

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	128.040	128.693	(20.234)	653	(4.233)	-3,18%	(27.174)	-17,43%	307.972	41,79%	(179.279)
2	Tabungan	1.803.617	1.929.405	1.921.728	1.922.012	8.980	284	(7.392)	-0,38%	118.396	6,56%	2.053.217	93,61%	(131.205)
3	Deposito	681.198	794.773	784.529	780.482	13.126	(4.047)	(14.291)	-1,80%	99.284	14,57%	695.719	112,18%	84.763
Total		2.640.681	2.857.104	2.834.297	2.831.187	1.872	(3.110)	(25.917)	-0,91%	190.506	7,21%	3.056.908	92,62%	(225.721)
CASA		1.959.483	2.062.331	2.049.769	2.050.705	(11.254)	937	(11.625)	-0,56%	91.222	4,66%	2.361.189	86,85%	(310.484)
(% CASA)		74,20%	72,18%	72,32%	72,43%									
FDR		99,99%	103,86%	104,42%	104,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	76.985	78.160		1.175	(35)	-0,04%	12.550	19,13%	93.649	83,46%	(15.489)
2	Giro ISE	23.758	19.240	18.387	18.358		(29)	(883)	-4,59%	(5.401)	-22,73%	40.752	45,05%	(22.395)
3	Tabungan ISE	30.646	49.287	48.931	50.135		1.204	847	1,72%	19.489	63,59%	34.543	145,14%	15.592
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	97.166	-	900	900	1.646	877	16.768	23	108.670	89,41%	(11.504)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	72.755	-	900	900	1.592	877	7.222	23	81.493	89,28%	(8.738)
	• Local Champion	62.373	68.775	69.651	-	900	900	1.923	877	7.278	23	69.939	99,59%	(288)
	• Value Chain	3.160	3.104	3.104	-	-	-	-330	0	-56	-	11.554	26,87%	(8.450)
2	MBG	368.059	386.301	384.839	2.345	895	-1.450	2.427	-1.462	16.780	2.357	416.638	92,37%	(31.799)
	KUR	343.457	360.866	359.459	2.345	895	-1.450	2.172	-1.406	16.002	2.301	389.607	92,26%	(30.147)
	Non KUR	24.602	25.435	25.380	-	-	0	255	-56	778	56	27.031	93,89%	(1.652)
3	PWG	200.888	337.104	337.782	26.354	15.214	-11.140	15.679	678	136.894	14.536	352.958	95,70%	(15.175)
	Cilem	92.590	179.567	179.249	9.007	3.119	-5.888	5.131	-318	86.659	3.437	214.664	83,50%	(35.415)
	Gadai	108.298	157.537	158.533	17.347	12.095	-5.252	10.549	996	50.236	11.098	138.294	114,64%	20.239
4	CFG	1.991.066	2.147.657	2.139.861	13.049	7.053	-5.997	24.686	-7.796	148.795	14.848	2.201.267	97,21%	(61.406)
	CF 1	271.158	283.456	283.537	1.582	1.306	-277	1.344	81	12.379	1.224	306.261	92,58%	(22.723)
	Total Griya	236.939	234.916	233.956	-	-	0	0	-960	-2.983	960	254.302	92,00%	(20.346)
	• Total Non Program	155.508	157.635	156.782	-	-	0	-522	-853	1.274	853	163.178	96,08%	(6.396)
	• Program	81.431	77.281	77.174	-	-	0	-763	-107	-4.257	107	91.124	84,69%	(13.950)
	Oto	34.219	48.540	49.581	1.582	1.306	-277	1.344	1.041	15.362	265	51.959	95,42%	(2.378)
	CF 2	1.719.908	1.864.201	1.856.324	11.467	5.747	-5.720	23.342	-7.877	136.416	13.624	1.895.007	97,96%	(38.683)
	Mitraguna & Others	1.474.657	1.597.603	1.591.056	10.623	5.035	-5.588	17.258	-6.547	116.399	11.582	1.633.534	97,40%	(42.477)
	Pensiun	245.250	266.598	265.267	845	712	-133	6.084	-1.330	20.017	2.042	261.473	101,45%	3.794
Total Pembiayaan		2.640.411	2.967.351	2.959.648	41.748	24.062	-17.687	44.438	-7.703	319.237	31.765	3.079.533	96,11%	(119.885)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	691	0,00%	0,00%	0,71%	691	691	89			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	691	0,00%	0,00%	0,95%	691	691	89			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	16.266	0,62%	1,41%	4,23%	10.822	13.991	10.822			
	KUR	1.785	4.476	4.476	13.499	0,52%	1,24%	3,76%	9.023	11.713	9.023			
	Non KUR	489	968	968	2.767	1,99%	3,81%	10,90%	1.799	2.277	1.799			
3	PWG	10	-	-	7.843	0,00%	0,00%	2,32%	7.843	7.833	7.843			
	Cilem	10	-	-	4.694	0,01%	0,00%	2,62%	4.694	4.684	4.694			
	Gadai	-	-	-	3.149	0,00%	0,00%	1,99%	3.149	3.149	3.149			
4	CFG	19.717	27.801	28.500	64.700	0,99%	1,33%	3,02%	36.201	44.983	36.899			
	CF 1	13.249	15.216	16.070	24.852	4,89%	5,67%	8,77%	8.782	11.603	9.636			
	Total Griya	12.780	14.475	15.301	19.671	5,39%	6,51%	8,41%	4.370	6.891	5.196			
	Oto	469	742	769	5.181	1,37%	1,58%	10,45%	4.412	4.712	4.439			
	CF 2	6.468	12.585	12.430	39.848	0,38%	0,67%	2,15%	27.419	33.380	27.263			
	Mitraguna & Others	5.999	11.277	11.068	35.397	0,41%	0,69%	2,22%	24.328	29.398	24.119			
	Pensiun	470	1.308	1.361	4.451	0,19%	0,51%	1,68%	3.090	3.982	3.144			
Total Pembiayaan		22.002	33.847	33.943	89.499	0,83%	1,14%	3,02%	55.556	67.497	55.653	0,88%	70,91%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.522	22,59%	25,47%	25,24%	-	6.364	550			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	-	(3)	(0)			
	Non-Linkage	3.314	9.131	9.681	9.681	5,06%	13,47%	13,31%	-	6.367	550			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	2.874	0,70%	0,71%	0,75%	141	302	565			
	KUR	1.118	1.011	1.434	1.604	0,33%	0,40%	0,45%	170	485	586			
	Non KUR	1.455	1.292	1.300	1.271	5,91%	5,11%	5,01%	(29)	(184)	(21)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	24.137	1,29%	1,09%	1,13%	646	(1.530)	1.088			
	CF 1	9.750	10.411	9.855	9.872	3,60%	3,48%	3,48%	18	123	(538)			
	Total Griya	9.274	9.871	9.315	9.332	3,91%	3,97%	3,99%	18	59	(538)			
	Oto	476	540	540	540	1,39%	1,11%	1,09%	-	64	-			
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,77%	629	(1.653)	1.626			
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,83%	499	(1.820)	1.362			
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,42%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	51.534	1,76%	1,71%	1,74%	787	5.135	2.202	1,79%	-2,62%	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 (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	24.567	25.240	(1.762)	673	3.277	14,92%	(765)	-2,94%	39.337	64,16%	(14.097)
2	Tabungan	211.719	206.878	208.621	211.610	(13.599)	2.989	4.732	2,29%	(109)	-0,05%	232.866	90,87%	(21.256)
3	Deposito	98.613	105.058	100.312	96.312	29.502	(3.999)	(8.746)	-8,32%	(2.301)	-2,33%	99.856	96,45%	(3.544)
	Total	336.337	333.899	333.499	333.162	14.141	(337)	(737)	-0,22%	(3.175)	-0,94%	372.059	89,55%	(38.897)
	CASA	237.724	228.840	233.188	236.850	(15.361)	3.662	8.009	3,50%	(874)	-0,37%	272.203	87,01%	(35.353)
	(%) CASA	70,68%	68,54%	69,92%	71,09%									
	FDR	113,34%	123,52%	123,36%	123,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	15.561	15.978	16.149		171	588	3,78%	675	4,36%	-	0,00%	16.149
2	Giro ISE	9.559	8.666	9.322	9.169		(153)	503	5,80%	(390)	-4,08%	-	0,00%	9.169
3	Tabungan ISE	5.622	6.895	6.656	6.980		324	85	1,24%	1.358	24,15%	-	0,00%	6.980
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%	-	0,00%	0
5	CIF ISE	427	445	448	448		0	3	0,67%	21	4,92%	-	0,00%	448

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	13.598	-	-	0	2.782	0	-3.957	-	24.634	55,20%	(11.036)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	13.598	-	-	0	2.782	0	-3.957	-	21.551	63,10%	(7.953)
	• Local Champion	16.779	12.893	12.893	-	-	0	2.789	0	-3.886	-	18.673	69,05%	(5.780)
	• Value Chain	777	705	705	-	-	-	-7	0	-72	-	2.878	24,49%	(2.173)
2	MBG	48.456	41.201	41.012	-	-	0	-1.272	-189	-7.444	189	53.016	77,36%	(12.004)
	KUR	46.158	38.350	38.161	-	-	0	-1.221	-189	-7.997	189	50.496	75,57%	(12.335)
	Non KUR	2.298	2.851	2.851	-	-	0	-51	0	552	-	2.520	113,12%	331
3	PWG	20.904	26.807	27.029	2.441	765	-1.676	1.575	222	6.125	543	34.588	78,15%	(7.559)
	Cilem	9.146	13.780	13.656	632	63	-569	-575	-124	4.511	187	20.186	67,65%	(6.529)
	Gadai	11.759	13.027	13.373	1.809	702	-1.107	2.150	346	1.614	356	14.402	92,85%	(1.029)
4	CFG	294.292	330.838	329.771	2.545	1.240	-1.305	2.642	-1.068	35.479	2.308	309.858	106,43%	19.913
	CF 1	11.437	13.928	13.685	-	-	0	-86	-243	2.248	243	13.294	102,94%	391
	Total Griya	7.624	10.098	9.883	-	-	0	0	-215	2.259	215	8.092	122,13%	1.791
	• Total Non Program	7.624	10.098	9.883	-	-	0	-93	-215	2.259	215	8.092	122,13%	1.791
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.802	-	-	0	-86	-28	-11	28	5.202	73,09%	(1.400)
	CF 2	282.855	316.910	316.086	2.545	1.240	-1.305	2.729	-824	33.231	2.064	296.564	106,58%	19.522
	Mitraguna & Others	252.904	277.936	277.374	2.545	1.240	-1.305	833	-562	24.470	1.802	265.342	104,53%	12.032
	Pensiun	29.951	38.974	38.712	-	-	0	1.895	-262	8.761	262	31.222	123,99%	7.490
	Total Pembiayaan	381.208	412.444	411.410	4.986	2.005	-2.981	5.727	-1.034	30.202	3.039	422.096	97,47%	(10.686)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	2.049	1.481	2.070	0,14%	3,59%	5,05%	589	2.003	21			
	KUR	66	1.886	1.317	1.906	0,14%	3,44%	5,00%	589	1.840	20			
	Non KUR	-	163	163	163	0,00%	5,73%	5,73%	-	163	0			
3	PWG	-	-	-	773	0,00%	0,00%	2,86%	773	773	773			
	Cilem	-	-	-	97	0,00%	0,00%	0,71%	97	97	97			
	Gadai	-	-	-	676	0,00%	0,00%	5,05%	676	676	676			
4	CFG	-	2.198	2.414	6.137	0,00%	0,73%	1,86%	3.723	6.137	3.939			
	CF 1	-	91	92	1.066	0,00%	0,66%	7,79%	974	1.066	975			
	Total Griya	-	-	-	458	0,00%	0,00%	4,63%	458	458	458			
	Oto	-	91	92	608	0,00%	2,40%	16,00%	516	608	517			
	CF 2	-	2.107	2.322	5.071	0,00%	0,73%	1,60%	2.749	5.071	2.964			
	Mitraguna & Others	-	1.795	1.933	4.077	0,00%	0,70%	1,47%	2.144	4.077	2.282			
	Pensiun	-	312	389	994	0,00%	1,00%	2,57%	605	994	682			
	Total Pembiayaan	66	4.247	3.895	8.979	0,02%	0,94%	2,18%	5.084	8.913	4.732	0,00%	100,00%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	26,26%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	26,26%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	274	0,36%	0,66%	0,67%	-	98	(1)			
	KUR	175	56	56	56	0,38%	0,14%	0,15%	-	(120)	(1)			
	Non KUR	-	218	218	218	0,00%	7,65%	7,65%	-	218	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.589	2.176	2.676	0,52%	0,66%	0,81%	500	1.153	1.087			
	CF 1	290	290	290	290	2,54%	2,08%	2,12%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,64%	-	-	-			
	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%	0,86%	500	1.153	1.087			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.462	6.021	6.520	0,62%	1,46%	1,58%	500	4.149	1.059	0,70%	55,90%	-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 (1-9 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	8.797	8.798	332	0	(418)	-4,53%	4.511	105,21%	16.989	51,79%	(8.191)
2	Tabungan	160.765	165.443	163.329	163.167	7.432	(162)	(2.276)	-1,38%	2.402	1,49%	180.916	90,19%	(17.749)
3	Deposito	65.984	41.550	41.552	41.552	276	0	2	0,00%	(24.433)	-37,03%	67.122	61,90%	(25.571)
	Total	231.036	216.208	213.678	213.516	8.040	(162)	(2.692)	-1,25%	(17.520)	-7,58%	265.027	80,56%	(51.511)
	CASA	165.052	174.658	172.126	171.965	7.763	(162)	(2.694)	-1,54%	6.913	4,19%	197.905	86,89%	(25.940)
	(%) CASA	71,44%	80,78%	80,55%	80,54%									
	FDR	120,56%	144,20%	145,05%	145,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.609	2.248	2.280		31	(330)	-12,63%	725	46,61%	-	0,00%	2.280
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	1	#DIV/0!	-	0,00%	1
3	Tabungan ISE	1.555	2.166	2.247	2.278		31	112	5,19%	723	46,52%	-	0,00%	2.278
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	163	164	164		0	1	0,61%	14	9,33%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.245	-	-	0	-73	0	4.174	-	3.456	122,82%	789
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.245	-	-	0	-71	0	4.194	-	1.962	216,33%	2.283
	• Local Champion	51	4.245	4.245	-	-	0	-71	0	4.194	-	957	443,42%	3.288
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.554	-	15	15	263	-11	4.908	26	17.686	110,56%	1.868
	KUR	12.693	16.663	16.656	-	15	15	324	-8	3.963	23	15.586	106,86%	1.070
	Non KUR	1.952	2.902	2.898	-	-	0	-60	-4	946	4	2.100	138,00%	798
3	PWG	16.365	26.307	26.333	2.143	754	-1.389	1.083	27	9.968	727	29.274	89,96%	(2.940)
	Cilem	8.190	15.249	15.472	851	406	-444	459	223	7.282	183	18.454	83,84%	(2.982)
	Gadai	8.175	11.058	10.861	1.292	347	-944	624	-196	2.686	543	10.820	100,38%	41
4	CFG	247.446	261.646	259.809	1.625	346	-1.279	3.839	-1.837	12.363	2.183	263.405	98,63%	(3.596)
	CF 1	12.247	10.586	10.570	-	-	0	-60	-15	-1.677	15	14.104	74,95%	(3.533)
	Total Griya	9.062	7.852	7.849	-	-	0	0	-3	-1.213	3	9.491	82,70%	(1.642)
	• Total Non Program	9.062	7.852	7.849	-	-	0	-87	-3	-1.213	3	9.491	82,70%	(1.642)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.721	-	-	0	-60	-12	-464	12	4.613	58,99%	(1.892)
	CF 2	235.199	251.061	249.239	1.625	346	-1.279	3.899	-1.822	14.040	2.168	249.302	99,97%	(63)
	Mitraguna & Others	206.067	221.171	219.583	1.575	346	-1.229	4.041	-1.588	13.517	1.934	218.862	100,33%	721
	Pensiun	29.132	29.890	29.656	50	-	-50	-141	-234	523	234	30.439	97,43%	(784)
	Total Pembiayaan	278.528	311.763	309.942	3.768	1.115	-2.653	5.112	-1.822	31.413	2.936	313.822	98,76%	(3.880)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	82	79	377	0,00%	0,41%	1,93%	297	377	294			
	KUR	-	82	79	99	0,00%	0,48%	0,59%	20	99	16			
	Non KUR	-	-	-	278	0,00%	0,00%	9,58%	278	278	278			
3	PWG	-	-	-	1.098	0,00%	0,00%	4,17%	1.098	1.098	1.098			
	Cilem	-	-	-	351	0,00%	0,00%	2,27%	351	351	351			
	Gadai	-	-	-	746	0,00%	0,00%	6,87%	746	746	746			
4	CFG	713	671	728	4.048	0,29%	0,28%	1,56%	3.320	3.334	3.377			
	CF 1	8	337	466	792	0,06%	4,40%	7,49%	326	784	455			
	Total Griya	-	261	257	257	0,00%	3,27%	3,27%	-	257	(4)			
	Oto	8	76	210	535	0,24%	7,67%	19,68%	326	528	459			
	CF 2	705	334	262	3.256	0,30%	0,10%	1,31%	2.994	2.550	2.922			
	Mitraguna & Others	705	334	262	2.703	0,34%	0,12%	1,23%	2.442	1.998	2.370			
	Pensiun	-	-	-	552	0,00%	0,00%	1,86%	552	552	552			
	Total Pembiayaan	713	753	807	5.522	0,26%	0,26%	1,78%	4.715	4.809	4.769	1,19%	33,18%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.752	2.059	2.059	0,93%	0,79%	0,79%	-	(250)	307			
	CF 1	296	296	296	296	2,42%	2,80%	2,80%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,77%	3,77%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.456	1.763	1.763	0,86%	0,70%	0,71%	-	(250)	307			
	Mitraguna & Others	2.013	1.456	1.763	1.763	0,98%	0,80%	0,80%	-	(250)	307			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.752	2.059	2.059	0,83%	0,66%	0,66%	-	(250)	307	5,79%	-772,17%	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 (1-9 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	27.580	27.618	1.239	37	(2.211)	-7,41%	200	0,73%	35.521	77,75%	(7.904)
2	Tabungan	55.536	68.233	64.631	64.434	9.942	(197)	(3.799)	-5,57%	8.898	16,02%	68.601	93,93%	(4.166)
3	Deposito	6.088	6.809	6.307	6.307	(335)	0	(501)	-7,37%	219	3,60%	6.873	91,77%	(566)
	Total	89.042	104.870	98.519	98.359	10.846	(160)	(6.511)	-6,21%	9.318	10,46%	110.995	88,62%	(12.636)
	CASA	82.953	98.061	92.212	92.052	11.181	(160)	(6.009)	-6,13%	9.099	10,97%	104.122	88,41%	(12.070)
	(%) CASA	93,16%	93,51%	93,60%	93,59%									
	FDR	82,33%	92,06%	97,79%	97,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	970	1.142	1.160	18	190	19,58%	(1.958)	-62,80%	-	0,00%	1.160
2	Giro ISE	560	442	494	495	1	53	12,08%	(65)	-11,68%		0,00%	495
3	Tabungan ISE	2.557	528	649	665	16	137	25,85%	(1.892)	-73,99%		0,00%	665
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	52	53	53	0	1	1,92%	8	17,78%		0,00%	53

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Local Champion	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.742	-	-	0	-215	-45	-80	45	21.896	81,03%	(4.154)
	KUR	16.625	17.098	17.055	-	-	0	-190	-43	430	43	20.501	83,19%	(3.446)
	Non KUR	1.196	688	686	-	-	0	-24	-2	-510	2	1.394	49,23%	(708)
3	PWG	2.171	6.495	6.632	299	181	-119	1.023	138	4.461	43	8.105	81,83%	(1.473)
	Cilem	2.171	6.495	6.632	299	181	-119	1.023	138	4.461	43	8.105	81,83%	(1.473)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	69.366	120	260	140	2.040	-296	19.279	556	63.498	109,24%	5.867
	CF 1	13.142	15.797	15.731	-	-	0	-77	-66	2.590	66	15.400	102,15%	331
	Total Griya	12.152	13.526	13.481	-	-	0	0	-45	1.329	45	13.221	101,97%	260
	• Total Non Program	7.615	9.363	9.324	-	-	0	-108	-39	1.709	39	8.143	114,50%	1.181
	• Program	4.537	4.163	4.157	-	-	0	-32	-6	-380	6	5.078	81,87%	(921)
	Oto	989	2.271	2.250	-	-	0	-77	-21	1.261	21	2.179	103,26%	71
	CF 2	36.945	53.865	53.634	120	260	140	2.117	-230	16.689	490	48.098	111,51%	5.536
	Mitraguna & Others	31.987	48.880	48.685	120	260	140	2.146	-195	16.698	455	42.107	115,62%	6.578
	Pensiun	4.958	4.985	4.949	-	-	0	-29	-36	-8	36	5.991	82,62%	(1.041)
	Total Pembiayaan	73.308	96.546	96.343	419	441	21	2.793	-203	23.035	643	96.728	99,60%	(385)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	983	1.229	1.867	1,40%	6,91%	10,52%	638	1.618	884			
	KUR	249	917	1.229	1.752	1,50%	7,19%	10,27%	523	1.503	835			
	Non KUR	-	66	-	115	0,00%	0,00%	16,77%	115	115	49			
3	PWG	-	-	-	83	0,00%	0,00%	1,26%	83	83	83			
	Cilem	-	-	-	83	0,00%	0,00%	1,26%	83	83	83			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	946	2,00%	1,13%	1,36%	158	(55)	361			
	CF 1	727	586	789	893	5,53%	4,99%	5,68%	104	166	307			
	Total Griya	727	581	789	675	5,98%	5,83%	5,01%	(114)	(52)	94			
	Oto	-	5	-	218	0,00%	0,00%	9,67%	218	218	213			
	CF 2	274	-	-	54	0,74%	0,00%	0,10%	54	(221)	54			
	Mitraguna & Others	274	-	-	54	0,86%	0,00%	0,11%	54	(221)	54			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.568	2.018	2.897	1,71%	2,09%	3,01%	879	1.647	1.329	1,60%	46,83%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	239	4,80%	0,89%	1,35%	81	(616)	69			
	KUR	438	40	38	120	2,63%	0,22%	0,71%	82	(317)	80			
	Non KUR	417	129	120	119	34,85%	17,50%	17,29%	(2)	(298)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	486	0,90%	0,51%	0,70%	130	37	130			
	CF 1	-	90	90	90	0,00%	0,57%	0,57%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,67%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	397	1,22%	0,50%	0,74%	130	(53)	130			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,55%	-	(183)	-			
	Pensiun	-	-	-	130	0,00%	0,00%	2,62%	130	130	130			
	Total Pembiayaan	1.814	940	929	1.140	2,47%	0,96%	1,18%	210	(674)	199	0,76%	36,14%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	15.204	15.226	(23.428)	22	183	1,22%	(10.492)	-40,80%	34.063	44,70%	(18.836)
2	Tabungan	122.400	138.299	136.918	136.515	2.513	(403)	(1.784)	-1,29%	14.115	11,53%	135.814	100,52%	700
3	Deposito	49.497	52.299	52.621	52.605	(1.625)	(16)	307	0,59%	3.108	6,28%	50.279	104,63%	2.327
	Total	197.616	205.640	204.743	204.346	(22.540)	(397)	(1.294)	-0,63%	6.731	3,41%	220.156	92,82%	(15.810)
	CASA	148.118	153.341	152.121	151.741	(20.916)	(381)	(1.600)	-1,04%	3.623	2,45%	169.877	89,32%	(18.136)
	(%) CASA	74,95%	74,57%	74,30%	74,26%									
	FDR	74,94%	87,49%	87,92%	88,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.459	15.719	15.407		(313)	(53)	-0,34%	6.023	64,20%	-	0,00%	15.407
2	Giro ISE	3.509	1.815	2.043	1.863		(180)	48	2,66%	(1.646)	-46,90%		0,00%	1.863
3	Tabungan ISE	5.874	13.644	13.676	13.543		(133)	(101)	-0,74%	7.669	130,56%		0,00%	13.543
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	119	121	121		0	2	1,68%	21	21,00%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	40.807	750	-	-750	1.749	-81	5.905	81	38.663	105,54%	2.143
	KUR	33.390	38.479	38.398	750	-	-750	1.494	-81	5.008	81	36.969	103,87%	1.429
	Non KUR	1.512	2.409	2.409	-	-	0	256	0	897	-	1.694	142,14%	714
3	PWG	20.337	35.928	36.111	3.078	1.898	-1.180	2.559	182	15.774	1.716	31.928	113,10%	4.183
	Cilem	6.847	17.748	17.771	810	279	-531	1.290	22	10.923	257	15.562	114,19%	2.209
	Gadai	13.490	18.180	18.340	2.268	1.619	-649	1.269	160	4.850	1.459	16.366	112,06%	1.974
4	CFG	92.645	100.930	100.237	1.087	90	-997	3.814	-693	7.592	783	103.398	96,94%	(3.162)
	CF 1	21.426	20.334	20.316	147	-	-147	245	-18	-1.110	18	22.707	89,47%	(2.391)
	Total Griya	17.556	15.516	15.508	-	-	0	0	-8	-2.048	8	17.879	86,74%	(2.371)
	• Total Non Program	17.556	15.516	15.508	-	-	0	-167	-8	-2.048	8	17.879	86,74%	(2.371)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.808	147	-	-147	245	-10	938	10	4.828	99,59%	(20)
	CF 2	71.219	80.596	79.921	940	90	-850	3.569	-675	8.702	765	80.691	99,04%	(771)
	Mitraguna & Others	67.517	76.973	76.333	940	90	-850	3.605	-640	8.815	730	76.113	100,29%	220
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	180.005	4.915	2.688	-2.227	8.106	93	31.907	2.595	174.205	103,33%	5.801

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	334	106	2.370	0,38%	0,26%	5,81%	2.264	2.238	2.036			
	KUR	131	170	106	2.142	0,39%	0,28%	5,58%	2.036	2.011	1.973			
	Non KUR	-	165	-	228	0,00%	0,00%	9,46%	228	228	63			
3	PWG	-	-	-	638	0,00%	0,00%	1,77%	638	638	638			
	Cilem	-	-	-	486	0,00%	0,00%	2,74%	486	486	486			
	Gadai	-	-	-	151	0,00%	0,00%	0,83%	151	151	151			
4	CFG	616	1.647	1.495	6.513	0,67%	1,48%	6,50%	5.019	5.897	4.867			
	CF 1	588	544	325	2.897	2,74%	1,60%	14,26%	2.572	2.309	2.352			
	Total Griya	588	420	202	1.982	3,35%	1,30%	12,78%	1.780	1.394	1.562			
	Oto	-	125	122	915	0,00%	2,54%	19,02%	792	915	790			
	CF 2	28	1.102	1.170	3.617	0,04%	1,45%	4,53%	2.447	3.588	2.514			
	Mitraguna & Others	28	1.102	1.170	3.617	0,04%	1,52%	4,74%	2.447	3.588	2.514			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	9.521	0,50%	0,89%	5,29%	7.920	8.773	7.540	0,05%	99,03%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	941	996	996	0,61%	0,99%	0,99%	-	431	55			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	941	996	996	0,70%	1,24%	1,25%	-	494	55			
	Mitraguna & Others	502	941	996	996	0,74%	1,29%	1,30%	-	494	55			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.220	1.275	1.275	0,53%	0,71%	0,71%	-	494	55	1,62%	-128,89%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	223	171	118	(52)	(44)	-20,38%	(248)	-59,19%	8.110	2,11%	(7.939)
2	Tabungan	44.796	52.259	51.510	51.576	2.396	66	(683)	-1,31%	6.780	15,14%	57.103	90,32%	(5.527)
3	Deposito	28.737	6.132	6.107	6.107	(200)	0	(25)	-0,41%	(22.630)	-78,75%	29.411	20,76%	(23.304)
	Total	73.953	58.606	57.839	57.854	2.313	15	(752)	-1,28%	(16.099)	-21,77%	94.623	61,14%	(36.769)
	CASA	45.216	52.474	51.733	51.747	2.513	15	(727)	-1,39%	6.531	14,44%	65.213	79,35%	(13.465)
	(%) CASA	61,14%	89,54%	89,44%	89,44%									
	FDR	129,31%	188,04%	190,01%	189,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.171	1.621	1.669		49	498	42,57%	762	83,95%	-	0,00%	1.669
2	Giro ISE	390	210	215	173		(42)	(37)	-17,58%	(217)	-55,67%		0,00%	173
3	Tabungan ISE	518	961	1.406	1.496		91	535	55,68%	979	188,99%		0,00%	1.496
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	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	19.525	-	-	0	-449	-71	-247	71	22.803	85,62%	(3.278)
	KUR	19.175	18.883	18.814	-	-	0	-532	-68	-361	68	22.059	85,29%	(3.245)
	Non KUR	597	713	711	-	-	0	83	-2	114	2	745	95,46%	(34)
3	PWG	2.596	7.836	7.980	411	196	-215	735	144	5.384	52	8.830	90,38%	(849)
	Cilem	2.069	5.965	5.917	238	-	-238	287	-49	3.848	49	6.810	86,88%	(894)
	Gadai	527	1.871	2.064	173	196	23	448	193	1.536	3	2.019	102,20%	44
4	CFG	73.258	82.031	81.659	528	312	-216	2.392	-372	8.402	684	83.932	97,29%	(2.273)
	CF 1	2.294	3.647	3.640	221	-	-221	276	-7	1.345	7	3.570	101,96%	70
	Total Griya	712	1.611	1.610	-	-	0	0	-1	898	1	1.034	155,67%	576
	• Total Non Program	712	1.611	1.610	-	-	0	-22	-1	898	1	1.034	155,67%	576
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.030	221	-	-221	276	-6	447	6	2.536	80,06%	(506)
	CF 2	70.963	78.385	78.019	307	312	5	2.117	-365	7.056	677	80.362	97,08%	(2.343)
	Mitraguna & Others	52.047	60.807	60.470	115	150	35	2.208	-337	8.423	487	60.577	99,82%	(107)
	Pensiun	18.916	17.577	17.549	192	162	-30	-91	-28	-1.367	190	19.785	88,70%	(2.236)
	Total Pembiayaan	95.626	110.202	109.903	939	508	-431	2.673	-299	14.277	807	115.565	95,10%	(5.662)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	493	314	716	0,34%	1,60%	3,67%	401	649	222			
	KUR	67	397	286	647	0,35%	1,52%	3,44%	361	581	250			
	Non KUR	-	96	28	68	0,00%	3,93%	9,58%	40	68	(28)			
3	PWG	-	-	-	335	0,00%	0,00%	4,20%	335	335	335			
	Cilem	-	-	-	299	0,00%	0,00%	5,05%	299	299	299			
	Gadai	-	-	-	36	0,00%	0,00%	1,75%	36	36	36			
4	CFG	1	2.095	2.308	2.843	0,00%	2,81%	3,48%	534	2.842	747			
	CF 1	-	-	-	144	0,00%	0,00%	3,95%	144	144	144			
	Total Griya	-	-	-	91	0,00%	0,00%	5,63%	91	91	91			
	Oto	-	-	-	53	0,00%	0,00%	2,62%	53	53	53			
	CF 2	1	2.095	2.308	2.699	0,00%	2,94%	3,46%	391	2.698	604			
	Mitraguna & Others	1	2.095	2.308	2.429	0,00%	3,80%	4,02%	121	2.428	334			
	Pensiun	-	-	-	270	0,00%	0,00%	1,54%	270	270	270			
	Total Pembiayaan	68	2.589	2.623	3.893	0,07%	2,38%	3,54%	1.270	3.825	1.304	4,14%	-16,96%	0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	116	120	120	0,91%	0,61%	0,62%	-	(60)	4			
	KUR	181	116	120	120	0,94%	0,64%	0,64%	-	(60)	4			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	363	352	352	0,00%	0,43%	0,43%	-	352	(11)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	363	352	352	0,00%	0,45%	0,45%	-	352	(11)			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	156	145	145	0,00%	0,13%	0,83%	-	145	(11)			
	Total Pembiayaan	181	479	473	473	0,19%	0,43%	0,43%	-	292	(7)	8,57%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	19.011	18.924	(662)	(87)	(3.057)	-13,91%	(19.655)	-50,95%	50.912	37,17%	(31.988)
2	Tabungan	168.056	173.709	182.384	182.065	(401)	(319)	8.356	4,81%	14.009	8,34%	188.094	96,79%	(6.029)
3	Deposito	55.027	67.591	67.276	67.277	(3.993)	1	(313)	-0,46%	12.250	22,26%	56.195	119,72%	11.082
	Total	261.662	263.281	268.671	268.266	(5.056)	(405)	4.985	1,89%	6.605	2,52%	295.201	90,88%	(26.934)
	CASA	206.634	195.690	201.395	200.989	(1.063)	(406)	5.299	2,71%	(5.645)	-2,73%	239.006	84,09%	(38.017)
	(%) CASA	78,97%	74,33%	74,96%	74,92%									
	FDR	64,72%	74,36%	73,12%	73,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.018	3.283	3.787		504	(232)	-5,77%	747	24,58%	-	0,00%	3.787
2	Giro ISE	335	326	328	328		0	2	0,63%	(7)	-2,05%		0,00%	328
3	Tabungan ISE	2.705	3.692	2.955	3.459		504	(234)	-6,33%	754	27,88%		0,00%	3.459
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	162	163	163		0	1	0,62%	17	11,64%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.227	25.222	-	-	0	-291	-5	448	5	30.626	82,35%	(5.404)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.222	-	-	0	-291	-5	448	5	28.077	89,83%	(2.856)
	• Local Champion	24.387	24.877	24.872	-	-	0	-288	-5	485	5	25.953	95,83%	(1.081)
	• Value Chain	387	350	350	-	-	-	-4	0	-37	-	2.124	16,47%	(1.774)
2	MBG	21.941	24.298	24.205	150	-	-150	240	-94	2.264	94	24.965	96,96%	(760)
	KUR	20.349	22.920	22.826	150	-	-150	272	-94	2.477	94	23.226	98,28%	(400)
	Non KUR	1.592	1.379	1.379	-	-	0	-32	0	-213	-	1.739	79,28%	(360)
3	PWG	23.945	36.403	36.412	3.888	2.561	-1.326	2.540	9	12.468	2.552	36.734	99,12%	(322)
	Cilem	8.631	15.736	15.639	1.090	298	-792	745	-97	7.008	395	18.820	83,10%	(3.181)
	Gadai	15.314	20.667	20.773	2.798	2.263	-535	1.795	106	5.459	2.157	17.914	115,96%	2.859
4	CFG	98.692	109.855	110.609	688	1.334	646	956	754	11.917	579	114.514	96,59%	(3.905)
	CF 1	13.574	19.937	20.498	403	607	204	121	560	6.923	46	15.455	132,63%	5.043
	Total Griya	9.477	14.029	14.027	-	-	0	0	-2	4.549	2	9.952	140,95%	4.075
	• Total Non Program	9.477	14.029	14.027	-	-	0	128	-2	4.549	2	9.952	140,95%	4.075
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.471	403	607	204	121	563	2.374	44	5.503	117,59%	968
	CF 2	85.118	89.918	90.111	285	727	442	835	194	4.994	533	99.060	90,97%	(8.948)
	Mitraguna & Others	51.909	55.390	55.496	185	427	242	194	105	3.586	322	64.565	85,95%	(9.069)
	Pensiun	33.208	34.527	34.616	100	300	200	641	88	1.407	212	34.495	100,35%	121
	Total Pembiayaan	169.351	195.783	196.448	4.726	3.895	-831	3.445	665	27.097	3.230	206.839	94,98%	(10.391)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	911	0,51%	0,29%	3,77%	841	799	812			
	KUR	113	35	11	698	0,55%	0,05%	3,06%	687	585	663			
	Non KUR	-	64	60	213	0,00%	4,35%	15,47%	153	213	149			
3	PWG	-	-	-	495	0,00%	0,00%	1,36%	495	495	495			
	Cilem	-	-	-	404	0,00%	0,00%	2,58%	404	404	404			
	Gadai	-	-	-	91	0,00%	0,00%	0,44%	91	91	91			
4	CFG	211	347	851	2.860	0,21%	0,78%	2,59%	2.008	2.648	2.513			
	CF 1	-	132	505	641	0,00%	2,53%	3,12%	136	641	509			
	Total Griya	-	132	349	349	0,00%	2,49%	2,49%	-	349	217			
	Oto	-	-	156	292	0,00%	2,64%	4,51%	136	292	292			
	CF 2	211	215	347	2.219	0,25%	0,39%	2,46%	1.872	2.008	2.004			
	Mitraguna & Others	211	9	13	1.594	0,41%	0,02%	2,87%	1.582	1.383	1.585			
	Pensiun	-	206	334	625	0,00%	0,97%	1,80%	291	625	418			
	Total Pembiayaan	324	446	922	4.266	0,19%	0,47%	2,17%	3.344	3.942	3.820	0,35%	83,74%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,85%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,85%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.483	1.478	1.478	2,15%	1,35%	1,34%	-	(646)	(5)			
	CF 1	445	402	402	402	3,28%	2,02%	1,96%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,75%	2,75%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,28%	0,25%	-	(24)	-			
	CF 2	1.679	1.081	1.076	1.076	1,97%	1,20%	1,19%	-	(603)	(5)			
	Mitraguna & Others	1.585	1.081	1.076	1.076	3,05%	1,94%	1,94%	-	(509)	(5)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.466	1,28%	2,28%	2,27%	-	2.297	(5)	1,30%	42,93%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,46	2,67	2,62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	719	719	(31)	0	16	2,34%	(3.888)	-84,39%	12.486	5,76%	(11.767)
2	Tabungan	52.069	51.523	51.085	50.734	1.708	(351)	(790)	-1,53%	(1.335)	-2,56%	64.775	78,32%	(14.041)
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	60.036	59.685	1.182	(351)	(763)	-1,26%	(8.387)	-12,32%	89.374	66,78%	(29.689)
	CASA	56.676	52.226	51.804	51.453	1.677	(351)	(773)	-1,48%	(5.223)	-9,22%	77.261	66,60%	(25.808)
	(%) CASA	83,26%	86,40%	86,29%	86,21%									
	FDR	200,44%	262,77%	263,47%	265,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.304	1.254	1.411		157	107	8,20%	(172)	-10,88%	-	0,00%	1.411
2	Giro ISE	116	4	4	4		0	0	0,00%	(111)	-96,15%		0,00%	4
3	Tabungan ISE	1.468	1.300	1.249	1.407		157	107	8,23%	(61)	-4,16%		0,00%	1.407
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	133	133	133		0	0	0,00%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	41.111	40.785	500	-	-500	465	-326	1.132	326	42.501	95,96%	(1.716)
	KUR	35.878	38.336	38.012	500	-	-500	572	-324	2.135	324	38.587	98,51%	(575)
	Non KUR	3.776	2.775	2.773	-	-	0	-107	-2	-1.003	2	3.914	70,84%	(1.141)
3	PWG	12.336	26.611	26.390	2.456	1.523	-933	2.289	-221	14.054	1.745	21.563	122,38%	4.827
	Cilem	3.767	8.461	8.458	356	162	-195	418	-3	4.691	164	8.648	97,80%	(190)
	Gadai	8.569	18.150	17.932	2.100	1.362	-738	1.871	-219	9.363	1.580	12.915	138,84%	5.017
4	CFG	84.451	91.118	91.004	334	510	177	1.254	-114	6.553	624	95.541	95,25%	(4.537)
	CF 1	4.785	7.248	7.233	-	-	0	144	-15	2.448	15	6.077	119,02%	1.156
	Total Griya	4.537	6.373	6.358	-	-	0	0	-14	1.821	14	4.894	129,93%	1.465
	• Total Non Program	4.383	5.720	5.706	-	-	0	-45	-14	1.323	14	4.721	120,86%	985
	• Program	154	653	652	-	-	0	-3	-1	498	1	172	378,27%	480
	Oto	248	875	874	-	-	0	144	-1	627	1	1.183	73,89%	(309)
	CF 2	79.665	83.870	83.771	334	510	177	1.110	-99	4.106	609	89.464	93,64%	(5.692)
	Mitraguna & Others	63.755	65.327	65.346	61	510	449	936	19	1.591	491	72.645	89,95%	(7.299)
	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	158.179	3.289	2.033	-1.256	4.007	-661	21.739	2.694	159.605	99,11%	(1.426)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	588	302	2.740	0,47%	0,73%	6,72%	2.438	2.552	2.152			
	KUR	48	449	302	2.098	0,13%	0,79%	5,52%	1.796	2.051	1.649			
	Non KUR	140	138	-	641	3,70%	0,00%	23,13%	641	502	503			
3	PWG	-	-	-	552	0,00%	0,00%	2,09%	552	552	552			
	Cilem	-	-	-	378	0,00%	0,00%	4,47%	378	378	378			
	Gadai	-	-	-	174	0,00%	0,00%	0,97%	174	174	174			
4	CFG	1.300	448	445	3.603	1,54%	0,49%	3,96%	3.158	2.303	3.155			
	CF 1	-	-	-	307	0,00%	0,00%	4,25%	307	307	307			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	307	0,00%	0,00%	35,13%	307	307	307			
	CF 2	1.300	448	445	3.296	1,63%	0,53%	3,93%	2.851	1.995	2.848			
	Mitraguna & Others	1.135	448	445	3.296	1,78%	0,68%	5,04%	2.851	2.160	2.848			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	6.894	1,09%	0,47%	4,36%	6.147	5.407	5.859	0,51%	88,38%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	74	442	477	0,00%	1,07%	1,17%	35	477	402			
	KUR	-	-	238	275	0,00%	0,62%	0,72%	36	275	275			
	Non KUR	-	74	204	202	0,00%	7,34%	7,29%	(2)	202	128			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	446	445	445	0,76%	0,49%	0,49%	-	(198)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	446	445	445	0,81%	0,53%	0,53%	-	(198)	(1)			
	Mitraguna & Others	643	284	283	283	1,01%	0,43%	0,43%	-	(360)	(1)			
	Pensiun	-	162	162	162	0,00%	0,10%	0,88%	-	162	0			
	Total Pembiayaan	643	520	887	922	0,47%	0,56%	0,58%	35	279	402	0,59%	-1,99%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	4.412	4.456	(495)	44	(1.434)	-24,35%	76	1,73%	12.255	36,36%	(7.798)
2	Tabungan	121.239	126.909	125.324	125.455	(1.862)	131	(1.454)	-1,15%	4.216	3,48%	133.893	93,70%	(8.438)
3	Deposito	26.839	21.290	21.220	21.220	(120)	0	(70)	-0,33%	(5.619)	-20,94%	27.590	76,91%	(6.370)
	Total	152.459	154.089	150.956	151.131	(2.477)	175	(2.958)	-1,92%	(1.328)	-0,87%	173.738	86,99%	(22.607)
	CASA	125.619	132.799	129.736	129.911	(2.357)	175	(2.888)	-2,18%	4.291	3,42%	146.148	88,89%	(16.237)
	(%) CASA	82,40%	86,18%	85,94%	85,96%									
	FDR	80,08%	82,67%	83,97%	83,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.346	3.275	3.347		72	1	0,02%	96	2,95%	-	0,00%	3.347
2	Giro ISE	1.707	1.958	1.747	1.813		65	(146)	-7,45%	106	6,20%		0,00%	1.813
3	Tabungan ISE	1.544	1.388	1.527	1.534		7	146	10,55%	(10)	-0,64%		0,00%	1.534
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%		0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	27.654	-	-	0	247	-90	-3.532	90	34.233	80,78%	(6.578)
	KUR	27.378	24.973	24.889	-	-	0	362	-84	-2.489	84	30.277	82,20%	(5.388)
	Non KUR	3.809	2.771	2.766	-	-	0	-115	-6	-1.043	6	3.955	69,92%	(1.190)
3	PWG	1.449	4.989	4.835	327	50	-277	228	-154	3.386	204	6.624	73,00%	(1.789)
	Cilem	1.449	4.989	4.835	327	50	-277	228	-154	3.386	204	6.624	73,00%	(1.789)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.668	110	-	-110	1.047	-378	5.106	378	87.647	90,90%	(7.979)
	CF 1	26.770	24.847	24.802	-	-	0	-83	-45	-1.968	45	28.738	86,30%	(3.936)
	Total Griya	26.477	21.706	21.676	-	-	0	0	-30	-4.801	30	27.317	79,35%	(5.641)
	• Total Non Program	23.147	18.793	18.771	-	-	0	389	-22	-4.376	22	23.590	79,57%	(4.820)
	• Program	3.330	2.913	2.905	-	-	0	-38	-8	-425	8	3.727	77,96%	(821)
	Oto	293	3.141	3.126	-	-	0	-83	-15	2.833	15	1.421	219,97%	1.705
	CF 2	47.792	55.199	54.866	110	-	-110	1.130	-333	7.074	333	58.909	93,14%	(4.042)
	Mitraguna & Others	41.537	46.694	46.413	110	-	-110	12	-281	4.876	281	51.622	89,91%	(5.209)
	Pensiun	6.255	8.506	8.453	-	-	0	1.119	-53	2.198	53	7.286	116,01%	1.167
	Total Pembiayaan	122.084	127.384	126.759	437	50	-387	1.476	-624	4.675	674	143.389	88,40%	(16.630)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	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	1.054	0,27%	2,57%	3,81%	341	971	(28)			
	KUR	83	412	159	526	0,30%	0,64%	2,11%	367	442	113			
	Non KUR	-	670	554	529	0,00%	20,01%	19,12%	(26)	529	(142)			
3	PWG	10	-	-	203	0,69%	0,00%	4,19%	203	193	203			
	Cilem	10	-	-	203	0,69%	0,00%	4,19%	203	193	203			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	2.359	2,19%	3,88%	2,96%	(744)	723	193			
	CF 1	1.522	1.690	2.499	1.954	5,68%	10,06%	7,88%	(546)	432	264			
	Total Griya	1.522	1.690	2.499	1.898	5,75%	11,51%	8,75%	(602)	376	207			
	Oto	-	-	-	56	0,00%	0,00%	1,80%	56	56	56			
	CF 2	114	476	603	405	0,24%	1,09%	0,74%	(198)	291	(71)			
	Mitraguna & Others	114	476	603	405	0,27%	1,29%	0,87%	(198)	291	(71)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	3.616	1,42%	3,00%	2,85%	(200)	1.887	(235)	0,94%	67,08%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	1.150	1,54%	3,81%	4,16%	94	672	386			
	KUR	111	276	479	479	0,41%	1,92%	1,93%	-	368	204			
	Non KUR	368	489	577	671	9,65%	20,81%	24,27%	94	304	182			
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%	2,65%	269	(461)	1			
	Total Griya	1.118	655	388	657	4,22%	1,79%	3,03%	269	(461)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,60%	-	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	15.243	11,32%	11,68%	12,03%	363	1.418	774	1,28%	89,35%	-10,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	5.371	5.382	(1.283)	11	1.961	57,33%	(537)	-9,08%	14.361	37,47%	(8.980)
2	Tabungan	49.567	53.824	54.088	53.933	(527)	(155)	108	0,20%	4.366	8,81%	63.134	85,43%	(9.201)
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	109.561	109.416	(2.469)	(144)	1.944	1,81%	33.947	44,88%	98.268	111,34%	11.148
	CASA	55.486	57.245	59.459	59.314	(1.811)	(144)	2.069	3,61%	3.828	6,90%	77.495	76,54%	(18.181)
	(%) CASA	73,52%	53,26%	54,27%	54,21%									
	FDR	164,25%	127,15%	124,88%	125,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.016	946	946	0	(70)	-6,90%	(223)	-19,06%	-	0,00%	946	
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,41%		0,00%	1	
3	Tabungan ISE	994	865	795	795	0	(70)	-8,11%	(198)	-19,97%		0,00%	795	
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!		0,00%	150	
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%		0,00%	30	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	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	4.390	149	195	45	-38	66	1.887	129	8.497	51,66%	(4.107)
	Cilem	2.503	4.324	4.390	149	195	45	-38	66	1.887	129	8.497	51,66%	(4.107)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.429	1.620	771	-849	2.692	99	10.989	672	133.806	98,97%	(1.377)
	CF 1	4.796	5.901	6.000	-	111	111	151	99	1.204	12	6.269	95,70%	(269)
	Total Griya	4.549	4.764	4.752	-	-	0	0	-12	202	12	4.920	96,57%	(169)
	• Total Non Program	4.549	4.764	4.752	-	-	0	-45	-12	202	12	4.920	96,57%	(169)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.248	-	111	111	151	111	1.002	0	1.349	92,53%	(101)
	CF 2	116.645	126.430	126.429	1.620	660	-960	2.541	-0	9.784	660	127.537	99,13%	(1.107)
	Mitraguna & Others	110.497	118.744	118.814	1.500	660	-840	1.766	69	8.317	591	120.379	98,70%	(1.566)
	Pensiun	6.148	7.685	7.616	120	-	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	136.819	1.769	966	-804	2.653	165	12.862	801	142.391	96,09%	(5.572)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	52	0,00%	0,00%	1,19%	52	52	52			
	Cilem	-	-	-	52	0,00%	0,00%	1,19%	52	52	52			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	3.535	0,00%	0,00%	2,67%	2.028	3.535	2.081			
	CF 1	-	-	-	258	0,00%	0,00%	4,29%	258	258	258			
	Total Griya	-	-	-	258	0,00%	0,00%	5,42%	258	258	258			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.454	1.507	3.277	0,00%	1,19%	2,59%	1.770	3.277	1.823			
	Mitraguna & Others	-	1.454	1.507	3.277	0,00%	1,27%	2,76%	1.770	3.277	1.823			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	3.587	0,00%	1,10%	2,62%	2.080	3.587	2.133	0,80%	69,64%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)			
	CF 1	65	55	54	54	1,36%	0,91%	0,90%	-	(12)	(1)			
	Total Griya	65	55	54	54	1,44%	1,13%	1,13%	-	(12)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-955,61%	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 (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	2.361	2.357	60	(3)	467	24,72%	757	47,27%	13.559	17,39%	(11.202)
2	Tabungan	117.228	130.045	124.656	124.415	(157)	(241)	(5.630)	-4,33%	7.187	6,13%	136.263	91,30%	(11.848)
3	Deposito	47.162	44.283	44.722	44.722	267	0	439	0,99%	(2.440)	-5,17%	48.271	92,65%	(3.548)
	Total	165.991	176.218	171.739	171.495	170	(245)	(4.724)	-2,68%	5.504	3,32%	198.093	86,57%	(26.599)
	CASA	118.829	131.935	127.017	126.772	(97)	(245)	(5.163)	-3,91%	7.944	6,68%	149.822	84,62%	(23.050)
	(%) CASA	71,59%	74,87%	73,96%	73,92%									
	FDR	85,30%	86,41%	88,32%	88,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.847	2.474	3.309		835	462	16,23%	242	7,90%	-	0,00%	3.309
2	Giro ISE	515	1.030	596	1.189		593	159	15,49%	674	131,00%		0,00%	1.189
3	Tabungan ISE	2.552	1.818	1.878	2.120		243	303	16,65%	(432)	-16,92%		0,00%	2.120
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	121	121		0	4	3,42%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	26.817	750	-	-750	297	-86	3.269	86	26.408	101,55%	409
	KUR	22.685	26.325	26.239	750	-	-750	507	-86	3.554	86	25.406	103,28%	833
	Non KUR	863	579	579	-	-	0	-210	0	-285	-	1.002	57,72%	(424)
3	PWG	16.913	28.940	28.849	1.804	1.110	-694	1.211	-90	11.936	1.200	29.768	96,91%	(919)
	Cilem	9.701	18.563	18.640	1.048	326	-722	807	77	8.939	249	19.909	93,63%	(1.269)
	Gadai	7.212	10.377	10.209	756	784	28	404	-168	2.997	951	9.859	103,56%	351
4	CFG	101.109	96.418	96.020	17	100	83	-1.473	-398	-5.088	498	114.649	83,75%	(18.629)
	CF 1	13.632	14.256	14.195	17	-	-17	-42	-61	563	61	15.245	93,11%	(1.050)
	Total Griya	12.067	12.042	12.001	-	-	0	0	-42	-66	42	12.473	96,21%	(472)
	• Total Non Program	12.067	12.042	12.001	-	-	0	-108	-42	-66	42	12.473	96,21%	(472)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.195	17	-	-17	-42	-19	629	19	2.772	79,16%	(578)
	CF 2	87.476	82.163	81.825	-	100	100	-1.430	-338	-5.651	438	99.404	82,32%	(17.579)
	Mitraguna & Others	79.108	74.436	74.059	-	-	0	-1.400	-377	-5.049	377	89.931	82,35%	(15.872)
	Pensiun	8.368	7.726	7.766	-	100	100	-30	40	-602	60	9.473	81,98%	(1.707)
	Total Pembiayaan	141.591	152.262	151.687	2.571	1.210	-1.361	35	-575	10.096	1.785	170.846	88,79%	(19.159)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	148	0,81%	0,00%	0,55%	148	(41)	148			
	KUR	-	-	-	75	0,00%	0,00%	0,28%	75	75	75			
	Non KUR	190	-	-	74	21,98%	0,00%	12,73%	74	(116)	74			
3	PWG	-	-	-	321	0,00%	0,00%	1,11%	321	321	321			
	Cilem	-	-	-	173	0,00%	0,00%	0,93%	173	173	173			
	Gadai	-	-	-	148	0,00%	0,00%	1,45%	148	148	148			
4	CFG	854	607	82	5.857	0,84%	0,08%	6,10%	5.775	5.003	5.250			
	CF 1	-	84	82	569	0,00%	0,57%	4,01%	487	569	484			
	Total Griya	-	72	70	418	0,00%	0,58%	3,48%	348	418	346			
	Oto	-	12	11	151	0,00%	0,52%	6,88%	140	151	139			
	CF 2	854	522	-	5.288	0,98%	0,00%	6,46%	5.288	4.434	4.766			
	Mitraguna & Others	854	522	-	5.288	1,08%	0,00%	7,14%	5.288	4.434	4.766			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	607	82	6.327	0,74%	0,05%	4,17%	6.245	5.282	5.720	0,72%	82,69%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	-	-	0,32%	0,00%	0,00%	-	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	-	-	4,73%	0,00%	0,00%	-	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	1.073	1.073	0,59%	1,11%	1,12%	(0)	476	(0)			
	CF 1	91	239	239	238	0,67%	1,67%	1,68%	(0)	148	(0)			
	Total Griya	91	88	88	88	0,75%	0,73%	0,73%	(0)	(3)	(0)			
	Oto	-	151	151	151	0,00%	6,81%	6,87%	-	151	-			
	CF 2	506	835	835	835	0,58%	1,02%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,12%	1,13%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.262	1.073	1.073	0,47%	0,70%	0,71%	(0)	402	(189)	0,85%	-19,60%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	4.055	4.065	26	10	(207)	-4,85%	(1.997)	-32,94%	17.587	23,11%	(13.522)
2	Tabungan	115.416	127.376	125.031	124.674	2.673	(357)	(2.702)	-2,12%	9.257	8,02%	133.777	93,19%	(9.104)
3	Deposito	39.351	36.505	36.811	36.786	486	(25)	281	0,77%	(2.564)	-6,52%	40.431	90,98%	(3.645)
	Total	160.829	168.153	165.897	165.525	3.185	(372)	(2.628)	-1,56%	4.696	2,92%	191.795	86,30%	(26.271)
	CASA	121.478	131.648	129.086	128.739	2.699	(347)	(2.909)	-2,21%	7.260	5,98%	151.364	85,05%	(22.625)
	(%) CASA	75,53%	78,29%	77,81%	77,78%									
	FDR	76,61%	88,43%	89,91%	90,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.174	2.282	2.397		115	223	10,24%	916	61,81%	-	0,00%	2.397
2	Giro ISE	43	10	9	9		0	(1)	-10,05%	(34)	-79,00%		0,00%	9
3	Tabungan ISE	1.438	2.164	2.273	2.388		115	224	10,33%	949	65,99%		0,00%	2.388
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.272	1.472	-	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	9.558	-	-	0	-303	-15	1.224	15	10.704	89,30%	(1.146)
	KUR	8.171	9.393	9.378	-	-	0	-298	-15	1.207	15	10.425	89,96%	(1.047)
	Non KUR	163	180	180	-	-	0	-5	0	17	-	279	64,62%	(99)
3	PWG	22.470	32.445	32.810	2.181	1.789		-392	246	10.340	1.424	34.600	94,83%	(1.790)
	Cilem	8.736	15.740	16.169	494	599	105	671	429	7.433	170	18.452	87,63%	(2.283)
	Gadai	13.734	16.705	16.641	1.687	1.190		-497	-426	2.907	1.254	16.149	103,05%	492
4	CFG	92.027	105.411	105.320	98	1.058		960	1.720	13.294	1.149	103.661	101,60%	1.659
	CF 1	36.305	36.820	36.599	48	-		-48	156	294	220	37.690	97,11%	(1.091)
	Total Griya	33.468	33.176	32.984	-	-	0	0	-192	-484	192	33.817	97,54%	(833)
	• Total Non Program	33.468	31.174	30.985	-	-	0	-651	-189	-2.483	189	33.817	91,63%	(2.832)
	• Program	-	2.002	1.999	-	-	0	-10	-3	1.999	3	0	0,00%	1.999
	Oto	2.837	3.643	3.615	48	-		-48	156	779	28	3.873	93,34%	(258)
	CF 2	55.722	68.591	68.721	50	1.058	1.008	1.564	130	12.999	928	65.971	104,17%	2.750
	Mitraguna & Others	47.599	55.350	55.557	50	1.058	1.008	-567	208	7.958	850	56.899	97,64%	(1.342)
	Pensiun	8.123	13.242	13.164	-	-	0	2.131	-78	5.041	78	9.072	145,10%	4.092
	Total Pembiayaan	123.205	148.701	149.161	2.279	3.047	768	1.647	460	25.956	2.587	149.339	99,88%	(178)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	94	307	0,00%	0,98%	3,21%	213	307	307			
	KUR	-	-	94	307	0,00%	1,00%	3,27%	213	307	307			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	380	0,00%	0,00%	1,16%	380	380	380			
	Cilem	-	-	-	32	0,00%	0,00%	0,20%	32	32	32			
	Gadai	-	-	-	349	0,00%	0,00%	2,10%	349	349	349			
4	CFG	1.195	325	701	4.423	1,30%	0,67%	4,20%	3.722	3.228	4.099			
	CF 1	69	154	536	2.726	0,19%	1,46%	7,45%	2.190	2.657	2.572			
	Total Griya	69	154	536	2.184	0,21%	1,62%	6,62%	1.648	2.115	2.030			
	Oto	-	-	-	542	0,00%	0,00%	14,99%	542	542	542			
	CF 2	1.127	171	165	1.697	2,02%	0,24%	2,47%	1.532	571	1.526			
	Mitraguna & Others	1.127	171	165	1.546	2,37%	0,30%	2,78%	1.380	419	1.375			
	Pensiun	-	-	-	152	0,00%	0,00%	1,15%	152	152	152			
	Total Pembiayaan	1.195	325	795	5.111	0,97%	0,53%	3,43%	4.315	3.915	4.786	0,48%	85,89%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,98%	0,98%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,00%	-	94	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	821	819	818	0,87%	0,78%	0,78%	(1)	16	(3)			
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)			
	Total Griya	46	163	161	160	0,14%	0,49%	0,49%	(1)	114	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,96%	0,96%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,85%	0,85%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,43%	-	61	(0)			
	Total Pembiayaan	1.175	1.288	1.286	1.285	0,95%	0,86%	0,86%	(1)	109	(3)	0,08%	90,88%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	4.511	4.508	617	(3)	(1.039)	-18,73%	(2.221)	-33,01%	19.651	22,94%	(15.143)
2	Tabungan	220.302	236.315	238.535	238.452	(5.076)	(83)	2.137	0,90%	18.150	8,24%	240.832	99,01%	(2.381)
3	Deposito	143.210	171.686	167.749	167.749	(10.775)	0	(3.937)	-2,29%	24.538	17,13%	144.430	116,15%	23.319
	Total	370.242	413.548	410.795	410.709	(15.234)	(86)	(2.839)	-0,69%	40.467	10,93%	404.913	101,43%	5.796
	CASA	227.032	241.862	243.046	242.960	(4.459)	(86)	1.098	0,45%	15.928	7,02%	260.483	93,27%	(17.523)
	(%) CASA	61,32%	58,48%	59,16%	59,16%									
	FDR	58,19%	64,23%	64,27%	64,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.097	20.361	20.223		(138)	(874)	-4,14%	(289)	-1,41%	-	0,00%	20.223
2	Giro ISE	3.669	3.228	2.645	2.339		(306)	(889)	-27,53%	(1.330)	-36,24%		0,00%	2.339
3	Tabungan ISE	6.637	8.351	8.198	8.366		168	15	0,18%	1.729	26,06%		0,00%	8.366
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	172	174	174		0	2	1,16%	32	22,54%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	13.192	-	-	0	-300	0	13.164	-	8.808	149,77%	4.384
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	3.623	-	-	0	-356	0	3.595	-	4.985	72,69%	(1.361)
	• Local Champion	28	3.393	3.393	-	-	0	-55	0	3.364	-	2.378	142,66%	1.015
	• Value Chain	-	231	231	-	-	-	-301	0	231	-	2.607	8,85%	(2.376)
2	MBG	7.817	12.075	12.050	-	-	0	126	-24	4.234	24	12.205	98,73%	(155)
	KUR	7.418	11.668	11.645	-	-	0	134	-23	4.227	23	11.593	100,44%	52
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	30.908	2.210	1.023	-1.187	51	-960	11.518	1.983	31.974	96,67%	(1.066)
	Cilem	9.334	14.807	14.023	375	191	-184	-1.168	-784	4.690	975	18.810	74,55%	(4.786)
	Gadai	10.057	17.061	16.885	1.834	832	-1.002	1.219	-176	6.828	1.008	13.164	128,26%	3.720
4	CFG	188.225	208.494	207.847	2.977	208	-2.769	3.008	-647	19.622	855	202.408	102,69%	5.439
	CF 1	13.467	13.805	13.593	400	-	-400	37	-212	126	212	15.211	89,36%	(1.618)
	Total Griya	8.915	8.773	8.580	-	-	0	0	-193	-335	193	9.339	91,87%	(759)
	• Total Non Program	8.915	8.773	8.580	-	-	0	495	-193	-335	193	9.339	91,87%	(759)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	5.013	400	-	-400	37	-20	461	20	5.871	85,37%	(859)
	CF 2	174.758	194.689	194.254	2.577	208	-2.369	2.971	-435	19.496	643	187.198	103,77%	7.057
	Mitraguna & Others	169.164	188.986	188.587	2.577	208	-2.369	3.012	-400	19.422	608	180.451	104,51%	8.136
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	263.998	5.186	1.231	-3.955	2.886	-1.632	48.538	2.863	255.396	103,37%	8.602

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	66	141	2,32%	0,55%	1,17%	75	(41)	141			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141			
3	PWG	-	-	-	1.320	0,00%	0,00%	4,27%	1.320	1.320	1.320			
	Cilem	-	-	-	1.055	0,00%	0,00%	7,52%	1.055	1.055	1.055			
	Gadai	-	-	-	265	0,00%	0,00%	1,57%	265	265	265			
4	CFG	461	366	-	851	0,24%	0,00%	0,41%	851	390	485			
	CF 1	356	255	-	674	2,64%	0,00%	4,96%	674	319	419			
	Total Griya	-	-	-	262	0,00%	0,00%	3,05%	262	262	262			
	Oto	356	255	-	412	7,82%	0,00%	8,23%	412	57	157			
	CF 2	105	110	-	177	0,06%	0,00%	0,09%	177	72	67			
	Mitraguna & Others	105	110	-	177	0,06%	0,00%	0,09%	177	72	67			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	366	66	2.312	0,30%	0,02%	0,88%	2.246	1.670	1.946	0,11%	87,11%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	146	0,04%	0,07%	0,07%	(1)	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Mitraguna & Others	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,06%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	8.884	8.884	5.080	0	(1.757)	-16,51%	8.739	6007,98%	4.064	218,59%	4.820
2	Tabungan	93.148	114.005	112.810	112.701	2.110	(109)	(1.304)	-1,14%	19.553	20,99%	106.141	106,18%	6.560
3	Deposito	25.397	122.050	122.359	122.351	(192)	(8)	302	0,25%	96.954	381,75%	26.151	467,86%	96.200
	Total	118.690	246.696	244.053	243.937	6.998	(116)	(2.759)	-1,12%	125.246	105,52%	136.357	178,90%	107.580
	CASA	93.293	124.646	121.694	121.585	7.190	(109)	(3.061)	-2,46%	28.292	30,33%	110.205	110,33%	11.380
	(%) CASA	78,60%	50,53%	49,86%	49,84%									
	FDR	96,89%	55,72%	56,16%	56,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.776	1.779	1.779		0	2	0,13%	961	117,59%	-	0,00%	1.779
2	Giro ISE	33	60	60	60		0	0	0,00%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.717	1.719	1.719		0	2	0,14%	935	119,19%		0,00%	1.719
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	82	82	82		0	0	0,00%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.624	34.285	125	280	155	-37	-339	4.515	619	33.477	102,42%	809
	KUR	28.200	32.668	32.343	125	280	155	-59	-325	4.143	605	31.727	101,94%	617
	Non KUR	1.570	1.956	1.942	-	-	0	23	-14	372	14	1.750	110,98%	192
3	PWG	4.527	9.694	9.717	367	116	-251	-227	23	5.190	93	10.876	89,35%	(1.159)
	Cilem	4.527	9.694	9.717	367	116	-251	-227	23	5.190	93	10.876	89,34%	(1.159)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	93.057	718	588	-130	933	-79	12.357	667	93.313	99,73%	(256)
	CF 1	1.386	7.900	8.462	198	588	390	535	562	7.076	26	2.892	292,57%	5.570
	Total Griya	404	3.752	3.750	-	-	0	0	-2	3.346	2	784	478,35%	2.966
	• Total Non Program	404	3.752	3.750	-	-	0	-9	-2	3.346	2	784	478,35%	2.966
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.712	198	588	390	535	564	3.731	24	2.108	223,50%	2.604
	CF 2	79.315	85.237	84.595	520	-	-520	398	-641	5.280	641	90.421	93,56%	(5.826)
	Mitraguna & Others	60.800	65.858	65.317	520	-	-520	437	-542	4.517	542	70.877	92,15%	(5.561)
	Pensiun	18.515	19.378	19.279	-	-	0	-39	-100	764	100	19.543	98,65%	(265)
	Total Pembiayaan	114.997	137.454	137.060	1.210	984	-226	670	-395	22.063	1.379	137.665	99,56%	(606)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	103	349	1.302	0,72%	1,01%	3,80%	952	1.088	1.199			
	KUR	129	103	349	1.190	0,46%	1,07%	3,68%	841	1.061	1.087			
	Non KUR	85	-	-	112	5,40%	0,00%	5,74%	112	27	112			
3	PWG	-	-	-	189	0,00%	0,00%	1,94%	189	189	189			
	Cilem	-	-	-	189	0,00%	0,00%	1,94%	189	189	189			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	2.967	0,00%	0,50%	3,19%	2.501	2.964	1.828			
	CF 1	-	177	177	333	0,00%	2,24%	3,93%	155	333	156			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	333	0,00%	4,27%	7,06%	155	333	156			
	CF 2	3	962	289	2.635	0,00%	0,34%	3,11%	2.345	2.631	1.672			
	Mitraguna & Others	3	962	289	2.027	0,01%	0,44%	3,10%	1.738	2.024	1.065			
	Pensiun	-	-	-	607	0,00%	0,00%	3,15%	607	607	607			
	Total Pembiayaan	217	1.242	816	4.458	0,19%	0,59%	3,25%	3.642	4.241	3.216	0,06%	98,01%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	119	118	7	0,71%	0,34%	0,02%	(112)	(205)	(113)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	113	112	-	12,12%	5,70%	0,00%	(112)	(190)	(113)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.759	2.754	2.754	3,10%	2,96%	2,96%	(0)	251	(5)			
	CF 1	-	23	23	23	0,00%	0,30%	0,28%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	2.735	2.731	2.731	3,16%	3,20%	3,23%	(0)	227	(5)			
	Mitraguna & Others	2.503	2.521	2.517	2.517	4,12%	3,82%	3,85%	(0)	13	(5)			
	Pensiun	-	214	214	214	0,00%	0,16%	1,11%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.761	2,36%	2,09%	2,01%	(112)	46	(117)	0,10%	95,16%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	1.817	1.823	386	6	(47)	-2,52%	(1.633)	-47,26%	15.621	11,67%	(13.798)
2	Tabungan	145.385	150.842	150.883	150.373	1.827	(511)	(469)	-0,31%	4.987	3,43%	164.624	91,34%	(14.251)
3	Deposito	14.811	12.606	12.452	12.452	(141)	0	(154)	-1,22%	(2.359)	-15,93%	15.935	78,14%	(3.483)
	Total	163.652	165.317	165.152	164.647	2.072	(505)	(570)	-0,41%	995	0,61%	196.180	83,93%	(31.532)
	CASA	148.841	152.712	152.700	152.195	2.214	(505)	(516)	-0,34%	3.354	2,25%	180.244	84,44%	(28.049)
	(%) CASA	90,95%	92,37%	92,46%	92,44%									
	FDR	119,93%	128,22%	128,29%	128,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.992	2.838	2.519		(319)	(473)	-15,81%	(15)	-0,58%	-	0,00%	2.519
2	Giro ISE	1.520	903	786	801		15	(103)	-11,38%	(719)	-47,31%		0,00%	801
3	Tabungan ISE	1.014	2.088	2.052	1.718		(334)	(370)	-17,72%	704	69,43%		0,00%	1.718
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	291	294	294		0	3	1,03%	19	6,91%		0,00%	294

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	37.409	70	600	530	1.224	197	1.485	403	39.840	93,90%	(2.431)
	KUR	33.748	34.096	34.297	70	600	530	770	201	549	399	37.473	91,52%	(3.176)
	Non KUR	2.176	3.116	3.112	-	-	0	454	-5	935	5	2.367	131,48%	745
3	PWG	12.551	23.986	24.813	1.710	1.889	178	978	827	12.263	1.062	24.637	100,71%	176
	Cilem	6.245	13.402	13.277	1.179	88	-1.091	994	-125	7.031	213	15.931	83,34%	(2.654)
	Gadai	6.305	10.585	11.537	531	1.800	1.269	-16	952	5.232	848	8.706	132,51%	2.830
4	CFG	143.228	146.529	145.407	235	42	-193	61	-1.123	2.179	1.165	159.883	90,95%	(14.476)
	CF 1	29.589	26.539	26.491	-	-	0	-13	-47	-3.098	47	34.388	77,04%	(7.897)
	Total Griya	26.165	23.673	23.645	-	-	0	0	-29	-2.520	29	29.764	79,44%	(6.120)
	• Total Non Program	3.355	2.439	2.435	-	-	0	-56	-4	-921	4	4.239	57,43%	(1.805)
	• Program	22.810	21.235	21.210	-	-	0	-156	-25	-1.600	25	25.525	83,10%	(4.315)
	Oto	3.424	2.865	2.846	-	-	0	-13	-19	-577	19	4.624	61,56%	(1.777)
	CF 2	113.639	119.991	118.915	235	42	-193	73	-1.075	5.277	1.117	125.494	94,76%	(6.579)
	Mitraguna & Others	94.023	97.309	96.400	235	42	-193	156	-908	2.377	950	104.779	92,00%	(8.378)
	Pensiun	19.615	22.682	22.515	-	-	0	-83	-167	2.899	167	20.716	108,69%	1.799
	Total Pembiayaan	196.270	211.968	211.869	2.015	2.531	515	2.246	-99	15.599	2.630	228.928	92,55%	(17.058)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	96	91	1.294	1,77%	0,24%	3,46%	1.203	659	1.198			
	KUR	580	96	91	1.294	1,72%	0,27%	3,77%	1.203	714	1.198			
	Non KUR	55	-	-	-	2,54%	0,00%	0,00%	-	(55)	-			
3	PWG	-	-	-	963	0,00%	0,00%	3,88%	963	963	963			
	Cilem	-	-	-	651	0,00%	0,00%	4,90%	651	651	651			
	Gadai	-	-	-	312	0,00%	0,00%	2,71%	312	312	312			
4	CFG	3.895	4.268	3.612	4.145	2,72%	2,46%	2,85%	533	250	(123)			
	CF 1	3.671	3.535	2.934	3.229	12,41%	11,06%	12,19%	295	(442)	(305)			
	Total Griya	3.671	3.535	2.934	3.135	14,03%	12,39%	13,26%	201	(536)	(400)			
	Oto	-	-	-	94	0,00%	0,00%	3,32%	94	94	94			
	CF 2	224	733	678	915	0,20%	0,56%	0,77%	237	691	182			
	Mitraguna & Others	224	733	678	782	0,24%	0,70%	0,81%	104	558	49			
	Pensiun	-	-	-	133	0,00%	0,00%	0,59%	133	133	133			
	Total Pembiayaan	4.530	4.364	3.703	6.402	2,31%	1,75%	3,02%	2.699	1.872	2.038	3,66%	-21,12%	0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,61%	97,61%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	204	199	199	0,93%	0,54%	0,53%	-	(135)	(4)			
	KUR	146	148	145	145	0,43%	0,43%	0,42%	-	(1)	(3)			
	Non KUR	188	56	54	54	8,65%	1,74%	1,74%	-	(134)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.419	3.402	3.283	2,51%	2,32%	2,26%	(119)	(307)	(136)			
	CF 1	3.133	3.178	3.018	2.899	10,59%	11,37%	10,94%	(119)	(234)	(280)			
	Total Griya	3.118	3.178	3.018	2.899	11,91%	12,75%	12,26%	(119)	(219)	(280)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	241	384	384	0,40%	0,32%	0,32%	-	(73)	143			
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,28%	-	46	143			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.762	7.740	7.621	4,11%	3,65%	3,60%	(119)	(445)	(141)	3,62%	-0,76%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	529	522	(431)	(7)	75	16,89%	(18)	-3,42%	13.456	3,88%	(12.935)
2	Tabungan	125.992	133.746	131.924	131.911	3	(13)	(1.835)	-1,37%	5.919	4,70%	146.385	90,11%	(14.475)
3	Deposito	49.100	48.466	46.706	46.707	1.128	0	(1.760)	-3,63%	(2.393)	-4,87%	50.288	92,88%	(3.581)
	Total	175.632	182.658	179.159	179.139	701	(20)	(3.519)	-1,93%	3.507	2,00%	210.129	85,25%	(30.990)
	CASA	126.532	134.192	132.453	132.432	(428)	(20)	(1.760)	-1,31%	5.901	4,66%	159.842	82,85%	(27.409)
	(%) CASA	72,04%	73,47%	73,93%	73,93%									
	FDR	182,36%	176,18%	178,65%	178,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.695	1.612	1.633		21	(62)	-3,65%	381	30,41%	-	0,00%	1.633
2	Giro ISE	222	144	135	113		(23)	(31)	-21,86%	(109)	-49,27%		0,00%	113
3	Tabungan ISE	1.030	1.551	1.476	1.521		44	(30)	-1,96%	490	47,56%		0,00%	1.521
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	222	222		0	1	0,45%	27	13,85%		0,00%	222

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.401	-	-	0	-316	0	-277	(0)	17.854	80,66%	(3.453)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.401	-	-	0	-316	0	-277	(0)	16.471	87,43%	(2.070)
	• Local Champion	14.678	14.401	14.401	-	-	0	-316	0	-277	(0)	15.528	92,74%	(1.127)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.434	-	-	0	90	-289	-839	289	38.153	87,63%	(4.719)
	KUR	31.590	31.015	30.745	-	-	0	38	-269	-845	269	35.282	87,14%	(4.536)
	Non KUR	2.684	2.709	2.689	-	-	0	52	-20	6	20	2.872	93,65%	(182)
3	PWG	22.430	34.472	34.572	2.890	1.165	-1.724	1.427	100	12.142	1.065	34.960	98,89%	(388)
	Cilem	9.274	14.615	14.653	790	165	-625	216	37	5.378	127	18.979	77,20%	(4.327)
	Gadai	13.156	19.856	19.919	2.100	1.000	-1.099	1.211	63	6.763	937	15.981	124,65%	3.939
4	CFG	248.904	239.210	237.657	349	194	-155	-240	-1.553	-11.247	1.747	271.752	87,45%	(34.095)
	CF 1	66.307	61.912	61.722	149	-	-149	40	-190	-4.585	190	75.221	82,05%	(13.499)
	Total Griya	63.771	58.025	57.853	-	-	0	0	-172	-5.918	172	71.325	81,11%	(13.472)
	• Total Non Program	13.172	11.709	11.603	-	-	0	-143	-107	-1.569	107	14.703	78,91%	(3.100)
	• Program	50.599	46.315	46.251	-	-	0	-522	-65	-4.348	65	56.622	81,68%	(10.371)
	Oto	2.536	3.887	3.869	149	-	-149	40	-18	1.333	18	3.896	99,31%	(27)
	CF 2	182.596	177.298	175.935	200	194	-6	-280	-1.364	-6.662	1.558	196.531	89,52%	(20.597)
	Mitraguna & Others	145.742	143.741	142.623	90	44	-46	-121	-1.119	-3.119	1.163	158.383	90,05%	(15.761)
	Pensiun	36.854	33.557	33.312	110	150	40	-159	-245	-3.543	395	38.148	87,32%	(4.836)
	Total Pembiayaan	320.285	321.806	320.064	3.239	1.359	-1.880	961	-1.742	-221	3.101	362.719	88,24%	(42.655)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	691	0,00%	0,00%	4,80%	691	691	691			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	691	0,00%	0,00%	4,80%	691	691	691			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	970	0,46%	1,62%	2,90%	423	812	439			
	KUR	138	436	452	765	0,44%	1,46%	2,49%	313	626	329			
	Non KUR	20	95	96	206	0,75%	3,55%	7,64%	109	185	111			
3	PWG	-	-	-	441	0,00%	0,00%	1,28%	441	441	441			
	Cilem	-	-	-	240	0,00%	0,00%	1,64%	240	240	240			
	Gadai	-	-	-	201	0,00%	0,00%	1,01%	201	201	201			
4	CFG	7.829	9.486	9.999	13.614	3,15%	4,18%	5,73%	3.615	5.785	4.128			
	CF 1	6.309	7.631	7.665	8.370	9,51%	12,38%	13,56%	705	2.061	739			
	Total Griya	6.204	7.631	7.665	7.706	9,73%	13,21%	13,32%	41	1.502	75			
	Oto	105	-	-	664	4,15%	0,00%	17,17%	664	559	664			
	CF 2	1.520	1.854	2.334	5.243	0,83%	1,32%	2,98%	2.910	3.723	3.389			
	Mitraguna & Others	1.215	1.065	1.695	4.125	0,83%	1,18%	2,89%	2.429	2.909	3.060			
	Pensiun	305	790	638	1.119	0,83%	1,90%	3,36%	481	814	329			
	Total Pembiayaan	7.988	10.017	10.547	15.716	2,49%	3,28%	4,91%	5.169	7.729	5.700	0,62%	87,45%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	251	0,50%	0,62%	0,75%	43	81	10			
	KUR	12	218	193	244	0,04%	0,62%	0,79%	51	232	26			
	Non KUR	158	23	15	7	5,88%	0,55%	0,26%	(8)	(151)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.107	6.098	5.968	2,65%	2,55%	2,51%	(131)	(630)	(139)			
	CF 1	4.154	5.019	4.894	4.763	6,26%	7,90%	7,72%	(131)	609	(256)			
	Total Griya	4.071	4.937	4.811	4.681	6,38%	8,29%	8,09%	(131)	609	(256)			
	Oto	82	82	82	82	3,25%	2,12%	2,13%	-	-	-			
	CF 2	2.444	1.088	1.205	1.205	1,34%	0,68%	0,68%	-	(1.239)	117			
	Mitraguna & Others	1.967	1.088	1.059	1.059	1,35%	0,74%	0,74%	-	(908)	(29)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	6.482	2,20%	2,04%	2,03%	(88)	(549)	(129)	0,30%	85,17%	-1,7%

Asset & Contribution Margin

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

PHR & Payroll

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