

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155,866	132,926	129,021	130,150	(20,234)	1,128	(2,776)	-2.09%	(25,717)	-16.50%	307,972	42.26%	(177,822)
2	Tabungan	1,803,617	1,929,405	1,938,366	1,928,076	8,980	(10,290)	(1,329)	-0.07%	124,459	6.90%	2,053,217	93.91%	(125,141)
3	Deposito	681,198	794,773	788,815	786,405	13,126	(2,410)	(8,368)	-1.05%	105,207	15.44%	695,719	113.03%	90,686
Total		2,640,681	2,857,104	2,856,203	2,844,631	1,872	(11,572)	(12,473)	-0.44%	203,950	7.72%	3,056,908	93.06%	(212,278)
CASA		1,959,483	2,062,331	2,067,387	2,058,225	(11,254)	(9,162)	(4,105)	-0.20%	98,742	5.04%	2,361,189	87.17%	(302,964)
(% CASA		74.20%	72.18%	72.38%	72.35%									
FDR		99.99%	103.86%	103.47%	103.89%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65,610	78,195	76,985	78,160	1,175	(35)	-0.04%	12,550	19.13%	93,649	83.46%	(11,489)
2	Giro ISE	23,758	19,240	18,387	18,358	(29)	(883)	-4.59%	(5,401)	-22.73%	40,752	45.05%	(22,395)
3	Tabungan ISE	30,646	49,287	48,931	50,135	1,204	847	1.72%	19,489	63.59%	34,543	145.14%	15,592
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80,398	96,289	97,166	-	900	900	1,646	877	16,768	23	108,670	89.41%	(11,504)
	Linkage	14,865	24,410	24,410	-	-	-	54	0	9,545	-	27,177	89.82%	(2,766)
	Non-Linkage	65,533	71,879	72,755	-	900	900	1,592	877	7,222	23	81,493	89.28%	(8,738)
	• Local Champion	62,373	68,775	69,651	-	900	900	1,923	877	7,278	23	69,939	99.59%	(288)
	• Value Chain	3,160	3,104	3,104	-	-	-	(330)	0	(56)	-	11,554	26.87%	(8,450)
2	MBG	368,059	386,301	386,037	750	700	(50)	2,427	(264)	17,978	964	416,638	92.66%	(30,601)
	KUR	343,457	360,866	360,636	750	700	(50)	2,172	(230)	17,179	930	389,607	92.56%	(28,970)
	Non KUR	24,602	25,435	25,401	-	-	0	255	(35)	799	35	27,031	93.97%	(1,631)
3	PWG	200,888	337,104	335,982	10,678	8,778	(1,901)	15,679	(1,122)	135,094	9,900	352,958	95.19%	(16,975)
	Cilem	92,590	179,567	178,534	3,792	1,528	(2,264)	5,131	(1,034)	85,943	2,562	214,664	83.17%	(36,130)
	Gadai	108,298	157,537	157,449	6,886	7,249	363	10,549	(88)	49,151	7,338	138,294	113.85%	19,155
4	CFG	1,991,066	2,147,657	2,136,022	5,129	2,259	(2,870)	24,686	(11,635)	144,956	13,894	2,201,267	97.04%	(65,245)
	CF 1	271,158	283,456	283,167	1,036	764	(271)	1,344	(289)	12,009	1,053	306,261	92.46%	(23,093)
	Total Griya	236,939	234,916	234,054	-	-	0	0	(862)	(2,885)	862	254,302	92.04%	(20,248)
	• Total Non Program	155,508	157,635	156,831	-	-	0	(522)	(803)	1,323	803	163,178	96.11%	(6,347)
	• Program	81,431	77,281	77,223	-	-	0	(763)	(59)	(4,208)	59	91,124	84.74%	(13,901)
	Oto	34,219	48,540	49,113	1,036	764	(271)	1,344	573	14,894	191	51,959	94.52%	(2,845)
	CF 2	1,719,908	1,864,201	1,852,855	4,094	1,495	(2,599)	23,342	(11,346)	132,947	12,841	1,895,007	97.78%	(42,152)
	Mitraguna & Others	1,474,657	1,597,603	1,587,886	4,094	1,083	(3,011)	17,258	(9,717)	113,229	10,800	1,633,534	97.21%	(45,648)
	Pensiun	245,250	266,598	264,969	-	412	412	6,084	(1,629)	19,718	2,041	261,473	101.34%	3,496
Total Pembiayaan		2,640,411	2,967,351	2,955,207	16,557	12,637	(3,921)	44,438	(12,144)	314,796	24,781	3,079,533	95.96%	(124,326)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	2,275	5,444	5,444	11,157	0.62%	1.41%	2.89%		5,714	8,882	5,714			
	KUR	1,785	4,476	4,476	8,891	0.52%	1.24%	2.47%		4,415	7,105	4,415			
	Non KUR	489	968	968	2,267	1.99%	3.81%	8.92%		1,299	1,777	1,299			
3	PWG	10	-	-	6,878	0.00%	0.00%	2.05%		6,878	6,868	6,878			
	Cilem	10	-	-	4,961	0.01%	0.00%	2.78%		4,961	4,951	4,961			
	Gadai	-	-	-	1,917	0.00%	0.00%	1.22%		1,917	1,917	1,917			
4	CFG	19,717	27,801	28,500	64,569	0.99%	1.33%	3.02%		36,069	44,852	36,767			
	CF 1	13,249	15,216	16,070	20,436	4.89%	5.67%	7.22%		4,365	7,187	5,219			
	Total Griya	12,780	14,475	15,301	17,245	5.39%	6.51%	7.37%		1,944	4,465	2,770			
	Oto	469	742	769	3,191	1.37%	1.58%	6.50%		2,422	2,722	2,449			
	CF 2	6,468	12,585	12,430	44,133	0.38%	0.67%	2.38%		31,704	37,665	31,548			
	Mitraguna & Others	5,999	11,277	11,068	39,850	0.41%	0.69%	2.51%		28,782	33,851	28,573			
	Pensiun	470	1,308	1,361	4,283	0.19%	0.51%	1.62%		2,922	3,814	2,975			
Total Pembiayaan		22,002	33,847	33,943	82,604	0.83%	1.14%	2.80%		48,661	60,602	48,757	0.88%	68.53%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18,159	23,973	24,522	24,522	22.59%	25.47%	25.24%	-	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%	13.31%	-	6,367	550			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	2,573	2,310	2,733	2,539	0.70%	0.71%	0.66%	(195)	(34)	229			
	KUR	1,118	1,018	1,434	1,490	0.33%	0.40%	0.41%	57	372	472			
	Non KUR	1,455	1,292	1,300	1,048	5.91%	5.11%	4.13%	(251)	(406)	(243)			
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	24,236	1.29%	1.09%	1.13%	745	(1,431)	1,186			
	CF 1	9,750	10,411	9,855	9,970	3.60%	3.48%	3.52%	116	221	(440)			
	Total Griya	9,274	9,871	9,315	9,431	3.91%	3.97%	4.03%	116	157	(440)			
	Oto	476	540	540	540	1.39%	1.11%	1.10%	-	64	-			
	CF 2	15,917	12,639	13,636	14,265	0.93%	0.73%	0.77%	629	(1,652)	1,626			
	Mitraguna & Others	14,983	11,801	12,664	13,163	1.02%	0.79%	0.83%	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	51,297	1.76%	1.71%	1.74%	550	4,898	1,965	1.79%	-2.94%	0.1%

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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26,005	21,963	25,224	25,842	(1,762)	619	3,880	17.66%	(163)	-0.63%	39,337	65.70%	(13,494)
2	Tabungan	211,719	206,878	206,876	207,194	(13,599)	319	316	0.15%	(4,525)	-2.14%	232,866	88.98%	(25,672)
3	Deposito	98,613	105,058	100,359	100,311	29,502	(49)	(4,747)	-4.52%	1,698	1.72%	99,856	100.46%	455
	Total	336,337	333,899	332,459	333,348	14,141	889	(551)	-0.17%	(2,989)	-0.89%	372,059	89.60%	(38,711)
	CASA	237,724	228,840	232,099	233,037	(15,361)	937	4,196	1.83%	(4,687)	-1.97%	272,203	85.61%	(39,166)
	(%) CASA	70.68%	68.54%	69.81%	69.91%									
	FDR	113.34%	123.52%	123.58%	123.25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15,474	15,561	15,978	16,149		171	588	3.78%	675	4.36%	-	0.00%	16,149
2	Giro ISE	9,559	8,666	9,322	9,169		(153)	503	5.80%	(390)	-4.08%	-	0.00%	9,169
3	Tabungan ISE	5,622	6,895	6,656	6,980		324	85	1.24%	1,358	24.15%	-	0.00%	6,980
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17,555	13,598	13,598	-	-	0	2,782	0	(3,957)	-	24,634	55.20%	(11,036)
	Linkage	-	-	-	-	-	-	0	0	0	-	3,083	0.00%	(3,083)
	Non-Linkage	17,555	13,598	13,598	-	-	0	2,782	0	(3,957)	-	21,551	63.10%	(7,953)
	• Local Champion	16,779	12,893	12,893	-	-	0	2,789	0	(3,886)	-	18,673	69.05%	(5,780)
	• Value Chain	777	705	705	-	-	-	(7)	0	(72)	-	2,878	24.49%	(2,173)
2	MBG	48,456	41,201	41,120	-	-	0	(1,272)	(81)	(7,337)	81	53,016	77.56%	(11,896)
	KUR	46,158	38,350	38,269	-	-	0	(1,221)	(81)	(7,889)	81	50,496	75.79%	(12,227)
	Non KUR	2,298	2,851	2,851	-	-	0	(51)	0	552	-	2,520	113.12%	331
3	PWG	20,904	26,807	26,759	815	336	(480)	1,575	(48)	5,854	384	34,588	77.37%	(7,829)
	Cilem	9,146	13,780	13,663	237	-	(237)	(575)	(117)	4,517	117	20,186	67.68%	(6,523)
	Gadai	11,759	13,027	13,096	578	336	(243)	2,150	69	1,337	266	14,402	90.93%	(1,306)
4	CFG	294,292	330,838	329,365	680	820	140	2,642	(1,473)	35,073	2,293	309,858	106.30%	19,507
	CF 1	11,437	13,928	13,694	-	-	0	(86)	(234)	2,257	234	13,294	103.01%	401
	Total Griya	7,624	10,098	9,883	-	-	0	0	(215)	2,259	215	8,092	122.13%	1,791
	• Total Non Program	7,624	10,098	9,883	-	-	0	(93)	(215)	2,259	215	8,092	122.13%	1,791
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,813	3,830	3,812	-	-	0	(86)	(19)	(1)	19	5,202	73.27%	(1,390)
	CF 2	282,855	316,910	315,671	680	820	140	2,729	(1,239)	32,816	2,059	296,564	106.44%	19,107
	Mitraguna & Others	252,904	277,936	276,959	680	820	140	833	(977)	24,055	1,797	265,342	104.38%	11,617
	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	410,842	1,495	1,156	(340)	5,727	(1,602)	29,634	2,758	422,096	97.33%	(11,254)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	1,495	0.14%	3.59%	3.64%	15	1,429	(554)			
	KUR	66	1,886	1,317	1,332	0.14%	3.44%	3.48%	15	1,266	(554)			
	Non KUR	-	163	163	163	0.00%	5.73%	5.73%	-	163	0			
3	PWG	-	-	-	868	0.00%	0.00%	3.24%	868	868	868			
	Cilem	-	-	-	197	0.00%	0.00%	1.44%	197	197	197			
	Gadai	-	-	-	671	0.00%	0.00%	5.12%	671	671	671			
4	CFG	-	2,198	2,414	6,723	0.00%	0.73%	2.04%	4,309	6,723	4,525			
	CF 1	-	91	92	1,553	0.00%	0.66%	11.34%	1,461	1,553	1,462			
	Total Griya	-	-	-	458	0.00%	0.00%	4.63%	458	458	458			
	Oto	-	91	92	1,096	0.00%	2.40%	28.74%	1,004	1,096	1,004			
	CF 2	-	2,107	2,322	5,170	0.00%	0.73%	1.64%	2,848	5,170	3,063			
	Mitraguna & Others	-	1,795	1,933	4,176	0.00%	0.70%	1.51%	2,243	4,176	2,381			
	Pensiun	-	312	389	994	0.00%	1.00%	2.57%	605	994	682			
	Total Pembiayaan	66	4,247	3,895	9,087	0.02%	0.94%	2.21%	5,192	9,020	4,839	0.00%	100.00%	-2.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3,598	3,571	3,571	3.84%	26.26%	26.26%	-	2,897	(27)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	674	3,598	3,571	3,571	3.84%	26.26%	26.26%	-	2,897	(27)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	175	275	274	274	0.36%	0.66%	0.67%	-	98	(1)			
	KUR	175	56	56	56	0.38%	0.14%	0.15%	-	(120)	(1)			
	Non KUR	-	218	218	218	0.00%	7.65%	7.65%	-	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%	7.62%	-	-	-			
	CF 2	1,232	1,298	1,885	2,385	0.44%	0.59%	0.76%	500	1,153	1,087			
	Mitraguna & Others	1,232	1,298	1,885	2,385	0.49%	0.68%	0.86%	500	1,153	1,087			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	2,371	5,462	6,021	6,520	0.62%	1.46%	1.59%	500	4,149	1,059	0.70%	55.96%	-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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4,287	9,216	8,844	8,976	332	133	(239)	-2.60%	4,689	109.37%	16,989	52.84%	(8,012)
2	Tabungan	160,765	165,443	163,121	163,102	7,432	(19)	(2,341)	-1.41%	2,338	1.45%	180,916	90.15%	(17,814)
3	Deposito	65,984	41,550	41,550	41,551	276	1	1	0.00%	(24,433)	-37.03%	67,122	61.90%	(25,571)
	Total	231,036	216,208	213,515	213,630	8,040	115	(2,578)	-1.19%	(17,407)	-7.53%	265,027	80.61%	(51,397)
	CASA	165,052	174,658	171,965	172,078	7,763	113	(2,580)	-1.48%	7,027	4.26%	197,905	86.95%	(25,826)
	(%) CASA	71.44%	80.78%	80.54%	80.55%									
	FDR	120.56%	144.20%	144.96%	144.88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,555	2,609	2,248	2,280		31	(330)	-12.63%	725	46.61%	-	0.00%	2,280
2	Giro ISE	-	443	1	1		0	(442)	-99.68%	1	#DIV/0!	-	0.00%	1
3	Tabungan ISE	1,555	2,166	2,247	2,278		31	112	5.19%	723	46.52%	-	0.00%	2,278
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	19,555	-	-	0	263	(11)	4,909	11	17,686	110.56%	1,868
	KUR	12,693	16,663	16,656	-	-	0	324	(7)	3,963	7	15,586	106.87%	1,070
	Non KUR	1,952	2,902	2,898	-	-	0	(60)	(3)	946	3	2,100	138.02%	798
3	PWG	16,365	26,307	26,144	644	315	(329)	1,083	(163)	9,778	478	29,274	89.31%	(3,130)
	Cilem	8,190	15,249	15,244	375	157	(218)	459	(5)	7,054	162	18,454	82.61%	(3,210)
	Gadai	8,175	11,058	10,900	269	158	(111)	624	(158)	2,725	316	10,820	100.74%	80
4	CFG	247,446	261,646	259,569	315	76	(239)	3,839	(2,077)	12,123	2,153	263,405	98.54%	(3,836)
	CF 1	12,247	10,586	10,570	-	-	0	(60)	(15)	(1,677)	15	14,104	74.95%	(3,533)
	Total Griya	9,062	7,852	7,849	-	-	0	0	(3)	(1,213)	3	9,491	82.70%	(1,642)
	• Total Non Program	9,062	7,852	7,849	-	-	0	(87)	(3)	(1,213)	3	9,491	82.70%	(1,642)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,185	2,734	2,721	-	-	0	(60)	(12)	(464)	12	4,613	58.99%	(1,892)
	CF 2	235,199	251,061	248,999	315	76	(239)	3,899	(2,062)	13,800	2,138	249,302	99.88%	(303)
	Mitraguna & Others	206,067	221,171	219,342	315	76	(239)	4,041	(1,829)	13,275	1,905	218,862	100.22%	479
	Pensiun	29,132	29,890	29,657	-	-	0	(141)	(233)	525	233	30,439	97.43%	(783)
	Total Pembiayaan	278,528	311,763	309,512	959	391	(568)	5,112	(2,251)	30,984	2,642	313,822	98.63%	(4,309)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	123	0.00%	0.41%	0.63%	43	123	40			
	KUR	-	82	79	79	0.00%	0.48%	0.48%	-	79	(3)			
	Non KUR	-	-	-	43	0.00%	0.00%	1.49%	43	43	43			
3	PWG	-	-	-	753	0.00%	0.00%	2.88%	753	753	753			
	Cilem	-	-	-	373	0.00%	0.00%	2.45%	373	373	373			
	Gadai	-	-	-	380	0.00%	0.00%	3.49%	380	380	380			
4	CFG	713	671	728	5,207	0.29%	0.28%	2.01%	4,479	4,494	4,536			
	CF 1	8	337	466	483	0.06%	4.40%	4.57%	17	476	146			
	Total Griya	-	261	257	257	0.00%	3.27%	3.27%	-	257	(4)			
	Oto	8	76	210	227	0.24%	7.67%	8.34%	17	219	151			
	CF 2	705	334	262	4,724	0.30%	0.10%	1.90%	4,462	4,018	4,390			
	Mitraguna & Others	705	334	262	4,342	0.34%	0.12%	1.98%	4,080	3,636	4,008			
	Pensiun	-	-	-	382	0.00%	0.00%	1.29%	382	382	382			
	Total Pembiayaan	713	753	807	6,083	0.26%	0.26%	1.97%	5,276	5,370	5,330	1.19%	39.43%	-0.8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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%	0.71%	-	(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%	0.67%	-	(250)	307	5.79%	-770.97%	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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27,417	29,828	28,293	27,545	1,239	(748)	(2,283)	-7.65%	128	0.47%	35,521	77.55%	(7,976)
2	Tabungan	55,536	68,233	67,261	67,111	9,942	(149)	(1,122)	-1.64%	11,575	20.84%	68,601	97.83%	(1,489)
3	Deposito	6,088	6,809	6,809	6,809	(335)	0	1	0.01%	721	11.84%	6,873	99.07%	(64)
	Total	89,042	104,870	102,363	101,466	10,846	(897)	(3,404)	-3.25%	12,424	13.95%	110,995	91.41%	(9,529)
	CASA	82,953	98,061	95,554	94,657	11,181	(897)	(3,405)	-3.47%	11,703	14.11%	104,122	90.91%	(9,466)
	(%) CASA	93.16%	93.51%	93.35%	93.29%									
	FDR	82.33%	92.06%	94.20%	95.03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,118	970	1,142	1,160		18	190	19.58%	(1,958)	-62.80%	-	0.00%	1,160
2	Giro ISE	560	442	494	495		1	53	12.08%	(65)	-11.68%		0.00%	495
3	Tabungan ISE	2,557	528	649	665		16	137	25.85%	(1,892)	-73.99%		0.00%	665
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	17,772	-	-	0	(215)	(15)	(50)	15	21,896	81.17%	(4,124)
	KUR	16,625	17,098	17,085	-	-	0	(190)	(13)	460	13	20,501	83.34%	(3,416)
	Non KUR	1,196	688	686	-	-	0	(24)	(2)	(510)	2	1,394	49.23%	(708)
3	PWG	2,171	6,495	6,644	122	166	44	1,023	149	4,472	17	8,105	81.97%	(1,462)
	Cilem	2,171	6,495	6,644	122	166	44	1,023	149	4,472	17	8,105	81.97%	(1,462)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	50,087	69,662	69,404	-	-	0	2,040	(258)	19,317	258	63,498	109.30%	5,905
	CF 1	13,142	15,797	15,771	-	-	0	(77)	(26)	2,630	26	15,400	102.41%	371
	Total Griya	12,152	13,526	13,514	-	-	0	0	(12)	1,361	12	13,221	102.22%	293
	• Total Non Program	7,615	9,363	9,357	-	-	0	(108)	(6)	1,742	6	8,143	114.90%	1,214
	• Program	4,537	4,163	4,157	-	-	0	(32)	(6)	(380)	6	5,078	81.87%	(921)
	Oto	989	2,271	2,257	-	-	0	(77)	(14)	1,268	14	2,179	103.59%	78
	CF 2	36,945	53,865	53,632	-	-	0	2,117	(232)	16,687	232	48,098	111.51%	5,534
	Mitraguna & Others	31,987	48,880	48,683	-	-	0	2,146	(197)	16,696	197	42,107	115.62%	6,576
	Pensiun	4,958	4,985	4,949	-	-	0	(29)	(36)	(8)	36	5,991	82.62%	(1,041)
	Total Pembiayaan	73,308	96,546	96,423	122	166	44	2,793	(123)	23,114	290	96,728	99.68%	(305)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	1,526	1.40%	6.91%	8.58%	296	1,277	543			
	KUR	249	917	1,229	1,526	1.50%	7.19%	8.93%	296	1,277	609			
	Non KUR	-	66	-	-	0.00%	0.00%	0.00%	-	-	(66)			
3	PWG	-	-	-	138	0.00%	0.00%	2.08%	138	138	138			
	Cilem	-	-	-	138	0.00%	0.00%	2.08%	138	138	138			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,001	586	789	1,001	2.00%	1.13%	1.44%	212	(0)	415			
	CF 1	727	586	789	880	5.53%	4.99%	5.58%	91	153	294			
	Total Griya	727	581	789	598	5.98%	5.83%	4.42%	(191)	(129)	17			
	Oto	-	5	-	282	0.00%	0.00%	12.51%	282	282	278			
	CF 2	274	-	-	121	0.74%	0.00%	0.23%	121	(153)	121			
	Mitraguna & Others	274	-	-	121	0.86%	0.00%	0.25%	121	(153)	121			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,250	1,568	2,018	2,665	1.71%	2.09%	2.76%	647	1,415	1,097	1.60%	42.15%	-1.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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%	1.35%	81	(616)	69			
	KUR	438	40	38	120	2.63%	0.22%	0.71%	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%	0.70%	130	37	130			
	CF 1	-	90	90	90	0.00%	0.57%	0.57%	-	90	-			
	Total Griya	-	90	90	90	0.00%	0.66%	0.66%	-	90	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	450	267	267	397	1.22%	0.50%	0.74%	130	(53)	130			
	Mitraguna & Others	450	267	267	267	1.41%	0.55%	0.55%	-	(183)	-			
	Pensiun	-	-	-	130	0.00%	0.00%	2.62%	130	130	130			
	Total Pembiayaan	1,814	940	929	1,140	2.47%	0.96%	1.18%	210	(674)	199	0.76%	36.09%	-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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25,718	15,043	14,540	16,413	(23,428)	1,874	1,371	9.11%	(9,305)	-36.18%	34,063	48.19%	(17,649)
2	Tabungan	122,400	138,299	137,933	137,020	2,513	(913)	(1,278)	-0.92%	14,620	11.94%	135,814	100.89%	1,206
3	Deposito	49,497	52,299	52,402	52,351	(1,625)	(51)	53	0.10%	2,854	5.77%	50,279	104.12%	2,073
	Total	197,616	205,640	204,875	205,785	(22,540)	910	145	0.07%	8,169	4.13%	220,156	93.47%	(14,371)
	CASA	148,118	153,341	152,473	153,433	(20,916)	961	92	0.06%	5,315	3.59%	169,877	90.32%	(16,444)
	(%) CASA	74.95%	74.57%	74.42%	74.56%									
	FDR	74.94%	87.49%	87.89%	87.50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9,383	15,459	15,719	15,407		(313)	(53)	-0.34%	6,023	64.20%	-	0.00%	15,407
2	Giro ISE	3,509	1,815	2,043	1,863		(180)	48	2.66%	(1,646)	-46.90%		0.00%	1,863
3	Tabungan ISE	5,874	13,644	13,676	13,543		(133)	(101)	-0.74%	7,669	130.56%		0.00%	13,543
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2,167	2,851	-	700	700	(15)	684	2,636	16	215	1324.31%	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	1324.31%	2,636
	• Local Champion	215	2,167	2,851	-	700	700	(15)	684	2,636	16	215	1324.31%	2,636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	34,901	40,887	40,864	750	-	(750)	1,749	(24)	5,962	24	38,663	105.69%	2,200
	KUR	33,390	38,479	38,455	750	-	(750)	1,494	(24)	5,065	24	36,969	104.02%	1,486
	Non KUR	1,512	2,409	2,409	-	-	0	256	0	897	-	1,694	142.14%	714
3	PWG	20,337	35,928	36,195	1,296	1,264	(33)	2,559	266	15,858	998	31,928	113.36%	4,267
	Cilem	6,847	17,748	17,655	365	-	(365)	1,290	(93)	10,808	93	15,562	113.45%	2,093
	Gadai	13,490	18,180	18,540	931	1,264	333	1,269	360	5,050	904	16,366	113.28%	2,174
4	CFG	92,645	100,930	100,157	450	-	(450)	3,814	(772)	7,512	772	103,398	96.87%	(3,241)
	CF 1	21,426	20,334	20,322	-	-	0	245	(12)	(1,105)	12	22,707	89.50%	(2,385)
	Total Griya	17,556	15,516	15,509	-	-	0	0	(7)	(2,047)	7	17,879	86.75%	(2,370)
	• Total Non Program	17,556	15,516	15,509	-	-	0	(167)	(7)	(2,047)	7	17,879	86.75%	(2,370)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,870	4,818	4,813	-	-	0	245	(6)	943	6	4,828	99.68%	(15)
	CF 2	71,219	80,596	79,836	450	-	(450)	3,569	(760)	8,617	760	80,691	98.94%	(856)
	Mitraguna & Others	67,517	76,973	76,247	450	-	(450)	3,605	(725)	8,730	725	76,113	100.18%	135
	Pensiun	3,701	3,623	3,588	-	-	0	(37)	(35)	(113)	35	4,579	78.36%	(991)
	Total Pembiayaan	148,099	179,913	180,067	2,496	1,964	(533)	8,106	155	31,968	1,809	174,205	103.37%	5,862

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	1,122	0.38%	0.26%	2.75%	1,016	991	788			
	KUR	131	170	106	895	0.39%	0.28%	2.33%	789	763	725			
	Non KUR	-	165	-	228	0.00%	0.00%	9.46%	228	228	63			
3	PWG	-	-	-	500	0.00%	0.00%	1.38%	500	500	500			
	Cilem	-	-	-	466	0.00%	0.00%	2.64%	466	466	466			
	Gadai	-	-	-	33	0.00%	0.00%	0.18%	33	33	33			
4	CFG	616	1,647	1,495	6,113	0.67%	1.48%	6.10%	4,618	5,497	4,466			
	CF 1	588	544	325	2,105	2.74%	1.60%	10.36%	1,780	1,517	1,560			
	Total Griya	588	420	202	1,982	3.35%	1.30%	12.78%	1,780	1,394	1,562			
	Oto	-	125	122	122	0.00%	2.54%	2.55%	-	122	(2)			
	CF 2	28	1,102	1,170	4,008	0.04%	1.45%	5.02%	2,839	3,980	2,906			
	Mitraguna & Others	28	1,102	1,170	4,008	0.04%	1.52%	5.26%	2,839	3,980	2,906			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	748	1,981	1,601	7,735	0.50%	0.89%	4.30%	6,134	6,988	5,754	0.05%	98.81%	-4.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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%	1.25%	-	494	55			
	Mitraguna & Others	502	941	996	996	0.74%	1.29%	1.31%	-	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%	-128.97%	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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	178	179	118	1	(36)	-16.89%	(241)	-57.40%	8,110	2.21%	(7,931)
2	Tabungan	44,796	52,259	52,232	51,925	2,396	(308)	(334)	-0.64%	7,129	15.91%	57,103	90.93%	(5,178)
3	Deposito	28,737	6,132	6,107	6,107	(200)	0	(25)	-0.41%	(22,630)	-78.75%	29,411	20.76%	(23,304)
	Total	73,953	58,606	58,518	58,210	2,313	(307)	(396)	-0.68%	(15,743)	-21.29%	94,623	61.52%	(36,413)
	CASA	45,216	52,474	52,411	52,103	2,513	(307)	(371)	-0.71%	6,888	15.23%	65,213	79.90%	(13,109)
	(%) CASA	61.14%	89.54%	89.56%	89.51%									
	FDR	129.31%	188.04%	187.68%	188.67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1,171	1,621	1,669		49	498	42.57%	762	83.95%	-	0.00%	1,669
2	Giro ISE	390	210	215	173		(42)	(37)	-17.58%	(217)	-55.67%		0.00%	173
3	Tabungan ISE	518	961	1,406	1,496		91	535	55.68%	979	188.99%		0.00%	1,496
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	19,567	-	-	0	(449)	(29)	(205)	29	22,803	85.81%	(3,236)
	KUR	19,175	18,883	18,854	-	-	0	(532)	(29)	(322)	29	22,059	85.47%	(3,205)
	Non KUR	597	713	713	-	-	0	83	0	116	-	745	95.79%	(31)
3	PWG	2,596	7,836	7,844	229	38	(191)	735	8	5,248	30	8,830	88.84%	(986)
	Cilem	2,069	5,965	5,939	131	-	(131)	287	(27)	3,869	27	6,810	87.20%	(872)
	Gadai	527	1,871	1,905	98	38	(61)	448	35	1,378	3	2,019	94.36%	(114)
4	CFG	73,258	82,031	81,676	336	162	(174)	2,392	(355)	8,419	517	83,932	97.31%	(2,256)
	CF 1	2,294	3,647	3,645	221	-	(221)	276	(1)	1,351	1	3,570	102.12%	76
	Total Griya	712	1,611	1,610	-	-	0	0	(1)	898	1	1,034	155.67%	576
	• Total Non Program	712	1,611	1,610	-	-	0	(22)	(1)	898	1	1,034	155.67%	576
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,583	2,036	2,036	221	-	(221)	276	0	453	-	2,536	80.28%	(500)
	CF 2	70,963	78,385	78,031	115	162	47	2,117	(354)	7,067	516	80,362	97.10%	(2,332)
	Mitraguna & Others	52,047	60,807	60,481	115	-	(115)	2,208	(326)	8,434	326	60,577	99.84%	(96)
	Pensiun	18,916	17,577	17,550	-	162	162	(91)	(28)	(1,367)	190	19,785	88.70%	(2,236)
	Total Pembiayaan	95,626	110,202	109,826	564	200	(365)	2,673	(376)	14,200	576	115,565	95.03%	(5,739)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	456	0.34%	1.60%	2.33%	142	389	(37)			
	KUR	67	397	286	388	0.35%	1.52%	2.06%	102	321	(9)			
	Non KUR	-	96	28	68	0.00%	3.93%	9.55%	40	68	(28)			
3	PWG	-	-	-	78	0.00%	0.00%	0.99%	78	78	78			
	Cilem	-	-	-	78	0.00%	0.00%	1.31%	78	78	78			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1	2,095	2,308	3,274	0.00%	2.81%	4.01%	966	3,273	1,179			
	CF 1	-	-	-	340	0.00%	0.00%	9.33%	340	340	340			
	Total Griya	-	-	-	91	0.00%	0.00%	5.63%	91	91	91			
	Oto	-	-	-	249	0.00%	0.00%	12.25%	249	249	249			
	CF 2	1	2,095	2,308	2,934	0.00%	2.94%	3.76%	626	2,933	839			
	Mitraguna & Others	1	2,095	2,308	2,529	0.00%	3.80%	4.18%	221	2,528	434			
	Pensiun	-	-	-	405	0.00%	0.00%	2.31%	405	405	405			
	Total Pembiayaan	68	2,589	2,623	3,808	0.07%	2.38%	3.47%	1,186	3,740	1,220	4.14%	-19.47%	0.7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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%	0.64%	-	(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 (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38,579	21,981	19,983	18,907	(662)	(1,076)	(3,074)	-13.98%	(19,671)	-50.99%	50,912	37.14%	(32,004)
2	Tabungan	168,056	173,709	188,280	186,346	(401)	(1,934)	12,637	7.27%	18,290	10.88%	188,094	99.07%	(1,748)
3	Deposito	55,027	67,591	67,701	67,276	(3,993)	(425)	(314)	-0.47%	12,249	22.26%	56,195	119.72%	11,081
	Total	261,662	263,281	275,964	272,530	(5,056)	(3,435)	9,249	3.51%	10,868	4.15%	295,201	92.32%	(22,671)
	CASA	206,634	195,690	208,263	205,253	(1,063)	(3,010)	9,563	4.89%	(1,381)	-0.67%	239,006	85.88%	(33,752)
	(%) CASA	78.97%	74.33%	75.47%	75.31%									
	FDR	64.72%	74.36%	70.89%	71.78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,039	4,018	3,283	3,787		504	(232)	-5.77%	747	24.58%	-	0.00%	3,787
2	Giro ISE	335	326	328	328		0	2	0.63%	(7)	-2.05%		0.00%	328
3	Tabungan ISE	2,705	3,692	2,955	3,459		504	(234)	-6.33%	754	27.88%		0.00%	3,459
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24,774	25,227	25,222	-	-	0	(291)	(5)	448	5	30,626	82.35%	(5,404)
	Linkage	-	-	-	-	-	-	0	0	0	-	2,548	0.00%	(2,548)
	Non-Linkage	24,774	25,227	25,222	-	-	0	(291)	(5)	448	5	28,077	89.83%	(2,856)
	• Local Champion	24,387	24,877	24,872	-	-	0	(288)	(5)	485	5	25,953	95.83%	(1,081)
	• Value Chain	387	350	350	-	-	-	(4)	0	(37)	-	2,124	16.47%	(1,774)
2	MBG	21,941	24,298	24,265	-	-	0	240	(34)	2,324	34	24,965	97.20%	(700)
	KUR	20,349	22,920	22,886	-	-	0	272	(34)	2,537	34	23,226	98.54%	(340)
	Non KUR	1,592	1,379	1,379	-	-	0	(32)	0	(213)	-	1,739	79.28%	(360)
3	PWG	23,945	36,403	36,236	1,523	1,827	304	2,540	(167)	12,291	1,994	36,734	98.64%	(498)
	Cilem	8,631	15,736	15,415	576	42	(534)	745	(321)	6,784	363	18,820	81.91%	(3,405)
	Gadai	15,314	20,667	20,821	947	1,785	838	1,795	154	5,507	1,631	17,914	116.23%	2,907
4	CFG	98,692	109,855	109,910	354	607	252	956	55	11,219	551	114,514	95.98%	(4,604)
	CF 1	13,574	19,937	20,498	169	607	437	121	560	6,923	46	15,455	132.63%	5,043
	Total Griya	9,477	14,029	14,027	-	-	0	0	(2)	4,549	2	9,952	140.95%	4,075
	• Total Non Program	9,477	14,029	14,027	-	-	0	128	(2)	4,549	2	9,952	140.95%	4,075
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,097	5,908	6,471	169	607	437	121	563	2,374	44	5,503	117.59%	968
	CF 2	85,118	89,918	89,413	185	-	(185)	835	(505)	4,295	505	99,060	90.26%	(9,647)
	Mitraguna & Others	51,909	55,390	55,097	185	-	(185)	194	(293)	3,188	293	64,565	85.34%	(9,468)
	Pensiun	33,208	34,527	34,316	-	-	0	641	(212)	1,107	212	34,495	99.48%	(179)
	Total Pembiayaan	169,351	195,783	195,633	1,877	2,434	556	3,445	(150)	26,282	2,584	206,839	94.58%	(11,206)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	113	99	71	364	0.51%	0.29%	1.50%	293	251	265			
	KUR	113	35	11	304	0.55%	0.05%	1.33%	293	191	269			
	Non KUR	-	64	60	60	0.00%	4.35%	4.35%	-	60	(4)			
3	PWG	-	-	-	630	0.00%	0.00%	1.74%	630	630	630			
	Cilem	-	-	-	564	0.00%	0.00%	3.66%	564	564	564			
	Gadai	-	-	-	66	0.00%	0.00%	0.32%	66	66	66			
4	CFG	211	347	851	2,526	0.21%	0.78%	2.30%	1,675	2,314	2,179			
	CF 1	-	132	505	349	0.00%	2.53%	1.70%	(156)	349	217			
	Total Griya	-	132	349	349	0.00%	2.49%	2.49%	-	349	217			
	Oto	-	-	156	-	0.00%	2.64%	0.00%	(156)	-	-			
	CF 2	211	215	347	2,177	0.25%	0.39%	2.44%	1,831	1,966	1,962			
	Mitraguna & Others	211	9	13	1,553	0.41%	0.02%	2.82%	1,540	1,341	1,543			
	Pensiun	-	206	334	625	0.00%	0.97%	1.82%	291	625	418			
	Total Pembiayaan	324	446	922	3,521	0.19%	0.47%	1.80%	2,598	3,196	3,074	0.35%	80.38%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2,988	2,988	2,988	0.00%	11.84%	11.85%	-	2,988	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	2,988	2,988	2,988	0.00%	11.84%	11.85%	-	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%	1.20%	-	(603)	(5)			
	Mitraguna & Others	1,585	1,081	1,076	1,076	3.05%	1.94%	1.95%	-	(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%	2.28%	-	2,297	(5)	1.30%	43.17%	-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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4,607	703	723	709	(31)	(13)	7	0.97%	(3,897)	-84.60%	12,486	5.68%	(11,776)
2	Tabungan	52,069	51,523	50,604	50,887	1,708	284	(636)	-1.23%	(1,182)	-2.27%	64,775	78.56%	(13,887)
3	Deposito	11,396	8,222	8,297	8,232	(495)	(65)	10	0.12%	(3,164)	-27.77%	12,114	67.96%	(3,882)
	Total	68,072	60,448	59,623	59,829	1,182	205	(619)	-1.02%	(8,243)	-12.11%	89,374	66.94%	(29,546)
	CASA	56,676	52,226	51,326	51,597	1,677	270	(629)	-1.20%	(5,079)	-8.96%	77,261	66.78%	(25,664)
	(%) CASA	83.26%	86.40%	86.08%	86.24%									
	FDR	200.44%	262.77%	264.38%	263.47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,583	1,304	1,254	1,411		157	107	8.20%	(172)	-10.88%	-	0.00%	1,411
2	Giro ISE	116	4	4	4		0	0	0.00%	(111)	-96.15%		0.00%	4
3	Tabungan ISE	1,468	1,300	1,249	1,407		157	107	8.23%	(61)	-4.16%		0.00%	1,407
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	40,869	-	-	0	465	(242)	1,216	242	42,501	96.16%	(1,632)
	KUR	35,878	38,336	38,096	-	-	0	572	(240)	2,218	240	38,587	98.73%	(491)
	Non KUR	3,776	2,775	2,774	-	-	0	(107)	(2)	(1,003)	2	3,914	70.86%	(1,141)
3	PWG	12,336	26,611	26,269	1,032	368	(663)	2,289	(342)	13,933	710	21,563	121.83%	4,706
	Cilem	3,767	8,461	8,420	186	97	(89)	418	(41)	4,652	138	8,648	97.36%	(229)
	Gadai	8,569	18,150	17,850	846	272	(574)	1,871	(301)	9,281	572	12,915	138.21%	4,935
4	CFG	84,451	91,118	90,495	35	-	(35)	1,254	(623)	6,044	623	95,541	94.72%	(5,046)
	CF 1	4,785	7,248	7,234	-	-	0	144	(14)	2,448	14	6,077	119.03%	1,156
	Total Griya	4,537	6,373	6,358	-	-	0	0	(14)	1,821	14	4,894	129.93%	1,465
	• Total Non Program	4,383	5,720	5,706	-	-	0	(45)	(14)	1,323	14	4,721	120.86%	985
	• Program	154	653	652	-	-	0	(3)	(1)	498	1	172	378.27%	480
	Oto	248	875	875	-	-	0	144	0	628	-	1,183	73.96%	(308)
	CF 2	79,665	83,870	83,261	35	-	(35)	1,110	(609)	3,596	609	89,464	93.07%	(6,202)
	Mitraguna & Others	63,755	65,327	64,836	35	-	(35)	936	(491)	1,081	491	72,645	89.25%	(7,809)
	Pensiun	15,910	18,542	18,425	-	-	0	174	(117)	2,515	117	16,818	109.55%	1,607
	Total Pembiayaan	136,441	158,840	157,634	1,067	368	(698)	4,007	(1,207)	21,193	1,575	159,605	98.76%	(1,972)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	2,224	0.47%	0.73%	5.44%	1,922	2,037	1,637			
	KUR	48	449	302	1,442	0.13%	0.79%	3.79%	1,140	1,395	993			
	Non KUR	140	138	-	782	3.70%	0.00%	28.20%	782	643	644			
3	PWG	-	-	-	209	0.00%	0.00%	0.80%	209	209	209			
	Cilem	-	-	-	132	0.00%	0.00%	1.57%	132	132	132			
	Gadai	-	-	-	77	0.00%	0.00%	0.43%	77	77	77			
4	CFG	1,300	448	445	3,321	1.54%	0.49%	3.67%	2,876	2,021	2,873			
	CF 1	-	-	-	25	0.00%	0.00%	0.35%	25	25	25			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	25	0.00%	0.00%	2.88%	25	25	25			
	CF 2	1,300	448	445	3,296	1.63%	0.53%	3.96%	2,851	1,995	2,848			
	Mitraguna & Others	1,135	448	445	3,296	1.78%	0.68%	5.08%	2,851	2,160	2,848			
	Pensiun	165	-	-	-	1.04%	0.00%	0.00%	-	(165)	-			
	Total Pembiayaan	1,487	1,035	747	5,755	1.09%	0.47%	3.65%	5,008	4,267	4,719	0.51%	86.12%	-3.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	235	0.00%	1.07%	0.58%	(206)	235	161			
	KUR	-	-	238	162	0.00%	0.62%	0.42%	(77)	162	162			
	Non KUR	-	74	204	74	0.00%	7.34%	2.67%	(130)	74	(1)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	643	446	445	445	0.76%	0.49%	0.49%	-	(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%	0.44%	-	(360)	(1)			
	Pensiun	-	162	162	162	0.00%	0.10%	0.88%	-	162	0			
	Total Pembiayaan	643	520	887	681	0.47%	0.56%	0.43%	(206)	38	160	0.59%	-37.66%	0.2%

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 (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4,381	5,890	5,732	5,423	(495)	(308)	(467)	-7.93%	1,043	23.80%	12,255	44.26%	(6,831)
2	Tabungan	121,239	126,909	124,715	123,983	(1,862)	(732)	(2,926)	-2.31%	2,744	2.26%	133,893	92.60%	(9,910)
3	Deposito	26,839	21,290	21,290	21,240	(120)	(50)	(50)	-0.23%	(5,599)	-20.86%	27,590	76.98%	(6,350)
	Total	152,459	154,089	151,737	150,646	(2,477)	(1,090)	(3,443)	-2.23%	(1,812)	-1.19%	173,738	86.71%	(23,091)
	CASA	125,619	132,799	130,447	129,406	(2,357)	(1,041)	(3,393)	-2.56%	3,787	3.01%	146,148	88.54%	(16,741)
	(%) CASA	82.40%	86.18%	85.97%	85.90%									
	FDR	80.08%	82.67%	83.65%	84.26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,251	3,346	3,275	3,347		72	1	0.02%	96	2.95%	-	0.00%	3,347
2	Giro ISE	1,707	1,958	1,747	1,813		65	(146)	-7.45%	106	6.20%		0.00%	1,813
3	Tabungan ISE	1,544	1,388	1,527	1,534		7	146	10.55%	(10)	-0.64%		0.00%	1,534
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	27,691	-	-	0	247	(53)	(3,496)	53	34,233	80.89%	(6,542)
	KUR	27,378	24,973	24,925	-	-	0	362	(48)	(2,452)	48	30,277	82.32%	(5,352)
	Non KUR	3,809	2,771	2,766	-	-	0	(115)	(6)	(1,043)	6	3,955	69.92%	(1,190)
3	PWG	1,449	4,989	4,962	36	50	14	228	(27)	3,513	77	6,624	74.91%	(1,662)
	Cilem	1,449	4,989	4,962	36	50	14	228	(27)	3,513	77	6,624	74.91%	(1,662)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	74,563	80,047	79,677	-	-	0	1,047	(370)	5,114	370	87,647	90.91%	(7,970)
	CF 1	26,770	24,847	24,807	-	-	0	(83)	(40)	(1,963)	40	28,738	86.32%	(3,931)
	Total Griya	26,477	21,706	21,681	-	-	0	0	(25)	(4,796)	25	27,317	79.37%	(5,636)
	• Total Non Program	23,147	18,793	18,774	-	-	0	389	(18)	(4,372)	18	23,590	79.58%	(4,816)
	• Program	3,330	2,913	2,907	-	-	0	(38)	(7)	(424)	7	3,727	77.99%	(820)
	Oto	293	3,141	3,126	-	-	0	(83)	(15)	2,833	15	1,421	219.97%	1,705
	CF 2	47,792	55,199	54,870	-	-	0	1,130	(329)	7,078	329	58,909	93.14%	(4,039)
	Mitraguna & Others	41,537	46,694	46,417	-	-	0	12	(277)	4,880	277	51,622	89.92%	(5,205)
	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	126,931	36	50	14	1,476	(452)	4,847	502	143,389	88.52%	(16,457)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	863	0.27%	2.57%	3.12%	150	780	(219)			
	KUR	83	412	159	387	0.30%	0.64%	1.55%	228	303	(26)			
	Non KUR	-	670	554	477	0.00%	20.01%	17.23%	(78)	477	(194)			
3	PWG	10	-	-	281	0.69%	0.00%	5.67%	281	271	281			
	Cilem	10	-	-	281	0.69%	0.00%	5.67%	281	271	281			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,636	2,166	3,103	2,436	2.19%	3.88%	3.06%	(666)	800	270			
	CF 1	1,522	1,690	2,499	1,751	5.68%	10.06%	7.06%	(748)	229	61			
	Total Griya	1,522	1,690	2,499	1,751	5.75%	11.51%	8.08%	(748)	229	61			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	114	476	603	685	0.24%	1.09%	1.25%	82	571	209			
	Mitraguna & Others	114	476	603	685	0.27%	1.29%	1.48%	82	571	209			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,729	3,851	3,816	3,581	1.42%	3.00%	2.82%	(235)	1,851	(270)	0.94%	66.71%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-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	1,056	1.54%	3.81%	3.81%	-	577	292			
	KUR	111	276	479	479	0.41%	1.92%	1.92%	-	368	204			
	Non KUR	368	489	577	577	9.65%	20.81%	20.85%	-	209	88			
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	1,588	1.83%	1.58%	1.99%	322	223	(136)			
	CF 1	1,118	655	388	710	4.18%	1.56%	2.86%	322	(408)	55			
	Total Griya	1,118	655	388	710	4.22%	1.79%	3.28%	322	(408)	55			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	247	1,068	878	878	0.52%	1.59%	1.60%	-	631	(190)			
	Mitraguna & Others	247	1,068	878	878	0.59%	1.88%	1.89%	-	631	(190)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	13,825	14,469	14,880	15,202	11.32%	11.68%	11.98%	322	1,377	733	1.28%	89.31%	-10.7%

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 (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5,919	3,421	3,401	3,416	(1,283)	15	(5)	-0.15%	(2,504)	-42.30%	14,361	23.78%	(10,946)
2	Tabungan	49,567	53,824	53,729	53,794	(527)	65	(30)	-0.06%	4,228	8.53%	63,134	85.21%	(9,339)
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	107,232	107,312	(2,469)	80	(160)	-0.15%	31,843	42.19%	98,268	109.20%	9,044
	CASA	55,486	57,245	57,130	57,210	(1,811)	80	(35)	-0.06%	1,724	3.11%	77,495	73.82%	(20,285)
	(%) CASA	73.52%	53.26%	53.28%	53.31%									
	FDR	164.25%	127.15%	126.90%	126.81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,169	1,016	946	946		0	(70)	-6.90%	(223)	-19.06%	-	0.00%	946
2	Giro ISE	176	1	1	1		0	0	0.00%	(175)	-99.41%		0.00%	1
3	Tabungan ISE	994	865	795	795		0	(70)	-8.11%	(198)	-19.97%		0.00%	795
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	4,417	22	195	173	(38)	94	1,915	101	8,497	51.99%	(4,080)
	Cilem	2,503	4,324	4,417	22	195	173	(38)	94	1,915	101	8,497	51.99%	(4,080)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	121,441	132,330	131,661	400	-	(400)	2,692	(669)	10,221	669	133,806	98.40%	(2,145)
	CF 1	4,796	5,901	5,890	-	-	0	151	(11)	1,095	11	6,269	93.95%	(379)
	Total Griya	4,549	4,764	4,753	-	-	0	0	(11)	204	11	4,920	96.60%	(167)
	• Total Non Program	4,549	4,764	4,753	-	-	0	(45)	(11)	204	11	4,920	96.60%	(167)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	246	1,137	1,137	-	-	0	151	0	891	-	1,349	84.30%	(212)
	CF 2	116,645	126,430	125,771	400	-	(400)	2,541	(659)	9,126	659	127,537	98.62%	(1,766)
	Mitraguna & Others	110,497	118,744	118,155	400	-	(400)	1,766	(589)	7,659	589	120,379	98.15%	(2,224)
	Pensiun	6,148	7,685	7,616	-	-	0	775	(69)	1,467	69	7,157	106.40%	458
	Total Pembiayaan	123,957	136,654	136,079	422	195	(227)	2,653	(576)	12,121	770	142,391	95.57%	(6,312)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	-	-	-	52	0.00%	0.00%	1.18%	52	52	52			
	Cilem	-	-	-	52	0.00%	0.00%	1.18%	52	52	52			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	1,454	1,507	4,304	0.00%	1.14%	3.27%	2,797	4,304	2,850			
	CF 1	-	-	-	540	0.00%	0.00%	9.18%	540	540	540			
	Total Griya	-	-	-	540	0.00%	0.00%	11.37%	540	540	540			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	1,454	1,507	3,763	0.00%	1.19%	2.99%	2,256	3,763	2,309			
	Mitraguna & Others	-	1,454	1,507	3,763	0.00%	1.27%	3.18%	2,256	3,763	2,309			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	1,454	1,507	4,356	0.00%	1.10%	3.20%	2,849	4,356	2,902	0.80%	75.13%	-2.4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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%	0.91%	-	(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%	-949.90%	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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,601	1,890	2,280	2,353	60	73	463	24.51%	753	47.02%	13,559	17.36%	(11,206)
2	Tabungan	117,228	130,045	130,339	125,372	(157)	(4,967)	(4,673)	-3.59%	8,144	6.95%	136,263	92.01%	(10,891)
3	Deposito	47,162	44,283	44,763	44,722	267	(41)	439	0.99%	(2,440)	-5.17%	48,271	92.65%	(3,548)
	Total	165,991	176,218	177,382	172,448	170	(4,935)	(3,771)	-2.14%	6,457	3.89%	198,093	87.05%	(25,646)
	CASA	118,829	131,935	132,619	127,725	(97)	(4,894)	(4,210)	-3.19%	8,897	7.49%	149,822	85.25%	(22,097)
	(%) CASA	71.59%	74.87%	74.76%	74.07%									
	FDR	85.30%	86.41%	85.48%	87.92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,067	2,847	2,474	3,309		835	462	16.23%	242	7.90%	-	0.00%	3,309
2	Giro ISE	515	1,030	596	1,189		593	159	15.49%	674	131.00%		0.00%	1,189
3	Tabungan ISE	2,552	1,818	1,878	2,120		243	303	16.65%	(432)	-16.92%		0.00%	2,120
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	26,888	-	-	0	297	(15)	3,340	15	26,408	101.82%	480
	KUR	22,685	26,325	26,310	-	-	0	507	(15)	3,625	15	25,406	103.56%	904
	Non KUR	863	579	579	-	-	0	(210)	0	(285)	-	1,002	57.72%	(424)
3	PWG	16,913	28,940	28,706	633	819	186	1,211	(234)	11,793	1,053	29,768	96.43%	(1,062)
	Cilem	9,701	18,563	18,426	307	83	(224)	807	(137)	8,725	220	19,909	92.55%	(1,484)
	Gadai	7,212	10,377	10,280	326	736	410	404	(97)	3,068	833	9,859	104.28%	421
4	CFG	101,109	96,418	96,025	-	100	100	(1,473)	(394)	(5,084)	494	114,649	83.76%	(18,625)
	CF 1	13,632	14,256	14,195	-	-	0	(42)	(61)	563	61	15,245	93.11%	(1,050)
	Total Griya	12,067	12,042	12,001	-	-	0	0	(42)	(66)	42	12,473	96.21%	(472)
	• Total Non Program	12,067	12,042	12,001	-	-	0	(108)	(42)	(66)	42	12,473	96.21%	(472)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,565	2,214	2,195	-	-	0	(42)	(19)	629	19	2,772	79.16%	(578)
	CF 2	87,476	82,163	81,830	-	100	100	(1,430)	(333)	(5,647)	433	99,404	82.32%	(17,575)
	Mitraguna & Others	79,108	74,436	74,064	-	-	0	(1,400)	(372)	(5,045)	372	89,931	82.36%	(15,868)
	Pensiun	8,368	7,726	7,766	-	100	100	(30)	40	(602)	60	9,473	81.98%	(1,707)
	Total Pembiayaan	141,591	152,262	151,619	633	919	286	35	(643)	10,028	1,562	170,846	88.75%	(19,227)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	-	-	-	0.81%	0.00%	0.00%	-	(190)	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	190	-	-	-	21.98%	0.00%	0.00%	-	(190)	-			
3	PWG	-	-	-	681	0.00%	0.00%	2.37%	681	681	681			
	Cilem	-	-	-	577	0.00%	0.00%	3.13%	577	577	577			
	Gadai	-	-	-	104	0.00%	0.00%	1.01%	104	104	104			
4	CFG	854	607	82	5,717	0.84%	0.08%	5.95%	5,636	4,863	5,111			
	CF 1	-	84	82	429	0.00%	0.57%	3.02%	348	429	345			
	Total Griya	-	72	70	418	0.00%	0.58%	3.48%	348	418	346			
	Oto	-	12	11	11	0.00%	0.52%	0.52%	-	11	(1)			
	CF 2	854	522	-	5,288	0.98%	0.00%	6.46%	5,288	4,434	4,766			
	Mitraguna & Others	854	522	-	5,288	1.08%	0.00%	7.14%	5,288	4,434	4,766			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,044	607	82	6,398	0.74%	0.05%	4.22%	6,317	5,354	5,792	0.72%	82.89%	-3.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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%	6.87%	-	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%	-19.55%	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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6,062	4,272	4,175	4,575	26	400	303	7.09%	(1,487)	-24.53%	17,587	26.01%	(13,012)
2	Tabungan	115,416	127,376	126,677	126,338	2,673	(339)	(1,037)	-0.81%	10,922	9.46%	133,777	94.44%	(7,439)
3	Deposito	39,351	36,505	36,706	36,806	486	100	301	0.82%	(2,544)	-6.47%	40,431	91.03%	(3,625)
	Total	160,829	168,153	167,558	167,719	3,185	161	(433)	-0.26%	6,891	4.28%	191,795	87.45%	(24,076)
	CASA	121,478	131,648	130,852	130,913	2,699	61	(734)	-0.56%	9,435	7.77%	151,364	86.49%	(20,451)
	(%) CASA	75.53%	78.29%	78.09%	78.05%									
	FDR	76.61%	88.43%	88.11%	88.02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,481	2,174	2,282	2,397		115	223	10.24%	916	61.81%	-	0.00%	2,397
2	Giro ISE	43	10	9	9		0	(1)	-10.05%	(34)	-79.00%		0.00%	9
3	Tabungan ISE	1,438	2,164	2,273	2,388		115	224	10.33%	949	65.99%		0.00%	2,388
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	9,572	-	-	0	(303)	(1)	1,238	1	10,704	89.42%	(1,132)
	KUR	8,171	9,393	9,392	-	-	0	(298)	(1)	1,221	1	10,425	90.09%	(1,033)
	Non KUR	163	180	180	-	-	0	(5)	0	17	-	279	64.62%	(99)
3	PWG	22,470	32,445	32,173	692	945	253	246	(272)	9,703	1,217	34,600	92.98%	(2,427)
	Cilem	8,736	15,740	15,932	341	340	(1)	671	192	7,195	148	18,452	86.34%	(2,520)
	Gadai	13,734	16,705	16,241	351	605	254	(426)	(464)	2,507	1,069	16,149	100.57%	93
4	CFG	92,027	105,411	104,417	98	125	27	1,720	(994)	12,390	1,119	103,661	100.73%	755
	CF 1	36,305	36,820	36,628	48	-	(48)	156	(192)	323	192	37,690	97.18%	(1,062)
	Total Griya	33,468	33,176	32,990	-	-	0	0	(186)	(478)	186	33,817	97.56%	(826)
	• Total Non Program	33,468	31,174	30,988	-	-	0	(651)	(186)	(2,480)	186	33,817	91.63%	(2,829)
	• Program	-	2,002	2,002	-	-	0	(10)	0	2,002	-	0	0.00%	2,002
	Oto	2,837	3,643	3,637	48	-	(48)	156	(6)	801	6	3,873	93.91%	(236)
	CF 2	55,722	68,591	67,789	50	125	75	1,564	(803)	12,067	928	65,971	102.75%	1,817
	Mitraguna & Others	47,599	55,350	54,625	50	125	75	(567)	(725)	7,026	850	56,899	96.00%	(2,274)
	Pensiun	8,123	13,242	13,164	-	-	0	2,131	(78)	5,041	78	9,072	145.10%	4,092
	Total Pembiayaan	123,205	148,701	147,634	790	1,270	480	1,647	(1,067)	24,429	2,337	149,339	98.86%	(1,705)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	245	0.00%	0.98%	2.56%	151	245	245			
	KUR	-	-	94	245	0.00%	1.00%	2.61%	151	245	245			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	498	0.00%	0.00%	1.55%	498	498	498			
	Cilem	-	-	-	374	0.00%	0.00%	2.35%	374	374	374			
	Gadai	-	-	-	124	0.00%	0.00%	0.76%	124	124	124			
4	CFG	1,195	325	701	2,192	1.30%	0.67%	2.10%	1,491	997	1,868			
	CF 1	69	154	536	800	0.19%	1.46%	2.18%	263	731	646			
	Total Griya	69	154	536	662	0.21%	1.62%	2.01%	126	593	508			
	Oto	-	-	-	138	0.00%	0.00%	3.79%	138	138	138			
	CF 2	1,127	171	165	1,393	2.02%	0.24%	2.05%	1,227	266	1,222			
	Mitraguna & Others	1,127	171	165	1,241	2.37%	0.30%	2.27%	1,076	115	1,070			
	Pensiun	-	-	-	152	0.00%	0.00%	1.15%	152	152	152			
	Total Pembiayaan	1,195	325	795	2,936	0.97%	0.53%	1.99%	2,140	1,740	2,611	0.48%	75.69%	-1.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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%	0.98%	-	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%	0.78%	(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%	0.49%	(1)	114	(3)			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	756	658	658	658	1.36%	0.96%	0.97%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1.32%	0.85%	0.86%	-	(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%	0.87%	(1)	109	(3)	0.08%	90.97%	-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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6,729	5,547	4,631	4,690	617	59	(857)	-15.45%	(2,039)	-30.31%	19,651	23.87%	(14,961)
2	Tabungan	220,302	236,315	236,487	234,797	(5,076)	(1,690)	(1,518)	-0.64%	14,494	6.58%	240,832	97.49%	(6,036)
3	Deposito	143,210	171,686	169,245	169,247	(10,775)	1	(2,439)	-1.42%	26,036	18.18%	144,430	117.18%	24,817
	Total	370,242	413,548	410,363	408,733	(15,234)	(1,630)	(4,815)	-1.16%	38,491	10.40%	404,913	100.94%	3,820
	CASA	227,032	241,862	241,118	239,487	(4,459)	(1,631)	(2,375)	-0.98%	12,455	5.49%	260,483	91.94%	(20,997)
	(%) CASA	61.32%	58.48%	58.76%	58.59%									
	FDR	58.19%	64.23%	64.31%	64.57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20,511	21,097	20,361	20,223	(138)	(874)	-4.14%	(289)	-1.41%	-	0.00%	20,223
2	Giro ISE	3,669	3,228	2,645	2,339	(306)	(889)	-27.53%	(1,330)	-36.24%		0.00%	2,339
3	Tabungan ISE	6,637	8,351	8,198	8,366	168	15	0.18%	1,729	26.06%		0.00%	8,366
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13,192	13,192	-	-	0	(300)	0	13,164	-	8,808	149.77%	4,384
	Linkage	-	9,569	9,569	-	-	-	56	0	9,569	-	3,824	250.26%	5,745
	Non-Linkage	28	3,623	3,623	-	-	0	(356)	0	3,595	-	4,985	72.69%	(1,361)
	• Local Champion	28	3,393	3,393	-	-	0	(55)	0	3,364	-	2,378	142.66%	1,015
	• Value Chain	-	231	231	-	-	-	(301)	0	231	-	2,607	8.85%	(2,376)
2	MBG	7,817	12,075	12,055	-	-	0	126	(20)	4,238	20	12,205	98.77%	(151)
	KUR	7,418	11,668	11,649	-	-	0	134	(19)	4,231	19	11,593	100.48%	56
	Non KUR	399	407	406	-	-	0	(8)	(1)	7	1	612	66.31%	(206)
3	PWG	19,390	31,868	31,029	1,528	696	(832)	51	(839)	11,639	1,535	31,974	97.05%	(944)
	Cilem	9,334	14,807	14,139	98	148	50	(1,168)	(668)	4,805	816	18,810	75.17%	(4,671)
	Gadai	10,057	17,061	16,890	1,430	549	(881)	1,219	(170)	6,834	719	13,164	128.31%	3,726
4	CFG	188,225	208,494	207,648	2,174	-	(2,174)	3,008	(847)	19,423	847	202,408	102.59%	5,239
	CF 1	13,467	13,805	13,598	400	-	(400)	37	(207)	131	207	15,211	89.40%	(1,613)
	Total Griya	8,915	8,773	8,580	-	-	0	0	(193)	(335)	193	9,339	91.87%	(759)
	• Total Non Program	8,915	8,773	8,580	-	-	0	495	(193)	(335)	193	9,339	91.87%	(759)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,551	5,032	5,018	400	-	(400)	37	(14)	467	14	5,871	85.46%	(854)
	CF 2	174,758	194,689	194,050	1,774	-	(1,774)	2,971	(639)	19,291	639	187,198	103.66%	6,852
	Mitraguna & Others	169,164	188,986	188,382	1,774	-	(1,774)	3,012	(604)	19,218	604	180,451	104.40%	7,931
	Pensiun	5,594	5,703	5,668	-	-	0	(41)	(35)	74	35	6,747	84.01%	(1,079)
	Total Pembiayaan	215,460	265,630	263,924	3,701	696	(3,005)	2,886	(1,706)	48,464	2,402	255,396	103.34%	8,528

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	141	2.32%	0.55%	1.17%	75	(41)	141			
	KUR	181	-	-	-	2.44%	0.00%	0.00%	-	(181)	-			
	Non KUR	-	-	66	141	0.00%	16.19%	34.64%	75	141	141			
3	PWG	-	-	-	451	0.00%	0.00%	1.45%	451	451	451			
	Cilem	-	-	-	437	0.00%	0.00%	3.09%	437	437	437			
	Gadai	-	-	-	14	0.00%	0.00%	0.08%	14	14	14			
4	CFG	461	366	-	1,046	0.24%	0.00%	0.50%	1,046	585	680			
	CF 1	356	255	-	641	2.64%	0.00%	4.71%	641	285	385			
	Total Griya	-	-	-	262	0.00%	0.00%	3.05%	262	262	262			
	Oto	356	255	-	379	7.82%	0.00%	7.55%	379	23	123			
	CF 2	105	110	-	405	0.06%	0.00%	0.21%	405	300	295			
	Mitraguna & Others	105	110	-	405	0.06%	0.00%	0.22%	405	300	295			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	642	366	66	1,637	0.30%	0.02%	0.62%	1,571	995	1,271	0.11%	81.80%	-0.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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%	0.08%	(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%	0.06%	(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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10,641	8,874	8,876	5,080	1	(1,766)	-16.59%	8,730	6001.99%	4,064	218.37%	4,811
2	Tabungan	93,148	114,005	115,719	115,370	2,110	(349)	1,366	1.20%	22,223	23.86%	106,141	108.70%	9,230
3	Deposito	25,397	122,050	122,465	122,482	(192)	17	432	0.35%	97,085	382.27%	26,151	468.35%	96,330
	Total	118,690	246,696	247,058	246,728	6,998	(331)	32	0.01%	128,038	107.88%	136,357	180.94%	110,371
	CASA	93,293	124,646	124,594	124,246	7,190	(348)	(400)	-0.32%	30,953	33.18%	110,205	112.74%	14,041
	(%) CASA	78.60%	50.53%	50.43%	50.36%									
	FDR	96.89%	55.72%	55.59%	55.67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1,776	1,779	1,779		0	2	0.13%	961	117.59%	-	0.00%	1,779
2	Giro ISE	33	60	60	60		0	0	0.00%	27	79.95%		0.00%	60
3	Tabungan ISE	784	1,717	1,719	1,719		0	2	0.14%	935	119.19%		0.00%	1,719
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	34,730	-	200	200	(37)	106	4,960	94	33,477	103.74%	1,253
	KUR	28,200	32,668	32,784	-	200	200	(59)	117	4,584	83	31,727	103.33%	1,058
	Non KUR	1,570	1,956	1,946	-	-	0	23	(11)	376	11	1,750	111.17%	196
3	PWG	4,527	9,694	9,708	120	74	(47)	(227)	14	5,181	60	10,876	89.26%	(1,168)
	Cilem	4,527	9,694	9,708	120	74	(47)	(227)	14	5,181	60	10,876	89.26%	(1,168)
	Gadai	-	-	-	-	-	0	0	0	0	-	(0)	0.00%	0
4	CFG	80,701	93,137	92,909	198	158	(40)	933	(227)	12,209	385	93,313	99.57%	(404)
	CF 1	1,386	7,900	8,040	198	158	(40)	535	140	6,654	17	2,892	277.99%	5,148
	Total Griya	404	3,752	3,750	-	-	0	0	(2)	3,346	2	784	478.35%	2,966
	• Total Non Program	404	3,752	3,750	-	-	0	(9)	(2)	3,346	2	784	478.35%	2,966
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	982	4,148	4,291	198	158	(40)	535	142	3,309	15	2,108	203.50%	2,182
	CF 2	79,315	85,237	84,869	-	-	0	398	(368)	5,554	368	90,421	93.86%	(5,552)
	Mitraguna & Others	60,800	65,858	65,590	-	-	0	437	(268)	4,790	268	70,877	92.54%	(5,287)
	Pensiun	18,515	19,378	19,279	-	-	0	(39)	(100)	764	100	19,543	98.65%	(265)
	Total Pembiayaan	114,997	137,454	137,347	318	431	113	670	(107)	22,350	539	137,665	99.77%	(318)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	896	0.72%	1.01%	2.58%	547	683	793			
	KUR	129	103	349	785	0.46%	1.07%	2.39%	435	656	682			
	Non KUR	85	-	-	112	5.40%	0.00%	5.73%	112	27	112			
3	PWG	-	-	-	33	0.00%	0.00%	0.34%	33	33	33			
	Cilem	-	-	-	33	0.00%	0.00%	0.34%	33	33	33			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	3	1,139	467	4,232	0.00%	0.50%	4.55%	3,765	4,228	3,093			
	CF 1	-	177	177	378	0.00%	2.24%	4.70%	201	378	201			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	177	177	378	0.00%	4.27%	8.81%	201	378	201			
	CF 2	3	962	289	3,854	0.00%	0.34%	4.54%	3,565	3,850	2,891			
	Mitraguna & Others	3	962	289	3,247	0.01%	0.44%	4.95%	2,957	3,243	2,284			
	Pensiun	-	-	-	607	0.00%	0.00%	3.15%	607	607	607			
	Total Pembiayaan	217	1,242	816	5,161	0.19%	0.59%	3.76%	4,345	4,944	3,919	0.06%	98.28%	-3.7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	2,754	3.10%	2.96%	2.96%	-	251	(4)			
	CF 1	-	23	23	23	0.00%	0.30%	0.29%	-	23	-			
	Total Griya	-	23	23	23	0.00%	0.62%	0.62%	-	23	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	2,503	2,735	2,731	2,731	3.16%	3.20%	3.22%	-	228	(4)			
	Mitraguna & Others	2,503	2,521	2,517	2,517	4.12%	3.82%	3.84%	-	14	(4)			
	Pensiun	-	214	214	214	0.00%	0.16%	1.11%	-	214	-			
	Total Pembiayaan	2,715	2,878	2,873	2,761	2.36%	2.09%	2.01%	(112)	46	(117)	0.10%	95.15%	-1.9%

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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3,456	1,870	1,722	1,823	386	101	(47)	-2.51%	(1,633)	-47.26%	15,621	11.67%	(13,798)
2	Tabungan	145,385	150,842	151,026	150,794	1,827	(232)	(47)	-0.03%	5,409	3.72%	164,624	91.60%	(13,829)
3	Deposito	14,811	12,606	12,452	12,452	(141)	0	(154)	-1.22%	(2,359)	-15.93%	15,935	78.14%	(3,483)
	Total	163,652	165,317	165,200	165,069	2,072	(131)	(248)	-0.15%	1,417	0.87%	196,180	84.14%	(31,110)
	CASA	148,841	152,712	152,748	152,617	2,214	(131)	(94)	-0.06%	3,776	2.54%	180,244	84.67%	(27,627)
	(%) CASA	90.95%	92.37%	92.46%	92.46%									
	FDR	119.93%	128.22%	128.05%	128.15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,534	2,992	2,838	2,519		(319)	(473)	-15.81%	(15)	-0.58%	-	0.00%	2,519
2	Giro ISE	1,520	903	786	801		15	(103)	-11.38%	(719)	-47.31%		0.00%	801
3	Tabungan ISE	1,014	2,088	2,052	1,718		(334)	(370)	-17.72%	704	69.43%		0.00%	1,718
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	37,418	-	500	500	1,224	206	1,494	294	39,840	93.92%	(2,422)
	KUR	33,748	34,096	34,303	-	500	500	770	207	555	293	37,473	91.54%	(3,170)
	Non KUR	2,176	3,116	3,115	-	-	0	454	(1)	939	1	2,367	131.65%	749
3	PWG	12,551	23,986	24,450	719	1,008	289	978	463	11,899	545	24,637	99.24%	(188)
	Cilem	6,245	13,402	13,351	569	88	(481)	994	(50)	7,106	139	15,931	83.81%	(2,580)
	Gadai	6,305	10,585	11,099	149	920	770	(16)	514	4,794	406	8,706	127.48%	2,392
4	CFG	143,228	146,529	145,434	-	42	42	61	(1,095)	2,206	1,137	159,883	90.96%	(14,449)
	CF 1	29,589	26,539	26,514	-	-	0	(13)	(24)	(3,075)	24	34,388	77.10%	(7,874)
	Total Griya	26,165	23,673	23,663	-	-	0	0	(10)	(2,502)	10	29,764	79.50%	(6,101)
	• Total Non Program	3,355	2,439	2,438	-	-	0	(56)	(1)	(917)	1	4,239	57.51%	(1,801)
	• Program	22,810	21,235	21,225	-	-	0	(156)	(10)	(1,585)	10	25,525	83.15%	(4,300)
	Oto	3,424	2,865	2,851	-	-	0	(13)	(14)	(572)	14	4,624	61.66%	(1,773)
	CF 2	113,639	119,991	118,919	-	42	42	73	(1,071)	5,281	1,113	125,494	94.76%	(6,575)
	Mitraguna & Others	94,023	97,309	96,405	-	42	42	156	(904)	2,381	946	104,779	92.01%	(8,374)
	Pensiun	19,615	22,682	22,515	-	-	0	(83)	(167)	2,899	167	20,716	108.69%	1,799
	Total Pembiayaan	196,270	211,968	211,542	719	1,550	831	2,246	(426)	15,272	1,976	228,928	92.41%	(17,385)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	718	1.77%	0.24%	1.92%	627	83	622			
	KUR	580	96	91	621	1.72%	0.27%	1.81%	529	41	524			
	Non KUR	55	-	-	97	2.54%	0.00%	3.12%	97	42	97			
3	PWG	-	-	-	1,147	0.00%	0.00%	4.69%	1,147	1,147	1,147			
	Cilem	-	-	-	1,016	0.00%	0.00%	7.61%	1,016	1,016	1,016			
	Gadai	-	-	-	131	0.00%	0.00%	1.18%	131	131	131			
4	CFG	3,895	4,268	3,612	3,917	2.72%	2.46%	2.69%	305	22	(351)			
	CF 1	3,671	3,535	2,934	3,022	12.41%	11.06%	11.40%	88	(649)	(512)			
	Total Griya	3,671	3,535	2,934	2,819	14.03%	12.39%	11.91%	(115)	(852)	(716)			
	Oto	-	-	-	204	0.00%	0.00%	7.14%	204	204	204			
	CF 2	224	733	678	895	0.20%	0.56%	0.75%	217	671	162			
	Mitraguna & Others	224	733	678	895	0.24%	0.70%	0.93%	217	671	162			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	4,530	4,364	3,703	5,782	2.31%	1.75%	2.73%	2,079	1,253	1,418	3.66%	-33.89%	0.9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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%	1.74%	-	(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	3,283	2.51%	2.32%	2.26%	(119)	(307)	(136)			
	CF 1	3,133	3,178	3,018	2,899	10.59%	11.37%	10.93%	(119)	(234)	(280)			
	Total Griya	3,118	3,178	3,018	2,899	11.91%	12.75%	12.25%	(119)	(219)	(280)			
	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%	0.28%	-	46	143			
	Pensiun	236	118	118	118	0.12%	0.06%	0.52%	-	(118)	(0)			
	Total Pembiayaan	8,066	7,762	7,740	7,621	4.11%	3.65%	3.60%	(119)	(445)	(141)	3.62%	-0.61%	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 (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	423	421	(431)		(25)	-5.65%	(119)	-22.04%	13,456	3.13%	(13,035)
2	Tabungan	125,992	133,746	133,367	134,041	3	675	295	0.22%	8,050	6.39%	146,385	91.57%	(12,344)
3	Deposito	49,100	48,466	48,566	46,716	1,128	(1,850)	(1,750)	-3.61%	(2,384)	-4.85%	50,288	92.90%	(3,571)
Total		175,632	182,658	182,356	181,179	701	(1,177)	(1,480)	-0.81%	5,547	3.16%	210,129	86.22%	(28,950)
CASA		126,532	134,192	133,789	134,462	(428)	673	270	0.20%	7,931	6.27%	159,842	84.12%	(25,379)
(% CASA)		72.04%	73.47%	73.37%	74.22%									
FDR		182.36%	176.18%	175.59%	176.73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,252	1,695	1,612	1,633		21	(62)	-3.65%	381	30.41%	-	0.00%	1,633
2	Giro ISE	222	144	135	113		(23)	(31)	-21.86%	(109)	-49.27%		0.00%	113
3	Tabungan ISE	1,030	1,551	1,476	1,521		44	(30)	-1.96%	490	47.56%		0.00%	1,521
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14,678	14,401	14,401	-	-	0	(316)	0	(277)	-	17,854	80.66%	(3,453)
	Linkage	-	-	-	-	-	-	0	0	0	-	1,383	0.00%	(1,383)
	Non-Linkage	14,678	14,401	14,401	-	-	0	(316)	0	(277)	-	16,471	87.43%	(2,070)
	• Local Champion	14,678	14,401	14,401	-	-	0	(316)	0	(277)	-	15,528	92.74%	(1,127)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0.00%	(943)
2	MBG	34,274	33,724	33,672	-	-	0	90	(52)	(602)	52	38,153	88.25%	(4,481)
	KUR	31,590	31,015	30,972	-	-	0	38	(42)	(618)	42	35,282	87.79%	(4,309)
	Non KUR	2,684	2,709	2,700	-	-	0	52	(9)	16	9	2,872	94.02%	(172)
3	PWG	22,430	34,472	34,447	1,267	678	(589)	1,427	(25)	12,016	703	34,960	98.53%	(513)
	Cilem	9,274	14,615	14,620	305	89	(216)	216	5	5,346	84	18,979	77.03%	(4,359)
	Gadai	13,156	19,856	19,827	961	589	(372)	1,211	(30)	6,671	619	15,981	124.07%	3,846
4	CFG	248,904	239,210	237,675	90	170	80	(240)	(1,535)	(11,229)	1,705	271,752	87.46%	(34,077)
	CF 1	66,307	61,912	61,760	-	-	0	40	(152)	(4,547)	152	75,221	82.10%	(13,461)
	Total Griya	63,771	58,025	57,886	-	-	0	0	(139)	(5,885)	139	71,325	81.16%	(13,439)
	• Total Non Program	13,172	11,709	11,607	-	-	0	(143)	(103)	(1,565)	103	14,703	78.94%	(3,096)
	• Program	50,599	46,315	46,279	-	-	0	(522)	(36)	(4,320)	36	56,622	81.73%	(10,343)
	Oto	2,536	3,887	3,874	-	-	0	40	(13)	1,338	13	3,896	99.44%	(22)
	CF 2	182,596	177,298	175,915	90	170	80	(280)	(1,383)	(6,681)	1,553	196,531	89.51%	(20,616)
	Mitraguna & Others	145,742	143,741	142,603	90	20	(70)	(121)	(1,138)	(3,139)	1,158	158,383	90.04%	(15,780)
	Pensiun	36,854	33,557	33,312	-	150	150	(159)	(245)	(3,543)	395	38,148	87.32%	(4,836)
Total Pembiayaan		320,285	321,806	320,195	1,357	848	(509)	961	(1,612)	(91)	2,459	362,719	88.28%	(42,525)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	158	531	548	983	0.46%	1.62%	2.92%	436	825	452			
	KUR	138	436	452	887	0.44%	1.46%	2.87%	436	749	451			
	Non KUR	20	95	96	96	0.75%	3.55%	3.56%	-	76	1			
3	PWG	-	-	-	558	0.00%	0.00%	1.62%	558	558	558			
	Cilem	-	-	-	242	0.00%	0.00%	1.66%	242	242	242			
	Gadai	-	-	-	315	0.00%	0.00%	1.59%	315	315	315			
4	CFG	7,829	9,486	9,999	12,559	3.15%	4.18%	5.28%	2,560	4,730	3,073			
	CF 1	6,309	7,631	7,665	7,139	9.51%	12.38%	11.56%	(526)	830	(492)			
	Total Griya	6,204	7,631	7,665	7,061	9.73%	13.21%	12.20%	(605)	857	(570)			
	Oto	105	-	-	79	4.15%	0.00%	2.03%	79	(27)	79			
	CF 2	1,520	1,854	2,334	5,419	0.83%	1.32%	3.08%	3,086	3,899	3,565			
	Mitraguna & Others	1,215	1,065	1,695	4,300	0.83%	1.18%	3.02%	2,605	3,085	3,236			
	Pensiun	305	790	638	1,119	0.83%	1.90%	3.36%	481	814	329			
Total Pembiayaan		7,988	10,017	10,547	14,100	2.49%	3.28%	4.40%	3,553	6,112	4,083	0.62%	86.01%	-3.8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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%	0.75%	43	81	10			
	KUR	12	218	193	244	0.04%	0.62%	0.79%	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	6,012	2.65%	2.55%	2.53%	(86)	(585)	(95)			
	CF 1	4,154	5,019	4,894	4,808	6.26%	7.90%	7.78%	(86)	654	(211)			
	Total Griya	4,071	4,937	4,811	4,725	6.38%	8.29%	8.16%	(86)	654	(211)			
	Oto	82	82	82	82	3.25%	2.12%	2.13%	-	-	-			
	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	6,527	2.20%	2.04%	2.04%	(43)	(504)	(85)	0.30%	85.27%	-1.7%

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