

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	428.975	416.981	(2.867)	(11.994)	175.508	72,68%	178.684	74,98%	384.203	108,53%	32.778
2	Tabungan	1.732.891	1.859.030	1.851.743	1.852.755	56.174	1.012	(6.275)	-0,34%	119.865	6,92%	1.972.158	93,95%	(119.402)
3	Deposito	877.742	1.006.845	966.201	981.442	27.995	15.241	(25.403)	-2,52%	103.700	11,81%	892.777	109,93%	88.665
Total		2.848.930	3.107.348	3.246.919	3.251.178	81.302	4.259	143.830	4,63%	402.248	14,12%	3.249.137	100,06%	2.041
CASA		1.971.188	2.100.503	2.280.718	2.269.736	53.307	(10.982)	169.233	8,06%	298.548	15,15%	2.356.360	96,32%	(86.624)
(% CASA)		69,19%	67,60%	70,24%	69,81%									
FDR		84,13%	87,07%	82,99%	82,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.267	85.605		(661)	1.694	2,02%	6.195	7,80%	115.376	74,20%	(29.770)
2	Giro ISE	37.094	35.641	38.061	37.889		(172)	2.249	6,31%	796	2,15%	58.873	64,36%	(20.984)
3	Tabungan ISE	39.484	45.872	45.783	45.293		(489)	(579)	-1,26%	5.809	14,71%	44.492	101,80%	801
4	Deposito ISE	2.833	2.398	2.423	2.423		0	25	1,04%	(410)	-14,48%	12.011	20,17%	(9.588)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	120.930	1.335	500	-835	-6.011	-4.362	-2.032	4.862	154.342	78,35%	(33.412)
	Linkage	22.750	26.138	26.125	-	-	-	10	-13	3.375	13	36.415	71,74%	(10.290)
	Non-Linkage	100.212	99.154	94.805	1.335	500	-835	-6.021	-4.349	-5.408	4.849	117.927	80,39%	(23.122)
	• Local Champion	83.501	67.399	66.794	1.335	500	-835	-11.270	-604	-16.706	1.104	91.899	72,68%	(25.105)
	• Value Chain	16.712	31.755	28.010	-	-	-	5.249	-3.745	11.299	3.745	26.028	107,62%	1.983
2	MBG	310.816	324.540	324.495	2.565	3.415	850	3.904	-45	13.679	3.460	356.921	90,92%	(32.426)
	KUR	291.370	304.664	304.908	2.365	3.415	1.050	3.340	244	13.538	3.171	335.168	90,97%	(30.260)
	Non KUR	19.446	19.876	19.588	200	-	-200	564	-288	141	288	21.753	90,04%	(2.166)
3	PWG	193.140	311.736	314.959	31.286	19.367	-11.919	11.829	3.222	121.818	16.145	344.208	91,50%	(29.250)
	Cilem	122.752	210.728	212.519	15.007	7.088	-7.919	4.926	1.790	89.767	5.298	246.061	86,37%	(33.542)
	Gadai	70.389	101.008	102.440	16.278	12.279	-3.999	6.902	1.432	32.051	10.847	98.147	104,37%	4.293
4	CFG	1.770.026	1.944.093	1.934.309	15.718	10.412	-5.306	12.103	-9.784	164.283	20.196	1.992.000	97,10%	(57.691)
	CF 1	463.002	518.559	515.714	6.653	1.433	-5.220	-305	-2.846	52.712	4.279	500.470	103,05%	15.243
	Total Griya	392.209	435.699	433.200	5.881	430	-5.451	0	-2.499	40.992	2.929	410.944	105,42%	22.256
	• Total Non Program	388.279	424.552	421.896	5.382	263	-5.119	6.848	-2.656	33.617	2.919	396.555	106,39%	25.341
	• Program	3.930	11.147	11.304	499	167	-332	1.756	158	7.374	10	14.389	78,56%	(3.085)
	Oto	70.793	82.860	82.513	772	1.003	231	-305	-347	11.720	1.350	89.526	92,17%	(7.013)
	CF 2	1.307.024	1.425.534	1.418.595	9.065	8.979	-86	12.408	-6.938	111.571	15.917	1.491.530	95,11%	(72.935)
	Mitraguna & Others	1.211.757	1.326.190	1.320.395	8.449	8.903	454	11.344	-5.795	108.638	14.698	1.379.110	95,74%	(58.716)
	Pensiun	95.268	99.344	98.201	616	76	-540	1.064	-1.143	2.933	1.219	112.420	87,35%	(14.219)
Total Pembiayaan		2.396.945	2.705.661	2.694.693	50.904	33.694	-17.210	21.824	-10.968	297.748	44.662	2.847.472	94,63%	(152.779)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	2.318	0,41%	0,00%	1,92%	2.311	1.810	2.311			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	2.318	0,46%	0,00%	2,44%	2.318	1.853	2.318			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	19.176	1,43%	1,92%	5,91%	12.943	14.735	12.943			
	KUR	3.770	4.834	4.834	16.968	1,29%	1,59%	5,56%	12.134	13.198	12.134			
	Non KUR	671	1.399	1.399	2.208	3,45%	7,04%	11,27%	809	1.537	809			
3	PWG	155	2	2	7.769	0,08%	0,00%	2,47%	7.767	7.614	7.767			
	Cilem	155	2	2	6.471	0,13%	0,00%	3,04%	6.468	6.315	6.468			
	Gadai	-	-	-	1.299	0,00%	0,00%	1,27%	1.299	1.299	1.299			
4	CFG	19.018	30.183	28.147	60.409	1,07%	1,45%	3,12%	32.262	41.391	30.226			
	CF 1	8.456	11.874	11.479	16.213	1,83%	2,21%	3,14%	4.734	7.757	4.338			
	Total Griya	6.832	10.848	10.463	12.495	1,74%	2,40%	2,88%	2.032	5.662	1.647			
	Oto	1.624	1.027	1.016	3.718	2,29%	1,23%	4,51%	2.702	2.094	2.691			
	CF 2	10.562	18.309	16.669	44.196	0,81%	1,17%	3,12%	27.528	33.635	25.888			
	Mitraguna & Others	10.315	17.929	16.481	41.562	0,85%	1,24%	3,15%	25.081	31.247	23.633			
	Pensiun	247	379	188	2.634	0,26%	0,19%	2,68%	2.447	2.388	2.255			
Total Pembiayaan		24.121	36.424	34.388	89.672	1,01%	1,27%	3,33%	55.283	65.550	53.248	1,04%	68,80%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,44%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,93%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,58%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	4.944	1,04%	1,44%	1,52%	260	1.717	28			
	KUR	1.952	4.295	4.075	4.402	0,67%	1,34%	1,44%	327	2.450	107			
	Non KUR	1.274	620	609	542	6,55%	3,06%	2,76%	(67)	(733)	(79)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	28.219	1,90%	1,43%	1,46%	454	(5.471)	639			
	CF 1	5.942	6.610	4.809	5.654	1,28%	0,93%	1,10%	845	(288)	(956)			
	Total Griya	5.028	6.005	4.373	5.044	1,28%	1,00%	1,16%	670	15	(961)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.565	2,12%	1,61%	1,59%	(391)	(5.183)	1.595			
	Mitraguna & Others	27.082	20.709	22.326	21.939	2,23%	1,68%	1,66%	(387)	(5.143)	1.230			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	34.907	1,59%	1,26%	1,30%	720	(3.093)	673	1,42%	-9,87%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	40.838	28.176	(4.264)	(12.661)	2.782	10,95%	(1.360)	-4,60%	42.826	65,79%	(14.650)
2	Tabungan	75.287	92.481	90.344	89.958	2.646	(386)	(2.523)	-2,73%	14.671	19,49%	93.900	95,80%	(3.941)
3	Deposito	166.481	142.703	142.329	142.329	9.873	0	(374)	-0,26%	(24.152)	-14,51%	167.973	84,73%	(25.644)
	Total	271.304	260.579	273.511	260.464	8.255	(13.047)	(115)	-0,04%	(10.840)	-4,00%	304.699	85,48%	(44.235)
	CASA	104.823	117.876	131.182	118.134	(1.618)	(13.047)	259	0,22%	13.311	12,70%	136.726	86,40%	(18.592)
	(%) CASA	38,64%	45,24%	47,96%	45,36%									
	FDR	71,62%	78,78%	74,55%	78,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	20.528	19.722	19.615		(106)	(912)	-4,44%	3.351	20,60%	-	0,00%	19.615
2	Giro ISE	12.924	10.625	10.517	10.374		(143)	(251)	-2,36%	(2.550)	-19,73%		0,00%	10.374
3	Tabungan ISE	1.712	8.249	7.526	7.563		37	(686)	-8,32%	5.851	341,83%		0,00%	7.563
4	Deposito ISE	1.628	1.654	1.679	1.679		0	25	1,51%	50	3,08%		0,00%	1.679
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.664	14.663	-	-	0	2.462	-1	4.772	1	17.901	81,91%	(3.237)
	Linkage	1.111	822	822	-	-	-	-17	0	-290	-	4.599	17,86%	(3.778)
	Non-Linkage	8.780	13.842	13.842	-	-	0	2.478	-1	5.062	1	13.301	104,06%	540
	• Local Champion	6.630	9.192	9.192	-	-	0	2.478	-1	2.562	1	8.773	104,77%	418
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	4.528	102,69%	122
2	MBG	65.409	60.423	60.179	575	510	-65	944	-243	-5.229	753	69.529	86,55%	(9.349)
	KUR	63.164	57.622	57.441	375	510	135	251	-181	-5.723	691	67.096	85,61%	(9.655)
	Non KUR	2.245	2.800	2.738	200	-	-200	693	-62	494	62	2.433	112,56%	306
3	PWG	10.519	14.446	14.435	1.124	457	-667	152	-11	3.916	469	17.123	84,30%	(2.688)
	Cilem	10.519	14.446	14.435	1.124	457	-667	152	-11	3.916	469	17.123	84,30%	(2.688)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	114.624	1.608	1.460	-148	245	-1.120	6.146	2.580	133.187	86,06%	(18.563)
	CF 1	58.498	62.301	61.542	1.223	120	-1.103	89	-759	3.044	879	60.283	102,09%	1.259
	Total Griya	56.812	59.489	58.776	1.223	120	-1.103	0	-713	1.964	833	56.786	103,50%	1.990
	• Total Non Program	55.952	58.671	57.960	1.223	120	-1.103	2.044	-711	2.009	831	53.636	108,06%	4.324
	• Program	860	817	816	-	-	0	-3	-2	-45	2	3.149	25,90%	(2.334)
	Oto	1.686	2.813	2.766	-	-	0	89	-47	1.081	47	3.498	79,09%	(731)
	CF 2	49.980	53.442	53.082	385	1.340	955	155	-360	3.102	1.700	72.903	72,81%	(19.822)
	Mitraguna & Others	49.699	53.170	52.811	385	1.340	955	162	-359	3.112	1.699	71.970	73,38%	(19.159)
	Pensiun	281	272	271	-	-	0	-6	-2	-10	2	934	28,99%	(663)
	Total Pembiayaan	194.296	205.276	203.901	3.307	2.427	-880	3.802	-1.375	9.606	3.802	237.739	85,77%	(33.838)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	-	0,00%	0,04%	0,00%	(6)	-	(6)			
	Linkage	-	6	6	-	0,00%	0,74%	0,00%	(6)	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.487	1.504	4.646	1,64%	2,49%	7,72%	3.142	3.575	3.159			
	KUR	1.022	1.291	1.029	4.037	1,62%	1,79%	7,03%	3.008	3.015	2.746			
	Non KUR	49	196	475	609	2,19%	16,97%	22,24%	134	560	413			
3	PWG	95	-	-	506	0,91%	0,00%	3,50%	506	410	506			
	Cilem	95	-	-	506	0,91%	0,00%	3,50%	506	410	506			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	3.048	1,72%	2,08%	2,66%	645	1.184	497			
	CF 1	1.284	1.536	1.880	2.433	2,19%	3,02%	3,95%	552	1.149	896			
	Total Griya	1.284	1.536	1.880	2.433	2,26%	3,16%	4,14%	552	1.149	896			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	581	1.015	522	616	1,16%	0,98%	1,16%	93	35	(400)			
	Mitraguna & Others	581	1.015	522	616	1,17%	0,98%	1,17%	93	35	(400)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	8.200	1,56%	1,91%	4,02%	4.287	5.169	4.155	0,60%	85,09%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	202	1,98%	1,34%	1,38%	6	6	6			
	Linkage	196	196	196	202	17,64%	23,87%	24,60%	6	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	742	907	856	0,65%	1,50%	1,42%	(50)	433	115			
	KUR	260	691	859	856	0,41%	1,49%	1,49%	(2)	597	165			
	Non KUR	164	50	48	-	7,29%	1,72%	0,00%	(48)	(164)	(50)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	383	379	1.097	2,17%	0,33%	0,96%	717	(1.256)	714			
	CF 1	1.777	383	379	1.097	3,04%	0,61%	1,78%	717	(681)	714			
	Total Griya	1.777	383	379	1.097	3,13%	0,64%	1,87%	717	(681)	714			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.320	1.482	2.155	1,53%	0,72%	1,06%	673	(817)	835	0,34%	68,07%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.994	271.304	252.324	(10.670)	
2	Contribution Margin	8.567	11.836	8.958	391	-4,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	2,84	2,86	0,02	(0,11)
CIF Payroll	1.306	1.933	1.950	17	644

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	22.953	22.539	(4.874)	(414)	496	2,25%	(2.222)	-8,97%	37.820	59,60%	(15.281)
2	Tabungan	139.675	136.927	134.746	135.122	3.770	377	(1.805)	-1,32%	(4.553)	-3,26%	158.244	85,39%	(23.121)
3	Deposito	81.953	78.771	79.044	79.044	(1.465)	0	273	0,35%	(2.909)	-3,55%	83.187	95,02%	(4.143)
	Total	246.389	237.742	236.743	236.706	(2.570)	(37)	(1.036)	-0,44%	(9.684)	-3,93%	279.251	84,76%	(42.545)
	CASA	164.436	158.971	157.699	157.661	(1.105)	(37)	(1.309)	-0,82%	(6.775)	-4,12%	196.064	80,41%	(38.402)
	(%) CASA	66,74%	66,87%	66,61%	66,61%									
	FDR	63,49%	72,37%	72,22%	72,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.781	11.698	11.669		(29)	888	8,24%	759	6,96%	-	0,00%	11.669
2	Giro ISE	6.429	7.250	7.802	7.930		128	681	9,39%	1.501	23,34%		0,00%	7.930
3	Tabungan ISE	3.915	3.531	3.896	3.739		(157)	208	5,88%	(176)	-4,51%		0,00%	3.739
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.995	-	-	0	-168	-1.200	-1.054	1.200	24.988	72,01%	(6.993)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.995	-	-	0	-168	-1.200	-1.054	1.200	22.401	80,33%	(4.407)
	• Local Champion	15.448	17.449	17.449	-	-	0	-1.127	0	2.000	-	17.038	102,41%	411
	• Value Chain	3.600	1.746	546	-	-	-	959	-1.200	-3.054	1.200	5.363	10,18%	(4.817)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.785	9.989	912	331	-581	540	204	4.151	127	12.717	78,55%	(2.728)
	Cilem	5.838	9.785	9.989	912	331	-581	540	204	4.151	127	12.717	78,55%	(2.728)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	142.989	1.703	1.324	-379	1.001	-86	11.446	1.410	151.764	94,22%	(8.775)
	CF 1	81.145	75.863	75.111	483	-	-483	166	-752	-6.034	752	80.866	92,88%	(5.754)
	Total Griya	74.220	69.714	69.085	326	-	-326	0	-629	-5.135	629	72.806	94,89%	(3.721)
	• Total Non Program	73.552	69.083	68.455	326	-	-326	213	-628	-5.097	628	70.358	97,30%	(1.903)
	• Program	669	630	630	-	-	0	-3	-1	-39	1	2.448	25,73%	(1.818)
	Oto	6.925	6.150	6.027	157	-	-157	166	-123	-898	123	8.060	74,78%	(2.033)
	CF 2	50.397	67.212	67.877	1.220	1.324	104	835	666	17.480	658	70.899	95,74%	(3.021)
	Mitraguna & Others	49.913	66.240	66.915	1.220	1.324	104	731	675	17.002	649	69.624	96,11%	(2.709)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	170.973	2.615	1.655	-960	1.373	-1.082	14.544	2.738	189.488	90,23%	(18.516)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	11	-	-	67	0,19%	0,00%	0,67%	67	55	67			
	Cilem	11	-	-	67	0,19%	0,00%	0,67%	67	55	67			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	2.291	0,88%	1,00%	1,60%	854	1.130	782			
	CF 1	1.162	1.459	1.383	1.640	1,43%	1,82%	2,18%	257	479	182			
	Total Griya	1.162	1.459	1.383	1.301	1,57%	1,98%	1,88%	(82)	140	(157)			
	Oto	-	-	-	339	0,00%	0,00%	5,63%	339	339	339			
	CF 2	-	51	54	651	0,00%	0,08%	0,96%	597	651	600			
	Mitraguna & Others	-	51	54	651	0,00%	0,08%	0,97%	597	651	600			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.509	1.437	2.358	0,75%	0,84%	1,38%	921	1.185	849	0,23%	83,00%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	778	1.309	1.299	1.252	0,59%	0,91%	0,88%	(47)	474	(57)			
	CF 1	342	589	585	538	0,42%	0,77%	0,72%	(47)	196	(52)			
	Total Griya	342	589	585	538	0,46%	0,84%	0,78%	(47)	196	(52)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	714	714	0,86%	1,06%	1,05%	-	279	(5)			
	Mitraguna & Others	436	719	714	714	0,87%	1,08%	1,07%	-	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.309	1.299	1.252	0,50%	0,75%	0,73%	(47)	474	(57)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	236.079	246.389	240.312	4.233	
2	Contribution Margin	16.732	20.650	10.306	(6.426)	38,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,28	3,28	0,00	0,30
CIF Payroll	907	1.162	1.230	68	323

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	48.415	48.165	(1.973)	(250)	(3.095)	-6,04%	29.390	156,54%	32.608	147,71%	15.557
2	Tabungan	206.902	259.410	256.570	257.162	8.614	592	(2.248)	-0,87%	50.260	24,29%	226.267	113,65%	30.895
3	Deposito	118.442	104.385	99.459	99.463	4.578	3	(4.923)	-4,72%	(18.979)	-16,02%	120.137	82,79%	(20.674)
	Total	344.119	415.055	404.444	404.790	11.219	345	(10.265)	-2,47%	60.671	17,63%	379.011	106,80%	25.778
	CASA	225.677	310.670	304.985	305.327	6.642	342	(5.343)	-1,72%	79.650	35,29%	258.875	117,94%	46.453
	(%) CASA	65,58%	74,85%	75,41%	75,43%									
	FDR	96,55%	92,15%	93,67%	93,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.930	3.350	3.544	3.477	(67)	127	3,79%	(454)	-11,54%	-	0,00%	3.477
2	Giro ISE	1.420	1.401	1.331	1.257	(74)	(144)	-10,25%	(163)	-11,45%		0,00%	1.257
3	Tabungan ISE	2.001	1.335	1.598	1.605	7	271	20,27%	(396)	-19,77%		0,00%	1.605
4	Deposito ISE	510	614	614	614	0	0	0,00%	105	20,53%		0,00%	614
5	CIF ISE	179	187	189	189	0	2	1,07%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	84.349	1.335	-	-1.335	-9.025	-3.226	1.364	3.226	100.415	84,00%	(16.066)
	Linkage	21.612	25.302	25.290	-	-	-	28	-13	3.677	13	29.203	86,60%	(3.913)
	Non-Linkage	61.373	62.273	59.060	1.335	-	-1.335	-9.053	-3.213	-2.313	3.213	71.212	82,93%	(12.153)
	• Local Champion	55.173	37.334	36.665	1.335	-	-1.335	-13.343	-669	-18.508	669	59.838	61,27%	(23.173)
	• Value Chain	6.200	24.939	22.395	-	-	-	4.291	-2.545	16.195	2.545	11.375	196,88%	11.020
2	MBG	43.181	43.262	43.800	100	800	700	264	538	618	262	46.510	94,17%	(2.710)
	KUR	40.519	41.115	41.671	100	800	700	439	556	1.151	244	43.648	95,47%	(1.977)
	Non KUR	2.662	2.147	2.129	-	-	0	-175	-18	-533	18	2.862	74,40%	(733)
3	PWG	26.463	43.181	43.462	5.218	2.349	-2.869	2.081	281	16.998	2.068	37.150	116,99%	6.312
	Cilem	12.356	24.198	24.557	2.695	934	-1.761	1.790	358	12.201	576	17.679	138,90%	6.878
	Gadai	14.108	18.982	18.905	2.523	1.415	-1.108	291	-78	4.797	1.492	19.471	97,09%	(566)
4	CFG	179.631	208.442	207.228	810	35	-775	-700	-1.214	27.597	1.249	198.860	104,21%	8.368
	CF 1	55.651	68.195	67.774	-	-	0	207	-421	12.123	421	59.549	113,81%	8.225
	Total Griya	50.392	59.584	59.250	-	-	0	0	-334	8.858	334	52.444	112,98%	6.806
	• Total Non Program	50.392	59.584	59.250	-	-	0	1.188	-334	8.858	334	52.444	112,98%	6.806
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.524	-	-	0	207	-87	3.265	87	7.105	119,98%	1.419
	CF 2	123.980	140.247	139.454	810	35	-775	-907	-793	15.474	828	139.310	100,10%	143
	Mitraguna & Others	122.658	138.841	138.054	810	35	-775	-970	-786	15.397	821	137.009	100,76%	1.045
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	378.839	7.463	3.184	-4.279	-7.381	-3.621	46.578	6.806	382.934	98,93%	(4.096)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	2.318	0,61%	0,00%	2,75%	2.318	1.810	2.318			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	2.318	0,76%	0,00%	3,92%	2.318	1.853	2.318			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	968	740	2.014	0,95%	1,71%	4,60%	1.275	1.605	1.046			
	KUR	305	765	686	1.949	0,75%	1,67%	4,68%	1.262	1.644	1.184			
	Non KUR	104	203	53	65	3,92%	2,47%	3,07%	12	(39)	(138)			
3	PWG	-	-	-	2.514	0,00%	0,00%	5,78%	2.514	2.514	2.514			
	Cilem	-	-	-	2.328	0,00%	0,00%	9,48%	2.328	2.328	2.328			
	Gadai	-	-	-	187	0,00%	0,00%	0,99%	187	187	187			
4	CFG	673	1.272	1.279	2.892	0,37%	0,61%	1,40%	1.613	2.218	1.619			
	CF 1	295	265	196	563	0,53%	0,29%	0,83%	367	268	298			
	Total Griya	295	-	-	-	0,58%	0,00%	0,00%	-	(295)	-			
	Oto	-	265	196	563	0,00%	2,28%	6,61%	367	563	298			
	CF 2	379	1.007	1.083	2.328	0,31%	0,77%	1,67%	1.246	1.950	1.321			
	Mitraguna & Others	379	1.007	1.083	2.328	0,31%	0,78%	1,69%	1.246	1.950	1.321			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	9.737	0,48%	0,53%	2,57%	7.719	8.147	7.497	0,69%	73,14%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	215	209	209	0,00%	0,48%	0,48%	-	209	(6)			
	KUR	-	215	209	209	0,00%	0,51%	0,50%	-	209	(6)			
	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	968	2.133	2.042	2.040	0,54%	0,98%	0,98%	(2)	1.072	(93)			
	CF 1	153	115	113	113	0,27%	0,17%	0,17%	(0)	(40)	(1)			
	Total Griya	153	115	113	113	0,30%	0,19%	0,19%	(0)	(40)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	2.018	1.928	1.927	0,66%	1,37%	1,38%	(2)	1.112	(91)			
	Mitraguna & Others	815	2.018	1.928	1.927	0,66%	1,39%	1,40%	(2)	1.112	(91)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.390	2.293	2.291	0,35%	0,60%	0,60%	(2)	1.130	(99)	1,07%	-77,07%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	360.860	345.686	405.148	44.288	
2	Contribution Margin	16.269	23.898	15.726	(543)	3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,11	3,18	3,22	0,03	0,11
CIF Payroll	1.112	1.799	1.859	60	747

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	22.096	22.132	(211)	36	19.496	739,64%	2.313	11,67%	31.713	69,79%	(9.581)
2	Tabungan	188.323	168.806	167.567	165.807	9.458	(1.760)	(3.000)	-1,78%	(22.516)	-11,96%	206.910	80,13%	(41.103)
3	Deposito	54.534	91.558	76.737	76.738	849	0	(14.821)	-16,19%	22.203	40,71%	55.746	137,66%	20.992
	Total	262.676	263.000	266.400	264.676	10.096	(1.724)	1.675	0,64%	2.000	0,76%	294.368	89,91%	(29.692)
	CASA	208.142	171.442	189.663	187.938	9.247	(1.725)	16.496	9,62%	(20.204)	-9,71%	238.622	78,76%	(50.684)
	(%) CASA	79,24%	65,19%	71,19%	71,01%									
	FDR	66,71%	76,80%	75,45%	75,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.542	3.681	3.720	40	178	5,02%	(2.466)	-39,86%	-	0,00%	3.720	
2	Giro ISE	879	380	399	417	18	37	9,81%	(462)	-52,54%	-	0,00%	417	
3	Tabungan ISE	5.307	3.163	3.282	3.303	22	141	4,44%	(2.004)	-37,76%	-	0,00%	3.303	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	215	229	231	231	0	2	0,87%	16	7,44%	-	0,00%	231	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	434	-	-	0	-1	0	-6.553	-	6.986	6,21%	(6.553)
	Linkage	26	14	14	-	-	-	-1	0	-12	-	26	52,76%	(12)
	Non-Linkage	6.960	420	420	-	-	0	-0	0	-6.540	-	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	0	-4.342	-	4.762	8,82%	(4.342)
2	MBG	707	9.059	9.057	100	180	80	1.193	-1	8.350	181	5.179	174,88%	3.878
	KUR	498	7.829	7.830	100	180	80	1.132	1	7.333	179	4.650	168,38%	3.180
	Non KUR	209	1.229	1.227	-	-	0	61	-2	1.018	2	529	232,05%	698
3	PWG	23.244	33.746	34.676	4.108	3.382	-726	2.619	930	11.432	2.452	37.119	93,42%	(2.443)
	Cilem	7.809	11.491	11.784	806	568	-238	44	293	3.975	275	17.547	67,16%	(5.763)
	Gadai	15.435	22.255	22.892	3.302	2.814	-488	2.574	637	7.457	2.177	19.572	116,96%	3.320
4	CFG	144.290	158.744	156.831	328	-	-328	797	-1.913	12.540	1.913	165.073	95,01%	(8.242)
	CF 1	8.588	11.624	11.576	328	-	-328	-25	-49	2.987	49	11.872	97,51%	(296)
	Total Griya	7.701	10.580	10.550	328	-	-328	0	-30	2.849	30	9.914	106,41%	636
	• Total Non Program	7.409	9.962	9.933	328	-	-328	305	-29	2.524	29	8.845	112,30%	1.088
	• Program	292	618	617	-	-	0	-3	-1	325	1	1.069	57,72%	(452)
	Oto	888	1.045	1.026	-	-	0	-25	-19	138	19	1.958	52,41%	(932)
	CF 2	135.702	147.119	145.255	-	-	0	822	-1.865	9.553	1.865	153.201	94,81%	(7.946)
	Mitraguna & Others	125.011	133.617	131.884	-	-	0	216	-1.733	6.873	1.733	140.480	93,88%	(8.596)
	Pensiun	10.691	13.503	13.371	-	-	0	606	-131	2.680	131	12.721	105,11%	650
	Total Pembiayaan	175.227	201.982	200.998	4.536	3.562	-974	4.608	-985	25.770	4.547	214.357	93,77%	(13.360)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	323	0,00%	2,09%	3,57%	134	323	323			
	KUR	-	-	-	136	0,00%	0,00%	1,74%	136	136	136			
	Non KUR	-	-	190	187	0,00%	15,42%	15,26%	(2)	187	187			
3	PWG	-	86	-	1.018	0,00%	0,00%	2,94%	1.018	1.018	932			
	Cilem	-	-	-	624	0,00%	0,00%	5,29%	624	624	624			
	Gadai	-	86	-	395	0,00%	0,00%	1,72%	395	395	309			
4	CFG	2.296	3.915	3.664	10.602	1,59%	2,31%	6,76%	6.938	8.306	6.687			
	CF 1	66	54	33	577	0,77%	0,28%	4,99%	544	511	523			
	Total Griya	66	54	33	577	0,86%	0,31%	5,47%	544	511	523			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.861	3.631	10.025	1,64%	2,47%	6,90%	6.394	7.795	6.164			
	Mitraguna & Others	2.230	3.861	3.631	9.527	1,78%	2,72%	7,22%	5.896	7.297	5.666			
	Pensiun	-	-	-	498	0,00%	0,00%	3,72%	498	498	498			
	Total Pembiayaan	2.296	4.001	3.853	11.943	1,31%	1,91%	5,94%	8.090	9.647	7.942	1,65%	72,29%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	4.120	3.933	3.440	3.494	2,86%	2,17%	2,23%	54	(626)	(439)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.933	3.440	3.494	3,00%	2,34%	2,41%	54	(579)	(439)			
	Mitraguna & Others	4.073	3.933	3.440	3.494	3,26%	2,57%	2,65%	54	(579)	(439)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.933	3.440	3.494	2,35%	1,70%	1,74%	54	(626)	(439)	5,80%	-233,48%	4,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.125	264.224	255.742	17.617	
2	Contribution Margin	7.713	11.671	11.315	3.602	-46,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,50	3,15	(0,34)	0,47
CIF Payroll	5.559	2.192	3.752	1.560	(1.807)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	407	413	(151)	6	(16)	-3,82%	(1.673)	-80,18%	2.964	13,95%	(2.550)
2	Tabungan	37.117	39.166	38.859	38.648	1.229	(210)	(517)	-1,32%	1.531	4,13%	42.245	91,49%	(3.596)
3	Deposito	10.740	12.547	12.548	12.549	4	0	1	0,01%	1.809	16,84%	10.810	116,08%	1.738
	Total	49.943	52.143	51.815	51.611	1.082	(204)	(532)	-1,02%	1.667	3,34%	56.019	92,13%	(4.408)
	CASA	39.204	39.595	39.266	39.062	1.078	(204)	(533)	-1,35%	(142)	-0,36%	45.208	86,40%	(6.146)
	(%) CASA	78,50%	75,94%	75,78%	75,69%									
	FDR	145,08%	121,45%	120,64%	121,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	483	453	453		0	(30)	-6,21%	(128)	-22,02%	-	0,00%	453
2	Giro ISE	1	1	1	1		0	(0)	-0,89%	0	12,69%		0,00%	1
3	Tabungan ISE	580	482	452	452		0	(30)	-6,22%	(128)	-22,08%		0,00%	452
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.874	3.132	169	324	155	88	257	1.897	67	2.623	119,41%	509
	Cilem	1.235	2.874	3.132	169	324	155	88	257	1.897	67	2.623	119,41%	509
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.378	250	-	-250	48	-1.075	-11.844	1.075	64.465	92,11%	(5.087)
	CF 1	464	412	409	-	-	0	-2	-2	-54	2	458	89,48%	(48)
	Total Griya	301	272	272	-	-	0	0	0	-29	-	295	92,39%	(22)
	• Total Non Program	301	272	272	-	-	0	-3	0	-29	-	295	92,39%	(22)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	139	137	-	-	0	-2	-2	-26	2	163	84,21%	(26)
	CF 2	70.758	60.041	58.968	250	-	-250	51	-1.073	-11.789	1.073	64.007	92,13%	(5.039)
	Mitraguna & Others	66.540	55.435	54.514	250	-	-250	87	-921	-12.026	921	57.104	95,46%	(2.590)
	Pensiun	4.218	4.607	4.455	-	-	0	-36	-152	237	152	6.903	64,53%	(2.449)
	Total Pembiayaan	72.457	63.328	62.510	419	324	-95	137	-818	-9.947	1.142	67.087	93,18%	(4.578)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	-	-	-	20	0,00%	0,00%	0,65%	20	20	20			
	Cilem	-	-	-	20	0,00%	0,00%	0,65%	20	20	20			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.416	2.337	6.215	4,24%	3,87%	10,47%	3.878	3.192	3.800			
	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	3.023	2.416	2.337	6.215	4,27%	3,89%	10,54%	3.878	3.192	3.800			
	Mitraguna & Others	2.931	2.416	2.337	6.156	4,41%	4,22%	11,29%	3.819	3.225	3.741			
	Pensiun	92	-	-	59	2,17%	0,00%	1,32%	59	(33)	59			
	Total Pembiayaan	3.023	2.416	2.337	6.236	4,17%	3,69%	9,98%	3.899	3.213	3.820	0,00%	100,00%	-10,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	12.313	3.961	4.188	3.943	17,29%	6,93%	6,64%	(245)	(8.370)	(18)			
	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	12.313	3.961	4.188	3.943	17,40%	6,98%	6,69%	(245)	(8.370)	(18)			
	Mitraguna & Others	11.834	3.785	4.013	3.769	17,79%	7,24%	6,91%	(244)	(8.065)	(16)			
	Pensiun	479	175	174	174	0,66%	0,28%	3,91%	(1)	(305)	(1)			
	Total Pembiayaan	12.313	3.961	4.188	3.943	16,99%	6,61%	6,31%	(245)	(8.370)	(18)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	75.007	74.633	65.512	(9.495)	
2	Contribution Margin	609	1.330	4.612	4.003	-657,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,28	2,65	2,60	(0,05)	0,32
CIF Payroll	410	328	431	103	21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	184.779	185.096	(3.738)	317	158.904	606,68%	125.933	212,86%	68.641	269,66%	116.455
2	Tabungan	111.248	118.802	118.879	119.663	2.322	783	861	0,72%	8.414	7,56%	123.928	96,56%	(4.266)
3	Deposito	16.666	19.370	19.701	19.701	97	0	331	1,71%	3.035	18,21%	17.858	110,32%	1.843
	Total	187.077	164.364	323.359	324.459	(1.320)	1.100	160.095	97,40%	137.382	73,44%	210.427	154,19%	114.032
	CASA	170.411	144.994	303.658	304.758	(1.416)	1.100	159.764	110,19%	134.348	78,84%	192.569	158,26%	112.189
	(%) CASA	91,09%	88,22%	93,91%	93,93%									
	FDR	105,51%	131,77%	67,28%	67,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.810	3.172	3.217	45	407	14,50%	(603)	-15,78%	-	0,00%	3.217	
2	Giro ISE	954	1.173	1.487	1.561	74	388	33,03%	607	63,61%		0,00%	1.561	
3	Tabungan ISE	2.866	1.636	1.685	1.656	(29)	20	1,21%	(1.210)	-42,22%		0,00%	1.656	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	121	126	127	127	0	1	0,79%	6	4,96%		0,00%	127	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	2.808	-	-	0	733	-435	-493	435	3.301	85,07%	(493)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	2.808	-	-	0	733	-435	-493	435	3.301	85,07%	(493)
	• Local Champion	3.301	3.243	2.808	-	-	0	733	-435	-493	435	3.301	85,07%	(493)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.914	420	575	155	-162	124	3.817	451	51.469	96,98%	(1.555)
	KUR	42.963	47.332	47.507	420	575	155	-42	175	4.544	400	48.188	98,59%	(681)
	Non KUR	3.135	2.458	2.407	-	-	0	-120	-51	-728	51	3.281	73,36%	(874)
3	PWG	20.876	31.646	32.581	3.978	3.969	-9	1.812	935	11.705	3.034	35.758	91,12%	(3.177)
	Cilem	7.514	12.700	13.441	816	1.012	196	479	741	5.926	271	17.033	78,91%	(3.592)
	Gadai	13.361	18.946	19.140	3.162	2.958	-205	1.334	194	5.778	2.764	18.725	102,22%	415
4	CFG	127.111	131.908	132.261	3.519	939	-2.580	-1.214	353	5.150	586	140.053	94,44%	(7.792)
	CF 1	49.510	49.727	50.177	2.469	714	-1.755	-17	450	668	264	51.150	98,10%	(973)
	Total Griya	39.898	39.179	39.086	2.358	-	-2.358	0	-92	-812	92	40.753	95,91%	(1.667)
	• Total Non Program	39.898	39.179	39.086	2.358	-	-2.358	420	-92	-812	92	40.753	95,91%	(1.667)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	11.091	111	714	603	-17	542	1.479	172	10.397	106,68%	694
	CF 2	77.602	82.181	82.084	1.050	225	-825	-1.198	-97	4.482	322	88.903	92,33%	(6.819)
	Mitraguna & Others	75.812	80.105	80.029	1.050	225	-825	-1.417	-76	4.217	301	86.628	92,38%	(6.599)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	217.564	7.917	5.483	-2.434	1.169	977	20.179	4.506	230.580	94,35%	(13.016)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	124	444	548	2.079	0,27%	1,10%	4,17%	1.531	1.955	1.635			
	KUR	68	332	433	1.908	0,16%	0,92%	4,02%	1.474	1.840	1.576			
	Non KUR	56	112	115	171	1,79%	4,67%	7,12%	57	115	60			
3	PWG	-	-	-	527	0,00%	0,00%	1,62%	527	527	527			
	Cilem	-	-	-	328	0,00%	0,00%	2,44%	328	328	328			
	Gadai	-	-	-	198	0,00%	0,00%	1,04%	198	198	198			
4	CFG	2.018	3.874	4.027	3.469	1,59%	3,05%	2,62%	(558)	1.451	(405)			
	CF 1	1.770	1.943	1.931	878	3,58%	3,88%	1,75%	(1.053)	(892)	(1.065)			
	Total Griya	1.463	1.943	1.931	416	3,67%	4,93%	1,07%	(1.515)	(1.047)	(1.527)			
	Oto	307	-	-	462	3,19%	0,00%	4,16%	462	155	462			
	CF 2	248	1.932	2.096	2.591	0,32%	2,55%	3,16%	496	2.343	660			
	Mitraguna & Others	248	1.932	2.096	2.591	0,33%	2,62%	3,24%	496	2.343	660			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.318	4.575	6.075	1,09%	2,11%	2,79%	1.500	3.933	1.756	0,35%	87,41%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	46,25%	53,42%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	46,25%	53,42%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	561	260	302	1,07%	0,52%	0,61%	43	(191)	(259)			
	KUR	115	465	169	215	0,27%	0,36%	0,45%	46	100	(250)			
	Non KUR	378	97	91	87	12,06%	3,68%	3,63%	(3)	(291)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.374	935	941	0,26%	0,71%	0,71%	6	605	(1.433)			
	CF 1	297	1.529	90	90	0,60%	0,18%	0,18%	-	(207)	(1.439)			
	Total Griya	297	1.529	90	90	0,74%	0,23%	0,23%	-	(207)	(1.439)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	845	851	0,05%	1,03%	1,04%	6	812	6			
	Mitraguna & Others	39	845	845	851	0,05%	1,05%	1,06%	6	812	6			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.435	2.695	2.743	0,42%	1,24%	1,26%	49	1.914	(1.692)	0,25%	80,33%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	194.027	199.917	218.714	24.687	
2	Contribution Margin	10.321	13.833	8.957	(1.364)	13,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	3,13	3,15	0,03	0,29
CIF Payroll	707	933	1.087	154	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	4.211	5.602	(2.965)	1.391	4.211	302,61%	3.675	190,68%	10.667	52,52%	(5.065)
2	Tabungan	70.495	82.378	80.201	80.281	2.277	81	(2.097)	-2,55%	9.786	13,88%	84.695	94,79%	(4.414)
3	Deposito	64.264	93.395	92.697	92.697	(11)	0	(698)	-0,75%	28.434	44,25%	65.138	142,31%	27.559
	Total	136.686	177.165	177.109	178.581	(699)	1.472	1.416	0,80%	41.894	30,65%	160.500	111,27%	18.081
	CASA	72.423	83.770	84.412	85.883	(688)	1.472	2.114	2,52%	13.461	18,59%	95.362	90,06%	(9.479)
	(%) CASA	52,98%	47,28%	47,66%	48,09%									
	FDR	94,77%	84,93%	84,90%	84,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	3.545	4.065	4.042	(23)	497	14,02%	2.720	205,77%	-	0,00%	4.042	
2	Giro ISE	771	627	745	617	(128)	(10)	-1,61%	(154)	-20,02%		0,00%	617	
3	Tabungan ISE	551	2.919	3.321	3.426	105	507	17,37%	2.875	521,64%		0,00%	3.426	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	65	78	78	78	0	0	0,00%	13	20,00%		0,00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-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	31.758	35.311	35.038	100	100	0	674	-273	3.280	373	36.518	95,95%	(1.480)
	KUR	29.577	32.881	32.625	100	100	0	745	-256	3.048	356	34.124	95,61%	(1.499)
	Non KUR	2.181	2.430	2.413	-	-	0	-72	-17	232	17	2.395	100,78%	19
3	PWG	6.201	8.941	8.987	484	258	-226	-29	46	2.786	212	13.514	66,50%	(4.528)
	Cilem	6.201	8.941	8.987	484	258	-226	-29	46	2.786	212	13.514	66,50%	(4.528)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	106.342	610	869	259	1.471	127	14.760	742	102.219	104,03%	4.123
	CF 1	23.474	29.546	29.693	-	289	289	-229	147	6.219	142	26.487	112,10%	3.206
	Total Griya	17.263	19.997	19.950	-	-	0	0	-46	2.688	46	18.293	109,06%	1.658
	• Total Non Program	17.263	19.997	19.950	-	-	0	172	-46	2.688	46	18.293	109,06%	1.658
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.743	-	289	289	-229	193	3.531	96	8.195	118,89%	1.548
	CF 2	68.107	76.668	76.649	610	580	-30	1.700	-20	8.541	600	75.731	101,21%	917
	Mitraguna & Others	64.272	72.869	72.877	610	580	-30	1.727	8	8.606	572	71.706	101,63%	1.172
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	150.367	1.194	1.226	33	2.115	-100	20.826	1.326	152.251	98,76%	(1.885)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	4	3	43	1.254	0,01%	0,12%	3,58%	1.211	1.250	1.250			
	KUR	-	3	43	1.069	0,00%	0,13%	3,28%	1.025	1.069	1.065			
	Non KUR	4	-	-	185	0,19%	0,00%	7,68%	185	181	185			
3	PWG	48	-	-	256	0,78%	0,00%	2,85%	256	207	256			
	Cilem	48	-	-	256	0,78%	0,00%	2,85%	256	207	256			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	3.784	0,60%	1,34%	3,56%	2.362	3.236	2.353			
	CF 1	172	1.127	1.125	1.761	0,73%	3,81%	5,93%	636	1.589	634			
	Total Griya	-	1.127	1.125	1.370	0,00%	5,62%	6,86%	245	1.370	243			
	Oto	172	-	-	391	2,76%	0,00%	4,02%	391	220	391			
	CF 2	375	304	297	2.023	0,55%	0,39%	2,64%	1.726	1.647	1.719			
	Mitraguna & Others	375	304	297	2.023	0,58%	0,41%	2,78%	1.726	1.647	1.719			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	5.293	0,46%	0,97%	3,52%	3.829	4.694	3.860	0,78%	77,81%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	75	315	315	315	0,23%	0,89%	0,90%	-	241	(0)			
	KUR	70	315	315	315	0,24%	0,96%	0,97%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	353	389	418	0,54%	0,37%	0,39%	29	(75)	64			
	CF 1	203	203	203	203	0,87%	0,69%	0,69%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,13%	2,09%	-	-	-			
	CF 2	289	150	185	214	0,42%	0,24%	0,28%	29	(75)	64			
	Mitraguna & Others	289	150	185	214	0,45%	0,25%	0,29%	29	(75)	64			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	669	704	733	0,44%	0,47%	0,49%	29	166	64	0,38%	22,53%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	121.260	136.686	177.864	56.604	
2	Contribution Margin	3.924	5.714	6.093	2.169	-55,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,92	3,04	3,03	(0,01)	0,11
CIF Payroll	939	923	1.022	99	83

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	4.443	4.381	208	(62)	(2.144)	-32,86%	76	1,76%	13.353	32,81%	(8.972)
2	Tabungan	84.533	89.368	89.902	89.588	3.040	(314)	220	0,25%	5.055	5,98%	97.545	91,84%	(7.958)
3	Deposito	19.903	26.834	26.834	26.734	(1.780)	(100)	(100)	-0,37%	6.831	34,32%	20.584	129,88%	6.151
	Total	108.741	122.727	121.179	120.703	1.468	(476)	(2.024)	-1,65%	11.962	11,00%	131.482	91,80%	(10.779)
	CASA	88.838	95.893	94.345	93.969	3.248	(376)	(1.924)	-2,01%	5.130	5,78%	110.898	84,73%	(16.930)
	(%) CASA	81,70%	78,14%	77,86%	77,85%									
	FDR	78,57%	82,58%	83,89%	84,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	3.315	3.335	20	(8)	-0,23%	(581)	-14,83%	-	0,00%	3.335	
2	Giro ISE	3.001	2.348	2.319	2.338	19	(10)	-0,41%	(662)	-22,08%	-	0,00%	2.338	
3	Tabungan ISE	915	995	996	997	0	2	0,21%	82	8,93%	-	0,00%	997	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	109	120	120	120	0	0	0,00%	11	10,09%	-	0,00%	120	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.873	4.186	-	350	350	197	313	1.118	37	7.157	58,49%	(2.971)
	KUR	2.657	3.623	3.951	-	350	350	202	328	1.293	22	6.507	60,72%	(2.556)
	Non KUR	412	251	236	-	-	0	-5	-15	-176	15	651	36,22%	(415)
3	PWG	13.521	18.803	18.857	2.552	1.342	-1.210	156	54	5.336	1.288	27.081	69,63%	(8.223)
	Cilem	6.370	9.288	9.087	400	287	-113	-345	-201	2.717	488	16.556	54,89%	(7.469)
	Gadai	7.151	9.515	9.770	2.152	1.055	-1.098	500	255	2.620	800	10.525	92,83%	(755)
4	CFG	68.150	78.677	78.612	1.005	600	-405	656	-65	10.462	665	87.246	90,10%	(8.634)
	CF 1	32.030	33.916	33.564	-	-	0	-243	-352	1.533	352	33.647	99,75%	(83)
	Total Griya	25.555	26.419	26.158	-	-	0	0	-261	603	261	25.628	102,07%	531
	• Total Non Program	25.555	26.419	26.158	-	-	0	-217	-261	603	261	25.628	102,07%	531
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.405	-	-	0	-243	-91	930	91	8.019	92,34%	(614)
	CF 2	36.119	44.761	45.048	1.005	600	-405	898	287	8.929	313	53.599	84,05%	(8.551)
	Mitraguna & Others	32.486	41.386	41.706	845	600	-245	845	320	9.220	280	49.893	83,59%	(8.187)
	Pensiun	3.633	3.375	3.342	160	-	-160	53	-33	-291	33	3.706	90,19%	(364)
	Total Pembiayaan	85.434	101.353	101.656	3.557	2.292	-1.265	1.008	302	16.221	1.990	122.179	83,20%	(20.523)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	-	33	100	99	0,00%	2,57%	2,35%	(1)	99	66			
	KUR	-	33	100	99	0,00%	2,75%	2,49%	(1)	99	66			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	325	0,00%	0,00%	1,73%	325	325	325			
	Cilem	-	-	-	167	0,00%	0,00%	1,84%	167	167	167			
	Gadai	-	-	-	158	0,00%	0,00%	1,62%	158	158	158			
4	CFG	1.050	644	794	2.543	1,54%	1,01%	3,24%	1.750	1.493	1.899			
	CF 1	1.050	520	669	1.832	3,28%	1,97%	5,46%	1.163	782	1.312			
	Total Griya	697	520	669	1.492	2,73%	2,53%	5,70%	823	795	971			
	Oto	353	-	-	340	5,46%	0,00%	4,59%	340	(13)	340			
	CF 2	-	124	125	711	0,00%	0,28%	1,58%	586	711	587			
	Mitraguna & Others	-	124	125	494	0,00%	0,30%	1,18%	369	494	370			
	Pensiun	-	-	-	217	0,00%	0,00%	6,51%	217	217	217			
	Total Pembiayaan	1.050	677	893	2.967	1,23%	0,88%	2,92%	2.074	1.917	2.290	1,39%	52,49%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	71	4,32%	2,23%	1,71%	(15)	(61)	(15)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	71	32,19%	34,46%	30,30%	(15)	(61)	(15)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	902	893	893	0,49%	1,13%	1,14%	-	556	(9)			
	CF 1	337	70	67	67	1,05%	0,20%	0,20%	-	(269)	(3)			
	Total Griya	189	70	67	67	0,74%	0,26%	0,26%	-	(121)	(3)			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	832	825	825	0,00%	1,84%	1,83%	-	825	(6)			
	Mitraguna & Others	-	832	825	825	0,00%	1,99%	1,98%	-	825	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	988	979	964	1,36%	0,97%	0,95%	(15)	(200)	(24)	4,03%	-324,87%	3,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.804	108.741	121.259	15.455	
2	Contribution Margin	3.733	5.501	4.793	1.060	-28,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,34	3,34	(0,00)	0,29
CIF Payroll	959	1.155	1.225	70	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	7.238	7.310	(89)	73	(2.049)	-21,90%	(370)	-4,82%	16.238	45,02%	(8.928)
2	Tabungan	96.197	116.467	116.902	117.189	(1.379)	287	723	0,62%	20.992	21,82%	111.265	105,32%	5.924
3	Deposito	50.701	45.950	46.145	46.151	614	6	201	0,44%	(4.550)	-8,97%	51.587	89,46%	(5.436)
	Total	154.579	171.777	170.285	170.651	(855)	366	(1.126)	-0,66%	16.072	10,40%	179.091	95,29%	(8.440)
	CASA	103.878	125.827	124.140	124.500	(1.468)	360	(1.327)	-1,05%	20.622	19,85%	127.503	97,64%	(3.003)
	(%) CASA	67,20%	73,25%	72,90%	72,96%									
	FDR	122,53%	118,32%	119,12%	118,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.057	3.894	3.897		3	(160)	-3,94%	(41)	-1,04%	-	0,00%	3.897
2	Giro ISE	1.498	2.633	2.439	2.452		13	(181)	-6,88%	953	63,62%	-	0,00%	2.452
3	Tabungan ISE	2.310	1.294	1.325	1.315		(10)	21	1,65%	(994)	-43,06%	-	0,00%	1.315
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%	-	0,00%	130
5	CIF ISE	147	160	162	162		0	2	1,25%	15	10,20%	-	0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-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	34.419	35.888	35.974	730	680	-50	73	87	1.555	593	38.497	93,45%	(2.523)
	KUR	32.500	34.255	34.433	730	680	-50	245	178	1.934	502	36.366	94,69%	(1.933)
	Non KUR	1.920	1.633	1.541	-	-	0	-172	-91	-378	91	2.131	72,31%	(590)
3	PWG	17.830	30.105	30.637	4.535	3.200	-1.335	2.493	532	12.807	2.667	31.298	97,89%	(661)
	Cilem	5.164	10.604	10.898	1.127	596	-531	1.032	295	5.734	301	13.667	79,74%	(2.768)
	Gadai	12.666	19.501	19.739	3.408	2.604	-804	1.461	237	7.072	2.366	17.632	111,95%	2.107
4	CFG	137.158	137.253	136.229	522	561	39	-499	-1.024	-929	1.585	146.832	92,78%	(10.604)
	CF 1	38.164	40.292	39.950	446	-	-446	-181	-342	1.786	342	39.270	101,73%	680
	Total Griya	33.008	34.228	34.160	446	-	-446	0	-68	1.152	68	32.691	104,50%	1.470
	• Total Non Program	33.008	34.228	34.160	446	-	-446	127	-68	1.152	68	32.691	104,50%	1.470
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.790	-	-	0	-181	-274	634	274	6.579	87,99%	(790)
	CF 2	98.994	96.961	96.279	76	561	485	-318	-682	-2.715	1.243	107.562	89,51%	(11.283)
	Mitraguna & Others	71.310	70.983	70.531	-	485	485	-155	-452	-780	937	81.314	86,74%	(10.783)
	Pensiun	27.683	25.978	25.748	76	76	0	-163	-230	-1.935	306	26.248	98,09%	(500)
	Total Pembiayaan	189.407	203.246	202.840	5.787	4.441	-1.347	2.067	-406	13.433	4.846	216.628	93,64%	(13.788)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	238	721	634	2.667	0,69%	1,77%	7,41%	2.034	2.430	1.947			
	KUR	105	543	522	2.501	0,32%	1,53%	7,26%	1.979	2.396	1.958			
	Non KUR	133	177	111	166	6,92%	6,81%	10,77%	55	33	(11)			
3	PWG	-	-	-	182	0,00%	0,00%	0,59%	182	182	182			
	Cilem	-	-	-	69	0,00%	0,00%	0,63%	69	69	69			
	Gadai	-	-	-	113	0,00%	0,00%	0,57%	113	113	113			
4	CFG	1.146	1.668	999	5.403	0,84%	0,73%	3,97%	4.404	4.257	3.736			
	CF 1	198	738	258	1.166	0,52%	0,64%	2,92%	908	968	428			
	Total Griya	73	609	-	756	0,22%	0,00%	2,21%	756	682	147			
	Oto	125	129	258	411	2,42%	4,26%	7,09%	153	286	281			
	CF 2	948	929	741	4.237	0,96%	0,76%	4,40%	3.496	3.289	3.307			
	Mitraguna & Others	799	691	690	3.213	1,12%	0,97%	4,56%	2.523	2.414	2.522			
	Pensiun	149	238	51	1.024	0,54%	0,20%	3,98%	973	875	785			
	Total Pembiayaan	1.384	2.388	1.633	8.252	0,73%	0,80%	4,07%	6.619	6.869	5.864	1,90%	53,30%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	379	318	290	1,39%	0,88%	0,81%	(27)	(187)	(89)			
	KUR	477	248	186	159	1,47%	0,54%	0,46%	(26)	(318)	(88)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,50%	(1)	131	(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	4.394	2.320	2.648	2.746	3,20%	1,93%	2,02%	97	(1.648)	426			
	CF 1	1.329	1.891	1.891	1.891	3,48%	4,69%	4,73%	-	562	(0)			
	Total Griya	1.025	1.659	1.659	1.659	3,10%	4,85%	4,86%	-	634	(0)			
	Oto	305	232	232	232	5,91%	3,83%	4,01%	-	(72)	-			
	CF 2	3.064	428	757	854	3,10%	0,78%	0,89%	97	(2.210)	426			
	Mitraguna & Others	2.968	342	440	537	4,16%	0,62%	0,76%	97	(2.430)	195			
	Pensiun	97	86	317	317	0,05%	0,16%	1,23%	-	220	231			
	Total Pembiayaan	4.871	2.699	2.966	3.036	2,57%	1,46%	1,50%	70	(1.835)	337	1,32%	11,92%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	184.816	193.297	211.772	26.956	
2	Contribution Margin	4.637	6.941	7.375	2.738	-59,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,86	2,85	(0,01)	0,15
CIF Payroll	1.098	1.553	1.557	4	459

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	11.174	11.065	1.795	(108)	(3.891)	-26,02%	(1.730)	-13,52%	25.453	43,47%	(14.387)
2	Tabungan	133.664	151.079	152.385	152.718	2.349	334	1.640	1,09%	19.054	14,26%	153.100	99,75%	(381)
3	Deposito	120.976	138.301	138.241	138.269	(1.570)	29	(32)	-0,02%	17.293	14,30%	122.651	112,73%	15.618
	Total	267.435	304.336	301.799	302.053	2.574	254	(2.284)	-0,75%	34.618	12,94%	301.204	100,28%	849
	CASA	146.460	166.035	163.558	163.784	4.144	225	(2.251)	-1,36%	17.324	11,83%	178.552	91,73%	(14.769)
	(%) CASA	54,76%	54,56%	54,19%	54,22%									
	FDR	60,13%	60,32%	60,93%	60,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.134	4.213	4.209		(4)	75	1,82%	627	17,51%	-	0,00%	4.209
2	Giro ISE	1.025	1.271	1.442	1.446		4	174	13,72%	421	41,09%		0,00%	1.446
3	Tabungan ISE	2.557	2.862	2.770	2.763		(7)	(99)	-3,46%	206	8,06%		0,00%	2.763
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	226	228	228		0	2	0,88%	15	7,04%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-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	40.652	38.794	38.572	400	160	-240	-288	-223	-2.081	383	44.009	87,64%	(5.438)
	KUR	37.299	36.721	36.514	400	160	-240	-364	-207	-785	367	40.604	89,93%	(4.090)
	Non KUR	3.353	2.073	2.057	-	-	0	76	-15	-1.296	15	3.405	60,42%	(1.348)
3	PWG	6.039	13.363	13.459	806	505	-301	576	96	7.420	409	14.444	93,18%	(985)
	Cilem	6.039	13.363	13.459	806	505	-301	576	96	7.420	409	14.444	93,18%	(985)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	131.845	1.191	1.605	414	1.385	425	17.737	1.180	123.218	107,00%	8.627
	CF 1	24.580	27.681	27.501	521	-	-521	30	-180	2.920	180	27.949	98,40%	(448)
	Total Griya	19.863	21.337	21.266	318	-	-318	0	-71	1.403	71	21.467	99,06%	(201)
	• Total Non Program	19.863	21.337	21.266	318	-	-318	305	-71	1.403	71	21.467	99,06%	(201)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	6.235	203	-	-203	30	-109	1.517	109	6.482	96,19%	(247)
	CF 2	89.528	103.738	104.344	670	1.605	935	1.355	605	14.816	1.000	95.269	109,53%	9.075
	Mitraguna & Others	89.444	103.126	103.736	500	1.605	1.105	1.153	610	14.293	995	94.502	109,77%	9.235
	Pensiun	84	612	608	170	-	-170	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	183.875	2.397	2.270	-127	1.672	299	23.076	1.971	181.671	101,21%	2.205

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.028	797	2.695	2,64%	2,05%	6,99%	1.899	1.624	1.667			
	KUR	877	947	705	2.508	2,35%	1,92%	6,87%	1.803	1.631	1.561			
	Non KUR	194	81	92	188	5,80%	4,42%	9,11%	96	(7)	106			
3	PWG	-	-	-	326	0,00%	0,00%	2,42%	326	326	326			
	Cilem	-	-	-	326	0,00%	0,00%	2,42%	326	326	326			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	1.146	0,69%	0,12%	0,87%	985	354	803			
	CF 1	630	216	38	350	2,56%	0,14%	1,27%	311	(280)	134			
	Total Griya	568	175	-	164	2,86%	0,00%	0,77%	164	(404)	(11)			
	Oto	61	41	38	185	1,30%	0,60%	2,97%	147	124	145			
	CF 2	162	126	123	796	0,18%	0,12%	0,76%	674	634	670			
	Mitraguna & Others	162	126	123	796	0,18%	0,12%	0,77%	674	634	670			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.371	958	4.167	1,16%	0,52%	2,27%	3.210	2.304	2.797	0,41%	81,97%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-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	931	1.423	1.625	1.913	2,29%	4,19%	4,96%	288	982	490			
	KUR	399	1.226	1.431	1.720	1,07%	3,90%	4,71%	288	1.321	493			
	Non KUR	532	197	194	194	15,87%	9,34%	9,41%	(0)	(339)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	700	695	695	0,35%	0,53%	0,53%	(0)	294	(5)			
	CF 1	315	623	619	619	1,28%	2,24%	2,25%	(0)	304	(3)			
	Total Griya	179	623	619	619	0,90%	2,90%	2,91%	(0)	440	(3)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Mitraguna & Others	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.123	2.320	2.608	0,83%	1,26%	1,42%	288	1.276	485	0,44%	69,33%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	261.311	267.435	301.762	40.451	
2	Contribution Margin	6.979	10.276	7.840	861	-12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,20	3,36	3,38	0,02	0,18
CIF Payroll	1.030	1.213	1.363	150	333

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	66.037	65.970	15.451	(67)	1.115	1,72%	26.787	68,37%	50.617	130,33%	15.353
2	Tabungan	123.525	146.373	145.318	145.338	2.331	20	(1.035)	-0,71%	21.813	17,66%	141.561	102,67%	3.777
3	Deposito	68.863	124.306	124.237	124.437	(6.480)	200	131	0,11%	55.574	80,70%	70.099	177,52%	54.338
	Total	231.570	335.534	335.592	335.745	11.302	153	211	0,06%	104.175	44,99%	262.278	128,01%	73.468
	CASA	162.707	211.228	211.355	211.308	17.782	(47)	80	0,04%	48.601	29,87%	192.178	109,95%	19.130
	(%) CASA	70,26%	62,95%	62,98%	62,94%									
	FDR	34,66%	30,51%	30,28%	30,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	7.468	7.312		(155)	603	8,99%	1.421	24,12%	-	0,00%	7.312
2	Giro ISE	3.773	3.799	4.678	4.509		(170)	709	18,67%	735	19,49%		0,00%	4.509
3	Tabungan ISE	2.118	2.910	2.789	2.804		14	(106)	-3,65%	686	32,37%		0,00%	2.804
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	125	126	126		0	1	0,80%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.591	10.371	576	223	-353	-241	-220	3.521	444	13.211	78,50%	(2.841)
	Cilem	6.849	10.591	10.371	576	223	-353	-241	-220	3.521	444	13.211	78,50%	(2.841)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	91.248	528	200	-328	628	-525	17.828	725	96.758	94,31%	(5.510)
	CF 1	59.117	72.436	71.843	498	-	-498	391	-592	12.727	592	67.903	105,80%	3.940
	Total Griya	51.507	63.844	63.393	383	-	-383	0	-450	11.886	450	59.124	107,22%	4.269
	• Total Non Program	49.547	62.004	61.557	383	-	-383	1.421	-447	12.010	447	51.948	118,50%	9.609
	• Program	1.960	1.839	1.836	-	-	0	-13	-3	-124	3	7.176	25,59%	(5.340)
	Oto	7.609	8.592	8.450	115	-	-115	391	-142	840	142	8.779	96,25%	(329)
	CF 2	14.303	19.337	19.404	30	200	170	236	67	5.102	133	28.854	67,25%	(9.450)
	Mitraguna & Others	14.303	19.326	19.393	30	200	170	236	67	5.090	133	28.572	67,87%	(9.179)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	101.618	1.104	423	-680	387	-745	21.350	1.169	109.969	92,41%	(8.351)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	-	-	-	138	0,00%	0,00%	1,33%	138	138	138			
	Cilem	-	-	-	138	0,00%	0,00%	1,33%	138	138	138			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	3.051	0,88%	3,02%	3,34%	283	2.401	(27)			
	CF 1	650	3.077	2.768	2.877	1,10%	3,82%	4,00%	109	2.227	(200)			
	Total Griya	404	2.891	2.588	2.558	0,79%	4,05%	4,03%	(30)	2.153	(333)			
	Oto	245	187	180	319	3,22%	2,09%	3,78%	139	74	132			
	CF 2	-	-	-	174	0,00%	0,00%	0,90%	174	174	174			
	Mitraguna & Others	-	-	-	174	0,00%	0,00%	0,90%	174	174	174			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	3.077	2.768	3.189	0,81%	2,70%	3,14%	421	2.539	111	1,89%	39,68%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-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	800	535	534	534	1,09%	0,58%	0,59%	-	(266)	(1)			
	CF 1	800	497	496	496	1,35%	0,68%	0,69%	-	(304)	(1)			
	Total Griya	679	497	496	496	1,32%	0,78%	0,78%	-	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	534	534	1,00%	0,52%	0,53%	-	(266)	(1)	0,90%	-71,37%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.326	231.570	324.232	118.906	
2	Contribution Margin	4.598	6.760	5.281	683	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,54	2,84	2,86	0,02	0,32
CIF Payroll	1.411	1.602	1.677	75	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	6.703	6.880	(1.468)	178	(434)	-5.94%	(1.953)	-22,11%	19.113	36,00%	(12.233)
2	Tabungan	83.648	76.820	75.793	76.062	4.625	269	(758)	-0,99%	(7.586)	-9,07%	96.984	78,43%	(20.923)
3	Deposito	21.297	29.103	24.188	24.140	(7)	(49)	(4.964)	-17,06%	2.843	13,35%	21.662	111,44%	2.478
	Total	113.778	113.238	106.684	107.082	3.150	398	(6.156)	-5,44%	(6.697)	-5,89%	137.759	77,73%	(30.678)
	CASA	92.481	84.134	82.496	82.942	3.157	446	(1.192)	-1,42%	(9.539)	-10,31%	116.098	71,44%	(33.156)
	(%) CASA	81,28%	74,30%	77,33%	77,46%									
	FDR	151,33%	174,69%	183,67%	182,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	5.557	5.106		(451)	(437)	-7,89%	1.691	49,50%	-	0,00%	5.106
2	Giro ISE	1.685	2.124	1.677	1.729		52	(395)	-18,60%	44	2,61%		0,00%	1.729
3	Tabungan ISE	1.730	3.419	3.879	3.376		(503)	(42)	-1,23%	1.647	95,19%		0,00%	3.376
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-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	15.500	11.605	11.501	30	-	-30	-468	-104	-3.999	104	17.616	65,29%	(6.115)
	KUR	13.526	8.643	8.549	30	-	-30	-544	-94	-4.978	94	15.580	54,87%	(7.031)
	Non KUR	1.974	2.963	2.953	-	-	0	76	-10	978	10	2.036	145,01%	917
3	PWG	14.491	22.837	22.795	2.438	1.594	-844	1.063	-42	8.304	1.635	29.753	76,61%	(6.958)
	Cilem	6.823	11.029	10.801	708	160	-548	322	-228	3.979	388	17.530	61,62%	(6.729)
	Gadai	7.668	11.808	11.994	1.730	1.434	-296	741	186	4.326	1.248	12.223	98,13%	(229)
4	CFG	142.193	163.370	161.645	1.364	630	-734	5.097	-1.725	19.453	2.355	153.159	105,54%	8.486
	CF 1	6.747	8.753	8.713	-	-	0	-111	-40	1.966	40	8.711	100,03%	3
	Total Griya	3.465	5.226	5.208	-	-	0	0	-18	1.743	18	4.778	109,01%	430
	• Total Non Program	3.465	5.226	5.208	-	-	0	-41	-18	1.743	18	4.778	109,01%	430
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.505	-	-	0	-111	-22	222	22	3.933	89,12%	(428)
	CF 2	135.445	154.617	152.932	1.364	630	-734	5.209	-1.685	17.487	2.315	144.449	105,87%	8.484
	Mitraguna & Others	125.884	145.797	144.204	1.364	630	-734	5.201	-1.594	18.319	2.224	134.106	107,53%	10.097
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)
	Total Pembiayaan	172.184	197.812	195.942	3.832	2.224	-1.608	5.693	-1.870	23.758	4.094	200.528	97,71%	(4.586)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.610	1.182	2.345	8,85%	10,18%	20,39%	1.163	973	735			
	KUR	1.295	1.152	819	1.775	9,57%	9,47%	20,76%	956	480	623			
	Non KUR	77	458	363	570	3,89%	12,25%	19,29%	207	493	111			
3	PWG	-	-	-	809	0,00%	0,00%	3,55%	809	809	809			
	Cilem	-	-	-	561	0,00%	0,00%	5,20%	561	561	561			
	Gadai	-	-	-	248	0,00%	0,00%	2,07%	248	248	248			
4	CFG	6	577	-	3.454	0,00%	0,00%	2,14%	3.454	3.448	2.877			
	CF 1	-	-	-	658	0,00%	0,00%	7,55%	658	658	658			
	Total Griya	-	-	-	559	0,00%	0,00%	10,74%	559	559	559			
	Oto	-	-	-	99	0,00%	0,00%	2,82%	99	99	99			
	CF 2	6	577	-	2.796	0,00%	0,00%	1,83%	2.796	2.789	2.219			
	Mitraguna & Others	-	577	-	2.796	0,00%	0,00%	1,94%	2.796	2.796	2.219			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	2.187	1.182	6.608	0,80%	0,60%	3,37%	5.426	5.230	4.421	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	583	865	858	879	3,76%	7,39%	7,64%	21	296	14			
	KUR	557	844	837	858	4,11%	9,68%	10,03%	21	301	14			
	Non KUR	26	21	21	21	1,32%	0,72%	0,73%	-	(5)	(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	388	947	945	941	0,27%	0,58%	0,58%	(4)	553	(6)			
	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	388	947	945	941	0,29%	0,61%	0,62%	(4)	553	(6)			
	Mitraguna & Others	388	947	945	941	0,31%	0,65%	0,65%	(4)	553	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.812	1.803	1.820	0,56%	0,91%	0,93%	17	849	8	0,11%	87,95%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	175.005	176.155	201.258	26.253	
2	Contribution Margin	6.268	9.134	7.305	1.037	-16,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,49	3,52	0,03	0,47
CIF Payroll	1.376	1.106	1.114	8	(262)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	819	774	65	(45)	(168)	-17,84%	(99)	-11,29%	1.573	49,20%	(799)
2	Tabungan	63.525	62.562	64.655	65.409	2.737	754	2.847	4,55%	1.884	2,97%	70.512	92,76%	(5.103)
3	Deposito	5.722	7.427	7.310	7.310	(34)	0	(116)	-1,57%	1.588	27,75%	5.934	123,20%	1.377
	Total	70.120	70.931	72.784	73.493	2.768	709	2.562	3,61%	3.373	4,81%	78.019	94,20%	(4.526)
	CASA	64.398	63.504	65.474	66.183	2.802	709	2.678	4,22%	1.785	2,77%	72.085	91,81%	(5.902)
	(%) CASA	91,84%	89,53%	89,96%	90,05%									
	FDR	73,73%	89,64%	87,96%	87,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	3.477	3.486		9	57	1,65%	(1)	-0,03%	-	0,00%	3.486
2	Giro ISE	561	443	437	443		5	(0)	-0,00%	(118)	-21,03%		0,00%	443
3	Tabungan ISE	2.926	2.987	3.039	3.043		4	57	1,90%	117	4,00%		0,00%	3.043
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	128	130	130		0	2	1,56%	7	5,69%		0,00%	130

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.934	5.034	272	152	-120	58	101	2.451	51	5.332	94,42%	(297)
	Cilem	2.583	4.934	5.034	272	152	-120	58	101	2.451	51	5.332	94,42%	(297)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.988	460	920	460	1.830	337	9.872	583	58.362	101,07%	626
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	58.651	58.988	460	920	460	1.830	337	9.872	583	58.362	101,07%	626
	Mitraguna & Others	45.066	54.231	54.608	250	920	670	1.663	378	9.542	542	51.071	106,93%	3.537
	Pensiun	4.050	4.420	4.379	210	-	-210	167	-41	330	41	7.291	60,06%	(2.912)
	Total Pembiayaan	51.699	63.584	64.022	732	1.072	340	1.887	438	12.323	634	63.694	100,52%	328

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	-	-	-	100	0,00%	0,00%	1,99%	100	100	100			
	Cilem	-	-	-	100	0,00%	0,00%	1,99%	100	100	100			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	567	0,00%	0,00%	0,96%	567	567	567			
	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	-	-	-	567	0,00%	0,00%	0,96%	567	567	567			
	Mitraguna & Others	-	-	-	567	0,00%	0,00%	1,04%	567	567	567			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	667	0,00%	0,00%	1,04%	667	667	667	2,91%	-179,00%	1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	220	209	208	208	0,45%	0,35%	0,35%	-	(12)	(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	220	209	208	208	0,45%	0,35%	0,35%	-	(12)	(1)			
	Mitraguna & Others	220	209	208	208	0,49%	0,38%	0,38%	-	(12)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	209	208	208	0,43%	0,33%	0,32%	-	(12)	(1)	3,78%	#####	3,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	66.462	72.064	68.959	2.497	
2	Contribution Margin	2.297	3.362	2.902	605	-26,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,62	3,56	(0,05)	0,41
CIF Payroll	571	650	826	176	255

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	2.764	2.398	(571)	(365)	437	22,26%	314	15,07%	6.160	38,93%	(3.761)
2	Tabungan	153.901	146.675	150.777	150.876	4.387	98	4.200	2,86%	(3.025)	-1,97%	168.902	89,33%	(18.026)
3	Deposito	36.197	29.274	28.434	28.434	(1.612)	0	(840)	-2,87%	(7.762)	-21,45%	37.037	76,77%	(8.603)
	Total	192.181	177.911	181.975	181.708	2.204	(267)	3.797	2,13%	(10.474)	-5,45%	212.099	85,67%	(30.391)
	CASA	155.985	148.637	153.541	153.274	3.816	(267)	4.637	3,12%	(2.711)	-1,74%	175.061	87,55%	(21.787)
	(%) CASA	81,17%	83,55%	84,37%	84,35%									
	FDR	138,97%	169,15%	164,02%	164,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2.147	2.380	2.368		(12)	221	10,30%	1.839	347,57%	-	0,00%	2.368
2	Giro ISE	45	763	976	991		16	228	29,87%	946	2096,52%		0,00%	991
3	Tabungan ISE	484	1.383	1.404	1.376		(28)	(7)	-0,50%	893	184,44%		0,00%	1.376
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	107	107	107		0	0	0,00%	72	205,71%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	• Local Champion	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.563	6.541	50	-	-50	206	-22	1.460	22	8.513	76,83%	(1.973)
	KUR	4.827	6.313	6.291	50	-	-50	152	-22	1.464	22	7.954	79,09%	(1.663)
	Non KUR	254	250	250	-	-	0	54	0	-4	-	559	44,61%	(310)
3	PWG	24.335	48.034	47.773	2.024	739	-1.285	895	-261	23.438	1.000	41.252	115,81%	6.521
	Cilem	24.335	48.034	47.773	2.024	739	-1.285	895	-261	23.438	1.000	41.252	115,81%	6.521
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.112	730	309	-421	1.752	-2.178	6.508	2.487	246.697	98,95%	(2.586)
	CF 1	8.506	8.927	8.840	-	-	0	-73	-87	334	87	10.129	87,28%	(1.289)
	Total Griya	6.805	6.954	6.912	-	-	0	0	-42	107	42	7.236	95,52%	(324)
	• Total Non Program	6.655	6.810	6.769	-	-	0	318	-41	114	41	6.690	101,18%	79
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.928	-	-	0	-73	-45	227	45	2.893	66,66%	(964)
	CF 2	229.097	237.362	235.272	730	309	-421	1.825	-2.091	6.174	2.400	236.569	99,45%	(1.297)
	Mitraguna & Others	203.836	211.430	209.704	730	309	-421	2.038	-1.726	5.869	2.035	207.218	101,20%	2.487
	Pensiun	25.262	25.932	25.567	-	-	0	-213	-365	306	365	29.351	87,11%	(3.783)
	Total Pembiayaan	267.076	300.933	298.472	2.804	1.048	-1.756	2.852	-2.461	31.397	3.509	296.519	100,66%	1.953

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	-	-	22	103	0,00%	0,33%	1,58%	82	103	103			
	KUR	-	-	22	103	0,00%	0,35%	1,64%	82	103	103			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	2	432	0,00%	0,00%	0,90%	429	432	432			
	Cilem	-	-	2	432	0,00%	0,00%	0,90%	429	432	432			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.424	3.719	6.967	1,09%	1,51%	2,85%	3.248	4.383	3.543			
	CF 1	819	533	854	678	9,63%	9,56%	7,67%	(176)	(141)	145			
	Total Griya	819	533	854	678	12,04%	12,28%	9,81%	(176)	(141)	145			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.890	2.865	6.289	0,77%	1,21%	2,67%	3.424	4.524	3.399			
	Mitraguna & Others	1.765	2.749	2.729	5.630	0,87%	1,29%	2,68%	2.901	3.865	2.881			
	Pensiun	-	141	136	659	0,00%	0,53%	2,58%	522	659	518			
	Total Pembiayaan	2.584	3.424	3.743	7.502	0,97%	1,24%	2,51%	3.759	4.918	4.078	0,58%	76,74%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-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	3.370	3.535	3.498	3.821	1,42%	1,42%	1,57%	323	451	286			
	CF 1	340	540	364	364	4,00%	4,08%	4,12%	(0)	24	(175)			
	Total Griya	340	540	364	364	5,00%	5,24%	5,27%	(0)	24	(175)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	2.995	3.134	3.457	1,32%	1,32%	1,47%	323	427	461			
	Mitraguna & Others	2.939	2.995	2.995	3.322	1,44%	1,42%	1,58%	326	383	326			
	Pensiun	90	-	138	135	0,03%	0,05%	0,53%	(3)	45	135			
	Total Pembiayaan	3.370	3.535	3.498	3.821	1,26%	1,16%	1,28%	323	451	286	0,51%	60,46%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	165.712	185.257	203.844	38.132	
2	Contribution Margin	4.785	6.968	5.063	278	-5,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,23	3,27	3,24	(0,02)	0,01
CIF Payroll	661	675	720	45	59

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	1.338	-	-1.338	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	1.338	-	-1.338	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	100	-	-100	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	1.438	-	-1.438	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,38%	#DIV/0!	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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,92%	#DIV/0!	2,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	106.344	112.587	105.483	(861)	
2	Contribution Margin	3.986	5.695	3.962	(24)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,54	3,43	(0,11)	0,27
CIF Payroll	802	682	821	139	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	656	656	108	0	(1.155)	-63,77%	61	10,24%	9.865	6,65%	(9.209)
2	Tabungan	46.385	47.950	47.668	47.355	2.551	(313)	(595)	-1,24%	970	2,09%	59.043	80,20%	(11.688)
3	Deposito	18.302	47.011	32.042	47.042	24.713	15.000	31	0,07%	28.740	157,03%	18.943	248,33%	28.098
	Total	65.283	96.773	80.366	95.053	27.371	14.687	(1.720)	-1,78%	29.770	45,60%	87.852	108,20%	7.201
	CASA	46.981	49.762	48.324	48.011	2.658	(313)	(1.751)	-3,52%	1.031	2,19%	68.908	69,67%	(20.897)
	(%) CASA	71,97%	51,42%	60,13%	50,51%									
	FDR	134,21%	100,81%	121,63%	102,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	991	984	986		2	(5)	-0,45%	(411)	-29,44%	-	0,00%	986
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	983	985		2	(5)	-0,45%	(373)	-27,46%		0,00%	985
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	94	96	96		0	2	2,13%	9	10,34%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-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	15.438	16.330	16.143	60	60	0	557	-187	705	247	17.933	90,02%	(1.790)
	KUR	14.693	15.812	15.627	60	60	0	581	-185	934	245	17.058	91,61%	(1.431)
	Non KUR	745	518	516	-	-	0	-24	-2	-228	2	875	59,02%	(358)
3	PWG	3.211	6.101	6.461	398	444	46	2	361	3.251	83	7.953	81,24%	(1.492)
	Cilem	3.211	6.101	6.461	398	444	46	2	361	3.251	83	7.953	81,24%	(1.492)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.146	470	480	11	-90	19	6.178	461	77.223	97,31%	(2.076)
	CF 1	2.071	11.185	11.459	164	310	146	-22	273	9.387	37	5.308	215,88%	6.151
	Total Griya	1.516	10.178	10.464	164	310	146	0	286	8.948	24	3.948	265,06%	6.516
	• Total Non Program	1.516	4.880	5.000	-	143	143	606	120	3.484	23	3.948	126,66%	1.053
	• Program	-	5.298	5.463	164	167	3	1.060	166	5.463	2	0	0,00%	5.463
	Oto	555	1.007	995	-	-	0	-22	-13	440	13	1.360	73,14%	(365)
	CF 2	66.897	63.942	63.688	305	170	-135	-68	-254	-3.209	424	71.915	88,56%	(8.227)
	Mitraguna & Others	64.762	61.118	60.890	305	170	-135	47	-228	-3.872	398	68.632	88,72%	(7.742)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-26	663	26	3.283	85,22%	(485)
	Total Pembiayaan	87.617	97.557	97.751	927	984	57	469	193	10.134	791	103.108	94,80%	(5.358)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	151	323	475	752	0,98%	2,91%	4,66%	277	600	428			
	KUR	98	236	475	685	0,67%	3,00%	4,38%	211	587	449			
	Non KUR	53	87	-	67	7,15%	0,00%	12,88%	67	13	(20)			
3	PWG	-	-	-	110	0,00%	0,00%	1,70%	110	110	110			
	Cilem	-	-	-	110	0,00%	0,00%	1,70%	110	110	110			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	3.957	1,23%	3,72%	5,27%	1.161	3.111	879			
	CF 1	-	-	-	191	0,00%	0,00%	1,67%	191	191	191			
	Total Griya	-	-	-	191	0,00%	0,00%	1,82%	191	191	191			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	3.078	2.796	3.766	1,26%	4,37%	5,91%	970	2.921	689			
	Mitraguna & Others	846	3.078	2.796	3.589	1,31%	4,57%	5,89%	793	2.743	511			
	Pensiun	-	-	-	177	0,00%	0,00%	6,34%	177	177	177			
	Total Pembiayaan	997	3.401	3.270	4.819	1,14%	3,35%	4,93%	1.548	3.822	1.418	1,51%	69,34%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	112	329	107	107	0,73%	0,66%	0,66%	-	(5)	(222)			
	KUR	75	292	70	70	0,51%	0,44%	0,45%	-	(5)	(222)			
	Non KUR	37	37	37	37	4,98%	7,10%	7,13%	-	(0)	(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	2.420	3.817	5.673	5.023	3,51%	7,55%	6,68%	(650)	2.603	1.206			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.817	5.673	5.023	3,62%	8,87%	7,89%	(650)	2.603	1.206			
	Mitraguna & Others	2.420	3.817	5.673	5.023	3,74%	9,28%	8,25%	(650)	2.603	1.206			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	4.145	5.780	5.130	2,89%	5,92%	5,25%	(650)	2.598	985	3,77%	28,22%	-1,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	87.310	90.194	98.622	11.312	
2	Contribution Margin	1.440	2.111	1.558	118	-8,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	2,79	2,79	0,01	(0,54)
CIF Payroll	279	423	453	30	174

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	4.610	4.600	252	(11)	1.011	28,17%	(1.277)	-21,73%	14.586	31,53%	(9.986)
2	Tabungan	83.977	92.628	88.900	89.209	4.640	309	(3.420)	-3,69%	5.232	6,23%	97.359	91,63%	(8.150)
3	Deposito	19.184	13.402	13.819	13.969	227	150	566	4,23%	(5.215)	-27,18%	19.853	70,36%	(5.884)
	Total	109.038	109.619	107.329	107.777	5.119	449	(1.842)	-1,68%	(1.261)	-1,16%	131.798	81,77%	(24.020)
	CASA	89.854	96.217	93.510	93.809	4.892	299	(2.408)	-2,50%	3.954	4,40%	111.945	83,80%	(18.137)
	(%) CASA	82,41%	87,77%	87,12%	87,04%									
	FDR	40,48%	56,65%	58,08%	57,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	8.580	8.647		67	188	2,22%	66	0,77%	-	0,00%	8.647
2	Giro ISE	1.236	802	1.809	1.823		14	1.022	127,46%	588	47,56%		0,00%	1.823
3	Tabungan ISE	7.345	7.657	6.771	6.823		53	(834)	-10,89%	(522)	-7,10%		0,00%	6.823
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Local Champion	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	13.642	13.589	-	-	0	715	-53	4.085	53	13.973	97,25%	(384)
	KUR	9.147	12.517	12.469	-	-	0	542	-48	3.322	48	13.376	93,22%	(907)
	Non KUR	358	1.125	1.120	-	-	0	173	-5	762	5	597	187,70%	523
3	PWG	9.262	11.461	11.386	349	49	-300	-376	-75	2.123	124	16.056	70,91%	(4.670)
	Cilem	9.262	11.461	11.386	349	49	-300	-376	-75	2.123	124	16.056	70,91%	(4.670)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.726	521	460	-61	-365	-140	11.350	600	46.807	78,46%	(10.081)
	CF 1	14.455	17.700	17.561	521	-	-521	-286	-139	3.106	139	16.888	103,98%	673
	Total Griya	3.903	8.700	8.669	335	-	-335	0	-31	4.766	31	4.782	181,30%	3.887
	• Total Non Program	3.903	6.900	6.869	-	-	0	-12	-30	2.967	30	4.782	143,67%	2.088
	• Program	-	1.801	1.799	335	-	-335	719	-1	1.799	1	0	0,00%	1.799
	Oto	10.552	9.000	8.892	187	-	-187	-286	-108	-1.660	108	12.107	73,45%	(3.214)
	CF 2	10.922	19.166	19.165	-	460	460	-79	-1	8.244	461	29.919	64,06%	(10.754)
	Mitraguna & Others	10.683	18.429	18.431	-	460	460	-283	2	7.749	458	29.204	63,11%	(10.773)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.335	871	1.009	138	-37	231	18.192	777	76.836	81,13%	(14.501)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	198	0,00%	0,00%	1,46%	198	198	198			
	KUR	-	-	-	198	0,00%	0,00%	1,59%	198	198	198			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	435	0,00%	0,00%	3,82%	435	435	435			
	Cilem	-	-	-	435	0,00%	0,00%	3,82%	435	435	435			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	1.020	1,42%	0,93%	2,78%	677	660	615			
	CF 1	360	405	344	609	2,49%	1,94%	3,47%	265	249	204			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	405	344	609	3,41%	3,82%	6,85%	265	249	204			
	CF 2	-	-	-	411	0,00%	0,00%	2,15%	411	411	411			
	Mitraguna & Others	-	-	-	411	0,00%	0,00%	2,23%	411	411	411			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	405	344	1.654	0,82%	0,55%	2,65%	1.310	1.294	1.248	3,08%	-15,96%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	-	170	-	175	0,00%	0,00%	0,48%	175	175	5			
	CF 1	-	170	-	175	0,00%	0,00%	0,99%	175	175	5			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	-	175	0,00%	0,00%	1,96%	175	175	5			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	-	175	0,00%	0,00%	0,28%	175	175	5	1,62%	-476,97%	1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.375	109.038	104.501	5.126	
2	Contribution Margin	1.760	2.877	3.589	1.829	-103,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,14	3,16	0,02	0,13
CIF Payroll	602	494	526	32	(76)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	833	822	(442)	(11)	11	1,36%	819	23691,17%	6	#####	816
2	Tabungan	34.487	31.138	32.278	32.370	578	92	1.233	3,96%	(2.117)	-6,14%	39.698	81,54%	(7.328)
3	Deposito	3.517	2.505	2.435	2.435	0	0	(70)	-2,79%	(1.082)	-30,77%	3.577	68,06%	(1.143)
	Total	38.008	34.454	35.546	35.627	137	81	1.174	3,41%	(2.381)	-6,26%	43.281	82,32%	(7.654)
	CASA	34.491	31.949	33.111	33.192	137	81	1.244	3,89%	(1.298)	-3,76%	39.704	83,60%	(6.512)
	(%) CASA	90,75%	92,73%	93,15%	93,17%									
	FDR	1,90%	2,84%	2,90%	2,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	62	67	66		(1)	4	5,95%	(93)	-58,60%	-	0,00%	66
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	159	62	67	66		(1)	4	5,95%	(93)	-58,60%		0,00%	66
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	44	46	46	46		0	0	0,00%	2	4,55%		0,00%	46

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	889	925	4	48	44	-60	35	281	12	1.824	50,68%	(900)
	Cilem	644	889	925	4	48	44	-60	35	281	12	1.824	50,68%	(900)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	107	-	20	20	62	19	28	1	78	136,04%	28
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	88	107	-	20	20	62	19	28	1	78	136,04%	28
	Mitraguna & Others	78	88	107	-	20	20	62	19	28	1	78	136,04%	28
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	1.031	4	68	64	2	54	309	14	1.903	54,20%	(871)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	-	-	-	4	0,00%	0,00%	0,45%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,45%	4	4	4			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	4	0,00%	0,00%	0,41%	4	4	4	177,89%	#####	177,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	57,46%	#DIV/0!	57,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39.560	38.008	34.317	(5.243)	
2	Contribution Margin	598	859	618	20	-3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,36	2,69	2,55	(0,14)	0,19
CIF Payroll	351	322	410	88	59