	89.831	89.530	87.350	87.188	(1.996)	(162)	(2.342)	-2,62%	(2.643)	-2,94%	111.120	78,46%	(23.932)
	(%) CASA	81,42%	74,43%	73,67%	73,63%									
	FDR	132,60%	138,95%	140,77%	140,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.880	1.831	1.699		(133)	(181)	-9,63%	904	113,85%	-	0,00%	1.699
2	Giro ISE	389	33	34	54		20	21	61,35%	(335)	-86,13%		0,00%	54
3	Tabungan ISE	406	1.846	1.797	1.645		(152)	(202)	-10,92%	1.239	305,58%		0,00%	1.645
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	116	116	116		0	0	0,00%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.691	36.661	-	250	250	-230	-30	-989	280	40.914	89,60%	(4.253)
	KUR	36.457	35.715	35.692	-	250	250	-201	-23	-765	273	39.582	90,17%	(3.890)
	Non KUR	1.194	975	969	-	-	0	-30	-6	-225	6	1.332	72,74%	(363)
3	PWG	14.628	24.979	25.757	2.522	1.738	-784	1.867	778	11.129	960	24.877	103,54%	880
	Cilem	6.737	13.467	14.144	1.117	784	-334	124	677	7.407	107	13.381	105,70%	763
	Gadai	7.891	11.512	11.613	1.404	954	-450	1.743	101	3.722	853	11.496	101,02%	117
4	CFG	94.017	105.470	104.501	61	-	-61	1.055	-968	10.485	968	107.669	97,06%	(3.168)
	CF 1	1.650	2.828	2.821	-	-	0	205	-7	1.171	7	2.727	103,43%	94
	Total Griya	348	265	265	-	-	0	0	0	-83	-	495	53,57%	(230)
	• Total Non Program	348	265	265	-	-	0	-9	0	-83	-	495	53,57%	(230)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.556	-	-	0	205	-7	1.253	7	2.232	114,48%	323
	CF 2	92.366	102.641	101.680	61	-	-61	850	-961	9.314	961	104.942	96,89%	(3.261)
	Mitraguna & Others	54.628	62.993	62.342	61	-	-61	326	-651	7.713	651	66.021	94,43%	(3.679)
	Pensiun	37.738	39.649	39.339	-	-	0	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	166.920	2.583	1.988	-595	2.692	-220	20.624	2.208	173.460	96,23%	(6.541)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	54	651	0,22%	0,15%	1,77%	596	567	597			
	KUR	-	17	19	615	0,00%	0,05%	1,72%	596	615	598			
	Non KUR	83	37	35	35	6,98%	3,62%	3,64%	-	(48)	(2)			
3	PWG	-	-	-	576	0,00%	0,00%	2,23%	576	576	576			
	Cilem	-	-	-	418	0,00%	0,00%	2,95%	418	418	418			
	Gadai	-	-	-	158	0,00%	0,00%	1,36%	158	158	158			
4	CFG	-	723	732	2.457	0,00%	0,69%	2,35%	1.725	2.457	1.734			
	CF 1	-	155	152	254	0,00%	5,38%	9,01%	102	254	100			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	155	152	254	0,00%	5,93%	9,94%	102	254	100			
	CF 2	-	569	580	2.203	0,00%	0,56%	2,17%	1.623	2.203	1.634			
	Mitraguna & Others	-	444	479	2.102	0,00%	0,76%	3,37%	1.623	2.102	1.658			
	Pensiun	-	124	101	101	0,00%	0,25%	0,26%	(0)	101	(23)			
	Total Pembiayaan	83	777	786	3.683	0,06%	0,47%	2,21%	2.897	3.600	2.906	0,56%	74,65%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,76%	0,76%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	9,24%	9,31%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.914	3.059	3.059	0,02%	2,90%	2,93%	-	3.040	145			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.914	3.059	3.059	0,02%	2,98%	3,01%	-	3.040	145			
	Mitraguna & Others	19	2.485	2.509	2.509	0,03%	3,98%	4,02%	-	2.490	24			
	Pensiun	-	429	550	550	0,00%	0,33%	1,40%	-	550	121			
	Total Pembiayaan	116	3.191	3.336	3.336	0,08%	2,00%	2,00%	-	3.220	145	0,71%	64,55%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	156	670	585	585	405	0	(85)	-12,65%	428	273,82%	6.948	8,42%	(6.363)
2	Tabungan	45.583	48.535	46.745	46.646	946	(99)	(1.888)	-3,89%	1.063	2,33%	55.342	84,29%	(8.696)
3	Deposito	28.548	6.815	6.819	6.819	(732)	0	4	0,06%	(21.729)	-76,11%	29.544	23,08%	(22.725)
	Total	74.288	56.019	54.149	54.050	619	(99)	(1.968)	-3,51%	(20.237)	-27,24%	91.834	58,86%	(37.784)
	CASA	45.740	49.204	47.330	47.231	1.351	(99)	(1.973)	-4,01%	1.491	3,26%	62.290	75,82%	(15.059)
	(%) CASA	61,57%	87,83%	87,41%	87,38%									
	FDR	155,10%	231,36%	237,91%	238,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	905	947	861		(85)	(44)	-4,85%	66	8,31%	-	0,00%	861
2	Giro ISE	7	72	72	72		0	0	0,00%	65	962,27%		0,00%	72
3	Tabungan ISE	788	833	875	789		(85)	(44)	-5,27%	1	0,15%		0,00%	789
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	30.484	30.151	50	-	-50	733	-333	6.004	333	26.876	112,18%	3.275
	KUR	23.464	29.725	29.395	50	-	-50	782	-330	5.931	330	26.038	112,89%	3.357
	Non KUR	683	759	756	-	-	0	-49	-3	73	3	838	90,16%	(83)
3	PWG	2.751	5.831	5.789	551	-	-551	888	-42	3.038	42	6.623	87,42%	(833)
	Cilem	2.751	5.831	5.789	551	-	-551	888	-42	3.038	42	6.623	87,42%	(833)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	93.289	92.887	842	200	-642	1.600	-402	4.565	602	97.005	95,75%	(4.118)
	CF 1	3.542	3.592	3.580	-	-	0	-15	-12	38	12	4.474	80,02%	(894)
	Total Griya	3.385	2.554	2.542	-	-	0	0	-11	-842	11	3.531	72,00%	(989)
	• Total Non Program	3.385	2.554	2.542	-	-	0	-29	-11	-842	11	3.531	72,00%	(989)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.039	1.038	-	-	0	-15	-1	880	1	943	110,09%	95
	CF 2	84.780	89.697	89.307	842	200	-642	1.616	-390	4.527	590	92.531	96,52%	(3.224)
	Mitraguna & Others	72.402	77.501	77.203	842	200	-642	1.803	-297	4.801	497	79.257	97,41%	(2.054)
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)
	Total Pembiayaan	115.220	129.604	128.827	1.443	200	-1.243	3.221	-777	13.607	977	130.504	98,72%	(1.677)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	22	15	927	1,08%	0,05%	3,08%	912	667	905			
	KUR	188	-	-	804	0,80%	0,00%	2,73%	804	616	804			
	Non KUR	73	22	15	123	10,64%	1,96%	16,31%	108	51	101			
3	PWG	-	-	-	220	0,00%	0,00%	3,80%	220	220	220			
	Cilem	-	-	-	220	0,00%	0,00%	3,80%	220	220	220			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	891	1.072	3.096	0,64%	1,15%	3,33%	2.024	2.533	2.206			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	891	1.072	3.096	0,66%	1,20%	3,47%	2.024	2.533	2.206			
	Mitraguna & Others	408	817	998	3.022	0,56%	1,29%	3,91%	2.024	2.614	2.205			
	Pensiun	155	74	74	74	1,25%	0,61%	0,61%	-	(81)	1			
	Total Pembiayaan	824	913	1.087	4.244	0,72%	0,84%	3,29%	3.156	3.420	3.331	2,44%	25,79%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	232	169	169	0,11%	0,56%	0,56%	-	144	(63)			
	KUR	-	172	110	110	0,00%	0,37%	0,37%	-	110	(63)			
	Non KUR	26	59	60	60	3,76%	7,84%	7,87%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	950	949	949	1,34%	1,02%	1,02%	-	(239)	(2)			
	CF 1	-	320	320	320	0,00%	8,92%	8,95%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,54%	12,60%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	630	628	628	1,40%	0,70%	0,70%	-	(559)	(2)			
	Mitraguna & Others	1.187	567	566	566	1,64%	0,73%	0,73%	-	(621)	(1)			
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)			
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,87%	-	(95)	(64)	1,39%	-59,91%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	8.058	1.353	1.514	1.507	424	(7)	154	11,38%	(6.550)	-81,30%	14.967	10,07%	(13.460)
2	Tabungan	114.229	116.866	116.054	115.718	2.472	(336)	(1.149)	-0,98%	1.489	1,30%	127.078	91,06%	(11.361)
3	Deposito	24.505	18.203	18.204	18.204	(795)	0	1	0,00%	(6.301)	-25,71%	25.528	71,31%	(7.324)
	Total	146.791	136.423	135.772	135.429	2.100	(343)	(994)	-0,73%	(11.362)	-7,74%	167.573	80,82%	(32.145)
	CASA	122.286	118.220	117.568	117.225	2.895	(343)	(995)	-0,84%	(5.061)	-4,14%	142.046	82,53%	(24.821)
	(%) CASA	83,31%	86,66%	86,59%	86,56%									
	FDR	111,90%	130,44%	130,98%	131,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	824	726		(97)	(42)	-5,48%	162	28,60%	-	0,00%	726
2	Giro ISE	2	1	1	1		0	0	0,00%	(0)	-21,73%	-	0,00%	1
3	Tabungan ISE	563	767	822	725		(97)	(42)	-5,49%	162	28,76%	-	0,00%	725
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%	-	0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.561	17.553	50	100	50	-426	-9	-1.153	109	21.408	81,99%	(3.855)
	KUR	17.857	17.017	17.019	50	100	50	-400	1	-838	99	20.405	83,41%	(3.386)
	Non KUR	848	544	534	-	-	0	-26	-10	-314	10	1.003	53,23%	(469)
3	PWG	28.691	42.364	43.426	3.047	2.379	-669	217	1.062	14.735	1.317	42.488	102,21%	938
	Cilem	14.633	22.956	22.864	620	193	-426	-1	-91	8.232	285	25.716	88,91%	(2.851)
	Gadai	14.059	19.408	20.562	2.428	2.186	-242	219	1.153	6.503	1.032	16.772	122,60%	3.790
4	CFG	116.769	117.948	116.774	107	186	79	-107	-1.174	4	1.360	127.157	91,83%	(10.384)
	CF 1	2.827	4.549	4.216	-	-	0	264	-333	1.389	333	3.996	105,52%	220
	Total Griya	979	734	734	-	-	0	0	0	-245	-	1.126	65,21%	(392)
	• Total Non Program	979	734	734	-	-	0	-15	0	-245	-	1.126	65,21%	(392)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.482	-	-	0	264	-333	1.634	333	2.870	121,33%	612
	CF 2	113.942	113.400	112.558	107	186	79	-371	-842	-1.384	1.028	123.162	91,39%	(10.604)
	Mitraguna & Others	55.116	58.111	57.784	107	136	29	402	-327	2.669	463	63.433	91,09%	(5.649)
	Pensiun	58.827	55.288	54.773	-	50	50	-773	-515	-4.053	565	59.729	91,70%	(4.955)
	Total Pembiayaan	164.260	177.949	177.828	3.204	2.665	-540	-314	-121	13.568	2.786	191.147	93,03%	(13.319)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	433	326	806	3,30%	1,86%	4,59%	480	188	373			
	KUR	461	321	291	762	2,58%	1,71%	4,48%	471	301	441			
	Non KUR	156	112	35	44	18,40%	6,52%	8,22%	8	(112)	(68)			
3	PWG	74	-	-	1.024	0,26%	0,00%	0,00%	1.024	950	1.024			
	Cilem	74	-	-	512	0,51%	0,00%	2,24%	512	437	512			
	Gadai	-	-	-	512	0,00%	0,00%	2,49%	512	512	512			
4	CFG	1.969	2.461	2.567	2.871	1,69%	2,18%	2,46%	304	902	410			
	CF 1	66	45	197	192	2,32%	4,32%	4,56%	(4)	127	147			
	Total Griya	66	45	43	61	6,70%	5,83%	8,31%	18	(5)	16			
	Oto	-	-	154	131	0,00%	4,03%	3,77%	(23)	131	131			
	CF 2	1.904	2.417	2.371	2.679	1,67%	2,09%	2,38%	308	776	263			
	Mitraguna & Others	1.427	1.741	1.787	1.601	2,59%	3,08%	2,77%	(186)	174	(139)			
	Pensiun	477	676	583	1.078	0,81%	1,06%	1,97%	494	601	402			
	Total Pembiayaan	2.661	2.894	2.969	4.776	1,62%	1,67%	2,69%	1.807	2.115	1.882	0,00%	100,00%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	603	643	642	1,22%	3,66%	3,66%	(1)	413	40			
	KUR	229	569	541	540	1,28%	3,18%	3,17%	(1)	311	(29)			
	Non KUR	-	34	102	102	0,00%	18,82%	19,17%	-	102	68			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.719	1.451	1.451	1,37%	1,23%	1,24%	-	(146)	(268)			
	CF 1	-	159	154	154	0,00%	3,39%	3,65%	-	154	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	159	154	154	0,00%	4,04%	4,42%	-	154	(5)			
	CF 2	1.597	1.560	1.297	1.297	1,40%	1,14%	1,15%	-	(300)	(262)			
	Mitraguna & Others	770	1.325	1.290	1.290	1,40%	2,22%	2,23%	-	520	(35)			
	Pensiun	827	235	8	8	0,50%	0,00%	0,01%	-	(820)	(227)			
	Total Pembiayaan	1.826	2.321	2.095	2.094	1,11%	1,18%	1,18%	(1)	268	(228)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	23.096	23.140	23.187	338	47	91	0,39%	(1.714)	-6,88%	33.853	68,49%	(10.666)
3	Deposito	2.060	1.857	1.857	1.857	(359)	0	0	0,00%	(204)	-9,88%	2.365	78,50%	(508)
	Total	26.961	24.953	24.997	25.044	(21)	47	91	0,36%	(1.917)	-7,11%	36.218	69,15%	(11.175)
	CASA	24.901	23.096	23.140	23.187	338	47	91	0,39%	(1.714)	-6,88%	33.853	68,49%	(10.666)
	(%) CASA	92,36%	92,56%	92,57%	92,59%									
	FDR	86,03%	83,19%	82,68%	82,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.043	2.018	2.026		9	(17)	-0,83%	92	4,77%	-	0,00%	2.026
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.043	2.018	2.026		9	(17)	-0,83%	92	4,77%		0,00%	2.026
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.760	20.668	100	100	0	-650	-91	-2.526	191	26.294	78,61%	(5.625)
	KUR	21.361	19.664	19.573	100	100	0	-579	-91	-1.788	191	24.306	80,53%	(4.733)
	Non KUR	1.833	1.095	1.095	-	-	0	-70	0	-738	-	1.988	55,10%	(893)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.760	20.668	100	100	0	-650	-91	-2.526	191	26.294	78,61%	(5.625)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	860	1.173	1.614	2,98%	5,65%	7,81%	441	922	754			
	KUR	472	504	1.000	1.361	2,21%	5,09%	6,95%	361	888	857			
	Non KUR	220	356	173	253	11,98%	15,80%	23,11%	80	34	(103)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	860	1.173	1.614	2,98%	5,65%	7,81%	441	922	754	5,88%	24,67%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	495	749	697	0,77%	3,61%	3,37%	(52)	519	202			
	KUR	161	401	483	431	0,75%	2,46%	2,20%	(52)	270	31			
	Non KUR	17	94	266	266	0,91%	24,24%	24,24%	-	249	171			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	495	749	697	0,77%	3,61%	3,37%	(52)	519	202	25,06%	-643,67%	21,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	417	409	389	(17)	(20)	(28)	-6,70%	(499)	-56,21%	888	43,79%	(499)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	409	389	(17)	(20)	(28)	-6,70%	(499)	-56,21%	888	43,79%	(499)
	CASA	888	417	409	389	(17)	(20)	(28)	-6,70%	(499)	-56,21%	888	43,79%	(499)
	(%) 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 (1-4 Nov 25)					Target Nov 25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-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 (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	9-Nov-25	31-Dec-24	31-Oct-25	9-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	335	337	337	262	(0)	2	0,54%	36	11,80%	302	111,80%	36
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	337	337	262	(0)	2	0,54%	36	11,80%	302	111,80%	36
	CASA	302	335	337	337	262	(0)	2	0,54%	36	11,80%	302	111,80%	36
	(%) 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 (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	9-Nov-25	31-Dec-24	31-Oct-25	9-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	61	64	62	(758)	(2)	0	0,73%	(3.447)	-98,24%	6.635	0,93%	(6.573)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	64	62	(758)	(2)	0	0,73%	(3.447)	-98,24%	6.748	0,92%	(6.687)
	CASA	3.509	61	64	62	(758)	(2)	0	0,73%	(3.447)	-98,24%	6.635	0,93%	(6.573)
	(%) 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 (1-4 Nov 25)					Target Nov 25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-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 (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	9-Nov-25	31-Dec-24	31-Oct-25	9-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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