

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				Mtd Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	151.808	163.653	(20.234)	11.844	30.726	23,12%	7.786	5,00%	307.972	53,14%	(144.319)
2	Tabungan	1.803.617	1.929.405	1.935.286	1.937.020	8.980	1.734	7.615	0,39%	133.403	7,40%	2.053.217	94,34%	(116.197)
3	Deposito	681.198	794.773	797.751	795.194	13.126	(2.557)	421	0,05%	113.996	16,73%	695.719	114,30%	99.475
Total		2.640.681	2.857.104	2.884.845	2.895.866	1.872	11.021	38.762	1,36%	255.185	9,66%	3.056.908	94,73%	(161.042)
CASA		1.959.483	2.062.331	2.087.094	2.100.672	(11.254)	13.578	38.342	1,86%	141.189	7,21%	2.361.189	88,97%	(260.517)
(% CASA		74,20%	72,18%	72,35%	72,54%									
FDR		99,99%	103,86%	103,85%	103,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	88.130	88.384		254	10.189	13,03%	22.774	34,71%	93.649	94,38%	(5.265)
2	Giro ISE	23.758	19.240	24.186	24.462		275	5.221	27,14%	703	2,96%	40.752	60,02%	(16.291)
3	Tabungan ISE	30.646	49.287	54.276	54.255		(272)	4.967	10,08%	23.609	77,04%	34.543	92,73%	(19.712)
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.396	3.115	5.900	2.785	1.646	4.107	19.998	1.793	108.670	92,39%	(8.274)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	75.986	3.115	5.900	2.785	1.592	4.107	10.453	1.793	81.493	93,24%	(5.507)
	• Local Champion	62.373	68.775	72.910	3.115	5.900	2.785	1.923	4.135	10.537	1.765	69.939	104,25%	2.970
	• Value Chain	3.160	3.104	3.076	-	-	-	-330	-28	-84	28	11.554	26,62%	(8.478)
2	MBG	368.059	386.301	387.209	10.640	10.140	-500	2.427	908	19.150	9.232	416.638	92,94%	(29.429)
	KUR	343.457	360.866	361.300	9.540	9.350	-190	2.172	434	17.843	8.916	389.607	92,73%	(28.307)
	Non KUR	24.602	25.435	25.909	1.100	790	-310	255	473	1.307	317	27.031	95,85%	(1.123)
3	PWG	200.888	337.104	353.836	70.092	59.087	-11.004	15.679	16.732	152.948	42.355	352.958	100,25%	879
	Cilem	92.590	179.567	192.803	16.823	21.274	4.451	5.131	13.236	100.212	8.038	214.664	89,82%	(21.861)
	Gadai	108.298	157.537	161.034	53.268	37.813	-15.455	10.549	3.497	52.736	34.317	138.294	116,44%	22.740
4	CFG	1.991.066	2.147.657	2.154.477	42.682	36.406	-6.275	24.686	6.821	163.412	29.586	2.201.267	97,87%	(46.790)
	CF 1	271.158	283.456	283.199	3.662	2.435	-1.227	1.344	-257	12.041	2.693	306.261	92,47%	(23.062)
	Total Griya	236.939	234.916	233.376	850	160	-690	0	-1.540	-3.563	1.700	254.302	91,77%	(20.926)
	• Total Non Program	155.508	157.635	156.364	850	-	-850	-522	-1.271	856	1.271	163.178	95,82%	(6.814)
	• Program	81.431	77.281	77.012	-	160	-160	-763	-269	-4.419	430	91.124	84,51%	(14.112)
	Oto	34.219	48.540	49.823	2.812	2.275	-537	1.344	1.283	15.604	992	51.959	95,89%	(2.136)
	CF 2	1.719.908	1.864.201	1.871.278	39.020	33.971	-5.049	23.342	7.078	151.371	26.893	1.895.007	98,75%	(23.728)
	Mitraguna & Others	1.474.657	1.597.603	1.604.485	34.339	30.973	-3.366	17.258	6.882	129.828	24.091	1.633.534	98,22%	(29.049)
	Pensiun	245.250	266.598	266.793	4.681	2.998	-1.683	6.084	196	21.543	2.802	261.473	102,03%	5.321
Total Pembiayaan		2.640.411	2.967.351	2.995.918	126.528	111.534	-14.995	44.438	28.568	355.508	82.966	3.079.533	97,28%	(83.614)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	4.789	0,00%	0,00%	4,77%	4.789	4.789	4.187			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	4.789	0,00%	0,00%	6,30%	4.789	4.789	4.187			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	33.629	0,62%	1,41%	8,68%	28.185	31.354	28.185			
	KUR	1.785	4.476	4.476	29.688	0,52%	1,24%	8,22%	25.212	27.903	25.212			
	Non KUR	489	968	968	3.940	1,99%	3,81%	15,21%	2.972	3.451	2.972			
3	PWG	10	-	-	11.618	0,00%	0,00%	3,28%	11.618	11.608	11.618			
	Cilem	10	-	-	7.684	0,01%	0,00%	3,99%	7.684	7.674	7.684			
	Gadai	-	-	-	3.933	0,00%	0,00%	2,44%	3.933	3.933	3.933			
4	CFG	19.717	27.801	28.500	63.651	0,99%	1,33%	2,95%	35.151	43.934	35.850			
	CF 1	13.249	15.216	16.070	25.336	4,89%	5,67%	8,95%	9.265	12.087	10.119			
	Total Griya	12.780	14.475	15.301	21.391	5,39%	6,51%	9,17%	6.089	8.611	6.916			
	Oto	469	742	769	3.945	1,37%	1,58%	7,92%	3.176	3.476	3.203			
	CF 2	6.468	12.585	12.430	38.315	0,38%	0,67%	2,05%	25.886	31.847	25.730			
	Mitraguna & Others	5.999	11.277	11.068	35.523	0,41%	0,69%	2,21%	24.454	29.524	24.245			
	Pensiun	470	1.308	1.361	2.793	0,19%	0,51%	1,05%	1.431	2.323	1.485			
Total Pembiayaan		22.002	33.847	33.943	113.686	0,83%	1,14%	3,79%	79.743	91.684	79.840	0,88%	76,82%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	24,01%	(414)	5.949	135			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	-	(3)	(0)			
	Non-Linkage	3.314	9.131	9.681	9.267	5,06%	13,47%	12,20%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.275	0,70%	0,71%	0,85%	541	702	965			
	KUR	1.118	1.018	1.434	1.673	0,33%	0,40%	0,46%	239	554	655			
	Non KUR	1.455	1.292	1.300	1.602	5,91%	5,11%	6,18%	303	148	310			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	25.143	1,29%	1,09%	1,17%	1.652	(524)	2.093			
	CF 1	9.750	10.411	9.855	11.217	3,60%	3,48%	3,96%	1.362	1.467	806			
	Total Griya	9.274	9.871	9.315	10.500	3,91%	3,97%	4,50%	1.185	1.227	630			
	Oto	476	540	540	717	1,39%	1,11%	1,44%	177	241	177			
	CF 2	15.917	12.639	13.636	13.926	0,93%	0,73%	0,74%	289	(1.992)	1.287			
	Mitraguna & Others	14.983	11.801	12.664	12.953	1,02%	0,79%	0,81%	289	(2.030)	1.153			
	Pensiun	934	838	972	972	0,04%	0,03%	0,36%	-	38	134			
Total Pembiayaan		46.399	49.332	50.747	52.526	1,76%	1,71%	1,75%	1.779	6.127	3.194	1,79%	-1,92%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	27.790	25.986	(1.762)	(1.804)	4.023	18,32%	(19)	-0,07%	39.337	66,06%	(13.351)
2	Tabungan	211.719	206.878	231.356	214.125	(13.599)	(17.231)	7.247	3,50%	2.406	1,14%	232.866	91,95%	(18.741)
3	Deposito	98.613	105.058	106.637	106.611	29.502	(26)	1.553	1,48%	7.998	8,11%	99.856	106,76%	6.755
	Total	336.337	333.899	365.783	346.722	14.141	(19.062)	12.823	3,84%	10.385	3,09%	372.059	93,19%	(25.337)
	CASA	237.724	228.840	259.146	240.111	(15.361)	(19.035)	11.270	4,92%	2.387	1,00%	272.203	88,21%	(32.092)
	(%) CASA	70,68%	68,54%	70,85%	69,25%									
	FDR	113,34%	123,52%	114,44%	120,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	15.561	23.329	23.155		(174)	7.594	48,80%	7.680	49,63%	-	0,00%	23.155
2	Giro ISE	9.559	8.666	12.893	12.890		(3)	4.224	48,74%	3.331	34,85%		0,00%	12.890
3	Tabungan ISE	5.622	6.895	10.435	10.265		(171)	3.370	48,88%	4.643	82,58%		0,00%	10.265
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	445	448	448		0	3	0,67%	21	4,92%		0,00%	448

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	18.516	3.115	5.000	1.885	2.782	4.918	960	82	24.634	75,16%	(6.118)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	18.516	3.115	5.000	1.885	2.782	4.918	960	82	21.551	85,91%	(3.036)
	• Local Champion	16.779	12.893	17.819	3.115	5.000	1.885	2.789	4.925	1.040	75	18.673	95,42%	(855)
	• Value Chain	777	705	697	-	-	-	-7	-8	-79	8	2.878	24,23%	(2.181)
2	MBG	48.456	41.201	40.296	600	300	-300	-1.272	-905	-8.160	1.205	53.016	76,01%	(12.720)
	KUR	46.158	38.350	37.474	600	300	-300	-1.221	-876	-8.684	1.176	50.496	74,21%	(13.022)
	Non KUR	2.298	2.851	2.822	-	-	0	-51	-28	524	28	2.520	112,00%	302
3	PWG	20.904	26.807	26.895	5.955	3.062	-2.893	1.575	88	5.991	2.974	34.588	77,76%	(7.692)
	Cilem	9.146	13.780	13.728	917	357	-559	-575	-52	4.582	410	20.186	68,01%	(6.458)
	Gadai	11.759	13.027	13.168	5.038	2.704	-2.334	2.150	141	1.409	2.564	14.402	91,43%	(1.234)
4	CFG	294.292	330.838	332.909	7.149	6.735	-414	2.642	2.071	38.617	4.664	309.858	107,44%	23.051
	CF 1	11.437	13.928	13.610	-	-	0	-86	-318	2.173	318	13.294	102,38%	316
	Total Griya	7.624	10.098	9.865	-	-	0	0	-233	2.241	233	8.092	121,91%	1.773
	• Total Non Program	7.624	10.098	9.865	-	-	0	-93	-233	2.241	233	8.092	121,91%	1.773
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.745	-	-	0	-86	-86	-68	86	5.202	71,99%	(1.457)
	CF 2	282.855	316.910	319.300	7.149	6.735	-414	2.729	2.389	36.445	4.346	296.564	107,67%	22.735
	Mitraguna & Others	252.904	277.936	280.001	5.945	6.148	203	833	2.064	27.097	4.084	265.342	105,52%	14.659
	Pensiun	29.951	38.974	39.299	1.204	587	-617	1.895	325	9.348	262	31.222	125,87%	8.077
	Total Pembiayaan	381.208	412.444	418.617	16.819	15.097	-1.722	5.727	6.173	37.408	8.924	422.096	99,18%	(3.479)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	251	0,00%	0,00%	1,35%	251	251	251			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	251	0,00%	0,00%	1,35%	251	251	251			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	2.049	1.481	4.021	0,14%	3,59%	9,98%	2.540	3.955	1.972			
	KUR	66	1.886	1.317	3.865	0,14%	3,44%	10,31%	2.548	3.799	1.979			
	Non KUR	-	163	163	156	0,00%	5,73%	5,51%	(8)	156	(8)			
3	PWG	-	-	-	515	0,00%	0,00%	1,91%	515	515	515			
	Cilem	-	-	-	102	0,00%	0,00%	0,74%	102	102	102			
	Gadai	-	-	-	413	0,00%	0,00%	3,14%	413	413	413			
4	CFG	-	2.198	2.414	2.516	0,00%	0,73%	0,76%	102	2.516	318			
	CF 1	-	91	92	511	0,00%	0,66%	3,76%	419	511	420			
	Total Griya	-	-	-	274	0,00%	0,00%	2,78%	274	274	274			
	Oto	-	91	92	237	0,00%	2,40%	6,32%	145	237	145			
	CF 2	-	2.107	2.322	2.005	0,00%	0,73%	0,63%	(317)	2.005	(102)			
	Mitraguna & Others	-	1.795	1.933	1.011	0,00%	0,70%	0,36%	(922)	1.011	(784)			
	Pensiun	-	312	389	994	0,00%	1,00%	2,53%	605	994	682			
	Total Pembiayaan	66	4.247	3.895	7.302	0,02%	0,94%	1,74%	3.407	7.236	3.055	0,00%	100,00%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	19,29%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	19,29%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	458	0,36%	0,66%	1,14%	184	283	183			
	KUR	175	56	56	176	0,38%	0,14%	0,47%	121	1	120			
	Non KUR	-	218	218	282	0,00%	7,65%	9,98%	64	282	63			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.589	2.176	2.676	0,52%	0,66%	0,80%	500	1.153	1.087			
	CF 1	290	290	290	290	2,54%	2,08%	2,13%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,75%	-	-	-			
	CF 2	1.232	1.298	1.885	2.385	0,44%	0,59%	0,75%	500	1.153	1.087			
	Mitraguna & Others	1.232	1.298	1.885	2.385	0,49%	0,68%	0,85%	500	1.153	1.087			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.462	6.021	6.705	0,62%	1,46%	1,60%	684	4.334	1.243	0,70%	56,36%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	8.127	8.193	332	66	(1.022)	-11,09%	3.906	91,11%	16.989	48,23%	(8.795)
2	Tabungan	160.765	165.443	162.324	164.491	7.432	2.167	(952)	-0,58%	3.726	2,32%	180.916	90,92%	(16.425)
3	Deposito	65.984	41.550	39.404	39.402	276	(3)	(2.148)	-5,17%	(26.583)	-40,29%	67.122	58,70%	(27.721)
	Total	231.036	216.208	209.855	212.086	8.040	2.231	(4.122)	-1,91%	(18.950)	-8,20%	265.027	80,02%	(52.941)
	CASA	165.052	174.658	170.451	172.684	7.763	2.234	(1.974)	-1,13%	7.632	4,62%	197.905	87,26%	(25.220)
	(%) CASA	71,44%	80,78%	81,22%	81,42%									
	FDR	120,56%	144,20%	149,36%	147,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.609	2.467	2.513		46	(96)	-3,68%	958	61,63%	-	0,00%	2.513
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	1	#DIV/0!	-	0,00%	1
3	Tabungan ISE	1.555	2.166	2.466	2.512		46	346	15,96%	957	61,54%	-	0,00%	2.512
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	163	164	164		0	1	0,61%	14	9,33%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.244	-	-	0	-73	-1	4.172	1	3.456	122,78%	787
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.244	-	-	0	-71	-1	4.192	1	1.962	216,26%	2.281
	• Local Champion	51	4.245	4.244	-	-	0	-71	-1	4.192	1	957	443,28%	3.286
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.781	465	465	0	263	215	5.135	250	17.686	111,84%	2.094
	KUR	12.693	16.663	16.704	465	265	-200	324	41	4.011	224	15.586	107,17%	1.118
	Non KUR	1.952	2.902	3.076	-	200	200	-60	174	1.124	26	2.100	146,49%	976
3	PWG	16.365	26.307	27.124	4.540	3.091	-1.449	1.083	818	10.759	2.273	29.274	92,66%	(2.149)
	Cilem	8.190	15.249	16.269	1.322	1.456	134	459	1.020	8.079	436	18.454	88,16%	(2.185)
	Gadai	8.175	11.058	10.855	3.218	1.635	-1.583	624	-202	2.680	1.838	10.820	100,33%	35
4	CFG	247.446	261.646	262.281	5.510	3.969	-1.541	3.839	634	14.835	3.335	263.405	99,57%	(1.125)
	CF 1	12.247	10.586	10.526	17	-	-17	-60	-60	-1.721	60	14.104	74,63%	(3.578)
	Total Griya	9.062	7.852	7.845	-	-	0	0	-7	-1.218	7	9.491	82,66%	(1.646)
	• Total Non Program	9.062	7.852	7.845	-	-	0	-87	-7	-1.218	7	9.491	82,66%	(1.646)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.681	17	-	-17	-60	-53	-504	53	4.613	58,12%	(1.932)
	CF 2	235.199	251.061	251.755	5.493	3.969	-1.524	3.899	694	16.556	3.275	249.302	100,98%	2.453
	Mitraguna & Others	206.067	221.171	221.438	5.393	3.159	-2.234	4.041	267	15.371	2.892	218.862	101,18%	2.575
	Pensiun	29.132	29.890	30.317	100	810	710	-141	428	1.185	382	30.439	99,60%	(122)
	Total Pembiayaan	278.528	311.763	313.429	10.515	7.525	-2.990	5.112	1.666	34.901	5.859	313.822	99,87%	(392)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.677	0,00%	0,00%	39,52%	1.677	1.677	1.677			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.677	0,00%	0,00%	39,52%	1.677	1.677	1.677			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	82	79	1.106	0,00%	0,41%	5,59%	1.027	1.106	1.024			
	KUR	-	82	79	766	0,00%	0,48%	4,58%	687	766	683			
	Non KUR	-	-	-	340	0,00%	0,00%	11,06%	340	340	340			
3	PWG	-	-	-	1.256	0,00%	0,00%	4,63%	1.256	1.256	1.256			
	Cilem	-	-	-	668	0,00%	0,00%	4,11%	668	668	668			
	Gadai	-	-	-	587	0,00%	0,00%	5,41%	587	587	587			
4	CFG	713	671	728	2.675	0,29%	0,28%	1,02%	1.947	1.962	2.004			
	CF 1	8	337	466	594	0,06%	4,40%	5,64%	128	586	257			
	Total Griya	-	261	257	255	0,00%	3,27%	3,25%	(1)	255	(6)			
	Oto	8	76	210	339	0,24%	7,67%	12,63%	129	331	263			
	CF 2	705	334	262	2.081	0,30%	0,10%	0,83%	1.819	1.375	1.747			
	Mitraguna & Others	705	334	262	1.792	0,34%	0,12%	0,81%	1.530	1.086	1.458			
	Pensiun	-	-	-	289	0,00%	0,00%	0,95%	289	289	289			
	Total Pembiayaan	713	753	807	6.714	0,26%	0,26%	2,14%	5.907	6.001	5.961	1,19%	44,43%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.752	2.059	2.059	0,93%	0,79%	0,78%	-	(250)	307			
	CF 1	296	296	296	296	2,42%	2,80%	2,81%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,77%	3,77%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.456	1.763	1.763	0,86%	0,70%	0,70%	-	(250)	307			
	Mitraguna & Others	2.013	1.456	1.763	1.763	0,98%	0,80%	0,80%	-	(250)	307			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.752	2.059	2.059	0,83%	0,66%	0,66%	-	(250)	307	5,79%	-781,99%	5,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	28.800	29.006	1.239	206	(822)	-2,76%	1.589	58,0%	35.521	81,66%	(6.515)
2	Tabungan	55.536	68.233	64.409	63.496	9.942	(914)	(4.737)	-6,94%	7.959	14,33%	68.601	92,56%	(5.105)
3	Deposito	6.088	6.809	6.209	6.209	(335)	0	(600)	-8,81%	121	1,98%	6.873	90,34%	(664)
	Total	89.042	104.870	99.418	98.711	10.846	(707)	(6.159)	-5,87%	9.669	10,86%	110.995	88,93%	(12.285)
	CASA	82.953	98.061	93.209	92.502	11.181	(707)	(5.559)	-5,67%	9.548	11,51%	104.122	88,84%	(11.621)
	(%) CASA	93,16%	93,51%	93,75%	93,71%									
	FDR	82,33%	92,06%	98,80%	99,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	970	953	996	44	26	2,72%	(2.121)	-68,04%	-	0,00%	996	
2	Giro ISE	560	442	477	496	19	54	12,34%	(64)	-11,48%		0,00%	496	
3	Tabungan ISE	2.557	528	476	500	24	(28)	-5,32%	(2.057)	-80,43%		0,00%	500	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	45	52	53	53	0	1	1,92%	8	17,78%		0,00%	53	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	• Local Champion	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.709	525	300	-225	-215	-78	-113	378	21.896	80,88%	(4.187)
	KUR	16.625	17.098	17.024	525	300	-225	-190	-74	399	374	20.501	83,04%	(3.477)
	Non KUR	1.196	688	685	-	-	0	-24	-4	-512	4	1.394	49,09%	(710)
3	PWG	2.171	6.495	7.958	1.338	1.560	222	1.023	1.464	5.787	96	8.105	98,18%	(147)
	Cilem	2.171	6.495	7.958	1.338	1.560	222	1.023	1.464	5.787	96	8.105	98,18%	(147)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	70.374	1.417	1.721	304	2.040	712	20.287	1.009	63.498	110,83%	6.875
	CF 1	13.142	15.797	15.886	-	201	201	-77	89	2.744	112	15.400	103,15%	485
	Total Griya	12.152	13.526	13.451	-	-	0	0	-75	1.298	75	13.221	101,74%	230
	• Total Non Program	7.615	9.363	9.316	-	-	0	-108	-47	1.701	47	8.143	114,40%	1.172
	• Program	4.537	4.163	4.135	-	-	0	-32	-28	-402	28	5.078	81,44%	(943)
	Oto	989	2.271	2.435	-	201	201	-77	163	1.445	37	2.179	111,72%	256
	CF 2	36.945	53.865	54.488	1.417	1.520	103	2.117	623	17.543	897	48.098	113,29%	6.390
	Mitraguna & Others	31.987	48.880	49.547	1.287	1.520	233	2.146	667	17.560	853	42.107	117,67%	7.440
	Pensiun	4.958	4.985	4.941	130	-	-130	-29	-44	-17	44	5.991	82,48%	(1.050)
	Total Pembiayaan	73.308	96.546	98.230	3.280	3.580	301	2.793	1.684	24.922	1.897	96.728	101,55%	1.502

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	983	1.229	2.628	1,40%	6,91%	14,84%	1.398	2.379	1.645			
	KUR	249	917	1.229	2.359	1,50%	7,19%	13,86%	1.130	2.110	1.443			
	Non KUR	-	66	-	269	0,00%	0,00%	39,23%	269	269	202			
3	PWG	-	-	-	100	0,00%	0,00%	1,26%	100	100	100			
	Cilem	-	-	-	100	0,00%	0,00%	1,26%	100	100	100			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	1.203	2,00%	1,13%	1,71%	414	202	617			
	CF 1	727	586	789	955	5,53%	4,99%	6,01%	167	228	370			
	Total Griya	727	581	789	756	5,98%	5,83%	5,62%	(33)	29	175			
	Oto	-	5	-	199	0,00%	0,00%	8,19%	199	199	195			
	CF 2	274	-	-	248	0,74%	0,00%	0,45%	248	(27)	248			
	Mitraguna & Others	274	-	-	248	0,86%	0,00%	0,50%	248	(27)	248			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.568	2.018	3.931	1,71%	2,09%	4,00%	1.913	2.681	2.363	1,60%	60,05%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	414	-	15,77%	15,91%	0,00%	(414)	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	-	15,77%	15,91%	0,00%	(414)	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	229	4,80%	0,89%	1,29%	70	(626)	59			
	KUR	438	40	38	110	2,63%	0,22%	0,65%	72	(328)	70			
	Non KUR	417	129	120	119	34,85%	17,50%	17,34%	(2)	(298)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,51%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,67%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,50%	0,49%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,54%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	940	929	585	2,47%	0,96%	0,60%	(344)	(1.229)	(355)	0,76%	-26,77%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	39.138	39.154	(23.428)	16	24.111	160,29%	13.436	52,24%	34.063	114,95%	5.091
2	Tabungan	122.400	138.299	137.494	138.234	2.513	740	(64)	-0,05%	15.834	12,94%	135.814	101,78%	2.420
3	Deposito	49.497	52.299	49.532	49.534	(1.625)	2	(2.764)	-5,29%	37	0,07%	50.279	98,52%	(744)
	Total	197.616	205.640	226.165	226.923	(22.540)	758	21.283	10,35%	29.307	14,83%	220.156	103,07%	6.767
	CASA	148.118	153.341	176.632	177.388	(20.916)	756	24.047	15,68%	29.270	19,76%	169.877	104,42%	7.511
	(%) CASA	74,95%	74,57%	78,10%	78,17%									
	FDR	74,94%	87,49%	80,62%	80,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.459	13.141	13.156		15	(2.303)	-14,90%	3.773	40,21%	-	0,00%	13.156
2	Giro ISE	3.509	1.815	1.968	1.981		14	167	9,18%	(1.528)	-43,53%		0,00%	1.981
3	Tabungan ISE	5.874	13.644	11.174	11.175		1	(2.470)	-18,10%	5.301	90,24%		0,00%	11.175
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	119	121	121		0	2	1,68%	21	21,00%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	41.099	1.230	880	-350	1.749	211	6.198	669	38.663	106,30%	2.435
	KUR	33.390	38.479	38.687	930	860	-70	1.494	208	5.297	652	36.969	104,65%	1.718
	Non KUR	1.512	2.409	2.412	300	20	-280	256	3	900	17	1.694	142,34%	717
3	PWG	20.337	35.928	36.673	9.049	5.479	-3.570	2.559	745	16.336	4.734	31.928	114,86%	4.745
	Cilem	6.847	17.748	17.916	2.046	908	-1.138	1.290	167	11.068	740	15.562	115,12%	2.354
	Gadai	13.490	18.180	18.757	7.003	4.571	-2.432	1.269	577	5.268	3.994	16.366	114,61%	2.392
4	CFG	92.645	100.930	101.704	4.360	2.187	-2.174	3.814	774	9.059	1.412	103.398	98,36%	(1.694)
	CF 1	21.426	20.334	20.299	357	109	-249	245	-36	-1.128	144	22.707	89,39%	(2.408)
	Total Griya	17.556	15.516	15.462	-	-	0	0	-54	-2.094	54	17.879	86,48%	(2.417)
	• Total Non Program	17.556	15.516	15.462	-	-	0	-167	-54	-2.094	54	17.879	86,48%	(2.417)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.837	357	109	-249	245	18	967	91	4.828	100,18%	9
	CF 2	71.219	80.596	81.406	4.003	2.078	-1.925	3.569	810	10.187	1.268	80.691	100,89%	714
	Mitraguna & Others	67.517	76.973	77.818	4.003	2.078	-1.925	3.605	845	10.300	1.233	76.113	102,24%	1.705
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	182.328	14.639	9.246	-5.394	8.106	2.415	34.229	6.831	174.205	104,66%	8.123

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	334	106	5.136	0,38%	0,26%	12,50%	5.030	5.005	4.802			
	KUR	131	170	106	4.110	0,39%	0,28%	10,62%	4.004	3.979	3.940			
	Non KUR	-	165	-	1.026	0,00%	0,00%	42,54%	1.026	1.026	861			
3	PWG	-	-	-	956	0,00%	0,00%	2,61%	956	956	956			
	Cilem	-	-	-	823	0,00%	0,00%	4,59%	823	823	823			
	Gadai	-	-	-	133	0,00%	0,00%	0,71%	133	133	133			
4	CFG	616	1.647	1.495	2.502	0,67%	1,48%	2,46%	1.007	1.886	855			
	CF 1	588	544	325	1.201	2,74%	1,60%	5,92%	876	613	656			
	Total Griya	588	420	202	921	3,35%	1,30%	5,96%	719	333	502			
	Oto	-	125	122	280	0,00%	2,54%	5,78%	157	280	155			
	CF 2	28	1.102	1.170	1.301	0,04%	1,45%	1,60%	131	1.273	199			
	Mitraguna & Others	28	1.102	1.170	1.301	0,04%	1,52%	1,67%	131	1.273	199			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	8.594	0,50%	0,89%	4,71%	6.993	7.846	6.613	0,05%	98,91%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,16%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	941	996	637	0,61%	0,99%	0,63%	(359)	72	(304)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	941	996	637	0,70%	1,24%	0,78%	(359)	135	(304)			
	Mitraguna & Others	502	941	996	637	0,74%	1,29%	0,82%	(359)	135	(304)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.220	1.275	916	0,53%	0,71%	0,50%	(359)	135	(304)	1,62%	-222,74%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	233	235	118	2	20	9,35%	(185)	-43,95%	8.110	2,90%	(7.875)
2	Tabungan	44.796	52.259	51.832	51.418	2.396	(414)	(841)	-1,61%	6.622	14,78%	57.103	90,05%	(5.685)
3	Deposito	28.737	6.132	6.196	5.996	(200)	(200)	(136)	-2,22%	(22.741)	-79,14%	29.411	20,39%	(23.415)
	Total	73.953	58.606	58.261	57.649	2.313	(611)	(957)	-1,63%	(16.304)	-22,05%	94.623	60,92%	(36.974)
	CASA	45.216	52.474	52.065	51.653	2.513	(411)	(821)	-1,56%	6.437	14,24%	65.213	79,21%	(13.559)
	(%) CASA	61,14%	89,54%	89,37%	89,60%									
	FDR	129,31%	188,04%	191,01%	193,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.171	2.057	2.173		117	1.003	85,64%	1.266	139,52%	-	0,00%	2.173
2	Giro ISE	390	210	229	229		0	19	9,22%	(161)	-41,25%		0,00%	229
3	Tabungan ISE	518	961	1.828	1.945		117	983	102,30%	1.427	275,52%		0,00%	1.945
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Local Champion	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.596	19.261	300	200	-100	-449	-335	-511	535	22.803	84,47%	(3.542)
	KUR	19.175	18.883	18.558	200	200	0	-532	-325	-617	525	22.059	84,13%	(3.501)
	Non KUR	597	713	703	100	-	-100	83	-10	106	10	745	94,43%	(42)
3	PWG	2.596	7.836	8.222	849	685	-164	735	386	5.626	299	8.830	93,12%	(607)
	Cilem	2.069	5.965	5.911	316	130	-186	287	-54	3.842	184	6.810	86,80%	(899)
	Gadai	527	1.871	2.311	533	556	23	448	440	1.784	115	2.019	114,45%	292
4	CFG	73.258	82.031	83.060	2.450	1.826	-624	2.392	1.029	9.803	797	83.932	98,96%	(872)
	CF 1	2.294	3.647	4.261	328	660	332	276	615	1.967	46	3.570	119,37%	692
	Total Griya	712	1.611	1.599	-	-	0	0	-12	887	12	1.034	154,60%	565
	• Total Non Program	712	1.611	1.599	-	-	0	-22	-12	887	12	1.034	154,60%	565
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.663	328	660	332	276	627	1.080	33	2.536	105,01%	127
	CF 2	70.963	78.385	78.799	2.122	1.166	-956	2.117	414	7.836	752	80.362	98,05%	(1.563)
	Mitraguna & Others	52.047	60.807	61.250	1.780	1.004	-776	2.208	442	9.202	562	60.577	101,11%	673
	Pensiun	18.916	17.577	17.549	342	162	-180	-91	-28	-1.367	190	19.785	88,70%	(2.236)
	Total Pembiayaan	95.626	110.202	111.283	3.599	2.711	-888	2.673	1.080	15.657	1.631	115.565	96,29%	(4.282)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	493	314	1.981	0,34%	1,60%	10,28%	1.667	1.914	1.488			
	KUR	67	397	286	1.981	0,35%	1,52%	10,67%	1.695	1.914	1.584			
	Non KUR	-	96	28	-	0,00%	3,93%	0,00%	(28)	-	(96)			
3	PWG	-	-	-	387	0,00%	0,00%	4,71%	387	387	387			
	Cilem	-	-	-	222	0,00%	0,00%	3,76%	222	222	222			
	Gadai	-	-	-	165	0,00%	0,00%	7,14%	165	165	165			
4	CFG	1	2.095	2.308	3.166	0,00%	2,81%	3,81%	857	3.165	1.070			
	CF 1	-	-	-	312	0,00%	0,00%	7,32%	312	312	312			
	Total Griya	-	-	-	233	0,00%	0,00%	14,60%	233	233	233			
	Oto	-	-	-	78	0,00%	0,00%	2,95%	78	78	78			
	CF 2	1	2.095	2.308	2.854	0,00%	2,94%	3,62%	546	2.853	758			
	Mitraguna & Others	1	2.095	2.308	2.584	0,00%	3,80%	4,22%	276	2.583	489			
	Pensiun	-	-	-	270	0,00%	0,00%	1,54%	270	270	270			
	Total Pembiayaan	68	2.589	2.623	5.534	0,07%	2,38%	4,97%	2.911	5.466	2.945	4,14%	16,69%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	116	120	137	0,91%	0,61%	0,71%	17	(43)	21			
	KUR	181	116	120	137	0,94%	0,64%	0,74%	17	(43)	21			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	363	352	352	0,00%	0,43%	0,42%	-	352	(11)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	363	352	352	0,00%	0,45%	0,45%	-	352	(11)			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	156	145	145	0,00%	0,13%	0,83%	-	145	(11)			
	Total Pembiayaan	181	479	473	490	0,19%	0,43%	0,44%	17	309	10	8,57%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	17.276	29.665	(662)	12.390	7.684	34,96%	(8.913)	-23,10%	50.912	58,27%	(21.246)
2	Tabungan	168.056	173.709	176.761	190.904	(401)	14.143	17.195	9,90%	22.848	13,60%	188.094	101,49%	2.810
3	Deposito	55.027	67.591	67.146	66.526	(3.993)	(620)	(1.065)	-1,58%	11.499	20,90%	56.195	118,38%	10.331
	Total	261.662	263.281	261.182	287.095	(5.056)	25.912	23.814	9,04%	25.433	9,72%	295.201	97,25%	(8.106)
	CASA	206.634	195.690	194.037	220.569	(1.063)	26.532	24.879	12,71%	13.935	6,74%	239.006	92,29%	(18.437)
	(%) CASA	78,97%	74,33%	74,29%	76,83%									
	FDR	64,72%	74,36%	76,29%	69,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.018	3.957	3.961		3	(58)	-1,43%	921	30,31%	-	0,00%	3.961
2	Giro ISE	335	326	380	380		0	54	16,48%	45	13,38%		0,00%	380
3	Tabungan ISE	2.705	3.692	3.578	3.581		3	(111)	-3,01%	876	32,40%		0,00%	3.581
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	162	163	163		0	1	0,62%	17	11,64%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.227	25.189	-	-	0	-291	-38	415	38	30.626	82,25%	(5.437)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.189	-	-	0	-291	-38	415	38	28.077	89,71%	(2.889)
	• Local Champion	24.387	24.877	24.839	-	-	0	-288	-38	452	38	25.953	95,71%	(1.114)
	• Value Chain	387	350	350	-	-	-	-4	0	-37	-	2.124	16,47%	(1.774)
2	MBG	21.941	24.298	25.047	1.050	1.260	210	240	748	3.106	512	24.965	100,33%	82
	KUR	20.349	22.920	23.683	1.050	1.260	210	272	764	3.335	496	23.226	101,97%	458
	Non KUR	1.592	1.379	1.363	-	-	0	-32	-15	-229	15	1.739	78,40%	(376)
3	PWG	23.945	36.403	37.584	8.712	7.784	-928	2.540	1.180	13.639	6.604	36.734	102,31%	849
	Cilem	8.631	15.736	16.433	1.919	1.568	-351	745	698	7.803	871	18.820	87,32%	(2.387)
	Gadai	15.314	20.667	21.150	6.793	6.215	-577	1.795	483	5.836	5.733	17.914	118,06%	3.236
4	CFG	98.692	109.855	111.439	1.880	2.399	519	956	1.584	12.747	815	114.514	97,31%	(3.075)
	CF 1	13.574	19.937	20.410	403	607	204	121	473	6.836	134	15.455	132,06%	4.955
	Total Griya	9.477	14.029	14.013	-	-	0	0	-17	4.535	17	9.952	140,81%	4.061
	• Total Non Program	9.477	14.029	14.013	-	-	0	128	-17	4.535	17	9.952	140,81%	4.061
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.397	403	607	204	121	489	2.301	117	5.503	116,26%	895
	CF 2	85.118	89.918	91.029	1.477	1.792	315	835	1.111	5.911	681	99.060	91,89%	(8.031)
	Mitraguna & Others	51.909	55.390	56.415	735	1.492	757	194	1.025	4.506	467	64.565	87,38%	(8.149)
	Pensiun	33.208	34.527	34.613	742	300	-442	641	86	1.405	214	34.495	100,34%	119
	Total Pembiayaan	169.351	195.783	199.258	11.642	11.442	-200	3.445	3.475	29.907	7.968	206.839	96,33%	(7.582)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	652	0,00%	0,00%	2,59%	652	652	652			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	652	0,00%	0,00%	2,59%	652	652	652			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	938	0,51%	0,29%	3,74%	867	825	839			
	KUR	113	35	11	858	0,55%	0,05%	3,62%	847	745	822			
	Non KUR	-	64	60	80	0,00%	4,35%	5,90%	20	80	16			
3	PWG	-	-	-	1.279	0,00%	0,00%	3,40%	1.279	1.279	1.279			
	Cilem	-	-	-	1.133	0,00%	0,00%	6,90%	1.133	1.133	1.133			
	Gadai	-	-	-	146	0,00%	0,00%	0,69%	146	146	146			
4	CFG	211	347	851	1.614	0,21%	0,78%	1,45%	762	1.402	1.267			
	CF 1	-	132	505	704	0,00%	2,53%	3,45%	199	704	572			
	Total Griya	-	132	349	97	0,00%	2,49%	0,69%	(251)	97	(34)			
	Oto	-	-	156	607	0,00%	2,64%	9,48%	451	607	607			
	CF 2	211	215	347	910	0,25%	0,39%	1,00%	563	698	694			
	Mitraguna & Others	211	9	13	576	0,41%	0,02%	1,02%	563	364	567			
	Pensiun	-	206	334	334	0,00%	0,97%	0,96%	-	334	128			
	Total Pembiayaan	324	446	922	4.483	0,19%	0,47%	2,25%	3.561	4.159	4.037	0,35%	84,31%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,86%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,86%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.483	1.478	1.467	2,15%	1,35%	1,32%	(12)	(658)	(17)			
	CF 1	445	402	402	402	3,28%	2,02%	1,97%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,75%	2,75%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,28%	0,26%	-	(24)	-			
	CF 2	1.679	1.081	1.076	1.065	1,97%	1,20%	1,17%	(12)	(614)	(17)			
	Mitraguna & Others	1.585	1.081	1.076	1.065	3,05%	1,94%	1,89%	(12)	(520)	(17)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.454	1,28%	2,28%	2,24%	(12)	2.286	(17)	1,30%	41,96%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	820	803	(31)	(17)	101	14,32%	(3.804)	-82,57%	12.486	6,43%	(11.683)
2	Tabungan	52.069	51.523	51.645	52.000	1.708	355	476	0,92%	(69)	-0,13%	64.775	80,28%	(12.775)
3	Deposito	11.396	8.222	8.232	8.232	(495)	0	10	0,12%	(3.164)	-27,77%	12.114	67,96%	(3.882)
	Total	68.072	60.448	60.697	61.035	1.182	338	587	0,97%	(7.037)	-10,34%	89.374	68,29%	(28.339)
	CASA	56.676	52.226	52.465	52.803	1.677	338	577	1,10%	(3.873)	-6,83%	77.261	68,34%	(24.457)
	(%) CASA	83,26%	86,40%	86,44%	86,51%									
	FDR	200,44%	262,77%	263,62%	262,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.304	1.420	1.421		1	117	8,95%	(162)	-10,26%	-	0,00%	1.421
2	Giro ISE	116	4	4	4		0	0	0,00%	(111)	-96,15%		0,00%	4
3	Tabungan ISE	1.468	1.300	1.415	1.416		1	117	8,98%	(51)	-3,50%		0,00%	1.416
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	133	133	133		0	0	0,00%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	41.111	40.900	1.700	750	-950	465	-211	1.246	961	42.501	96,23%	(1.601)
	KUR	35.878	38.336	38.155	1.700	750	-950	572	-181	2.277	931	38.587	98,88%	(432)
	Non KUR	3.776	2.775	2.745	-	-	0	-107	-30	-1.031	30	3.914	70,13%	(1.169)
3	PWG	12.336	26.611	27.096	6.494	5.444	-1.050	2.289	484	14.759	4.960	21.563	125,66%	5.532
	Cilem	3.767	8.461	9.035	795	865	70	418	574	5.268	291	8.648	104,47%	387
	Gadai	8.569	18.150	18.060	5.699	4.580	-1.120	1.871	-90	9.492	4.669	12.915	139,84%	5.146
4	CFG	84.451	91.118	92.011	1.743	1.546	-197	1.254	893	7.560	653	95.541	96,31%	(3.530)
	CF 1	4.785	7.248	7.205	158	-	-158	144	-43	2.420	43	6.077	118,56%	1.128
	Total Griya	4.537	6.373	6.340	-	-	0	0	-32	1.803	32	4.894	129,56%	1.447
	• Total Non Program	4.383	5.720	5.691	-	-	0	-45	-30	1.307	30	4.721	120,53%	969
	• Program	154	653	650	-	-	0	-3	-3	496	3	172	376,98%	477
	Oto	248	875	865	158	-	-158	144	-11	617	11	1.183	73,06%	(319)
	CF 2	79.665	83.870	84.806	1.586	1.546	-40	1.110	936	5.141	610	89.464	94,79%	(4.658)
	Mitraguna & Others	63.755	65.327	66.381	1.313	1.546	233	936	1.053	2.626	493	72.645	91,38%	(6.264)
	Pensiun	15.910	18.542	18.425	273	-	-273	174	-117	2.515	117	16.818	109,55%	1.607
	Total Pembiayaan	136.441	158.840	160.007	9.938	7.740	-2.197	4.007	1.166	23.566	6.574	159.605	100,25%	402

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	588	302	4.465	0,47%	0,73%	10,92%	4.163	4.278	3.878			
	KUR	48	449	302	4.012	0,13%	0,79%	10,52%	3.710	3.965	3.563			
	Non KUR	140	138	-	453	3,70%	0,00%	16,49%	453	313	314			
3	PWG	-	-	-	712	0,00%	0,00%	2,63%	712	712	712			
	Cilem	-	-	-	430	0,00%	0,00%	4,76%	430	430	430			
	Gadai	-	-	-	282	0,00%	0,00%	1,56%	282	282	282			
4	CFG	1.300	448	445	4.075	1,54%	0,49%	4,43%	3.630	2.775	3.627			
	CF 1	-	-	-	490	0,00%	0,00%	6,80%	490	490	490			
	Total Griya	-	-	-	112	0,00%	0,00%	1,76%	112	112	112			
	Oto	-	-	-	378	0,00%	0,00%	43,72%	378	378	378			
	CF 2	1.300	448	445	3.586	1,63%	0,53%	4,23%	3.141	2.285	3.138			
	Mitraguna & Others	1.135	448	445	3.586	1,78%	0,68%	5,40%	3.141	2.450	3.138			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	9.253	1,09%	0,47%	5,78%	8.506	7.765	8.217	0,51%	91,24%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	74	442	360	0,00%	1,07%	0,88%	(82)	360	286			
	KUR	-	-	238	161	0,00%	0,62%	0,42%	(77)	161	161			
	Non KUR	-	74	204	199	0,00%	7,34%	7,26%	(4)	199	125			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	446	445	445	0,76%	0,49%	0,48%	-	(198)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	446	445	445	0,81%	0,53%	0,53%	-	(198)	(1)			
	Mitraguna & Others	643	284	283	283	1,01%	0,43%	0,43%	-	(360)	(1)			
	Pensiun	-	162	162	162	0,00%	0,10%	0,88%	-	162	0			
	Total Pembiayaan	643	520	887	805	0,47%	0,56%	0,50%	(82)	162	285	0,59%	-18,12%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	4.450	4.974	(495)	523	(917)	-15,56%	593	13,54%	12.255	40,59%	(7.281)
2	Tabungan	121.239	126.909	123.239	126.517	(1.862)	3.278	(392)	-0,31%	5.278	4,35%	133.893	94,49%	(7.376)
3	Deposito	26.839	21.290	21.317	21.057	(120)	(260)	(233)	-1,09%	(5.782)	-21,54%	27.590	76,32%	(6.533)
	Total	152.459	154.089	149.007	152.548	(2.477)	3.541	(1.541)	-1,00%	89	0,06%	173.738	87,80%	(21.190)
	CASA	125.619	132.799	127.689	131.491	(2.357)	3.801	(1.308)	-0,99%	5.872	4,67%	146.148	89,97%	(14.657)
	(%) CASA	82,40%	86,18%	85,69%	86,20%									
	FDR	80,08%	82,67%	85,60%	83,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.346	3.906	3.914		8	568	16,97%	663	20,40%	-	0,00%	3.914
2	Giro ISE	1.707	1.958	2.224	2.225		0	266	13,60%	518	30,35%		0,00%	2.225
3	Tabungan ISE	1.544	1.388	1.682	1.689		8	302	21,74%	145	9,41%		0,00%	1.689
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%		0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	27.913	130	650	520	247	169	-3.274	481	34.233	81,54%	(6.320)
	KUR	27.378	24.973	25.168	130	650	520	362	195	-2.210	455	30.277	83,12%	(5.109)
	Non KUR	3.809	2.771	2.745	-	-	0	-115	-26	-1.063	26	3.955	69,40%	(1.210)
3	PWG	1.449	4.989	5.347	639	622	-17	228	359	3.898	264	6.624	80,73%	(1.276)
	Cilem	1.449	4.989	5.347	639	622	-17	228	359	3.898	264	6.624	80,73%	(1.276)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.684	2.210	705	-1.505	1.047	-362	5.122	1.067	87.647	90,92%	(7.963)
	CF 1	26.770	24.847	24.696	650	-	-650	-83	-151	-2.074	151	28.738	85,93%	(4.042)
	Total Griya	26.477	21.706	21.636	650	-	-650	0	-70	-4.841	70	27.317	79,20%	(5.681)
	• Total Non Program	23.147	18.793	18.749	650	-	-650	389	-44	-4.398	44	23.590	79,48%	(4.841)
	• Program	3.330	2.913	2.887	-	-	0	-38	-26	-443	26	3.727	77,47%	(840)
	Oto	293	3.141	3.060	-	-	0	-83	-81	2.767	81	1.421	215,32%	1.639
	CF 2	47.792	55.199	54.988	1.560	705	-855	1.130	-211	7.196	916	58.909	93,35%	(3.920)
	Mitraguna & Others	41.537	46.694	46.440	940	610	-330	12	-253	4.903	863	51.622	89,96%	(5.182)
	Pensiun	6.255	8.506	8.548	620	95	-525	1.119	42	2.293	53	7.286	117,31%	1.262
	Total Pembiayaan	122.084	127.384	127.546	2.979	1.977	-1.002	1.476	162	5.462	1.815	143.389	88,95%	(15.843)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.083	713	2.482	0,27%	2,57%	8,89%	1.769	2.398	1.399			
	KUR	83	412	159	1.988	0,30%	0,64%	7,90%	1.830	1.905	1.576			
	Non KUR	-	670	554	493	0,00%	20,01%	17,98%	(61)	493	(177)			
3	PWG	10	-	-	22	0,69%	0,00%	0,42%	22	12	22			
	Cilem	10	-	-	22	0,69%	0,00%	0,42%	22	12	22			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	2.031	2,19%	3,88%	2,55%	(1.072)	395	(135)			
	CF 1	1.522	1.690	2.499	1.670	5,68%	10,06%	6,76%	(829)	148	(20)			
	Total Griya	1.522	1.690	2.499	1.571	5,75%	11,51%	7,26%	(928)	50	(119)			
	Oto	-	-	-	99	0,00%	0,00%	3,23%	99	99	99			
	CF 2	114	476	603	361	0,24%	1,09%	0,66%	(242)	247	(115)			
	Mitraguna & Others	114	476	603	361	0,27%	1,29%	0,78%	(242)	247	(115)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	4.535	1,42%	3,00%	3,56%	719	2.806	684	0,94%	73,59%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	12.559	12.559	80,49%	86,00%	86,01%	-	577	577			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.856	1.856	30,58%	47,58%	47,61%	-	577	577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	764	1.056	1.411	1,54%	3,81%	5,06%	356	933	647			
	KUR	111	276	479	470	0,41%	1,92%	1,87%	(9)	359	194			
	Non KUR	368	489	577	942	9,65%	20,81%	34,30%	365	574	453			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.723	1.266	1.534	1,83%	1,58%	1,93%	269	170	(189)			
	CF 1	1.118	655	388	657	4,18%	1,56%	2,66%	269	(461)	1			
	Total Griya	1.118	655	388	657	4,22%	1,79%	3,04%	269	(461)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,60%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,89%	-	631	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.505	11,32%	11,68%	12,16%	624	1.679	1.035	1,28%	89,46%	-10,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	4.605	4.066	(1.283)	(538)	646	18,88%	(1.853)	-31,30%	14.361	28,31%	(10.295)
2	Tabungan	49.567	53.824	51.240	50.628	(527)	(612)	(3.197)	-5,94%	1.061	2,14%	63.134	80,19%	(12.506)
3	Deposito	19.983	50.227	50.102	50.102	(658)	0	(125)	-0,25%	30.119	150,72%	20.773	241,19%	29.329
	Total	75.469	107.472	105.947	104.796	(2.469)	(1.151)	(2.676)	-2,49%	29.327	38,86%	98.268	106,64%	6.528
	CASA	55.486	57.245	55.845	54.694	(1.811)	(1.151)	(2.551)	-4,46%	(792)	-1,43%	77.495	70,58%	(22.801)
	(%) CASA	73,52%	53,26%	52,71%	52,19%									
	FDR	164,25%	127,15%	129,84%	131,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.016	1.048	1.048	0	31	3,09%	(121)	-10,38%	-	0,00%	1.048	
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,41%		0,00%	1	
3	Tabungan ISE	994	865	897	897	0	31	3,64%	(97)	-9,74%		0,00%	897	
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!		0,00%	150	
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%		0,00%	30	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
3	PWG	2.503	4.324	4.925	338	861	523	-38	601	2.422	260	8.497	57,96%	(3.572)
	Cilem	2.503	4.324	4.925	338	861	523	-38	601	2.422	260	8.497	57,96%	(3.572)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.636	2.657	2.076	-581	2.692	305	11.195	1.771	133.806	99,13%	(1.170)
	CF 1	4.796	5.901	5.974	177	111	-66	151	73	1.178	38	6.269	95,29%	(295)
	Total Griya	4.549	4.764	4.750	-	-	0	0	-14	201	14	4.920	96,54%	(170)
	• Total Non Program	4.549	4.764	4.750	-	-	0	-45	-14	201	14	4.920	96,54%	(170)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.224	177	111	-66	151	87	977	24	1.349	90,73%	(125)
	CF 2	116.645	126.430	126.662	2.480	1.965	-515	2.541	232	10.017	1.733	127.537	99,31%	(875)
	Mitraguna & Others	110.497	118.744	119.046	2.360	1.965	-395	1.766	301	8.549	1.664	120.379	98,89%	(1.333)
	Pensiun	6.148	7.685	7.616	120	-	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	137.561	2.995	2.937	-58	2.653	907	13.603	2.030	142.391	96,61%	(4.830)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	34	0,00%	0,00%	0,69%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,69%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	3.973	0,00%	1,14%	3,00%	2.466	3.973	2.519			
	CF 1	-	-	-	127	0,00%	0,00%	2,13%	127	127	127			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	127	0,00%	0,00%	10,42%	127	127	127			
	CF 2	-	1.454	1.507	3.845	0,00%	1,19%	3,04%	2.338	3.845	2.391			
	Mitraguna & Others	-	1.454	1.507	3.845	0,00%	1,27%	3,23%	2.338	3.845	2.391			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	4.007	0,00%	1,10%	2,91%	2.500	4.007	2.553	0,80%	72,67%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)			
	CF 1	65	55	54	54	1,36%	0,91%	0,90%	-	(12)	(1)			
	Total Griya	65	55	54	54	1,44%	1,13%	1,13%	-	(12)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-961,34%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	2.665	3.254	60	588	1.363	72,13%	1.653	103,26%	13.559	23,99%	(10.306)
2	Tabungan	117.228	130.045	120.521	120.703	(157)	182	(9.342)	-7,18%	3.476	2,96%	136.263	88,58%	(15.560)
3	Deposito	47.162	44.283	44.239	44.239	267	0	(44)	-0,10%	(2.923)	-6,20%	48.271	91,65%	(4.032)
	Total	165.991	176.218	167.426	168.196	170	771	(8.022)	-4,55%	2.205	1,33%	198.093	84,91%	(29.897)
	CASA	118.829	131.935	123.186	123.957	(97)	771	(7.978)	-6,05%	5.128	4,32%	149.822	82,74%	(25.865)
	(%) CASA	71,59%	74,87%	73,58%	73,70%									
	FDR	85,30%	86,41%	91,51%	91,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.847	4.390	4.530		141	1.683	59,12%	1.463	47,71%	-	0,00%	4.530
2	Giro ISE	515	1.030	1.634	1.628		(6)	599	58,14%	1.113	216,33%		0,00%	1.628
3	Tabungan ISE	2.552	1.818	2.756	2.902		147	1.085	59,67%	350	13,71%		0,00%	2.902
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	121	121		0	4	3,42%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.904	26.631	1.090	290	-800	297	-273	3.082	563	26.408	100,84%	222
	KUR	22.685	26.325	26.057	1.090	290	-800	507	-268	3.372	558	25.406	102,57%	652
	Non KUR	863	579	573	-	-	0	-210	-5	-290	5	1.002	57,19%	(429)
3	PWG	16.913	28.940	31.146	5.228	5.701	473	1.211	2.206	14.233	3.495	29.768	104,63%	1.378
	Cilem	9.701	18.563	20.806	1.789	3.407	1.618	807	2.243	11.105	1.164	19.909	104,50%	897
	Gadai	7.212	10.377	10.340	3.439	2.294	-1.145	404	-37	3.128	2.331	9.859	104,88%	481
4	CFG	101.109	96.418	95.432	137	413	276	-1.473	-986	-5.677	1.399	114.649	83,24%	(19.217)
	CF 1	13.632	14.256	14.069	17	-	-17	-42	-187	436	187	15.245	92,28%	(1.177)
	Total Griya	12.067	12.042	11.902	-	-	0	0	-141	-165	141	12.473	95,42%	(571)
	• Total Non Program	12.067	12.042	11.902	-	-	0	-108	-141	-165	141	12.473	95,42%	(571)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.167	17	-	-17	-42	-46	602	46	2.772	78,17%	(605)
	CF 2	87.476	82.163	81.363	120	413	293	-1.430	-799	-6.113	1.212	99.404	81,85%	(18.041)
	Mitraguna & Others	79.108	74.436	73.362	70	-	-70	-1.400	-1.074	-5.746	1.074	89.931	81,58%	(16.569)
	Pensiun	8.368	7.726	8.001	50	413	363	-30	275	-367	138	9.473	84,46%	(1.472)
	Total Pembiayaan	141.591	152.262	153.208	6.454	6.404	-51	35	947	11.618	5.457	170.846	89,68%	(17.638)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	1.288	0,81%	0,00%	4,84%	1.288	1.098	1.288			
	KUR	-	-	-	1.066	0,00%	0,00%	4,09%	1.066	1.066	1.066			
	Non KUR	190	-	-	222	21,98%	0,00%	38,65%	222	32	222			
3	PWG	-	-	-	1.247	0,00%	0,00%	4,00%	1.247	1.247	1.247			
	Cilem	-	-	-	1.122	0,00%	0,00%	5,39%	1.122	1.122	1.122			
	Gadai	-	-	-	125	0,00%	0,00%	1,21%	125	125	125			
4	CFG	854	607	82	4.329	0,84%	0,08%	4,54%	4.247	3.475	3.722			
	CF 1	-	84	82	603	0,00%	0,57%	4,28%	521	603	519			
	Total Griya	-	72	70	250	0,00%	0,58%	2,10%	180	250	178			
	Oto	-	12	11	353	0,00%	0,52%	16,28%	341	353	341			
	CF 2	854	522	-	3.726	0,98%	0,00%	4,58%	3.726	2.872	3.204			
	Mitraguna & Others	854	522	-	3.726	1,08%	0,00%	5,08%	3.726	2.872	3.204			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	607	82	6.864	0,74%	0,05%	4,48%	6.782	5.820	6.257	0,72%	83,89%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	-	-	0,32%	0,00%	0,00%	-	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	-	-	4,73%	0,00%	0,00%	-	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	1.073	986	0,59%	1,11%	1,03%	(88)	389	(88)			
	CF 1	91	239	239	151	0,67%	1,67%	1,07%	(88)	60	(88)			
	Total Griya	91	88	88	-	0,75%	0,73%	0,00%	(88)	(91)	(88)			
	Oto	-	151	151	151	0,00%	6,81%	6,96%	-	151	-			
	CF 2	506	835	835	835	0,58%	1,02%	1,03%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,12%	1,14%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.262	1.073	986	0,47%	0,70%	0,64%	(88)	315	(277)	0,85%	-31,54%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	4.963	5.051	26	88	779	18,25%	(1.011)	-16,67%	17.587	28,72%	(12.535)
2	Tabungan	115.416	127.376	130.036	130.285	2.673	249	2.909	2,28%	14.869	12,88%	133.777	97,39%	(3.492)
3	Deposito	39.351	36.505	38.519	38.424	486	(95)	1.918	5,26%	(927)	-2,36%	40.431	95,03%	(2.008)
	Total	160.829	168.153	173.517	173.760	3.185	243	5.607	3,33%	12.931	8,04%	191.795	90,60%	(18.035)
	CASA	121.478	131.648	134.999	135.336	2.699	338	3.689	2,80%	13.858	11,41%	151.364	89,41%	(16.028)
	(%) CASA	75,53%	78,29%	77,80%	77,89%									
	FDR	76,61%	88,43%	86,60%	86,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.174	3.154	3.148		(6)	974	44,79%	1.667	112,52%	-	0,00%	3.148
2	Giro ISE	43	10	10	10		0	0	0,01%	(33)	-76,65%		0,00%	10
3	Tabungan ISE	1.438	2.164	3.144	3.138		(6)	974	44,99%	1.699	118,13%		0,00%	3.138
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Local Champion	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.573	9.431	-	-	0	-303	-141	1.097	141	10.704	88,11%	(1.272)
	KUR	8.171	9.393	9.256	-	-	0	-298	-136	1.086	136	10.425	88,79%	(1.169)
	Non KUR	163	180	175	-	-	0	-5	-5	12	5	279	62,84%	(104)
3	PWG	22.470	32.445	33.673	6.359	5.877	-482	246	1.228	11.203	4.649	34.600	97,32%	(928)
	Cilem	8.736	15.740	16.938	1.336	1.805	469	671	1.198	8.202	607	18.452	91,79%	(1.514)
	Gadai	13.734	16.705	16.735	5.023	4.072	-951	-426	30	3.001	4.042	16.149	103,63%	587
4	CFG	92.027	105.411	105.687	1.850	2.421	572	1.720	276	13.660	2.146	103.661	101,95%	2.025
	CF 1	36.305	36.820	36.656	48	160	113	156	-163	352	323	37.690	97,26%	(1.034)
	Total Griya	33.468	33.176	33.091	-	160	160	0	-86	-378	246	33.817	97,85%	(726)
	• Total Non Program	33.468	31.174	30.933	-	-	0	-651	-241	-2.535	241	33.817	91,47%	(2.884)
	• Program	-	2.002	2.157	-	160	160	-10	155	2.157	5	0	0,00%	2.157
	Oto	2.837	3.643	3.566	48	-	-48	156	-77	729	77	3.873	92,07%	(307)
	CF 2	55.722	68.591	69.030	1.802	2.261	459	1.564	439	13.308	1.822	65.971	104,64%	3.059
	Mitraguna & Others	47.599	55.350	55.866	952	2.261	1.309	-567	517	8.268	1.744	56.899	98,19%	(1.033)
	Pensiun	8.123	13.242	13.164	850	-	-850	2.131	-78	5.041	78	9.072	145,10%	4.091
	Total Pembiayaan	123.205	148.701	150.263	8.209	8.498	289	1.647	1.562	27.059	6.936	149.339	100,62%	924

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	94	1.596	0,00%	0,98%	16,93%	1.503	1.596	1.596			
	KUR	-	-	94	1.596	0,00%	1,00%	17,25%	1.503	1.596	1.596			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.099	0,00%	0,00%	3,26%	1.099	1.099	1.099			
	Cilem	-	-	-	805	0,00%	0,00%	4,75%	805	805	805			
	Gadai	-	-	-	294	0,00%	0,00%	1,76%	294	294	294			
4	CFG	1.195	325	701	357	1,30%	0,67%	0,34%	(345)	(839)	32			
	CF 1	69	154	536	219	0,19%	1,46%	0,60%	(317)	151	66			
	Total Griya	69	154	536	219	0,21%	1,62%	0,66%	(317)	151	66			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	171	165	137	2,02%	0,24%	0,20%	(28)	(989)	(34)			
	Mitraguna & Others	1.127	171	165	137	2,37%	0,30%	0,25%	(28)	(989)	(34)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	325	795	3.052	0,97%	0,53%	2,03%	2.256	1.856	2.727	0,48%	76,20%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,98%	0,99%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,01%	-	94	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	821	819	982	0,87%	0,78%	0,93%	163	180	161			
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)			
	Total Griya	46	163	161	160	0,14%	0,49%	0,48%	(1)	114	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	822	1,36%	0,96%	1,19%	164	66	164			
	Mitraguna & Others	629	470	470	634	1,32%	0,85%	1,14%	164	6	164			
	Pensiun	127	188	188	188	0,10%	0,13%	1,43%	-	61	(0)			
	Total Pembiayaan	1.175	1.288	1.286	1.449	0,95%	0,86%	0,96%	163	274	161	0,08%	91,85%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	5.352	5.710	617	358	163	2,93%	(1.019)	-15,15%	19.651	29,06%	(13.941)
2	Tabungan	220.302	236.315	236.954	236.299	(5.076)	(655)	(16)	-0,01%	15.996	7,26%	240.832	98,12%	(4.534)
3	Deposito	143.210	171.686	177.510	176.163	(10.775)	(1.348)	4.477	2,61%	32.952	23,01%	144.430	121,97%	31.733
	Total	370.242	413.548	419.816	418.171	(15.234)	(1.644)	4.623	1,12%	47.929	12,95%	404.913	103,27%	13.258
	CASA	227.032	241.862	242.305	242.009	(4.459)	(297)	147	0,06%	14.977	6,60%	260.483	92,91%	(18.475)
	(%) CASA	61,32%	58,48%	57,72%	57,87%									
	FDR	58,19%	64,23%	64,21%	64,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.097	21.842	22.259		417	1.163	5,51%	1.748	8,52%	-	0,00%	22.259
2	Giro ISE	3.669	3.228	3.225	3.470		245	242	7,48%	(200)	-5,44%		0,00%	3.470
3	Tabungan ISE	6.637	8.351	9.100	9.272		172	921	11,03%	2.636	39,71%		0,00%	9.272
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	172	174	174		0	2	1,16%	32	22,54%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	12.203	-	-	0	-300	-989	12.175	989	8.808	138,54%	3.395
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	2.634	-	-	0	-356	-989	2.606	989	4.985	52,85%	(2.350)
	• Local Champion	28	3.393	2.424	-	-	0	-55	-969	2.396	969	2.378	101,93%	46
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	12.316	-	380	380	126	241	4.499	139	12.205	100,91%	111
	KUR	7.418	11.668	11.910	-	380	380	134	242	4.492	138	11.593	102,73%	317
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	34.964	7.090	7.843	752	51	3.096	15.574	4.747	31.974	109,35%	2.990
	Cilem	9.334	14.807	16.930	496	3.691	3.195	-1.168	2.123	7.596	1.569	18.810	90,01%	(1.880)
	Gadai	10.057	17.061	18.034	6.595	4.152	-2.443	1.219	973	7.978	3.178	13.164	137,00%	4.870
4	CFG	188.225	208.494	210.087	4.911	5.797	886	3.008	1.593	21.862	4.204	202.408	103,79%	7.679
	CF 1	13.467	13.805	13.486	620	-	-620	37	-319	20	319	15.211	88,66%	(1.724)
	Total Griya	8.915	8.773	8.543	200	-	-200	0	-230	-373	230	9.339	91,47%	(796)
	• Total Non Program	8.915	8.773	8.543	200	-	-200	495	-230	-373	230	9.339	91,47%	(796)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.944	420	-	-420	37	-89	392	89	5.871	84,20%	(928)
	CF 2	174.758	194.689	196.601	4.291	5.797	1.506	2.971	1.912	21.843	3.885	187.198	105,02%	9.403
	Mitraguna & Others	169.164	188.986	190.933	4.291	5.797	1.506	3.012	1.947	21.769	3.850	180.451	105,81%	10.482
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	269.571	12.002	14.020	2.018	2.886	3.941	54.110	10.079	255.396	105,55%	14.175

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	66	1.007	2,32%	0,55%	8,18%	941	826	1.007			
	KUR	181	-	-	866	2,44%	0,00%	7,27%	866	685	866			
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141			
3	PWG	-	-	-	1.096	0,00%	0,00%	3,14%	1.096	1.096	1.096			
	Cilem	-	-	-	579	0,00%	0,00%	3,42%	579	579	579			
	Gadai	-	-	-	517	0,00%	0,00%	2,87%	517	517	517			
4	CFG	461	366	-	2.131	0,24%	0,00%	1,01%	2.131	1.670	1.765			
	CF 1	356	255	-	304	2,64%	0,00%	2,26%	304	(52)	49			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	255	-	304	7,82%	0,00%	6,16%	304	(52)	49			
	CF 2	105	110	-	1.827	0,06%	0,00%	0,93%	1.827	1.722	1.717			
	Mitraguna & Others	105	110	-	1.827	0,06%	0,00%	0,96%	1.827	1.722	1.717			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	366	66	4.234	0,30%	0,02%	1,57%	4.169	3.592	3.869	0,11%	92,81%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	146	0,04%	0,07%	0,07%	(1)	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	146	0,02%	0,08%	0,07%	(1)	117	(1)			
	Mitraguna & Others	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,05%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	4.251	4.261	5.080	9	(6.381)	-59,96%	4.115	2829,15%	4.064	104,82%	196
2	Tabungan	93.148	114.005	113.920	114.453	2.110	533	448	0,39%	21.305	22,87%	106.141	107,83%	8.312
3	Deposito	25.397	122.050	123.632	123.623	(192)	(9)	1.574	1,29%	98.226	386,76%	26.151	472,72%	97.472
	Total	118.690	246.696	241.804	242.337	6.998	533	(4.359)	-1,77%	123.647	104,18%	136.357	177,72%	105.980
	CASA	93.293	124.646	118.172	118.714	7.190	542	(5.933)	-4,76%	25.421	27,25%	110.205	107,72%	8.508
	(%) CASA	78,60%	50,53%	48,87%	48,99%									
	FDR	96,89%	55,72%	57,34%	57,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.776	1.825	1.825		0	48	2,72%	1.007	123,22%	-	0,00%	1.825
2	Giro ISE	33	60	60	60		0	0	0,00%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.717	1.765	1.765		0	48	2,82%	981	125,05%		0,00%	1.765
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	82	82	82		0	0	0,00%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.624	35.595	1.200	2.295	1.095	-37	971	5.825	1.324	33.477	106,33%	2.119
	KUR	28.200	32.668	33.695	1.100	2.295	1.195	-59	1.027	5.495	1.268	31.727	106,21%	1.969
	Non KUR	1.570	1.956	1.900	100	-	-100	23	-56	330	56	1.750	108,58%	150
3	PWG	4.527	9.694	10.257	420	829	409	-227	563	5.730	266	10.876	94,31%	(619)
	Cilem	4.527	9.694	10.257	420	829	409	-227	563	5.730	266	10.876	94,31%	(619)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	92.810	2.468	1.357	-1.111	933	-327	12.109	1.684	93.313	99,46%	(503)
	CF 1	1.386	7.900	8.414	608	588	-20	535	514	7.028	74	2.892	290,91%	5.522
	Total Griya	404	3.752	3.744	-	-	0	0	-7	3.340	7	784	477,69%	2.961
	• Total Non Program	404	3.752	3.744	-	-	0	-9	-7	3.340	7	784	477,69%	2.961
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.670	608	588	-20	535	522	3.688	66	2.108	221,48%	2.561
	CF 2	79.315	85.237	84.396	1.860	769	-1.091	398	-841	5.081	1.610	90.421	93,34%	(6.025)
	Mitraguna & Others	60.800	65.858	65.532	1.860	769	-1.091	437	-326	4.733	1.095	70.877	92,46%	(5.345)
	Pensiun	18.515	19.378	18.863	-	-	0	-39	-515	348	515	19.543	96,52%	(680)
	Total Pembiayaan	114.997	137.454	138.662	4.088	4.481	393	670	1.208	23.665	3.274	137.665	100,72%	997

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	103	349	1.445	0,72%	1,01%	4,06%	1.096	1.232	1.342			
	KUR	129	103	349	1.334	0,46%	1,07%	3,96%	984	1.205	1.231			
	Non KUR	85	-	-	112	5,40%	0,00%	5,87%	112	27	112			
3	PWG	-	-	-	129	0,00%	0,00%	1,26%	129	129	129			
	Cilem	-	-	-	129	0,00%	0,00%	1,26%	129	129	129			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	878	0,00%	0,50%	0,95%	411	874	(262)			
	CF 1	-	177	177	-	0,00%	2,24%	0,00%	(177)	-	(177)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	-	0,00%	4,27%	0,00%	(177)	-	(177)			
	CF 2	3	962	289	878	0,00%	0,34%	1,04%	588	874	(85)			
	Mitraguna & Others	3	962	289	608	0,01%	0,44%	0,93%	319	605	(354)			
	Pensiun	-	-	-	270	0,00%	0,00%	1,43%	270	270	270			
	Total Pembiayaan	217	1.242	816	2.452	0,19%	0,59%	1,77%	1.636	2.235	1.210	0,06%	96,34%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	119	118	7	0,71%	0,34%	0,02%	(112)	(205)	(113)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	113	112	-	12,12%	5,70%	0,00%	(112)	(190)	(113)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.759	2.754	2.931	3,10%	2,96%	3,16%	177	428	172			
	CF 1	-	23	23	200	0,00%	0,30%	2,38%	177	200	177			
	Total Griya	-	23	23	23	0,00%	0,62%	0,63%	-	23	-			
	Oto	-	-	-	177	0,00%	0,00%	3,79%	177	177	177			
	CF 2	2.503	2.735	2.731	2.731	3,16%	3,20%	3,24%	(0)	227	(5)			
	Mitraguna & Others	2.503	2.521	2.517	2.517	4,12%	3,82%	3,84%	(0)	13	(5)			
	Pensiun	-	214	214	214	0,00%	0,16%	1,14%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.938	2,36%	2,09%	2,12%	65	223	60	0,10%	95,40%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	2.726	2.764	386	38	895	47,84%	(692)	-20,01%	15.621	17,70%	(12.856)
2	Tabungan	145.385	150.842	152.593	152.350	1.827	(243)	1.508	1,00%	6.965	4,79%	164.624	92,54%	(12.274)
3	Deposito	14.811	12.606	12.473	12.474	(141)	1	(131)	-1,04%	(2.337)	-15,78%	15.935	78,28%	(3.461)
	Total	163.652	165.317	167.792	167.589	2.072	(204)	2.271	1,37%	3.937	2,41%	196.180	85,43%	(28.591)
	CASA	148.841	152.712	155.319	155.114	2.214	(205)	2.403	1,57%	6.273	4,21%	180.244	86,06%	(25.130)
	(%) CASA	90,95%	92,37%	92,57%	92,56%									
	FDR	119,93%	128,22%	127,82%	127,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.992	2.549	2.160		(388)	(832)	-27,80%	(374)	-14,74%	-	0,00%	2.160
2	Giro ISE	1.520	903	823	829		6	(74)	-8,23%	(691)	-45,44%		0,00%	829
3	Tabungan ISE	1.014	2.088	1.726	1.331		(395)	(757)	-36,26%	317	31,26%		0,00%	1.331
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	291	294	294		0	3	1,03%	19	6,91%		0,00%	294

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.240	4.240	-	-	0	-17	0	-327	-	4.568	92,83%	(327)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,92%	(3)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.212	37.852	1.390	1.720	330	1.224	639	1.927	1.081	39.840	95,01%	(1.988)
	KUR	33.748	34.096	34.462	790	1.400	610	770	366	714	1.034	37.473	91,97%	(3.011)
	Non KUR	2.176	3.116	3.389	600	320	-280	454	273	1.213	47	2.367	143,22%	1.023
3	PWG	12.551	23.986	25.862	4.811	4.833	22	978	1.875	13.311	2.957	24.637	104,97%	1.224
	Cilem	6.245	13.402	14.102	1.800	1.245	-555	994	701	7.857	545	15.931	88,52%	(1.829)
	Gadai	6.305	10.585	11.760	3.010	3.588	578	-16	1.175	5.455	2.413	8.706	135,07%	3.053
4	CFG	143.228	146.529	146.511	2.246	1.728	-518	61	-18	3.284	1.746	159.883	91,64%	(13.371)
	CF 1	29.589	26.539	26.313	129	-	-129	-13	-225	-3.276	225	34.388	76,52%	(8.075)
	Total Griya	26.165	23.673	23.544	-	-	0	0	-129	-2.621	129	29.764	79,10%	(6.220)
	• Total Non Program	3.355	2.439	2.417	-	-	0	-56	-22	-938	22	4.239	57,01%	(1.822)
	• Program	22.810	21.235	21.128	-	-	0	-156	-107	-1.683	107	25.525	82,77%	(4.398)
	Oto	3.424	2.865	2.769	129	-	-129	-13	-96	-655	96	4.624	59,88%	(1.855)
	CF 2	113.639	119.991	120.198	2.117	1.728	-389	73	208	6.560	1.520	125.494	95,78%	(5.296)
	Mitraguna & Others	94.023	97.309	97.357	2.019	1.298	-721	156	48	3.333	1.250	104.779	92,92%	(7.422)
	Pensiun	19.615	22.682	22.842	98	430	332	-83	160	3.226	270	20.716	110,26%	2.126
	Total Pembiayaan	196.270	211.968	214.465	8.446	8.281	-166	2.246	2.497	18.195	5.784	228.928	93,68%	(14.462)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	96	91	2.317	1,77%	0,24%	6,12%	2.226	1.682	2.221			
	KUR	580	96	91	2.202	1,72%	0,27%	6,39%	2.111	1.623	2.106			
	Non KUR	55	-	-	115	2,54%	0,00%	3,39%	115	60	115			
3	PWG	-	-	-	1.282	0,00%	0,00%	4,96%	1.282	1.282	1.282			
	Cilem	-	-	-	585	0,00%	0,00%	4,15%	585	585	585			
	Gadai	-	-	-	697	0,00%	0,00%	5,93%	697	697	697			
4	CFG	3.895	4.268	3.612	5.049	2,72%	2,46%	3,45%	1.437	1.154	781			
	CF 1	3.671	3.535	2.934	4.433	12,41%	11,06%	16,85%	1.498	762	898			
	Total Griya	3.671	3.535	2.934	4.433	14,03%	12,39%	18,83%	1.498	762	898			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	733	678	616	0,20%	0,56%	0,51%	(62)	392	(117)			
	Mitraguna & Others	224	733	678	616	0,24%	0,70%	0,63%	(62)	392	(117)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.364	3.703	8.648	2,31%	1,75%	4,03%	4.945	4.118	4.284	3,66%	9,24%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,61%	97,61%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	204	199	199	0,93%	0,54%	0,52%	(1)	(135)	(5)			
	KUR	146	148	145	144	0,43%	0,43%	0,42%	(1)	(1)	(3)			
	Non KUR	188	56	54	54	8,65%	1,74%	1,60%	(0)	(134)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.419	3.402	3.551	2,51%	2,32%	2,42%	149	(39)	132			
	CF 1	3.133	3.178	3.018	3.167	10,59%	11,37%	12,04%	149	34	(11)			
	Total Griya	3.118	3.178	3.018	3.167	11,91%	12,75%	13,45%	149	50	(11)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	241	384	384	0,40%	0,32%	0,32%	-	(73)	143			
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,27%	-	46	143			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.762	7.740	7.889	4,11%	3,65%	3,68%	149	(177)	127	3,62%	1,47%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	612	529	(431)	(82)	83	18,60%	(11)	-2,00%	13.456	3,93%	(12.927)
2	Tabungan	125.992	133.746	130.963	131.117	3	155	(2.629)	-1,97%	5.126	4,07%	146.385	89,57%	(15.268)
3	Deposito	49.100	48.466	46.602	46.602	1.128	0	(1.864)	-3,85%	(2.498)	-5,09%	50.288	92,67%	(3.686)
	Total	175.632	182.658	178.176	178.249	701	72	(4.410)	-2,41%	2.617	1,49%	210.129	84,83%	(31.881)
	CASA	126.532	134.192	131.574	131.647	(428)	72	(2.545)	-1,90%	5.115	4,04%	159.842	82,36%	(28.195)
	(%) CASA	72,04%	73,47%	73,85%	73,86%									
	FDR	182,36%	176,18%	180,43%	180,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.695	1.954	1.985		31	290	17,11%	733	58,52%	-	0,00%	1.985
2	Giro ISE	222	144	257	257		0	113	78,63%	35	15,97%		0,00%	257
3	Tabungan ISE	1.030	1.551	1.697	1.728		31	177	11,40%	697	67,68%		0,00%	1.728
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	222	222		0	1	0,45%	27	13,85%		0,00%	222

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.151	-	-	0	-316	-250	-527	250	17.854	79,26%	(3.703)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.151	-	-	0	-316	-250	-527	250	16.471	85,92%	(2.320)
	• Local Champion	14.678	14.401	14.151	-	-	0	-316	-250	-527	250	15.528	91,13%	(1.377)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.379	960	650	-310	90	-345	-895	995	38.153	87,49%	(4.774)
	KUR	31.590	31.015	30.466	960	400	-560	38	-549	-1.124	949	35.282	86,35%	(4.816)
	Non KUR	2.684	2.709	2.913	-	250	250	52	204	230	46	2.872	101,45%	42
3	PWG	22.430	34.472	36.110	8.270	5.417	-2.853	1.427	1.638	13.680	3.778	34.960	103,29%	1.150
	Cilem	9.274	14.615	16.247	1.353	1.970	616	216	1.632	6.973	338	18.979	85,61%	(2.732)
	Gadai	13.156	19.856	19.863	6.917	3.447	-3.470	1.211	6	6.707	3.441	15.981	124,29%	3.882
4	CFG	248.904	239.210	237.852	1.693	1.527	-166	-240	-1.358	-11.052	2.885	271.752	87,53%	(33.900)
	CF 1	66.307	61.912	61.394	149	-	-149	40	-518	-4.913	518	75.221	81,62%	(13.827)
	Total Griya	63.771	58.025	57.592	-	-	0	0	-433	-6.179	433	71.325	80,75%	(13.733)
	• Total Non Program	13.172	11.709	11.536	-	-	0	-143	-173	-1.636	173	14.703	78,46%	(3.167)
	• Program	50.599	46.315	46.055	-	-	0	-522	-260	-4.544	260	56.622	81,34%	(10.567)
	Oto	2.536	3.887	3.802	149	-	-149	40	-85	1.266	85	3.896	97,60%	(94)
	CF 2	182.596	177.298	176.458	1.544	1.527	-17	-280	-840	-6.138	2.367	196.531	89,79%	(20.073)
	Mitraguna & Others	145.742	143.741	143.099	1.392	1.326	-66	-121	-642	-2.643	1.968	158.383	90,35%	(15.284)
	Pensiun	36.854	33.557	33.359	152	201	49	-159	-198	-3.495	399	38.148	87,45%	(4.789)
	Total Pembiayaan	320.285	321.806	321.492	10.923	7.594	-3.329	961	-314	1.207	7.908	362.719	88,63%	(41.228)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.209	0,00%	0,00%	15,61%	2.209	2.209	2.209			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.209	0,00%	0,00%	15,61%	2.209	2.209	2.209			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	3.219	0,46%	1,62%	9,64%	2.671	3.060	2.688			
	KUR	138	436	452	2.684	0,44%	1,46%	8,81%	2.232	2.545	2.248			
	Non KUR	20	95	96	535	0,75%	3,55%	18,36%	439	515	440			
3	PWG	-	-	-	1.502	0,00%	0,00%	4,16%	1.502	1.502	1.502			
	Cilem	-	-	-	928	0,00%	0,00%	5,71%	928	928	928			
	Gadai	-	-	-	574	0,00%	0,00%	2,89%	574	574	574			
4	CFG	7.829	9.486	9.999	27.154	3,15%	4,18%	11,42%	17.155	19.325	17.669			
	CF 1	6.309	7.631	7.665	13.212	9,51%	12,38%	21,52%	5.547	6.903	5.581			
	Total Griya	6.204	7.631	7.665	12.269	9,73%	13,21%	21,30%	4.603	6.065	4.637			
	Oto	105	-	-	944	4,15%	0,00%	24,82%	944	839	944			
	CF 2	1.520	1.854	2.334	13.942	0,83%	1,32%	7,90%	11.608	12.422	12.087			
	Mitraguna & Others	1.215	1.065	1.695	13.305	0,83%	1,18%	9,30%	11.610	12.090	12.241			
	Pensiun	305	790	638	636	0,83%	1,90%	1,91%	(2)	332	(154)			
	Total Pembiayaan	7.988	10.017	10.547	34.084	2,49%	3,28%	10,60%	23.538	26.097	24.068	0,62%	94,19%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,83%	1,86%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,86%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	317	0,50%	0,62%	0,95%	108	147	76			
	KUR	12	218	193	310	0,04%	0,62%	1,02%	116	297	92			
	Non KUR	158	23	15	7	5,88%	0,55%	0,24%	(8)	(151)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.107	6.098	6.952	2,65%	2,55%	2,92%	853	354	845			
	CF 1	4.154	5.019	4.894	5.750	6,26%	7,90%	9,37%	856	1.596	731			
	Total Griya	4.071	4.937	4.811	5.668	6,38%	8,29%	9,84%	856	1.596	731			
	Oto	82	82	82	82	3,25%	2,12%	2,17%	-	-	-			
	CF 2	2.444	1.088	1.205	1.202	1,34%	0,68%	0,68%	(3)	(1.242)	114			
	Mitraguna & Others	1.967	1.088	1.059	1.056	1,35%	0,74%	0,74%	(3)	(911)	(32)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	7.532	2,20%	2,04%	2,34%	962	501	920	0,30%	87,18%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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