

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	135.576	135.730	(20.234)	155	2.804	2,11%	(20.136)	-12,92%	307.972	44,07%	(172.242)
2	Tabungan	1.803.617	1.929.405	1.949.546	1.945.660	8.980	(3.886)	16.255	0,84%	142.043	7,88%	2.053.217	94,76%	(107.557)
3	Deposito	681.198	794.773	777.915	777.913	13.126	(2)	(16.860)	-2,12%	96.716	14,20%	695.719	111,81%	82.194
Total		2.640.681	2.857.104	2.863.037	2.859.303	1.872	(3.733)	2.200	0,08%	218.623	8,28%	3.056.908	93,54%	(197.605)
CASA		1.959.483	2.062.331	2.085.122	2.081.390	(11.254)	(3.731)	19.059	0,92%	121.907	6,22%	2.361.189	88,15%	(279.799)
(% CASA		74,20%	72,18%	72,83%	72,79%									
FDR		99,99%	103,86%	104,04%	104,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	82.564	83.038		474	4.843	6,19%	17.428	26,56%	93.649	88,67%	(10.612)
2	Giro ISE	23.758	19.240	20.277	20.431		154	1.190	6,19%	(3.328)	-14,01%	40.752	50,13%	(20.322)
3	Tabungan ISE	30.646	49.287	52.619	52.940		320	3.652	7,41%	22.293	72,74%	34.543	153,26%	18.397
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	102.105	-	5.900	5.900	1.646	5.816	21.707	84	108.670	93,96%	(6.565)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	77.695	-	5.900	5.900	1.592	5.816	12.162	84	81.493	95,34%	(3.798)
	• Local Champion	62.373	68.775	74.611	-	5.900	5.900	1.923	5.836	12.238	64	69.939	106,68%	4.672
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	384.726	6.500	3.305	-3.195	2.427	-1.575	16.667	4.880	416.638	92,34%	(31.912)
	KUR	343.457	360.866	359.467	5.600	3.305	-2.295	2.172	-1.399	16.010	4.704	389.607	92,26%	(30.140)
	Non KUR	24.602	25.435	25.259	900	-	-900	255	-176	658	176	27.031	93,44%	(1.772)
3	PWG	200.888	337.104	343.203	43.602	32.457	-11.146	15.679	6.099	142.315	26.358	352.958	97,24%	(9.755)
	Cilem	92.590	179.567	183.128	12.567	8.947	-3.621	5.131	3.561	90.538	5.385	214.664	85,31%	(31.535)
	Gadai	108.298	157.537	160.075	31.035	23.510	-7.525	10.549	2.538	51.777	20.972	138.294	115,75%	21.781
4	CFG	1.991.066	2.147.657	2.148.597	25.192	20.768	-4.424	24.686	940	157.531	19.828	2.201.267	97,61%	(52.670)
	CF 1	271.158	283.456	284.214	2.729	2.435	-294	1.344	758	13.056	1.677	306.261	92,80%	(22.047)
	Total Griya	236.939	234.916	233.885	650	160	-490	0	-1.031	-3.054	1.191	254.302	91,97%	(20.417)
	• Total Non Program	155.508	157.635	156.702	650	-	-650	-522	-933	1.194	933	163.178	96,03%	(6.476)
	• Program	81.431	77.281	77.183	-	160	-763	160	-98	-4.248	259	91.124	84,70%	(13.941)
	Oto	34.219	48.540	50.329	2.079	2.275	196	1.344	1.789	16.111	486	51.959	96,86%	(1.629)
	CF 2	1.719.908	1.864.201	1.864.383	22.463	18.333	-4.130	23.342	182	144.475	18.151	1.895.007	98,38%	(30.624)
	Mitraguna & Others	1.474.657	1.597.603	1.599.026	20.629	17.527	-3.102	17.258	1.423	124.369	16.104	1.633.534	97,89%	(34.507)
	Pensiun	245.250	266.598	265.357	1.835	806	-1.029	6.084	-1.241	20.106	2.047	261.473	101,49%	3.884
Total Pembiayaan		2.640.411	2.967.351	2.978.631	75.295	62.430	-12.865	44.438	11.281	338.221	51.150	3.079.533	96,72%	(100.902)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	3.612	0,00%	0,00%	3,54%	3.612	3.612	3.010			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	3.612	0,00%	0,00%	4,65%	3.612	3.612	3.010			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	27.611	0,62%	1,41%	7,18%	22.167	25.336	22.167			
	KUR	1.785	4.476	4.476	24.377	0,52%	1,24%	6,78%	19.901	22.591	19.901			
	Non KUR	489	968	968	3.234	1,99%	3,81%	12,80%	2.266	2.745	2.266			
3	PWG	10	-	-	12.040	0,00%	0,00%	3,51%	12.040	12.030	12.040			
	Cilem	10	-	-	7.632	0,01%	0,00%	4,17%	7.632	7.622	7.632			
	Gadai	-	-	-	4.408	0,00%	0,00%	2,75%	4.408	4.408	4.408			
4	CFG	19.717	27.801	28.500	64.012	0,99%	1,33%	2,98%	35.512	44.295	36.210			
	CF 1	13.249	15.216	16.070	27.127	4,89%	5,67%	9,54%	11.057	13.878	11.911			
	Total Griya	12.780	14.475	15.301	22.566	5,39%	6,51%	9,65%	7.264	9.786	8.091			
	Oto	469	742	769	4.562	1,37%	1,58%	9,06%	3.793	4.093	3.820			
	CF 2	6.468	12.585	12.430	36.885	0,38%	0,67%	1,98%	24.455	30.416	24.299			
	Mitraguna & Others	5.999	11.277	11.068	33.001	0,41%	0,69%	2,06%	21.933	27.003	21.724			
	Pensiun	470	1.308	1.361	3.883	0,19%	0,51%	1,46%	2.522	3.414	2.575			
Total Pembiayaan		22.002	33.847	33.943	107.274	0,83%	1,14%	3,60%	73.330	85.272	73.427	0,88%	75,57%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.522	22,59%	25,47%	24,02%	-	6.364	550			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	-	(3)	(0)			
	Non-Linkage	3.314	9.131	9.681	9.681	5,06%	13,47%	12,46%	-	6.367	550			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.073	0,70%	0,71%	0,80%	340	500	763			
	KUR	1.118	1.018	1.434	1.685	0,33%	0,40%	0,47%	251	566	667			
	Non KUR	1.455	1.292	1.300	1.389	5,91%	5,11%	5,50%	89	(66)	97			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	24.910	1,29%	1,09%	1,16%	1.419	(757)	1.860			
	CF 1	9.750	10.411	9.855	10.645	3,60%	3,48%	3,75%	790	895	234			
	Total Griya	9.274	9.871	9.315	9.928	3,91%	3,97%	4,24%	613	655	58			
	Oto	476	540	540	717	1,39%	1,11%	1,42%	177	241	177			
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,77%	629	(1.653)	1.626			
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,82%	499	(1.820)	1.362			
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,42%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	52.505	1,76%	1,71%	1,76%	1.759	6.107	3.173	1,79%	-1,37%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	25.203	25.291	(1.762)	88	3.328	15,15%	(714)	-2,75%	39.337	64,29%	(14.046)
2	Tabungan	211.719	206.878	223.168	222.766	(13.599)	(403)	15.888	7,68%	11.047	5,22%	232.866	95,66%	(10.101)
3	Deposito	98.613	105.058	99.084	99.084	29.502	0	(5.974)	-5,69%	471	0,48%	99.856	99,23%	(772)
	Total	336.337	333.899	347.455	347.140	14.141	(315)	13.242	3,97%	10.803	3,21%	372.059	93,30%	(24.918)
	CASA	237.724	228.840	248.371	248.056	(15.361)	(315)	19.216	8,40%	10.332	4,35%	272.203	91,13%	(24.146)
	(%) CASA	70,68%	68,54%	71,48%	71,46%									
	FDR	113,34%	123,52%	120,28%	120,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	15.561	19.302	19.771		469	4.210	27,05%	4.296	27,76%	-	0,00%	19.771
2	Giro ISE	9.559	8.666	10.387	10.655		268	1.988	22,94%	1.095	11,46%		0,00%	10.655
3	Tabungan ISE	5.622	6.895	8.915	9.116		201	2.222	32,22%	3.494	62,15%		0,00%	9.116
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	445	448	448		0	3	0,67%	21	4,92%		0,00%	448

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	18.598	-	5.000	5.000	2.782	5.000	1.043	-	24.634	75,50%	(6.036)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	18.598	-	5.000	5.000	2.782	5.000	1.043	-	21.551	86,30%	(2.953)
	• Local Champion	16.779	12.893	17.893	-	5.000	5.000	2.789	5.000	1.114	0	18.673	95,82%	(780)
	• Value Chain	777	705	705	-	-	-	-7	0	-72	-	2.878	24,49%	(2.173)
2	MBG	48.456	41.201	40.814	150	-	-150	-1.272	-386	-7.642	386	53.016	76,98%	(12.202)
	KUR	46.158	38.350	37.975	150	-	-150	-1.221	-375	-8.183	375	50.496	75,20%	(12.521)
	Non KUR	2.298	2.851	2.840	-	-	0	-51	-11	541	11	2.520	112,68%	319
3	PWG	20.904	26.807	26.918	4.039	2.197	-1.842	1.575	111	6.013	2.086	34.588	77,82%	(7.670)
	Cilem	9.146	13.780	13.822	895	287	-607	-575	42	4.676	245	20.186	68,47%	(6.364)
	Gadai	11.759	13.027	13.096	3.144	1.909	-1.234	2.150	69	1.337	1.841	14.402	90,93%	(1.306)
4	CFG	294.292	330.838	331.576	4.780	3.115	-1.665	2.642	737	37.284	2.378	309.858	107,01%	21.718
	CF 1	11.437	13.928	13.667	-	-	0	-86	-262	2.230	262	13.294	102,81%	373
	Total Griya	7.624	10.098	9.881	-	-	0	0	-217	2.256	217	8.092	122,10%	1.789
	• Total Non Program	7.624	10.098	9.881	-	-	0	-93	-217	2.256	217	8.092	122,10%	1.789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.786	-	-	0	-86	-44	-27	44	5.202	72,78%	(1.416)
	CF 2	282.855	316.910	317.909	4.780	3.115	-1.665	2.729	999	35.054	2.116	296.564	107,20%	21.345
	Mitraguna & Others	252.904	277.936	279.197	4.780	3.115	-1.665	833	1.261	26.293	1.854	265.342	105,22%	13.855
	Pensiun	29.951	38.974	38.712	-	-	0	1.895	-262	8.761	262	31.222	123,99%	7.490
	Total Pembiayaan	381.208	412.444	417.906	8.969	10.312	1.343	5.727	5.461	36.697	4.850	422.096	99,01%	(4.190)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	2.049	1.481	2.909	0,14%	3,59%	7,13%	1.428	2.843	860			
	KUR	66	1.886	1.317	2.746	0,14%	3,44%	7,23%	1.428	2.679	860			
	Non KUR	-	163	163	163	0,00%	5,73%	5,76%	(0)	163	0			
3	PWG	-	-	-	689	0,00%	0,00%	2,56%	689	689	689			
	Cilem	-	-	-	257	0,00%	0,00%	1,86%	257	257	257			
	Gadai	-	-	-	433	0,00%	0,00%	3,30%	433	433	433			
4	CFG	-	2.198	2.414	4.181	0,00%	0,73%	1,26%	1.767	4.181	1.983			
	CF 1	-	91	92	989	0,00%	0,66%	7,24%	897	989	898			
	Total Griya	-	-	-	458	0,00%	0,00%	4,63%	458	458	458			
	Oto	-	91	92	532	0,00%	2,40%	14,05%	440	532	441			
	CF 2	-	2.107	2.322	3.191	0,00%	0,73%	1,00%	869	3.191	1.085			
	Mitraguna & Others	-	1.795	1.933	2.198	0,00%	0,70%	0,79%	264	2.198	403			
	Pensiun	-	312	389	994	0,00%	1,00%	2,57%	605	994	682			
	Total Pembiayaan	66	4.247	3.895	7.779	0,02%	0,94%	1,86%	3.884	7.713	3.532	0,00%	100,00%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	19,20%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	19,20%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	394	0,36%	0,66%	0,97%	121	219	120			
	KUR	175	56	56	176	0,38%	0,14%	0,46%	121	1	120			
	Non KUR	-	218	218	218	0,00%	7,65%	7,68%	-	218	(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	1.522	1.589	2.176	2.676	0,52%	0,66%	0,81%	500	1.153	1.087			
	CF 1	290	290	290	290	2,54%	2,08%	2,12%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,67%	-	-	-			
	CF 2	1.232	1.298	1.885	2.385	0,44%	0,59%	0,75%	500	1.153	1.087			
	Mitraguna & Others	1.232	1.298	1.885	2.385	0,49%	0,68%	0,85%	500	1.153	1.087			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.462	6.021	6.641	0,62%	1,46%	1,59%	621	4.270	1.180	0,70%	56,01%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	8.892	8.894	332	2	(322)	-3,49%	4.607	107,45%	16.989	52,35%	(8.095)
2	Tabungan	160.765	165.443	162.740	162.158	7.432	(581)	(3.284)	-1,99%	1.394	0,87%	180.916	89,63%	(18.758)
3	Deposito	65.984	41.550	41.552	41.550	276	(2)	1	0,00%	(24.434)	-37,03%	67.122	61,90%	(25.572)
	Total	231.036	216.208	213.184	212.603	8.040	(581)	(3.605)	-1,67%	(18.434)	-7,98%	265.027	80,22%	(52.424)
	CASA	165.052	174.658	171.632	171.052	7.763	(579)	(3.606)	-2,06%	6.000	3,64%	197.905	86,43%	(26.852)
	(%) CASA	71,44%	80,78%	80,51%	80,46%									
	FDR	120,56%	144,20%	146,17%	146,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.609	2.729	2.565		(164)	(44)	-1,70%	1.010	64,95%	-	0,00%	2.565
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	1	#DIV/0!		0,00%	1
3	Tabungan ISE	1.555	2.166	2.727	2.563		(164)	397	18,35%	1.009	64,86%		0,00%	2.563
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	150	163	164	164		0	1	0,61%	14	9,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.245	-	-	0	-73	0	4.174	-	3.456	122,82%	789
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.245	-	-	0	-71	0	4.194	-	1.962	216,33%	2.283
	• Local Champion	51	4.245	4.245	-	-	0	-71	0	4.194	-	957	443,42%	3.288
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.456	170	15	-155	263	-109	4.810	124	17.686	110,01%	1.770
	KUR	12.693	16.663	16.578	170	15	-155	324	-86	3.885	101	15.586	106,36%	992
	Non KUR	1.952	2.902	2.878	-	-	0	-60	-24	926	24	2.100	137,05%	778
3	PWG	16.365	26.307	26.827	3.160	1.931	-1.230	1.083	520	10.461	1.411	29.274	91,64%	(2.447)
	Cilem	8.190	15.249	15.916	1.186	981	-204	459	667	7.726	314	18.454	86,25%	(2.537)
	Gadai	8.175	11.058	10.910	1.975	949	-1.025	624	-147	2.735	1.096	10.820	100,84%	90
4	CFG	247.446	261.646	261.084	3.367	2.396	-971	3.839	-563	13.638	2.959	263.405	99,12%	(2.322)
	CF 1	12.247	10.586	10.553	-	-	0	-60	-33	-1.694	33	14.104	74,83%	(3.551)
	Total Griya	9.062	7.852	7.847	-	-	0	0	-5	-1.215	5	9.491	82,68%	(1.644)
	• Total Non Program	9.062	7.852	7.847	-	-	0	-87	-5	-1.215	5	9.491	82,68%	(1.644)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.706	-	-	0	-60	-28	-479	28	4.613	58,66%	(1.907)
	CF 2	235.199	251.061	250.531	3.367	2.396	-971	3.899	-530	15.332	2.926	249.302	100,49%	1.229
	Mitraguna & Others	206.067	221.171	220.875	3.267	2.396	-871	4.041	-296	14.808	2.692	218.862	100,92%	2.013
	Pensiun	29.132	29.890	29.656	100	-	-100	-141	-234	523	234	30.439	97,43%	(784)
	Total Pembiayaan	278.528	311.763	311.611	6.697	4.342	-2.356	5.112	-152	33.083	4.494	313.822	99,30%	(2.210)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	82	79	860	0,00%	0,41%	4,42%	780	860	777			
	KUR	-	82	79	547	0,00%	0,48%	3,30%	467	547	464			
	Non KUR	-	-	-	313	0,00%	0,00%	10,88%	313	313	313			
3	PWG	-	-	-	1.212	0,00%	0,00%	4,52%	1.212	1.212	1.212			
	Cilem	-	-	-	519	0,00%	0,00%	3,26%	519	519	519			
	Gadai	-	-	-	693	0,00%	0,00%	6,35%	693	693	693			
4	CFG	713	671	728	5.171	0,29%	0,28%	1,98%	4.443	4.458	4.500			
	CF 1	8	337	466	801	0,06%	4,40%	7,59%	334	793	464			
	Total Griya	-	261	257	257	0,00%	3,27%	3,27%	-	257	(4)			
	Oto	8	76	210	544	0,24%	7,67%	20,11%	334	536	468			
	CF 2	705	334	262	4.370	0,30%	0,10%	1,74%	4.109	3.665	4.037			
	Mitraguna & Others	705	334	262	3.638	0,34%	0,12%	1,65%	3.376	2.932	3.304			
	Pensiun	-	-	-	733	0,00%	0,00%	2,47%	733	733	733			
	Total Pembiayaan	713	753	807	7.242	0,26%	0,26%	2,32%	6.435	6.529	6.489	1,19%	48,78%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.752	2.059	2.059	0,93%	0,79%	0,79%	-	(250)	307			
	CF 1	296	296	296	296	2,42%	2,80%	2,80%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,77%	3,77%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.456	1.763	1.763	0,86%	0,70%	0,70%	-	(250)	307			
	Mitraguna & Others	2.013	1.456	1.763	1.763	0,98%	0,80%	0,80%	-	(250)	307			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.752	2.059	2.059	0,83%	0,66%	0,66%	-	(250)	307	5,79%	-776,87%	5,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	28.008	28.089	1.239	80	(1.740)	-5,83%	671	2,45%	35.521	79,07%	(7.433)
2	Tabungan	55.536	68.233	65.294	65.225	9.942	(70)	(3.008)	-4,41%	9.688	17,45%	68.601	95,08%	(3.376)
3	Deposito	6.088	6.809	6.307	6.309	(335)	1	(500)	-7,34%	221	3,62%	6.873	91,79%	(564)
	Total	89.042	104.870	99.610	99.622	10.846	12	(5.248)	-5,00%	10.580	11,88%	110.995	89,75%	(11.373)
	CASA	82.953	98.061	93.303	93.313	11.181	10	(4.748)	-4,84%	10.360	12,49%	104.122	89,62%	(10.809)
	(%) CASA	93,16%	93,51%	93,67%	93,67%									
	FDR	82,33%	92,06%	97,80%	97,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	970	886	891	5	(79)	-8,13%	(2.227)	-71,42%	-	0,00%	891
2	Giro ISE	560	442	54	54	0	(387)	-87,73%	(506)	-90,33%		0,00%	54
3	Tabungan ISE	2.557	528	832	837	5	309	58,38%	(1.720)	-67,27%		0,00%	837
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	52	53	53	0	1	1,92%	8	17,78%		0,00%	53

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Local Champion	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.852	100	200	100	-215	65	30	135	21.896	81,53%	(4.044)
	KUR	16.625	17.098	17.165	100	200	100	-190	67	540	133	20.501	83,73%	(3.336)
	Non KUR	1.196	688	686	-	-	0	-24	-2	-510	2	1.394	49,23%	(708)
3	PWG	2.171	6.495	6.886	514	463	-51	1.023	391	4.715	72	8.105	84,95%	(1.220)
	Cilem	2.171	6.495	6.886	514	463	-51	1.023	391	4.715	72	8.105	84,95%	(1.220)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	70.080	787	1.171	384	2.040	419	19.994	752	63.498	110,37%	6.582
	CF 1	13.142	15.797	15.906	-	201	201	-77	109	2.764	92	15.400	103,28%	506
	Total Griya	12.152	13.526	13.468	-	-	0	0	-57	1.316	57	13.221	101,87%	247
	• Total Non Program	7.615	9.363	9.321	-	-	0	-108	-42	1.706	42	8.143	114,46%	1.177
	• Program	4.537	4.163	4.148	-	-	0	-32	-15	-390	15	5.078	81,68%	(930)
	Oto	989	2.271	2.438	-	201	201	-77	166	1.448	34	2.179	111,85%	258
	CF 2	36.945	53.865	54.174	787	970	183	2.117	310	17.229	660	48.098	112,63%	6.076
	Mitraguna & Others	31.987	48.880	49.225	787	970	183	2.146	345	17.238	625	42.107	116,90%	7.118
	Pensiun	4.958	4.985	4.949	-	-	0	-29	-36	-8	36	5.991	82,62%	(1.041)
	Total Pembiayaan	73.308	96.546	97.421	1.401	1.834	433	2.793	875	24.113	959	96.728	100,72%	693

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	983	1.229	1.970	1,40%	6,91%	11,04%	741	1.721	988			
	KUR	249	917	1.229	1.714	1,50%	7,19%	9,98%	484	1.465	797			
	Non KUR	-	66	-	256	0,00%	0,00%	37,35%	256	256	190			
3	PWG	-	-	-	82	0,00%	0,00%	1,20%	82	82	82			
	Cilem	-	-	-	82	0,00%	0,00%	1,20%	82	82	82			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	871	2,00%	1,13%	1,24%	82	(130)	286			
	CF 1	727	586	789	818	5,53%	4,99%	5,14%	29	91	232			
	Total Griya	727	581	789	802	5,98%	5,83%	5,96%	13	75	221			
	Oto	-	5	-	15	0,00%	0,00%	0,63%	15	15	11			
	CF 2	274	-	-	54	0,74%	0,00%	0,10%	54	(221)	54			
	Mitraguna & Others	274	-	-	54	0,86%	0,00%	0,11%	54	(221)	54			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.568	2.018	2.924	1,71%	2,09%	3,00%	906	1.674	1.356	1,60%	46,73%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	239	4,80%	0,89%	1,34%	81	(616)	69			
	KUR	438	40	38	120	2,63%	0,22%	0,70%	82	(317)	80			
	Non KUR	417	129	120	119	34,85%	17,50%	17,29%	(2)	(298)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	486	0,90%	0,51%	0,69%	130	37	130			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,67%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	397	1,22%	0,50%	0,73%	130	(53)	130			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,54%	-	(183)	-			
	Pensiun	-	-	-	130	0,00%	0,00%	2,62%	130	130	130			
	Total Pembiayaan	1.814	940	929	1.140	2,47%	0,96%	1,17%	210	(674)	199	0,76%	35,43%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	17.783	17.788	(23.428)	5	2.745	18,25%	(7.930)	-30,83%	34.063	52,22%	(16.274)
2	Tabungan	122.400	138.299	141.020	140.847	2.513	(173)	2.549	1,84%	18.447	15,07%	135.814	103,71%	5.033
3	Deposito	49.497	52.299	49.592	49.592	(1.625)	0	(2.706)	-5,17%	95	0,19%	50.279	98,64%	(686)
	Total	197.616	205.640	208.395	208.228	(22.540)	(167)	2.588	1,26%	10.612	5,37%	220.156	94,58%	(11.928)
	CASA	148.118	153.341	158.803	158.635	(20.916)	(167)	5.294	3,45%	10.517	7,10%	169.877	93,38%	(11.242)
	(%) CASA	74,95%	74,57%	76,20%	76,18%									
	FDR	74,94%	87,49%	86,62%	86,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	9.383	15.459	14.739	14.342	(397)	(1.117)	-7,23%	4.959	52,85%	-	0,00%	14.342
2	Giro ISE	3.509	1.815	1.871	1.969	98	154	8,49%	(1.540)	-43,89%		0,00%	1.969
3	Tabungan ISE	5.874	13.644	12.868	12.373	(495)	(1.271)	-9,32%	6.499	110,64%		0,00%	12.373
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	119	121	121	0	2	1,68%	21	21,00%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	40.518	1.130	-	-1.130	1.749	-370	5.616	370	38.663	104,80%	1.854
	KUR	33.390	38.479	38.116	930	-	-930	1.494	-363	4.726	363	36.969	103,10%	1.147
	Non KUR	1.512	2.409	2.402	200	-	-200	256	-7	890	7	1.694	141,75%	707
3	PWG	20.337	35.928	36.572	5.633	3.896	-1.738	2.559	643	16.235	3.252	31.928	114,54%	4.644
	Cilem	6.847	17.748	17.991	1.636	731	-905	1.290	243	11.144	488	15.562	115,61%	2.429
	Gadai	13.490	18.180	18.581	3.997	3.165	-832	1.269	401	5.091	2.764	16.366	113,53%	2.215
4	CFG	92.645	100.930	100.561	2.712	459	-2.254	3.814	-369	7.916	828	103.398	97,26%	(2.837)
	CF 1	21.426	20.334	20.396	357	109	-249	245	62	-1.030	47	22.707	89,82%	(2.311)
	Total Griya	17.556	15.516	15.507	-	-	0	0	-9	-2.050	9	17.879	86,73%	(2.372)
	• Total Non Program	17.556	15.516	15.507	-	-	0	-167	-9	-2.050	9	17.879	86,73%	(2.372)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.889	357	109	-249	245	71	1.019	38	4.828	101,27%	61
	CF 2	71.219	80.596	80.165	2.355	350	-2.005	3.569	-431	8.946	781	80.691	99,35%	(526)
	Mitraguna & Others	67.517	76.973	76.577	2.355	350	-2.005	3.605	-396	9.059	746	76.113	100,61%	464
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	180.502	9.476	5.054	-4.421	8.106	589	32.403	4.465	174.205	103,61%	6.297

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	334	106	4.122	0,38%	0,26%	10,17%	4.016	3.990	3.788			
	KUR	131	170	106	3.423	0,39%	0,28%	8,98%	3.317	3.291	3.253			
	Non KUR	-	165	-	699	0,00%	0,00%	29,11%	699	699	534			
3	PWG	-	-	-	1.327	0,00%	0,00%	3,63%	1.327	1.327	1.327			
	Cilem	-	-	-	929	0,00%	0,00%	5,16%	929	929	929			
	Gadai	-	-	-	397	0,00%	0,00%	2,14%	397	397	397			
4	CFG	616	1.647	1.495	5.832	0,67%	1,48%	5,80%	4.338	5.216	4.186			
	CF 1	588	544	325	2.431	2,74%	1,60%	11,92%	2.106	1.843	1.887			
	Total Griya	588	420	202	1.982	3,35%	1,30%	12,78%	1.780	1.394	1.562			
	Oto	-	125	122	449	0,00%	2,54%	9,18%	327	449	324			
	CF 2	28	1.102	1.170	3.401	0,04%	1,45%	4,24%	2.232	3.373	2.299			
	Mitraguna & Others	28	1.102	1.170	3.401	0,04%	1,52%	4,44%	2.232	3.373	2.299			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	11.281	0,50%	0,89%	6,25%	9.680	10.533	9.300	0,05%	99,18%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	941	996	996	0,61%	0,99%	0,99%	-	431	55			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	941	996	996	0,70%	1,24%	1,24%	-	494	55			
	Mitraguna & Others	502	941	996	996	0,74%	1,29%	1,30%	-	494	55			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.220	1.275	1.275	0,53%	0,71%	0,71%	-	494	55	1,62%	-129,52%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	174	174	118	0	(41)	-19,20%	(246)	-58,59%	8.110	2,14%	(7.936)
2	Tabungan	44.796	52.259	51.681	52.077	2.396	396	(182)	-0,35%	7.281	16,25%	57.103	91,20%	(5.025)
3	Deposito	28.737	6.132	6.186	6.186	(200)	0	54	0,88%	(22.551)	-78,47%	29.411	21,03%	(23.225)
	Total	73.953	58.606	58.041	58.437	2.313	396	(169)	-0,29%	(15.516)	-20,98%	94.623	61,76%	(36.186)
	CASA	45.216	52.474	51.855	52.251	2.513	396	(223)	-0,42%	7.035	15,56%	65.213	80,12%	(12.961)
	(%) CASA	61,14%	89,54%	89,34%	89,41%									
	FDR	129,31%	188,04%	191,15%	189,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.171	1.462	1.687		225	516	44,10%	780	85,93%	-	0,00%	1.687
2	Giro ISE	390	210	168	168		0	(42)	-19,89%	(222)	-56,91%		0,00%	168
3	Tabungan ISE	518	961	1.295	1.519		225	558	58,05%	1.001	193,40%		0,00%	1.519
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Local Champion	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.596	19.299	200	-	-200	-449	-297	-473	297	22.803	84,63%	(3.505)
	KUR	19.175	18.883	18.591	200	-	-200	-532	-292	-584	292	22.059	84,28%	(3.468)
	Non KUR	597	713	708	-	-	0	83	-5	111	5	745	95,06%	(37)
3	PWG	2.596	7.836	8.071	526	359	-168	735	235	5.474	124	8.830	91,40%	(759)
	Cilem	2.069	5.965	5.921	316	41	-275	287	-44	3.852	85	6.810	86,94%	(889)
	Gadai	527	1.871	2.149	210	318	108	448	279	1.622	39	2.019	106,45%	130
4	CFG	73.258	82.031	82.834	1.743	1.516	-226	2.392	803	9.577	713	83.932	98,69%	(1.098)
	CF 1	2.294	3.647	4.282	221	660	440	276	635	1.988	25	3.570	119,95%	712
	Total Griya	712	1.611	1.600	-	-	0	0	-11	888	11	1.034	154,71%	566
	• Total Non Program	712	1.611	1.600	-	-	0	-22	-11	888	11	1.034	154,71%	566
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.682	221	660	440	276	646	1.099	14	2.536	105,77%	146
	CF 2	70.963	78.385	78.552	1.522	856	-666	2.117	168	7.589	688	80.362	97,75%	(1.810)
	Mitraguna & Others	52.047	60.807	61.003	1.180	694	-486	2.208	196	8.956	498	60.577	100,70%	426
	Pensiun	18.916	17.577	17.549	342	162	-180	-91	-28	-1.367	190	19.785	88,70%	(2.236)
	Total Pembiayaan	95.626	110.202	110.943	2.469	1.875	-594	2.673	740	15.317	1.134	115.565	96,00%	(4.622)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	493	314	2.057	0,34%	1,60%	10,66%	1.743	1.990	1.564			
	KUR	67	397	286	2.057	0,35%	1,52%	11,06%	1.771	1.990	1.660			
	Non KUR	-	96	28	-	0,00%	3,93%	0,00%	(28)	-	(96)			
3	PWG	-	-	-	213	0,00%	0,00%	2,64%	213	213	213			
	Cilem	-	-	-	213	0,00%	0,00%	3,59%	213	213	213			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.095	2.308	2.978	0,00%	2,81%	3,60%	670	2.977	883			
	CF 1	-	-	-	332	0,00%	0,00%	7,75%	332	332	332			
	Total Griya	-	-	-	91	0,00%	0,00%	5,66%	91	91	91			
	Oto	-	-	-	241	0,00%	0,00%	8,99%	241	241	241			
	CF 2	1	2.095	2.308	2.646	0,00%	2,94%	3,37%	338	2.645	551			
	Mitraguna & Others	1	2.095	2.308	2.377	0,00%	3,80%	3,90%	68	2.376	281			
	Pensiun	-	-	-	270	0,00%	0,00%	1,54%	270	270	270			
	Total Pembiayaan	68	2.589	2.623	5.248	0,07%	2,38%	4,73%	2.625	5.180	2.659	4,14%	12,42%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	116	120	120	0,91%	0,61%	0,62%	-	(60)	4			
	KUR	181	116	120	120	0,94%	0,64%	0,65%	-	(60)	4			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	363	352	352	0,00%	0,43%	0,43%	-	352	(11)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	363	352	352	0,00%	0,45%	0,45%	-	352	(11)			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	156	145	145	0,00%	0,13%	0,83%	-	145	(11)			
	Total Pembiayaan	181	479	473	473	0,19%	0,43%	0,43%	-	292	(7)	8,57%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	19.841	19.868	(662)	26	(2.114)	-9,62%	(18.711)	-48,50%	50.912	39,02%	(31.044)
2	Tabungan	168.056	173.709	181.794	180.885	(401)	(909)	7.177	4,13%	12.830	7,63%	188.094	96,17%	(7.208)
3	Deposito	55.027	67.591	67.128	67.128	(3.993)	0	(463)	-0,68%	12.101	21,99%	56.195	119,46%	10.933
	Total	261.662	263.281	268.764	267.881	(5.056)	(882)	4.600	1,75%	6.220	2,38%	295.201	90,75%	(27.320)
	CASA	206.634	195.690	201.636	200.753	(1.063)	(882)	5.063	2,59%	(5.881)	-2,85%	239.006	84,00%	(38.252)
	(%) CASA	78,97%	74,33%	75,02%	74,94%									
	FDR	64,72%	74,36%	73,45%	73,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.018	4.097	4.118		21	100	2,48%	1.079	35,48%	-	0,00%	4.118
2	Giro ISE	335	326	269	284		15	(42)	-12,94%	(51)	-15,26%		0,00%	284
3	Tabungan ISE	2.705	3.692	3.828	3.834		6	142	3,84%	1.130	41,76%		0,00%	3.834
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	162	163	163		0	1	0,62%	17	11,64%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.227	25.244	-	-	0	-291	17	470	(17)	30.626	82,43%	(5.382)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.244	-	-	0	-291	17	470	(17)	28.077	89,91%	(2.834)
	• Local Champion	24.387	24.877	24.894	-	-	0	-288	17	507	(17)	25.953	95,92%	(1.059)
	• Value Chain	387	350	350	-	-	-	-4	0	-37	-	2.124	16,47%	(1.774)
2	MBG	21.941	24.298	24.252	700	200	-500	240	-46	2.312	246	24.965	97,15%	(712)
	KUR	20.349	22.920	22.883	700	200	-500	272	-36	2.534	236	23.226	98,52%	(343)
	Non KUR	1.592	1.379	1.369	-	-	0	-32	-9	-223	9	1.739	78,74%	(370)
3	PWG	23.945	36.403	37.192	6.207	4.821	-1.386	2.540	789	13.247	4.033	36.734	101,25%	457
	Cilem	8.631	15.736	15.909	1.381	741	-639	745	173	7.278	568	18.820	84,53%	(2.911)
	Gadai	15.314	20.667	21.283	4.826	4.080	-746	1.795	615	5.969	3.464	17.914	118,80%	3.369
4	CFG	98.692	109.855	110.727	1.620	1.599	-21	956	872	12.035	726	114.514	96,69%	(3.787)
	CF 1	13.574	19.937	20.469	403	607	204	121	532	6.895	74	15.455	132,45%	5.015
	Total Griya	9.477	14.029	14.023	-	-	0	0	-6	4.546	6	9.952	140,91%	4.072
	• Total Non Program	9.477	14.029	14.023	-	-	0	128	-6	4.546	6	9.952	140,91%	4.072
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.446	403	607	204	121	538	2.349	69	5.503	117,14%	943
	CF 2	85.118	89.918	90.258	1.217	992	-225	835	340	5.140	652	99.060	91,11%	(8.802)
	Mitraguna & Others	51.909	55.390	55.643	475	692	217	194	253	3.734	439	64.565	86,18%	(8.922)
	Pensiun	33.208	34.527	34.614	742	300	-442	641	87	1.406	213	34.495	100,35%	120
	Total Pembiayaan	169.351	195.783	197.415	8.527	6.620	-1.907	3.445	1.632	28.064	4.988	206.839	95,44%	(9.424)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.402	0,00%	0,00%	5,56%	1.402	1.402	1.402			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.402	0,00%	0,00%	5,56%	1.402	1.402	1.402			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	1.144	0,51%	0,29%	4,72%	1.073	1.031	1.045			
	KUR	113	35	11	931	0,55%	0,05%	4,07%	920	818	896			
	Non KUR	-	64	60	213	0,00%	4,35%	15,57%	153	213	149			
3	PWG	-	-	-	781	0,00%	0,00%	2,10%	781	781	781			
	Cilem	-	-	-	646	0,00%	0,00%	4,06%	646	646	646			
	Gadai	-	-	-	135	0,00%	0,00%	0,63%	135	135	135			
4	CFG	211	347	851	1.978	0,21%	0,78%	1,79%	1.127	1.767	1.631			
	CF 1	-	132	505	772	0,00%	2,53%	3,77%	268	772	641			
	Total Griya	-	132	349	349	0,00%	2,49%	2,49%	-	349	217			
	Oto	-	-	156	424	0,00%	2,64%	6,57%	268	424	424			
	CF 2	211	215	347	1.206	0,25%	0,39%	1,34%	859	995	991			
	Mitraguna & Others	211	9	13	737	0,41%	0,02%	1,32%	724	526	728			
	Pensiun	-	206	334	469	0,00%	0,97%	1,35%	135	469	263			
	Total Pembiayaan	324	446	922	5.306	0,19%	0,47%	2,69%	4.384	4.982	4.860	0,35%	86,87%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,84%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,84%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.483	1.478	1.478	2,15%	1,35%	1,34%	-	(646)	(5)			
	CF 1	445	402	402	402	3,28%	2,02%	1,96%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,75%	2,75%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,28%	0,25%	-	(24)	-			
	CF 2	1.679	1.081	1.076	1.076	1,97%	1,20%	1,19%	-	(603)	(5)			
	Mitraguna & Others	1.585	1.081	1.076	1.076	3,05%	1,94%	1,93%	-	(509)	(5)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.466	1,28%	2,28%	2,26%	-	2.297	(5)	1,30%	42,65%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	770	850	(31)	80	148	21,02%	(3.756)	-81,54%	12.486	6,81%	(11.636)
2	Tabungan	52.069	51.523	50.999	50.814	1.708	(185)	(709)	-1,38%	(1.255)	-2,41%	64.775	78,45%	(13.961)
3	Deposito	11.396	8.222	8.232	8.232	(495)	0	10	0,12%	(3.164)	-27,77%	12.114	67,96%	(3.882)
	Total	68.072	60.448	60.001	59.896	1.182	(105)	(552)	-0,91%	(8.176)	-12,01%	89.374	67,02%	(29.478)
	CASA	56.676	52.226	51.769	51.664	1.677	(105)	(562)	-1,08%	(5.011)	-8,84%	77.261	66,87%	(25.596)
	(%) CASA	83,26%	86,40%	86,28%	86,26%									
	FDR	200,44%	262,77%	265,98%	266,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.304	1.393	1.395	2	91	6,98%	(188)	-11,88%	-	0,00%	1.395	
2	Giro ISE	116	4	4	4	0	0	0,00%	(111)	-96,15%		0,00%	4	
3	Tabungan ISE	1.468	1.300	1.389	1.391	2	91	7,01%	(77)	-5,25%		0,00%	1.391	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	122	133	133	133	0	0	0,00%	11	9,02%		0,00%	133	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	41.111	40.806	755	250	-505	465	-305	1.153	555	42.501	96,01%	(1.695)
	KUR	35.878	38.336	38.050	755	250	-505	572	-286	2.172	536	38.587	98,61%	(537)
	Non KUR	3.776	2.775	2.757	-	-	0	-107	-19	-1.020	19	3.914	70,42%	(1.158)
3	PWG	12.336	26.611	26.928	4.284	3.588	-696	2.289	317	14.592	3.271	21.563	124,88%	5.365
	Cilem	3.767	8.461	8.773	430	524	94	418	311	5.005	213	8.648	101,44%	124
	Gadai	8.569	18.150	18.156	3.854	3.063	-791	1.871	6	9.587	3.058	12.915	140,58%	5.241
4	CFG	84.451	91.118	91.858	753	1.370	617	1.254	740	7.407	630	95.541	96,15%	(3.683)
	CF 1	4.785	7.248	7.228	158	-	-158	144	-20	2.443	20	6.077	118,94%	1.151
	Total Griya	4.537	6.373	6.358	-	-	0	0	-15	1.820	15	4.894	129,91%	1.464
	• Total Non Program	4.383	5.720	5.706	-	-	0	-45	-14	1.323	14	4.721	120,86%	985
	• Program	154	653	651	-	-	0	-3	-1	497	1	172	377,91%	479
	Oto	248	875	870	158	-	-158	144	-5	622	5	1.183	73,54%	(313)
	CF 2	79.665	83.870	84.630	596	1.370	775	1.110	760	4.965	610	89.464	94,60%	(4.834)
	Mitraguna & Others	63.755	65.327	66.205	323	1.370	1.047	936	877	2.450	493	72.645	91,13%	(6.440)
	Pensiun	15.910	18.542	18.425	273	-	-273	174	-117	2.515	117	16.818	109,55%	1.607
	Total Pembiayaan	136.441	158.840	159.593	5.792	5.208	-585	4.007	752	23.152	4.455	159.605	99,99%	(12)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	588	302	4.085	0,47%	0,73%	10,01%	3.783	3.898	3.497			
	KUR	48	449	302	3.613	0,13%	0,79%	9,50%	3.311	3.566	3.164			
	Non KUR	140	138	-	471	3,70%	0,00%	17,10%	471	332	333			
3	PWG	-	-	-	817	0,00%	0,00%	3,03%	817	817	817			
	Cilem	-	-	-	663	0,00%	0,00%	7,55%	663	663	663			
	Gadai	-	-	-	154	0,00%	0,00%	0,85%	154	154	154			
4	CFG	1.300	448	445	3.230	1,54%	0,49%	3,52%	2.786	1.930	2.783			
	CF 1	-	-	-	7	0,00%	0,00%	0,10%	7	7	7			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	7	0,00%	0,00%	0,81%	7	7	7			
	CF 2	1.300	448	445	3.223	1,63%	0,53%	3,81%	2.779	1.923	2.776			
	Mitraguna & Others	1.135	448	445	3.223	1,78%	0,68%	4,87%	2.779	2.088	2.776			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	8.132	1,09%	0,47%	5,10%	7.386	6.645	7.097	0,51%	90,06%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	74	442	434	0,00%	1,07%	1,06%	(8)	434	360			
	KUR	-	-	238	235	0,00%	0,62%	0,62%	(3)	235	235			
	Non KUR	-	74	204	199	0,00%	7,34%	7,23%	(4)	199	125			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	446	445	445	0,76%	0,49%	0,48%	-	(198)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	446	445	445	0,81%	0,53%	0,53%	-	(198)	(1)			
	Mitraguna & Others	643	284	283	283	1,01%	0,43%	0,43%	-	(360)	(1)			
	Pensiun	-	162	162	162	0,00%	0,10%	0,88%	-	162	0			
	Total Pembiayaan	643	520	887	879	0,47%	0,56%	0,55%	(8)	236	359	0,59%	-7,88%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	4.683	4.609	(495)	(74)	(1.281)	-21,75%	229	5,22%	12.255	37,61%	(7.645)
2	Tabungan	121.239	126.909	124.457	124.121	(1.862)	(335)	(2.788)	-2,20%	2.882	2,38%	133.893	92,70%	(9.772)
3	Deposito	26.839	21.290	20.817	20.817	(120)	0	(473)	-2,22%	(6.022)	-22,44%	27.590	75,45%	(6.773)
	Total	152.459	154.089	149.957	149.548	(2.477)	(409)	(4.542)	-2,95%	(2.911)	-1,91%	173.738	86,08%	(24.190)
	CASA	125.619	132.799	129.139	128.730	(2.357)	(409)	(4.069)	-3,06%	3.111	2,48%	146.148	88,08%	(17.417)
	(%) CASA	82,40%	86,18%	86,12%	86,08%									
	FDR	80,08%	82,67%	84,69%	84,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.346	3.562	3.631		69	285	8,52%	380	11,70%	-	0,00%	3.631
2	Giro ISE	1.707	1.958	1.941	1.995		54	37	1,87%	288	16,89%		0,00%	1.995
3	Tabungan ISE	1.544	1.388	1.621	1.636		15	248	17,90%	92	5,97%		0,00%	1.636
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%		0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	27.634	130	100	-30	247	-110	-3.553	210	34.233	80,72%	(6.599)
	KUR	27.378	24.973	24.873	130	100	-30	362	-100	-2.505	200	30.277	82,15%	(5.404)
	Non KUR	3.809	2.771	2.761	-	-	0	-115	-10	-1.048	10	3.955	69,80%	(1.194)
3	PWG	1.449	4.989	4.922	548	167	-381	228	-66	3.473	233	6.624	74,31%	(1.701)
	Cilem	1.449	4.989	4.922	548	167	-381	228	-66	3.473	233	6.624	74,31%	(1.701)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.836	760	460	-300	1.047	-211	5.273	671	87.647	91,09%	(7.811)
	CF 1	26.770	24.847	24.785	650	-	-650	-83	-63	-1.986	63	28.738	86,24%	(3.954)
	Total Griya	26.477	21.706	21.664	650	-	-650	0	-42	-4.813	42	27.317	79,31%	(5.653)
	• Total Non Program	23.147	18.793	18.764	650	-	-650	389	-28	-4.383	28	23.590	79,54%	(4.826)
	• Program	3.330	2.913	2.900	-	-	0	-38	-13	-430	13	3.727	77,82%	(827)
	Oto	293	3.141	3.120	-	-	0	-83	-21	2.827	21	1.421	219,57%	1.699
	CF 2	47.792	55.199	55.051	110	460	350	1.130	-148	7.259	608	58.909	93,45%	(3.857)
	Mitraguna & Others	41.537	46.694	46.598	110	460	350	12	-96	5.061	556	51.622	90,27%	(5.024)
	Pensiun	6.255	8.506	8.453	-	-	0	1.119	-53	2.198	53	7.286	116,01%	1.167
	Total Pembiayaan	122.084	127.384	126.993	1.438	727	-711	1.476	-390	4.910	1.117	143.389	88,57%	(16.395)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.083	713	2.101	0,27%	2,57%	7,60%	1.387	2.017	1.018			
	KUR	83	412	159	1.617	0,30%	0,64%	6,50%	1.458	1.534	1.205			
	Non KUR	-	670	554	484	0,00%	20,01%	17,51%	(71)	484	(187)			
3	PWG	10	-	-	25	0,69%	0,00%	0,52%	25	15	25			
	Cilem	10	-	-	25	0,69%	0,00%	0,52%	25	15	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	2.660	2,19%	3,88%	3,33%	(442)	1.024	494			
	CF 1	1.522	1.690	2.499	2.006	5,68%	10,06%	8,09%	(493)	484	316			
	Total Griya	1.522	1.690	2.499	2.006	5,75%	11,51%	9,26%	(493)	484	316			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	476	603	654	0,24%	1,09%	1,19%	51	540	178			
	Mitraguna & Others	114	476	603	654	0,27%	1,29%	1,40%	51	540	178			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	4.787	1,42%	3,00%	3,77%	971	3.057	936	0,94%	75,09%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	12.559	12.559	80,49%	86,00%	86,01%	-	577	577			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.856	1.856	30,58%	47,58%	47,61%	-	577	577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	764	1.056	1.271	1,54%	3,81%	4,60%	215	792	507			
	KUR	111	276	479	479	0,41%	1,92%	1,93%	-	368	204			
	Non KUR	368	489	577	792	9,65%	20,81%	28,67%	215	424	303			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.723	1.266	1.534	1,83%	1,58%	1,92%	269	170	(189)			
	CF 1	1.118	655	388	657	4,18%	1,56%	2,65%	269	(461)	1			
	Total Griya	1.118	655	388	657	4,22%	1,79%	3,03%	269	(461)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,59%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,88%	-	631	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.364	11,32%	11,68%	12,10%	484	1.539	895	1,28%	89,41%	-10,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	4.527	4.616	(1.283)	89	1.196	34,96%	(1.303)	-22,01%	14.361	32,14%	(9.745)
2	Tabungan	49.567	53.824	52.532	52.231	(527)	(301)	(1.593)	-2,96%	2.664	5,38%	63.134	82,73%	(10.903)
3	Deposito	19.983	50.227	50.102	50.102	(658)	0	(125)	-0,25%	30.119	150,72%	20.773	241,19%	29.329
	Total	75.469	107.472	107.161	106.950	(2.469)	(211)	(523)	-0,49%	31.480	41,71%	98.268	108,83%	8.681
	CASA	55.486	57.245	57.059	56.848	(1.811)	(211)	(397)	-0,69%	1.362	2,45%	77.495	73,36%	(20.648)
	(%) CASA	73,52%	53,26%	53,25%	53,15%									
	FDR	164,25%	127,15%	127,71%	127,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.016	1.002	1.002		0	(14)	-1,37%	(167)	-14,26%	-	0,00%	1.002
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,41%		0,00%	1
3	Tabungan ISE	994	865	851	851		0	(14)	-1,61%	(142)	-14,31%		0,00%	851
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
3	PWG	2.503	4.324	4.754	158	661	504	-38	430	2.251	232	8.497	55,94%	(3.744)
	Cilem	2.503	4.324	4.754	158	661	504	-38	430	2.251	232	8.497	55,94%	(3.744)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.100	1.850	1.251	-599	2.692	-230	10.660	1.481	133.806	98,73%	(1.706)
	CF 1	4.796	5.901	5.988	-	111	111	151	87	1.192	24	6.269	95,51%	(281)
	Total Griya	4.549	4.764	4.750	-	-	0	0	-14	201	14	4.920	96,54%	(170)
	• Total Non Program	4.549	4.764	4.750	-	-	0	-45	-14	201	14	4.920	96,54%	(170)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.238	-	111	111	151	101	991	10	1.349	91,77%	(111)
	CF 2	116.645	126.430	126.112	1.850	1.140	-710	2.541	-317	9.467	1.457	127.537	98,88%	(1.424)
	Mitraguna & Others	110.497	118.744	118.497	1.730	1.140	-590	1.766	-248	8.000	1.388	120.379	98,44%	(1.883)
	Pensiun	6.148	7.685	7.616	120	-	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	136.854	2.008	1.912	-95	2.653	200	12.897	1.713	142.391	96,11%	(5.537)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	34	0,00%	0,00%	0,73%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,73%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	3.467	0,00%	1,14%	2,62%	1.960	3.467	2.013			
	CF 1	-	-	-	191	0,00%	0,00%	3,18%	191	191	191			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	191	0,00%	0,00%	15,40%	191	191	191			
	CF 2	-	1.454	1.507	3.277	0,00%	1,19%	2,60%	1.770	3.277	1.823			
	Mitraguna & Others	-	1.454	1.507	3.277	0,00%	1,27%	2,77%	1.770	3.277	1.823			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	3.502	0,00%	1,10%	2,56%	1.995	3.502	2.048	0,80%	68,89%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)			
	CF 1	65	55	54	54	1,36%	0,91%	0,90%	-	(12)	(1)			
	Total Griya	65	55	54	54	1,44%	1,13%	1,13%	-	(12)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-955,88%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	2.478	2.483	60	5	593	31,36%	882	55,12%	13.559	18,31%	(11.076)
2	Tabungan	117.228	130.045	123.085	122.904	(157)	(181)	(7.141)	-5,49%	5.676	4,84%	136.263	90,20%	(13.359)
3	Deposito	47.162	44.283	44.423	44.423	267	0	140	0,32%	(2.739)	-5,81%	48.271	92,03%	(3.848)
	Total	165.991	176.218	169.986	169.810	170	(176)	(6.408)	-3,64%	3.819	2,30%	198.093	85,72%	(28.283)
	CASA	118.829	131.935	125.563	125.387	(97)	(176)	(6.548)	-4,96%	6.558	5,52%	149.822	83,69%	(24.435)
	(%) CASA	71,59%	74,87%	73,87%	73,84%									
	FDR	85,30%	86,41%	89,38%	89,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.847	3.517	3.461		(56)	614	21,57%	394	12,85%	-	0,00%	3.461
2	Giro ISE	515	1.030	1.312	1.205		(108)	175	17,01%	690	134,04%		0,00%	1.205
3	Tabungan ISE	2.552	1.818	2.205	2.257		52	439	24,15%	(296)	-11,59%		0,00%	2.257
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	121	121		0	4	3,42%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.904	26.618	850	-	-850	297	-286	3.070	286	26.408	100,79%	210
	KUR	22.685	26.325	26.042	850	-	-850	507	-283	3.357	283	25.406	102,50%	636
	Non KUR	863	579	576	-	-	0	-210	-3	-287	3	1.002	57,46%	(426)
3	PWG	16.913	28.940	29.246	2.943	2.050	-893	1.211	307	12.333	1.743	29.768	98,25%	(522)
	Cilem	9.701	18.563	18.898	1.491	842	-650	807	335	9.197	507	19.909	94,92%	(1.011)
	Gadai	7.212	10.377	10.348	1.451	1.208	-243	404	-28	3.136	1.237	9.859	104,97%	490
4	CFG	101.109	96.418	96.062	137	175	38	-1.473	-356	-5.047	531	114.649	83,79%	(18.587)
	CF 1	13.632	14.256	14.183	17	-	-17	-42	-73	550	73	15.245	93,03%	(1.063)
	Total Griya	12.067	12.042	11.997	-	-	0	0	-45	-69	45	12.473	96,19%	(476)
	• Total Non Program	12.067	12.042	11.997	-	-	0	-108	-45	-69	45	12.473	96,19%	(476)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.185	17	-	-17	-42	-28	620	28	2.772	78,83%	(587)
	CF 2	87.476	82.163	81.880	120	175	55	-1.430	-283	-5.597	458	99.404	82,37%	(17.525)
	Mitraguna & Others	79.108	74.436	74.039	70	-	-70	-1.400	-398	-5.070	398	89.931	82,33%	(15.893)
	Pensiun	8.368	7.726	7.841	50	175	125	-30	115	-527	60	9.473	82,77%	(1.632)
	Total Pembiayaan	141.591	152.262	151.926	3.930	2.225	-1.705	35	-335	10.336	2.560	170.846	88,93%	(18.920)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	1.118	0,81%	0,00%	4,20%	1.118	928	1.118			
	KUR	-	-	-	1.032	0,00%	0,00%	3,96%	1.032	1.032	1.032			
	Non KUR	190	-	-	86	21,98%	0,00%	14,98%	86	(103)	86			
3	PWG	-	-	-	1.858	0,00%	0,00%	6,35%	1.858	1.858	1.858			
	Cilem	-	-	-	1.445	0,00%	0,00%	7,65%	1.445	1.445	1.445			
	Gadai	-	-	-	413	0,00%	0,00%	3,99%	413	413	413			
4	CFG	854	607	82	6.625	0,84%	0,08%	6,90%	6.544	5.771	6.019			
	CF 1	-	84	82	348	0,00%	0,57%	2,45%	266	348	263			
	Total Griya	-	72	70	348	0,00%	0,58%	2,90%	277	348	276			
	Oto	-	12	11	-	0,00%	0,52%	0,00%	(11)	-	(12)			
	CF 2	854	522	-	6.278	0,98%	0,00%	7,67%	6.278	5.423	5.755			
	Mitraguna & Others	854	522	-	6.200	1,08%	0,00%	8,37%	6.200	5.346	5.678			
	Pensiun	-	-	-	78	0,00%	0,00%	0,99%	78	78	78			
	Total Pembiayaan	1.044	607	82	9.601	0,74%	0,05%	6,32%	9.520	8.557	8.995	0,72%	88,58%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	-	-	0,32%	0,00%	0,00%	-	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	-	-	4,73%	0,00%	0,00%	-	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	1.073	1.073	0,59%	1,11%	1,12%	(0)	476	(0)			
	CF 1	91	239	239	238	0,67%	1,67%	1,68%	(0)	148	(0)			
	Total Griya	91	88	88	88	0,75%	0,73%	0,73%	(0)	(3)	(0)			
	Oto	-	151	151	151	0,00%	6,81%	6,90%	-	151	-			
	CF 2	506	835	835	835	0,58%	1,02%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,12%	1,13%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.262	1.073	1.073	0,47%	0,70%	0,71%	(0)	402	(189)	0,85%	-19,79%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	5.080	5.089	26	9	817	19,11%	(973)	-16,06%	17.587	28,93%	(12.498)
2	Tabungan	115.416	127.376	129.847	129.318	2.673	(529)	1.943	1,53%	13.902	12,05%	133.777	96,67%	(4.459)
3	Deposito	39.351	36.505	38.778	38.778	486	0	2.273	6,23%	(573)	-1,46%	40.431	95,91%	(1.654)
	Total	160.829	168.153	173.705	173.185	3.185	(520)	5.032	2,99%	12.356	7,68%	191.795	90,30%	(18.611)
	CASA	121.478	131.648	134.927	134.407	2.699	(520)	2.759	2,10%	12.929	10,64%	151.364	88,80%	(16.957)
	(%) CASA	75,53%	78,29%	77,68%	77,61%									
	FDR	76,61%	88,43%	86,33%	86,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.174	2.373	2.667		294	493	22,69%	1.186	80,09%	-	0,00%	2.667
2	Giro ISE	43	10	10	10		0	0	0,01%	(33)	-76,65%		0,00%	10
3	Tabungan ISE	1.438	2.164	2.363	2.657		294	493	22,79%	1.219	84,73%		0,00%	2.657
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Local Champion	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.573	9.497	-	-	0	-303	-76	1.163	76	10.704	88,72%	(1.207)
	KUR	8.171	9.393	9.317	-	-	0	-298	-76	1.146	76	10.425	89,37%	(1.108)
	Non KUR	163	180	180	-	-	0	-5	0	17	-	279	64,62%	(99)
3	PWG	22.470	32.445	33.379	4.290	3.499	-791	246	934	10.909	2.565	34.600	96,47%	(1.222)
	Cilem	8.736	15.740	16.305	946	1.016	70	671	566	7.569	450	18.452	88,37%	(2.147)
	Gadai	13.734	16.705	17.074	3.345	2.483	-861	-426	368	3.340	2.115	16.149	105,73%	925
4	CFG	92.027	105.411	105.610	756	1.456	701	1.720	199	13.583	1.257	103.661	101,88%	1.949
	CF 1	36.305	36.820	36.707	48	160	113	156	-113	402	273	37.690	97,39%	(983)
	Total Griya	33.468	33.176	33.126	-	160	160	0	-50	-342	211	33.817	97,96%	(691)
	• Total Non Program	33.468	31.174	30.967	-	-	0	-651	-207	-2.502	207	33.817	91,57%	(2.850)
	• Program	-	2.002	2.160	-	160	160	-10	157	2.160	3	0	0,00%	2.160
	Oto	2.837	3.643	3.581	48	-	-48	156	-62	744	62	3.873	92,45%	(292)
	CF 2	55.722	68.591	68.903	708	1.296	588	1.564	312	13.181	984	65.971	104,44%	2.932
	Mitraguna & Others	47.599	55.350	55.739	708	1.296	588	-567	390	8.141	906	56.899	97,96%	(1.160)
	Pensiun	8.123	13.242	13.164	-	-	0	2.131	-78	5.041	78	9.072	145,10%	4.091
	Total Pembiayaan	123.205	148.701	149.958	5.046	5.156	109	1.647	1.257	26.754	3.898	149.339	100,41%	619

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	94	563	0,00%	0,98%	5,93%	470	563	563			
	KUR	-	-	94	563	0,00%	1,00%	6,05%	470	563	563			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.542	0,00%	0,00%	4,62%	1.542	1.542	1.542			
	Cilem	-	-	-	519	0,00%	0,00%	3,18%	519	519	519			
	Gadai	-	-	-	1.023	0,00%	0,00%	5,99%	1.023	1.023	1.023			
4	CFG	1.195	325	701	1.783	1,30%	0,67%	1,69%	1.082	588	1.458			
	CF 1	69	154	536	660	0,19%	1,46%	1,80%	124	591	506			
	Total Griya	69	154	536	660	0,21%	1,62%	1,99%	124	591	506			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	171	165	1.123	2,02%	0,24%	1,63%	958	(3)	952			
	Mitraguna & Others	1.127	171	165	1.123	2,37%	0,30%	2,01%	958	(3)	952			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	325	795	3.888	0,97%	0,53%	2,59%	3.093	2.693	3.564	0,48%	81,36%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,98%	0,99%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,00%	-	94	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	821	819	818	0,87%	0,78%	0,77%	(1)	16	(3)			
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)			
	Total Griya	46	163	161	160	0,14%	0,49%	0,48%	(1)	114	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,96%	0,95%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,85%	0,84%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,43%	-	61	(0)			
	Total Pembiayaan	1.175	1.288	1.286	1.285	0,95%	0,86%	0,86%	(1)	109	(3)	0,08%	90,83%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	5.859	5.710	617	(149)	162	2,93%	(1.020)	-15,15%	19.651	29,06%	(13.941)
2	Tabungan	220.302	236.315	245.075	245.599	(5.076)	525	9.285	3,93%	25.297	11,48%	240.832	101,98%	4.767
3	Deposito	143.210	171.686	163.055	163.053	(10.775)	(2)	(8.633)	-5,03%	19.842	13,86%	144.430	112,89%	18.623
	Total	370.242	413.548	413.988	414.362	(15.234)	374	814	0,20%	44.120	11,92%	404.913	102,33%	9.449
	CASA	227.032	241.862	250.933	251.309	(4.459)	376	9.447	3,91%	24.278	10,69%	260.483	96,48%	(9.174)
	(%) CASA	61,32%	58,48%	60,61%	60,65%									
	FDR	58,19%	64,23%	64,24%	64,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.097	21.506	21.464		(42)	367	1,74%	952	4,64%	-	0,00%	21.464
2	Giro ISE	3.669	3.228	3.267	3.087		(181)	(141)	-4,38%	(583)	-15,88%		0,00%	3.087
3	Tabungan ISE	6.637	8.351	8.721	8.860		138	508	6,09%	2.223	33,49%		0,00%	8.860
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	172	174	174		0	2	1,16%	32	22,54%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	13.154	-	-	0	-300	-39	13.125	39	8.808	149,33%	4.345
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	3.585	-	-	0	-356	-39	3.556	39	4.985	71,91%	(1.400)
	• Local Champion	28	3.393	3.374	-	-	0	-55	-18	3.346	18	2.378	141,89%	996
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	12.020	-	-	0	126	-55	4.203	55	12.205	98,48%	(185)
	KUR	7.418	11.668	11.614	-	-	0	134	-54	4.196	54	11.593	100,18%	21
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	31.726	3.377	2.691	-686	51	-142	12.336	2.834	31.974	99,22%	(248)
	Cilem	9.334	14.807	14.524	496	908	412	-1.168	-283	5.190	1.191	18.810	77,22%	(4.286)
	Gadai	10.057	17.061	17.202	2.882	1.784	-1.098	1.219	141	7.145	1.643	13.164	130,67%	4.038
4	CFG	188.225	208.494	209.057	3.472	3.388	-84	3.008	-562	20.832	2.826	202.408	103,28%	6.648
	CF 1	13.467	13.805	13.560	400	-	-400	37	-245	93	245	15.211	89,15%	(1.651)
	Total Griya	8.915	8.773	8.578	-	-	0	0	-195	-337	195	9.339	91,85%	(761)
	• Total Non Program	8.915	8.773	8.578	-	-	0	495	-195	-337	195	9.339	91,85%	(761)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.982	400	-	-400	37	-51	430	51	5.871	84,84%	(890)
	CF 2	174.758	194.689	195.497	3.072	3.388	316	2.971	807	20.738	2.581	187.198	104,43%	8.299
	Mitraguna & Others	169.164	188.986	189.829	3.072	3.388	316	3.012	843	20.665	2.545	180.451	105,20%	9.378
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	265.956	6.849	6.079	-769	2.886	326	50.495	5.753	255.396	104,13%	10.560

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	66	268	2,32%	0,55%	2,23%	202	86	268			
	KUR	181	-	-	127	2,44%	0,00%	1,09%	127	(54)	127			
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141			
3	PWG	-	-	-	1.403	0,00%	0,00%	4,42%	1.403	1.403	1.403			
	Cilem	-	-	-	813	0,00%	0,00%	5,60%	813	813	813			
	Gadai	-	-	-	590	0,00%	0,00%	3,43%	590	590	590			
4	CFG	461	366	-	1.589	0,24%	0,00%	0,76%	1.589	1.128	1.223			
	CF 1	356	255	-	942	2,64%	0,00%	6,95%	942	586	687			
	Total Griya	-	-	-	262	0,00%	0,00%	3,05%	262	262	262			
	Oto	356	255	-	680	7,82%	0,00%	13,66%	680	325	425			
	CF 2	105	110	-	647	0,06%	0,00%	0,33%	647	541	536			
	Mitraguna & Others	105	110	-	647	0,06%	0,00%	0,34%	647	541	536			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	366	66	3.260	0,30%	0,02%	1,23%	3.194	2.617	2.894	0,11%	90,79%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	146	0,04%	0,07%	0,07%	(1)	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	146	0,02%	0,08%	0,07%	(1)	117	(1)			
	Mitraguna & Others	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,05%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	8.966	8.966	5.080	0	(1.675)	-15,74%	8.821	6064,24%	4.064	220,60%	4.902
2	Tabungan	93.148	114.005	114.592	114.191	2.110	(401)	186	0,16%	21.044	22,59%	106.141	107,58%	8.051
3	Deposito	25.397	122.050	123.404	123.404	(192)	0	1.355	1,11%	98.007	385,90%	26.151	471,88%	97.253
	Total	118.690	246.696	246.962	246.562	6.998	(401)	(134)	-0,05%	127.872	107,74%	136.357	180,82%	110.205
	CASA	93.293	124.646	123.558	123.157	7.190	(401)	(1.489)	-1,19%	29.864	32,01%	110.205	111,75%	12.952
	(%) CASA	78,60%	50,53%	50,03%	49,95%									
	FDR	96,89%	55,72%	56,00%	56,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.776	1.588	1.610		22	(167)	-9,39%	792	96,89%	-	0,00%	1.610
2	Giro ISE	33	60	60	60		0	0	0,00%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.717	1.528	1.550		22	(167)	-9,72%	765	97,61%		0,00%	1.550
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	82	82	82		0	0	0,00%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.624	35.138	970	1.370	400	-37	514	5.368	856	33.477	104,96%	1.662
	KUR	28.200	32.668	33.208	870	1.370	500	-59	541	5.008	829	31.727	104,67%	1.482
	Non KUR	1.570	1.956	1.930	100	-	-100	23	-26	360	26	1.750	110,28%	180
3	PWG	4.527	9.694	10.006	420	483	63	-227	312	5.479	171	10.876	92,00%	(870)
	Cilem	4.527	9.694	10.006	420	483	63	-227	312	5.479	171	10.876	92,00%	(870)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	93.155	843	868	25	933	19	12.455	849	93.313	99,83%	(158)
	CF 1	1.386	7.900	8.453	198	588	390	535	553	7.067	35	2.892	292,25%	5.561
	Total Griya	404	3.752	3.745	-	-	0	0	-6	3.341	6	784	477,82%	2.962
	• Total Non Program	404	3.752	3.745	-	-	0	-9	-6	3.341	6	784	477,82%	2.962
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.708	198	588	390	535	559	3.726	29	2.108	223,27%	2.599
	CF 2	79.315	85.237	84.702	645	280	-365	398	-534	5.387	814	90.421	93,68%	(5.719)
	Mitraguna & Others	60.800	65.858	65.424	645	280	-365	437	-435	4.624	715	70.877	92,31%	(5.454)
	Pensiun	18.515	19.378	19.279	-	-	0	-39	-100	764	100	19.543	98,65%	(265)
	Total Pembiayaan	114.997	137.454	138.300	2.233	2.721	488	670	845	23.302	1.876	137.665	100,46%	634

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	103	349	2.065	0,72%	1,01%	5,88%	1.716	1.852	1.963			
	KUR	129	103	349	1.939	0,46%	1,07%	5,84%	1.590	1.810	1.836			
	Non KUR	85	-	-	126	5,40%	0,00%	6,55%	126	42	126			
3	PWG	-	-	-	284	0,00%	0,00%	2,84%	284	284	284			
	Cilem	-	-	-	284	0,00%	0,00%	2,84%	284	284	284			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	2.355	0,00%	0,50%	2,53%	1.888	2.352	1.216			
	CF 1	-	177	177	1.139	0,00%	2,24%	13,48%	962	1.139	962			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	1.139	0,00%	4,27%	24,20%	962	1.139	962			
	CF 2	3	962	289	1.216	0,00%	0,34%	1,44%	927	1.213	254			
	Mitraguna & Others	3	962	289	609	0,01%	0,44%	0,93%	319	605	(354)			
	Pensiun	-	-	-	607	0,00%	0,00%	3,15%	607	607	607			
	Total Pembiayaan	217	1.242	816	4.705	0,19%	0,59%	3,40%	3.889	4.488	3.463	0,06%	98,10%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	119	118	7	0,71%	0,34%	0,02%	(112)	(205)	(113)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	113	112	-	12,12%	5,70%	0,00%	(112)	(190)	(113)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.759	2.754	2.931	3,10%	2,96%	3,15%	177	428	172			
	CF 1	-	23	23	200	0,00%	0,30%	2,37%	177	200	177			
	Total Griya	-	23	23	23	0,00%	0,62%	0,63%	-	23	-			
	Oto	-	-	-	177	0,00%	0,00%	3,76%	177	177	177			
	CF 2	2.503	2.735	2.731	2.731	3,16%	3,20%	3,22%	(0)	227	(5)			
	Mitraguna & Others	2.503	2.521	2.517	2.517	4,12%	3,82%	3,85%	(0)	13	(5)			
	Pensiun	-	214	214	214	0,00%	0,16%	1,11%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.938	2,36%	2,09%	2,12%	65	223	60	0,10%	95,41%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	2.807	2.799	386	(8)	929	49,70%	(657)	-19,01%	15.621	17,92%	(12.822)
2	Tabungan	145.385	150.842	151.431	150.992	1.827	(438)	150	0,10%	5.607	3,86%	164.624	91,72%	(13.632)
3	Deposito	14.811	12.606	12.548	12.548	(141)	0	(58)	-0,46%	(2.263)	-15,28%	15.935	78,74%	(3.387)
	Total	163.652	165.317	166.786	166.339	2.072	(447)	1.022	0,62%	2.687	1,64%	196.180	84,79%	(29.840)
	CASA	148.841	152.712	154.238	153.791	2.214	(447)	1.080	0,71%	4.950	3,33%	180.244	85,32%	(26.453)
	(%) CASA	90,95%	92,37%	92,48%	92,46%									
	FDR	119,93%	128,22%	127,43%	127,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.992	2.436	2.446		10	(546)	-18,26%	(88)	-3,48%	-	0,00%	2.446
2	Giro ISE	1.520	903	759	765		6	(138)	-15,28%	(754)	-49,63%		0,00%	765
3	Tabungan ISE	1.014	2.088	1.677	1.680		4	(408)	-19,54%	666	65,68%		0,00%	1.680
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	291	294	294		0	3	1,03%	19	6,91%		0,00%	294

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.240	4.240	-	-	0	-17	0	-327	-	4.568	92,83%	(327)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,92%	(3)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.212	37.693	1.220	1.170	-50	1.224	481	1.769	689	39.840	94,61%	(2.147)
	KUR	33.748	34.096	34.606	620	1.170	550	770	510	858	660	37.473	92,35%	(2.867)
	Non KUR	2.176	3.116	3.087	600	-	-600	454	-30	910	30	2.367	130,43%	720
3	PWG	12.551	23.986	24.695	2.872	2.828	-45	978	709	12.145	2.119	24.637	100,23%	58
	Cilem	6.245	13.402	13.280	1.272	305	-966	994	-122	7.035	427	15.931	83,36%	(2.651)
	Gadai	6.305	10.585	11.415	1.601	2.522	921	-16	830	5.110	1.692	8.706	131,11%	2.709
4	CFG	143.228	146.529	145.912	999	602	-397	61	-617	2.684	1.219	159.883	91,26%	(13.971)
	CF 1	29.589	26.539	26.439	129	-	-129	-13	-100	-3.150	100	34.388	76,88%	(7.949)
	Total Griya	26.165	23.673	23.595	-	-	0	0	-79	-2.571	79	29.764	79,27%	(6.170)
	• Total Non Program	3.355	2.439	2.430	-	-	0	-56	-9	-926	9	4.239	57,31%	(1.810)
	• Program	22.810	21.235	21.165	-	-	0	-156	-70	-1.645	70	25.525	82,92%	(4.360)
	Oto	3.424	2.865	2.844	129	-	-129	-13	-21	-580	21	4.624	61,51%	(1.780)
	CF 2	113.639	119.991	119.473	870	602	-268	73	-518	5.834	1.120	125.494	95,20%	(6.021)
	Mitraguna & Others	94.023	97.309	96.958	772	602	-170	156	-351	2.935	953	104.779	92,54%	(7.821)
	Pensiun	19.615	22.682	22.515	98	-	-98	-83	-167	2.899	167	20.716	108,69%	1.799
	Total Pembiayaan	196.270	211.968	212.540	5.091	4.600	-492	2.246	572	16.270	4.027	228.928	92,84%	(16.387)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	96	91	2.595	1,77%	0,24%	6,89%	2.504	1.961	2.499			
	KUR	580	96	91	2.590	1,72%	0,27%	7,49%	2.499	2.011	2.494			
	Non KUR	55	-	-	5	2,54%	0,00%	0,17%	5	(50)	5			
3	PWG	-	-	-	1.150	0,00%	0,00%	4,66%	1.150	1.150	1.150			
	Cilem	-	-	-	837	0,00%	0,00%	6,30%	837	837	837			
	Gadai	-	-	-	313	0,00%	0,00%	2,74%	313	313	313			
4	CFG	3.895	4.268	3.612	4.439	2,72%	2,46%	3,04%	827	544	171			
	CF 1	3.671	3.535	2.934	3.774	12,41%	11,06%	14,27%	840	103	240			
	Total Griya	3.671	3.535	2.934	3.760	14,03%	12,39%	15,94%	826	89	225			
	Oto	-	-	-	14	0,00%	0,00%	0,50%	14	14	14			
	CF 2	224	733	678	665	0,20%	0,56%	0,56%	(13)	441	(69)			
	Mitraguna & Others	224	733	678	665	0,24%	0,70%	0,69%	(13)	441	(69)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.364	3.703	8.184	2,31%	1,75%	3,85%	4.481	3.654	3.820	3,66%	4,96%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,61%	97,61%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	204	199	199	0,93%	0,54%	0,53%	-	(135)	(4)			
	KUR	146	148	145	145	0,43%	0,43%	0,42%	-	(1)	(3)			
	Non KUR	188	56	54	54	8,65%	1,74%	1,75%	-	(134)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.419	3.402	3.370	2,51%	2,32%	2,31%	(32)	(220)	(50)			
	CF 1	3.133	3.178	3.018	2.985	10,59%	11,37%	11,29%	(32)	(147)	(193)			
	Total Griya	3.118	3.178	3.018	2.985	11,91%	12,75%	12,65%	(32)	(132)	(193)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	241	384	384	0,40%	0,32%	0,32%	-	(73)	143			
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,27%	-	46	143			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.762	7.740	7.708	4,11%	3,65%	3,63%	(32)	(358)	(55)	3,62%	0,06%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	505	505	(431)	0	58	13,10%	(35)	-6,55%	13.456	3,75%	(12.951)
2	Tabungan	125.992	133.746	131.831	131.530	3	(302)	(2.216)	-1,66%	5.538	4,40%	146.385	89,85%	(14.856)
3	Deposito	49.100	48.466	46.707	46.707	1.128	0	(1.759)	-3,63%	(2.393)	-4,87%	50.288	92,88%	(3.581)
	Total	175.632	182.658	179.042	178.741	701	(301)	(3.917)	-2,14%	3.109	1,77%	210.129	85,06%	(31.388)
	CASA	126.532	134.192	132.336	132.034	(428)	(301)	(2.158)	-1,61%	5.503	4,35%	159.842	82,60%	(27.807)
	(%) CASA	72,04%	73,47%	73,91%	73,87%									
	FDR	182,36%	176,18%	179,13%	179,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.695	1.825	1.841		16	146	8,61%	589	47,01%	-	0,00%	1.841
2	Giro ISE	222	144	172	173		1	29	20,12%	(49)	-22,02%		0,00%	173
3	Tabungan ISE	1.030	1.551	1.653	1.668		15	117	7,54%	638	61,87%		0,00%	1.668
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	222	222		0	1	0,45%	27	13,85%		0,00%	222

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.357	-	-	0	-316	-44	-321	44	17.854	80,41%	(3.497)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.357	-	-	0	-316	-44	-321	44	16.471	87,17%	(2.114)
	• Local Champion	14.678	14.401	14.357	-	-	0	-316	-44	-321	44	15.528	92,46%	(1.171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.129	125	-	-125	90	-594	-1.144	594	38.153	86,83%	(5.024)
	KUR	31.590	31.015	30.449	125	-	-125	38	-565	-1.141	565	35.282	86,30%	(4.832)
	Non KUR	2.684	2.709	2.680	-	-	0	52	-29	-4	29	2.872	93,33%	(192)
3	PWG	22.430	34.472	35.082	4.630	2.823	-1.807	1.427	611	12.652	2.213	34.960	100,35%	122
	Cilem	9.274	14.615	15.221	880	795	-85	216	606	5.947	189	18.979	80,20%	(3.758)
	Gadai	13.156	19.856	19.861	3.750	2.028	-1.722	1.211	5	6.705	2.024	15.981	124,28%	3.880
4	CFG	248.904	239.210	238.144	614	943	329	-240	-1.066	-10.759	2.009	271.752	87,63%	(33.608)
	CF 1	66.307	61.912	61.599	149	-	-149	40	-313	-4.708	313	75.221	81,89%	(13.622)
	Total Griya	63.771	58.025	57.744	-	-	0	0	-281	-6.027	281	71.325	80,96%	(13.581)
	• Total Non Program	13.172	11.709	11.585	-	-	0	-143	-124	-1.586	124	14.703	78,80%	(3.117)
	• Program	50.599	46.315	46.159	-	-	0	-522	-157	-4.440	157	56.622	81,52%	(10.463)
	Oto	2.536	3.887	3.855	149	-	-149	40	-32	1.319	32	3.896	98,95%	(41)
	CF 2	182.596	177.298	176.545	465	943	478	-280	-753	-6.051	1.696	196.531	89,83%	(19.986)
	Mitraguna & Others	145.742	143.741	143.217	355	774	419	-121	-524	-2.525	1.298	158.383	90,42%	(15.166)
	Pensiun	36.854	33.557	33.328	110	169	59	-159	-229	-3.527	398	38.148	87,36%	(4.820)
	Total Pembiayaan	320.285	321.806	320.713	5.369	3.766	-1.603	961	-1.093	428	4.860	362.719	88,42%	(42.006)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.209	0,00%	0,00%	15,39%	2.209	2.209	2.209			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.209	0,00%	0,00%	15,39%	2.209	2.209	2.209			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	1.753	0,46%	1,62%	5,29%	1.206	1.595	1.222			
	KUR	138	436	452	1.478	0,44%	1,46%	4,85%	1.026	1.339	1.042			
	Non KUR	20	95	96	275	0,75%	3,55%	10,27%	179	255	180			
3	PWG	-	-	-	622	0,00%	0,00%	1,77%	622	622	622			
	Cilem	-	-	-	363	0,00%	0,00%	2,39%	363	363	363			
	Gadai	-	-	-	259	0,00%	0,00%	1,30%	259	259	259			
4	CFG	7.829	9.486	9.999	16.851	3,15%	4,18%	7,08%	6.852	9.022	7.366			
	CF 1	6.309	7.631	7.665	11.918	9,51%	12,38%	19,35%	4.253	5.609	4.287			
	Total Griya	6.204	7.631	7.665	11.593	9,73%	13,21%	20,08%	3.927	5.389	3.961			
	Oto	105	-	-	325	4,15%	0,00%	8,44%	325	220	325			
	CF 2	1.520	1.854	2.334	4.933	0,83%	1,32%	2,79%	2.600	3.413	3.079			
	Mitraguna & Others	1.215	1.065	1.695	4.200	0,83%	1,18%	2,93%	2.505	2.985	3.136			
	Pensiun	305	790	638	733	0,83%	1,90%	2,20%	95	428	(57)			
	Total Pembiayaan	7.988	10.017	10.547	21.435	2,49%	3,28%	6,68%	10.889	13.448	11.419	0,62%	90,78%	-6,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	251	0,50%	0,62%	0,76%	43	81	10			
	KUR	12	218	193	244	0,04%	0,62%	0,80%	51	232	26			
	Non KUR	158	23	15	7	5,88%	0,55%	0,26%	(8)	(151)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.107	6.098	6.477	2,65%	2,55%	2,72%	378	(121)	370			
	CF 1	4.154	5.019	4.894	5.272	6,26%	7,90%	8,56%	378	1.118	253			
	Total Griya	4.071	4.937	4.811	5.190	6,38%	8,29%	8,99%	378	1.118	253			
	Oto	82	82	82	82	3,25%	2,12%	2,14%	-	-	-			
	CF 2	2.444	1.088	1.205	1.205	1,34%	0,68%	0,68%	-	(1.239)	117			
	Mitraguna & Others	1.967	1.088	1.059	1.059	1,35%	0,74%	0,74%	-	(908)	(29)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	6.991	2,20%	2,04%	2,18%	421	(40)	380	0,30%	86,23%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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