

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.349.859	1.326.463	79.856	(23.396)	(184.816)	-12,23%	215.401	19,39%	1.359.521	97,57%	(33.058)
2	Tabungan	4.778.169	5.117.615	5.278.903	5.322.544	111.728	43.642	204.929	4,00%	544.375	11,39%	5.138.860	103,57%	183.684
3	Deposito	1.667.902	1.697.645	1.636.211	1.635.402	(31.178)	(809)	(62.244)	-3,67%	(32.500)	-1,95%	1.690.130	96,76%	(54.729)
Total		7.557.133	8.326.539	8.264.972	8.284.409	160.406	19.437	(42.130)	-0,51%	727.276	9,62%	8.188.511	101,17%	95.898
CASA		5.889.231	6.628.894	6.628.894	6.649.007	191.584	20.246	20.114	0,30%	759.777	12,90%	6.498.380	102,32%	150.627
(% CASA		77,93%	79,61%	80,20%	80,26%									
FDR		79,28%	78,62%	79,65%	79,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	367.210	368.999		1.789	24.427	7,09%	64.621	21,23%	392.287	94,06%	(23.288)
2	Giro ISE	93.275	83.083	86.231	87.882		1.652	4.800	5,78%	(5.392)	-5,78%	146.711	59,90%	(58.829)
3	Tabungan ISE	174.173	207.373	226.821	227.007		186	19.634	9,47%	52.834	30,33%	186.170	121,94%	40.837
4	Deposito ISE	36.929	54.116	54.158	54.109		(49)	(7)	-0,01%	17.180	46,52%	59.406	91,08%	(5.297)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	788.385	5.240	2.302	-2.938	-22.040	-6.240	-36.223	8.542	886.402	88,94%	(98.017)
	Linkage	583.855	548.341	543.293	-	-	-	-4.965	-5.048	-40.562	5.048	610.555	88,98%	(67.261)
	Non-Linkage	240.753	246.284	245.092	5.240	2.302	-2.938	-17.075	-1.192	4.339	3.494	275.847	88,85%	(30.756)
	• Local Champion	177.655	176.981	178.391	1.890	2.050	160	-18.124	1.411	738	639	188.154	94,81%	(9.761)
	• Value Chain	63.098	69.302	66.699	3.350	252	(3.098)	1.049	-2.603	3.601	2.855	87.693	76,06%	(20.994)
2	MBG	1.025.144	1.050.210	1.052.797	29.016	36.807	7.791	4.277	2.588	27.653	34.219	1.127.564	93,37%	(74.767)
	KUR	965.396	990.622	994.222	28.261	35.947	7.686	4.147	3.600	28.826	32.347	1.062.689	93,56%	(68.467)
	Non KUR	59.748	59.587	58.575	755	860	105	130	-1.012	-1.173	1.872	64.875	90,29%	(6.300)
3	PWG	255.819	508.340	536.861	109.011	84.613	-24.398	31.058	28.521	281.042	56.092	563.574	95,26%	(26.713)
	Cilem	149.863	346.578	364.828	36.545	38.780	2.234	16.151	18.250	214.965	20.529	399.246	91,38%	(34.418)
	Gadai	105.956	161.762	172.033	72.466	45.834	-26.632	14.906	10.271	66.077	35.563	164.327	104,69%	7.706
4	CFG	3.885.901	4.193.178	4.205.309	93.758	100.183	6.424	38.816	12.131	319.407	88.052	4.332.277	97,07%	(126.968)
	CF 1	838.535	901.570	898.868	16.243	15.297	-946	2.382	-2.702	60.333	17.999	913.053	98,45%	(14.185)
	Total Griya	595.912	605.944	601.307	7.154	4.494	-2.660	0	-4.638	5.394	9.132	633.024	94,99%	(31.717)
	• Total Non Program	435.065	456.344	452.818	6.676	4.336	-2.340	4.223	-3.525	17.753	7.862	451.458	100,30%	1.360
	• Program	160.848	149.601	148.489	478	158	-321	-929	-1.112	-12.359	1.270	181.566	81,78%	(33.077)
	Oto	242.622	295.625	297.561	9.089	10.803	1.714	2.382	1.936	54.938	8.867	280.029	106,26%	17.532
	CF 2	3.047.367	3.291.608	3.306.441	77.515	84.886	7.371	36.434	14.833	259.075	70.053	3.419.224	96,70%	(112.783)
	Mitraguna & Others	2.497.673	2.730.485	2.747.367	70.738	76.186	5.448	33.809	16.881	249.694	59.305	2.835.118	96,90%	(87.752)
	Pensiun	549.694	561.123	559.075	6.778	8.700	1.922	2.625	-2.048	9.381	10.748	584.105	95,71%	(25.031)
Total Pembiayaan		5.991.472	6.546.353	6.583.352	237.025	223.905	-13.121	52.110	36.999	591.880	186.905	6.909.817	95,28%	(326.465)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	15.871	0,16%	0,02%	2,01%	15.683	14.580	15.621			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	15.221	0,54%	0,08%	6,21%	15.033	13.930	14.971			
	Value Chain	-	-	-	650	0,00%	0,00%	0,36%	650	650	650			
2	MBG	11.476	19.520	19.520	49.951	1,12%	1,86%	4,74%	30.431	38.475	30.431			
	KUR	9.838	16.517	16.517	43.233	1,02%	1,67%	4,35%	26.717	33.395	26.717			
	Non KUR	1.638	3.003	3.003	6.718	2,74%	5,04%	11,47%	3.715	5.080	3.715			
3	PWG	124	-	-	18.402	0,05%	0,00%	3,43%	18.402	18.278	18.402			
	Cilem	118	-	-	15.638	0,08%	0,00%	4,29%	15.638	15.520	15.638			
	Gadai	7	-	-	2.764	0,01%	0,00%	1,61%	2.764	2.758	2.764			
4	CFG	59.411	71.220	72.096	109.971	1,53%	1,72%	2,62%	37.875	50.559	38.751			
	CF 1	35.165	42.144	39.232	61.138	4,19%	4,35%	6,80%	21.906	25.973	18.994			
	Total Griya	29.490	31.633	30.424	43.670	4,95%	5,02%	7,26%	13.246	14.180	12.037			
	Oto	5.675	10.511	8.808	17.468	2,34%	2,98%	5,87%	8.660	11.793	6.957			
	CF 2	24.246	29.076	32.864	48.832	0,80%	1,00%	1,48%	15.969	24.586	19.757			
	Mitraguna & Others	22.605	26.760	29.933	44.278	0,91%	1,10%	1,61%	14.346	21.673	17.518			
	Pensiun	1.642	2.316	2.931	4.554	0,30%	0,52%	0,81%	1.623	2.913	2.239			
Total Pembiayaan		72.302	90.990	91.804	194.195	1,21%	1,40%	2,95%	102.391	121.893	103.205	1,25%	57,70%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.204	0,21%	0,15%	0,15%	27	(517)	82			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.204	0,72%	0,48%	0,49%	27	(517)	82			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	24.445	1,84%	2,14%	2,32%	1.920	5.569	2.697			
	KUR	14.751	16.970	17.487	19.317	1,53%	1,77%	1,94%	1.830	4.566	2.347			
	Non KUR	4.126	4.778	5.039	5.128	6,91%	8,46%	8,76%	89	1.003	350			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	70.849	1,31%	1,74%	1,68%	(2.220)	20.137	(1.535)			
	CF 1	15.203	26.269	26.509	27.434	1,81%	2,94%	3,05%	926	12.231	1.165			
	Total Griya	12.941	22.853	22.897	23.686	2,17%	3,78%	3,94%	788	10.745	833			
	Oto	2.262	3.416	3.611	3.748	0,93%	1,22%	1,26%	137	1.487	332			
	CF 2	35.510	46.115	46.561	43.415	1,17%	1,41%	1,31%	(3.146)	7.905	(2.700)			
	Mitraguna & Others	25.071	43.079	43.527	42.368	1,00%	1,59%	1,54%	(1.160)	17.297	(7.711)			
	Pensiun	10.439	3.036	3.034	1.047	0,17%	0,05%	0,19%	(1.986)	(9.392)	(1.989)			
Total Pembiayaan		71.311	95.261	96.779	96.505	1,19%	1,48%	1,47%	(274)	25.194	1.244	1,14%	22,25%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7.368.354	7.559.654	8.193.145	824.791	
2	Contribution Margin	241.520	342.067	258.273	16.753	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,31	3,33	0,02	0,35
CIF Payroll	34.088	37.485	37.599	114	3.511

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.347	14.733	(1.199)	386	366	2,55%	5.756	64,12%	19.787	74,46%	(5.054)
2	Tabungan	318.561	346.534	333.156	338.985	10.467	5.829	(7.548)	-2,18%	20.424	6,41%	337.516	100,44%	1.470
3	Deposito	104.995	107.552	106.137	106.137	1.995	0	(1.416)	-1,32%	1.142	1,09%	105.614	100,50%	523
	Total	432.533	468.453	453.640	459.855	11.262	6.215	(8.598)	-1,84%	27.322	6,32%	462.917	99,34%	(3.061)
	CASA	327.538	360.901	347.503	353.719	9.268	6.215	(7.182)	-1,99%	26.180	7,99%	357.303	99,00%	(3.584)
	(%) CASA	75,73%	77,04%	76,60%	76,92%									
	FDR	79,97%	80,19%	82,77%	81,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	13.580	14.444	14.448		3	867	6,39%	4.142	40,19%	-	0,00%	14.448
2	Giro ISE	2.678	2.101	2.133	2.134		0	32	1,54%	(544)	-20,33%		0,00%	2.134
3	Tabungan ISE	7.628	8.479	9.311	9.314		3	835	9,84%	1.686	22,10%		0,00%	9.314
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	171	172	172		0	1	0,58%	6	3,61%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.816	990	-	-990	877	-117	-3.360	117	29.456	67,27%	(9.640)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.816	990	-	-990	877	-117	-3.360	117	26.660	74,33%	(6.844)
	• Local Champion	13.476	11.872	11.773	990	-	-990	894	-99	-1.703	99	14.575	80,77%	(2.802)
	• Value Chain	9.700	8.061	8.043	-	-	-	-18	-18	-1.657	18	12.085	66,55%	(4.042)
2	MBG	32.111	33.287	33.472	300	1.110	810	-907	185	1.361	925	36.590	91,48%	(3.118)
	KUR	29.277	30.780	31.115	300	1.110	810	-777	336	1.838	774	33.660	92,44%	(2.545)
	Non KUR	2.834	2.508	2.357	-	-	0	-130	-151	-477	151	2.930	80,43%	(574)
3	PWG	33.786	47.138	48.588	9.199	6.890	-2.309	1.845	1.450	14.802	5.441	39.995	121,48%	8.593
	Cilem	19.457	28.926	29.142	1.585	2.003	418	-672	216	9.686	1.787	22.115	131,78%	7.027
	Gadai	14.329	18.212	19.445	7.614	4.887	-2.727	2.518	1.234	5.116	3.654	17.880	108,75%	1.565
4	CFG	256.811	275.303	273.612	8.462	6.533	-1.929	5.079	-1.691	16.800	8.224	270.459	101,17%	3.152
	CF 1	12.729	15.086	14.909	78	158	80	-469	-177	2.180	334	14.355	103,86%	554
	Total Griya	2.031	4.113	4.238	-	158	158	0	125	2.207	33	2.449	173,08%	1.789
	• Total Non Program	2.031	4.113	4.081	-	-	0	-30	-33	2.049	33	2.449	166,64%	1.632
	• Program	-	-	158	-	158	158	0	158	158	-	0	0,00%	158
	Oto	10.697	10.973	10.671	78	-	-78	-469	-302	-27	302	11.907	89,62%	(1.236)
	CF 2	244.083	260.217	258.703	8.384	6.375	-2.009	5.548	-1.515	14.620	7.889	256.104	101,01%	2.599
	Mitraguna & Others	223.458	237.231	235.394	8.384	5.861	-2.523	5.341	-1.836	11.936	7.697	234.367	100,44%	1.027
	Pensiun	20.624	22.986	23.308	-	514	514	207	322	2.684	192	21.737	107,23%	1.571
	Total Pembiayaan	345.884	375.661	375.487	18.951	14.533	-4.417	6.894	-174	29.603	14.707	376.500	99,73%	(1.013)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	20	1.461	0,00%	0,10%	7,37%	1.441	1.461	1.441			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	1.461	0,00%	0,10%	7,37%	1.441	1.461	1.441			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	940	887	1.908	0,71%	2,66%	5,70%	1.021	1.678	968			
	KUR	230	858	808	1.614	0,78%	2,62%	5,19%	806	1.384	756			
	Non KUR	-	82	79	294	0,00%	3,15%	12,48%	215	294	212			
3	PWG	-	-	-	1.649	0,00%	0,00%	3,39%	1.649	1.649	1.649			
	Cilem	-	-	-	1.328	0,00%	0,00%	4,56%	1.328	1.328	1.328			
	Gadai	-	-	-	321	0,00%	0,00%	1,65%	321	321	321			
4	CFG	1.832	1.119	1.731	2.729	0,71%	0,63%	1,00%	999	898	1.611			
	CF 1	169	580	232	621	1,33%	1,54%	4,16%	389	451	41			
	Total Griya	33	19	18	-	1,62%	0,43%	0,00%	(18)	(33)	(19)			
	Oto	136	561	214	621	1,28%	1,95%	5,82%	407	484	60			
	CF 2	1.662	539	1.499	2.109	0,68%	0,58%	0,82%	610	446	1.570			
	Mitraguna & Others	1.662	539	1.274	1.737	0,74%	0,54%	0,74%	464	75	1.199			
	Pensiun	-	-	225	371	0,00%	0,98%	1,59%	146	371	371			
	Total Pembiayaan	2.061	2.078	2.637	7.747	0,60%	0,70%	2,06%	5.110	5.686	5.669	0,45%	78,40%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	73	98	164	283	0,23%	0,49%	0,85%	120	211	185			
	KUR	73	98	164	283	0,25%	0,53%	0,91%	120	211	185			
	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	868	3.527	3.519	3.664	0,34%	1,28%	1,34%	144	2.796	137			
	CF 1	-	132	132	284	0,00%	0,87%	1,91%	152	284	152			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	284	0,00%	1,20%	2,67%	152	284	152			
	CF 2	868	3.395	3.387	3.379	0,36%	1,30%	1,31%	(8)	2.511	(16)			
	Mitraguna & Others	868	3.395	3.387	3.379	0,39%	1,43%	1,44%	(8)	2.511	(16)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.625	3.683	3.947	0,27%	0,98%	1,05%	264	3.006	322	0,41%	61,10%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	432.156	432.533	457.190	25.034	
2	Contribution Margin	18.433	25.135	18.156	(277)	1,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,58	3,82	3,81	(0,00)	0,24
CIF Payroll	1.493	1.658	1.761	103	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	3.060	3.418	194	358	819	31,52%	1.932	129,97%	7.205	47,44%	(3.787)
2	Tabungan	231.208	242.522	251.383	250.824	(1.686)	(559)	8.302	3,42%	19.615	8,48%	247.199	101,47%	3.625
3	Deposito	90.995	78.066	77.460	77.610	(2.338)	151	(456)	-0,58%	(13.384)	-14,71%	91.717	84,62%	(14.107)
	Total	323.689	323.187	331.902	331.852	(3.830)	(51)	8.665	2,68%	8.163	2,52%	346.121	95,88%	(14.269)
	CASA	232.695	245.121	254.443	254.241	(1.492)	(201)	9.121	3,72%	21.547	9,26%	254.404	99,94%	(162)
	(%) CASA	71,89%	75,84%	76,66%	76,61%									
	FDR	38,52%	41,23%	40,81%	40,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	8.991	9.027		36	226	2,57%	1.265	16,30%	-	0,00%	9.027
2	Giro ISE	590	627	767	842		75	216	34,37%	252	42,68%	-	0,00%	842
3	Tabungan ISE	7.171	8.174	8.223	8.184		(39)	10	0,13%	1.013	14,13%	-	0,00%	8.184
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.456	29.840	200	1.300	1.100	-684	385	-6.525	915	42.239	70,65%	(12.399)
	KUR	33.975	26.721	26.874	-	1.000	1.000	-917	153	-7.102	847	39.632	67,81%	(12.758)
	Non KUR	2.390	2.735	2.967	200	300	100	233	232	577	68	2.607	113,80%	360
3	PWG	10.065	19.137	20.977	3.282	4.027	745	319	1.840	10.912	2.187	24.643	85,12%	(3.666)
	Cilem	6.212	12.813	13.857	702	1.670	967	45	1.043	7.645	626	15.999	86,61%	(2.142)
	Gadai	3.854	6.324	7.120	2.579	2.357	-222	273	796	3.267	1.561	8.645	82,37%	(1.524)
4	CFG	78.172	84.669	84.622	3.330	1.408	-1.923	1.321	-47	6.450	1.455	93.182	90,81%	(8.560)
	CF 1	15.674	21.094	21.500	1.518	948	-571	717	406	5.826	542	17.463	123,12%	4.037
	Total Griya	3.604	3.943	3.896	300	-	-300	0	-47	292	47	4.063	95,89%	(167)
	• Total Non Program	3.604	3.943	3.896	300	-	-300	263	-47	292	47	4.063	95,89%	(167)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.604	1.218	948	-271	717	453	5.534	495	13.400	131,37%	4.204
	CF 2	62.498	63.575	63.121	1.812	460	-1.352	604	-453	624	913	75.718	83,36%	(12.597)
	Mitraguna & Others	54.964	56.015	55.736	1.540	410	-1.130	511	-279	772	689	66.961	83,24%	(11.225)
	Pensiun	7.534	7.559	7.385	272	50	-222	93	-174	-149	224	8.757	84,33%	(1.372)
	Total Pembiayaan	124.679	133.262	135.439	6.812	6.734	-78	955	2.177	10.760	4.557	160.140	84,58%	(24.701)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.277	2.283	2.757	2,92%	7,75%	9,24%	475	1.695	480			
	KUR	1.062	2.074	2.082	2.177	3,13%	7,79%	8,10%	95	1.115	103			
	Non KUR	-	203	201	580	0,00%	7,34%	19,57%	380	580	377			
3	PWG	-	-	-	90	0,00%	0,00%	0,43%	90	90	90			
	Cilem	-	-	-	90	0,00%	0,00%	0,65%	90	90	90			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	113	586	554	1.061	0,14%	0,65%	1,25%	507	949	475			
	CF 1	113	304	272	294	0,72%	1,29%	1,37%	22	181	(10)			
	Total Griya	-	50	52	44	0,00%	1,31%	1,12%	(8)	44	(7)			
	Oto	113	254	220	250	0,93%	1,28%	1,42%	30	138	(4)			
	CF 2	-	282	282	768	0,00%	0,44%	1,22%	486	768	486			
	Mitraguna & Others	-	282	282	768	0,00%	0,50%	1,38%	486	768	486			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	2.863	2.837	3.909	1,00%	2,13%	2,89%	1.072	2.658	1.046	2,65%	8,16%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	846	886	1.012	1.562	2,33%	3,44%	5,23%	550	716	676			
	KUR	846	886	1.012	1.562	2,49%	3,79%	5,81%	550	716	676			
	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	588	411	408	408	0,75%	0,48%	0,48%	(0)	(180)	(2)			
	CF 1	-	17	15	15	0,00%	0,07%	0,07%	-	15	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	17	15	15	0,00%	0,09%	0,08%	-	15	(2)			
	CF 2	588	393	393	393	0,94%	0,62%	0,62%	(0)	(195)	0			
	Mitraguna & Others	588	293	293	293	1,07%	0,52%	0,53%	(0)	(295)	0			
	Pensiun	-	101	101	101	0,00%	0,08%	1,36%	-	101	-			
	Total Pembiayaan	1.434	1.297	1.420	1.970	1,15%	1,07%	1,45%	550	536	673	2,83%	-94,54%	1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	330.023	323.821	327.151	(2.872)	
2	Contribution Margin	9.143	13.391	10.911	1.768	-19,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,63	3,64	0,01	0,41
CIF Payroll	988	1.320	1.395	75	407

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	26.177	25.763	(604)	(414)	1.357	5,56%	1.872	7,84%	33.189	77,62%	(7.427)
2	Tabungan	197.564	211.820	212.720	213.678	2.002	958	1.858	0,88%	16.113	8,16%	210.576	101,47%	3.102
3	Deposito	16.291	19.000	17.391	17.391	(667)	0	(1.609)	-8,47%	1.099	6,75%	16.991	102,35%	399
	Total	237.746	255.226	256.288	256.831	731	544	1.605	0,63%	19.085	8,03%	260.756	98,49%	(3.925)
	CASA	221.455	236.226	238.897	239.440	1.398	544	3.214	1,36%	17.985	8,12%	243.765	98,23%	(4.325)
	(%) CASA	93,15%	92,56%	93,21%	93,23%									
	FDR	68,74%	65,90%	65,86%	65,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	41.978	43.144		1.166	3.387	8,52%	12.331	40,02%	-	0,00%	43.144
2	Giro ISE	20.367	22.839	24.702	24.973		270	2.134	9,34%	4.606	22,61%		0,00%	24.973
3	Tabungan ISE	10.446	16.918	17.276	18.171		896	1.253	7,41%	7.725	73,95%		0,00%	18.171
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	218	218	218		0	0	0,00%	23	11,79%		0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	837	-	-	0	-13	-13	-138	13	975	85,86%	(138)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	837	-	-	0	-13	-13	-138	13	975	85,86%	(138)
	• Local Champion	975	850	837	-	-	0	-13	-13	-138	13	975	85,86%	(138)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	44.580	900	650	-250	-473	-496	-5.602	1.146	52.121	85,53%	(7.542)
	KUR	46.016	41.192	40.749	900	650	-250	-393	-443	-5.267	1.093	47.702	85,42%	(6.953)
	Non KUR	4.166	3.884	3.830	-	-	0	-80	-53	-336	53	4.419	86,67%	(589)
3	PWG	5.806	13.609	13.679	2.660	1.621	-1.039	737	70	7.873	1.551	22.003	62,17%	(8.324)
	Cilem	4.026	10.304	10.259	1.353	601	-753	473	-46	6.232	646	15.084	68,01%	(4.825)
	Gadai	1.780	3.305	3.420	1.306	1.020	-286	265	116	1.640	905	6.919	49,43%	(3.499)
4	CFG	106.465	108.663	109.700	3.720	2.937	-783	116	1.038	3.235	1.899	117.355	93,48%	(7.655)
	CF 1	51.093	50.248	50.586	1.952	1.164	-788	310	338	-507	826	52.422	96,50%	(1.836)
	Total Griya	39.118	38.064	38.106	1.320	550	-770	0	42	-1.011	508	39.485	96,51%	(1.379)
	• Total Non Program	38.883	37.836	37.879	1.320	550	-770	854	43	-1.004	507	39.220	96,58%	(1.341)
	• Program	235	228	227	-	-	0	-1	-1	-7	1	265	85,79%	(38)
	Oto	11.975	12.184	12.480	632	614	-18	310	295	505	318	12.937	96,47%	(457)
	CF 2	55.372	58.414	59.114	1.768	1.773	5	-194	700	3.742	1.073	64.933	91,04%	(5.819)
	Mitraguna & Others	53.214	55.280	55.573	1.768	1.340	-428	-165	293	2.359	1.047	61.890	89,79%	(6.317)
	Pensiun	2.158	3.134	3.542	-	433	433	-30	407	1.383	26	3.043	116,37%	498
	Total Pembiayaan	163.429	168.198	168.796	7.279	5.208	-2.072	368	599	5.368	4.609	192.455	87,71%	(23.659)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.603	2.234	3.072	2,41%	4,96%	6,89%	837	1.864	468			
	KUR	992	1.735	1.476	2.050	2,15%	3,58%	5,03%	574	1.058	315			
	Non KUR	216	868	758	1.021	5,18%	19,52%	26,67%	263	806	154			
3	PWG	-	-	-	1.140	0,00%	0,00%	8,33%	1.140	1.140	1.140			
	Cilem	-	-	-	1.017	0,00%	0,00%	9,92%	1.017	1.017	1.017			
	Gadai	-	-	-	122	0,00%	0,00%	3,57%	122	122	122			
4	CFG	1.664	4.680	4.473	7.821	1,56%	4,12%	7,13%	3.348	6.157	3.142			
	CF 1	1.143	3.118	2.927	6.283	2,24%	5,82%	12,42%	3.356	5.140	3.165			
	Total Griya	959	3.039	2.602	5.774	2,45%	6,83%	15,15%	3.173	4.816	2.736			
	Oto	185	79	325	509	1,54%	2,67%	4,07%	183	324	430			
	CF 2	521	1.562	1.547	1.538	0,94%	2,65%	2,60%	(8)	1.018	(24)			
	Mitraguna & Others	521	1.562	1.547	1.538	0,98%	2,80%	2,77%	(8)	1.018	(24)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	7.283	6.708	12.032	1,76%	3,99%	7,13%	5.324	9.161	4.749	2,21%	69,06%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,90%	5,99%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,90%	5,99%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.491	1.648	1.995	1,16%	3,66%	4,48%	348	1.413	505			
	KUR	582	844	906	1.152	1,27%	2,20%	2,83%	246	569	308			
	Non KUR	-	646	742	843	0,00%	19,11%	22,02%	101	843	197			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.306	1.354	1.577	2,78%	1,25%	1,44%	223	(1.379)	271			
	CF 1	1.322	836	884	1.107	2,59%	1,76%	2,19%	223	(215)	271			
	Total Griya	1.322	744	792	1.015	3,38%	2,08%	2,66%	223	(306)	271			
	Oto	-	92	92	92	0,00%	0,75%	0,73%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.847	3.052	3.623	2,20%	1,81%	2,15%	571	33	776	2,97%	-38,37%	0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	233.412	237.820	254.568	21.156	
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,47	3,48	0,01	0,10
CIF Payroll	2.062	2.147	2.166	19	104

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	29.377	26.314	796	(3.063)	871	3,42%	4.187	18,92%	34.828	75,55%	(8.514)
2	Tabungan	184.167	200.287	204.847	206.423	7.746	1.576	6.136	3,06%	22.256	12,08%	204.994	100,70%	1.428
3	Deposito	54.206	49.892	45.056	45.006	(1.040)	(50)	(4.886)	-9,79%	(9.201)	-16,97%	54.721	82,25%	(9.715)
	Total	260.500	275.622	279.280	277.743	7.503	(1.537)	2.121	0,77%	17.242	6,62%	294.543	94,30%	(16.801)
	CASA	206.294	225.730	234.224	232.737	8.542	(1.487)	7.007	3,10%	26.443	12,82%	239.823	97,05%	(7.086)
	(%) CASA	79,19%	81,90%	83,87%	83,80%									
	FDR	138,97%	147,36%	147,40%	148,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	6.395	8.749	8.520		(229)	2.125	33,24%	20	0,23%	-	0,00%	8.520
2	Giro ISE	2.572	861	2.046	2.031		(15)	1.170	135,81%	(541)	-21,04%		0,00%	2.031
3	Tabungan ISE	5.928	5.534	6.704	6.489		(214)	956	17,27%	561	9,46%		0,00%	6.489
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	157	158	158		0	1	0,64%	26	19,70%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	15.901	-	-	0	-753	-184	-5.787	184	28.342	56,10%	(12.441)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	15.901	-	-	0	-753	-184	-5.787	184	25.392	62,62%	(9.491)
	• Local Champion	15.491	11.950	11.765	-	-	0	-184	-184	-3.726	184	16.651	70,66%	(4.886)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	49.959	420	600	180	-1.155	-1.236	-6.332	1.836	57.659	86,65%	(7.699)
	KUR	53.330	48.684	47.534	420	600	180	-1.075	-1.150	-5.796	1.750	54.496	87,23%	(6.962)
	Non KUR	2.961	2.511	2.425	-	-	0	-80	-86	-536	86	3.163	76,68%	(737)
3	PWG	18.519	31.863	33.523	8.346	6.910	-1.437	2.832	1.661	15.005	5.249	33.191	101,00%	332
	Cilem	7.342	15.594	16.767	1.889	2.517	628	621	1.173	9.425	1.344	19.269	87,01%	(2.502)
	Gadai	11.177	16.269	16.757	6.457	4.393	-2.065	2.211	488	5.580	3.905	13.922	120,36%	2.835
4	CFG	265.530	307.027	312.272	8.271	9.501	1.230	5.515	5.245	46.742	4.255	293.965	106,23%	18.307
	CF 1	155.192	153.232	153.506	1.676	1.901	225	291	274	-1.685	1.627	174.164	88,14%	(20.658)
	Total Griya	146.765	138.976	137.706	1.130	-	-1.130	0	-1.270	-9.060	1.270	164.786	83,57%	(27.080)
	• Total Non Program	29.135	31.228	30.857	1.130	-	-1.130	450	-371	1.722	371	32.004	96,41%	(1.148)
	• Program	117.630	107.748	106.849	-	-	0	-1.065	-899	-10.781	899	132.782	80,47%	(25.933)
	Oto	8.426	14.256	15.801	546	1.901	1.355	291	1.544	7.374	357	9.378	168,48%	6.422
	CF 2	110.338	153.794	158.766	6.595	7.600	1.005	5.224	4.971	48.427	2.628	119.801	132,52%	38.965
	Mitraguna & Others	99.558	141.966	146.919	6.595	7.370	774	5.057	4.954	47.362	2.416	108.145	135,85%	38.775
	Pensiun	10.780	11.829	11.846	-	230	230	168	18	1.066	212	11.656	101,63%	190
	Total Pembiayaan	362.027	406.170	411.656	17.037	17.010	-27	6.439	5.486	49.628	11.524	413.157	99,64%	(1.501)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	337	0,00%	0,00%	2,12%	337	337	337			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	337	0,00%	0,00%	2,12%	337	337	337			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	1.894	2.060	4.079	1,39%	4,02%	8,16%	2.019	3.298	2.185			
	KUR	645	1.569	1.815	3.622	1,21%	3,73%	7,62%	1.807	2.977	2.053			
	Non KUR	137	325	245	457	4,62%	9,74%	18,85%	212	320	132			
3	PWG	-	-	-	539	0,00%	0,00%	1,61%	539	539	539			
	Cilem	-	-	-	539	0,00%	0,00%	3,21%	539	539	539			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.567	17.925	18.075	23.417	6,99%	5,89%	7,50%	5.342	4.849	5.492			
	CF 1	18.567	16.344	16.819	21.875	11,96%	10,98%	14,25%	5.056	3.308	5.531			
	Total Griya	18.403	16.099	16.440	21.066	12,54%	11,83%	15,30%	4.627	2.663	4.968			
	Oto	164	246	379	809	1,95%	2,66%	5,12%	429	645	563			
	CF 2	-	1.581	1.256	1.542	0,00%	0,82%	0,97%	286	1.542	(39)			
	Mitraguna & Others	-	1.399	1.072	1.358	0,00%	0,76%	0,92%	286	1.358	(41)			
	Pensiun	-	182	184	184	0,00%	1,56%	1,55%	-	184	2			
	Total Pembiayaan	19.349	19.819	20.135	28.371	5,34%	4,96%	6,89%	8.236	9.023	8.552	0,31%	95,44%	-6,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,11%	1,13%	-	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,11%	1,13%	-	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.515	1.802	2.210	2,77%	3,52%	4,42%	408	648	695			
	KUR	1.074	1.209	1.400	1.836	2,01%	2,87%	3,86%	437	762	627			
	Non KUR	488	306	402	374	16,47%	16,02%	15,42%	(28)	(114)	68			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.528	11.334	12.714	1,59%	3,69%	4,07%	1.380	8.498	1.185			
	CF 1	4.193	10.321	10.055	11.182	2,70%	6,56%	7,28%	1.126	6.989	860			
	Total Griya	4.144	10.272	10.006	11.133	2,82%	7,20%	8,08%	1.126	6.989	860			
	Oto	49	49	49	49	0,58%	0,34%	0,31%	-	-	-			
	CF 2	23	1.207	1.279	1.532	0,02%	0,83%	0,96%	253	1.509	325			
	Mitraguna & Others	23	1.207	1.279	1.532	0,02%	0,90%	1,04%	253	1.509	325			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.223	13.315	15.103	1,65%	3,28%	3,67%	1.788	9.146	1.880	0,67%	81,83%	-3,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	379.510	400.234	436.244	56.734	
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,07	3,08	0,01	0,31
CIF Payroll	1.430	1.442	1.472	30	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	72.309	61.682	(2.132)	(10.627)	16.206	35,64%	45.072	271,35%	26.400	233,64%	35.282
2	Tabungan	236.060	259.836	256.973	257.078	997	105	(2.759)	-1,06%	21.018	8,90%	255.646	100,56%	1.432
3	Deposito	132.723	131.768	135.441	135.472	92	31	3.703	2,81%	2.749	2,07%	133.615	101,39%	1.856
	Total	385.393	437.081	464.723	454.231	(1.042)	(10.491)	17.150	3,92%	68.839	17,86%	415.661	109,28%	38.570
	CASA	252.670	305.313	329.282	318.760	(1.134)	(10.522)	13.447	4,40%	66.090	26,16%	282.046	113,02%	36.714
	(%) CASA	65,56%	69,85%	70,86%	70,18%									
	FDR	115,76%	106,74%	100,24%	102,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	56.007	56.790	56.982	193	975	1,74%	15.440	37,17%	-	0,00%	56.982	
2	Giro ISE	8.627	7.158	7.618	8.053	435	896	12,51%	(574)	-6,65%		0,00%	8.053	
3	Tabungan ISE	5.900	12.647	12.927	12.734	(193)	87	0,69%	6.834	115,82%		0,00%	12.734	
4	Deposito ISE	27.015	36.202	36.244	36.195	(49)	(7)	-0,02%	9.180	33,98%		0,00%	36.195	
5	CIF ISE	181	208	210	210	0	2	0,96%	29	16,02%		0,00%	210	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	173.047	169.208	500	-	-500	-1.833	-3.838	-15.187	3.838	189.850	89,13%	(20.642)
	Linkage	161.832	152.493	151.185	-	-	-	-1.215	-1.307	-10.646	1.307	164.288	92,02%	(13.103)
	Non-Linkage	22.563	20.554	18.023	500	-	-500	-618	-2.531	-4.540	2.531	25.562	70,51%	(7.539)
	• Local Champion	13.053	14.147	13.852	-	-	0	182	-295	800	295	14.019	98,81%	(166)
	• Value Chain	9.510	6.407	4.170	500	-	(500)	-800	-2.236	-5.340	2.236	11.543	36,13%	(7.373)
2	MBG	15.807	19.999	20.506	460	1.100	640	273	507	4.699	593	20.959	97,84%	(453)
	KUR	15.684	19.482	19.795	460	900	440	279	313	4.110	587	20.693	95,66%	(898)
	Non KUR	123	517	712	-	200	200	-6	195	589	5	266	267,48%	446
3	PWG	19.902	31.366	32.743	8.236	5.180	-3.056	2.474	1.378	12.841	3.803	34.321	95,40%	(1.578)
	Cilem	10.166	17.192	18.556	1.992	2.745	753	952	1.365	8.391	1.380	20.372	91,09%	(1.816)
	Gadai	9.737	14.174	14.187	6.244	2.435	-3.809	1.523	13	4.450	2.422	13.949	101,71%	238
4	CFG	226.020	242.142	243.371	6.172	7.633	1.460	-561	1.229	17.351	6.404	249.319	97,61%	(5.948)
	CF 1	15.856	21.584	23.311	1.154	2.152	997	323	1.727	7.455	425	18.634	125,10%	4.678
	Total Griya	12.125	17.731	18.930	1.000	1.500	500	0	1.199	6.804	301	12.838	147,45%	6.091
	• Total Non Program	12.125	17.731	18.930	1.000	1.500	500	834	1.199	6.804	301	12.838	147,45%	6.091
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	4.382	154	652	497	323	528	651	123	5.795	75,60%	(1.414)
	CF 2	210.163	220.557	220.059	5.018	5.481	463	-884	-498	9.896	5.979	230.685	95,39%	(10.626)
	Mitraguna & Others	179.175	184.198	184.291	4.337	5.468	1.131	-1.298	93	5.116	5.375	197.798	93,17%	(13.507)
	Pensiun	30.988	36.360	35.769	681	13	-668	413	-591	4.780	604	32.888	108,76%	2.881
	Total Pembiayaan	446.124	466.553	465.828	15.368	13.913	-1.455	354	-725	19.705	14.638	494.449	94,21%	(28.620)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	129	0,00%	0,00%	0,08%	129	129	129			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	129	0,00%	0,00%	0,72%	129	129	129			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	262	254	602	2,64%	1,27%	2,94%	348	186	340			
	KUR	294	262	254	602	1,87%	1,31%	3,04%	348	308	340			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	801	0,00%	0,00%	2,45%	801	801	801			
	Cilem	-	-	-	799	0,00%	0,00%	4,31%	799	799	799			
	Gadai	-	-	-	2	0,00%	0,00%	0,01%	2	2	2			
4	CFG	3.141	3.045	2.689	5.351	1,39%	1,11%	2,20%	2.662	2.210	2.306			
	CF 1	52	42	41	305	0,33%	0,19%	1,31%	264	253	263			
	Total Griya	52	42	41	50	0,43%	0,23%	0,26%	9	(2)	8			
	Oto	-	-	-	255	0,00%	0,00%	5,82%	255	255	255			
	CF 2	3.089	3.002	2.648	5.046	1,47%	1,20%	2,29%	2.398	1.956	2.044			
	Mitraguna & Others	2.920	3.002	2.648	4.605	1,63%	1,44%	2,50%	1.958	1.686	1.603			
	Pensiun	170	-	-	440	0,55%	0,00%	1,23%	440	271	440			
	Total Pembiayaan	3.558	3.307	2.943	6.884	0,80%	0,63%	1,48%	3.940	3.326	3.577	0,34%	76,78%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	-	125	0,52%	0,00%	0,61%	125	42	125			
	KUR	83	-	-	125	0,53%	0,00%	0,63%	125	42	125			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.773	5.136	4.556	1,57%	2,12%	1,87%	(581)	997	(217)			
	CF 1	753	302	301	300	4,75%	1,39%	1,29%	(1)	(454)	(2)			
	Total Griya	312	302	301	300	2,57%	1,70%	1,58%	(1)	(12)	(2)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.471	4.836	4.256	1,33%	2,19%	1,93%	(580)	1.451	(215)			
	Mitraguna & Others	2.805	4.471	4.836	4.256	1,57%	2,63%	2,31%	(580)	1.451	(215)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.773	5.136	4.681	1,05%	1,10%	1,00%	(456)	5	(92)	1,06%	-5,82%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.207	453.809	476.460	42.253	
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,38	3,38	0,00	0,24
CIF Payroll	2.600	3.500	3.360	(140)	760

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	506.677	494.478	63.236	(12.199)	(197.297)	-28,52%	(134.492)	-21,38%	693.972	71,25%	(199.493)
2	Tabungan	522.123	534.304	517.680	607.278	3.787	89.598	72.974	13,66%	85.155	16,31%	551.051	110,20%	56.227
3	Deposito	264.012	243.573	232.788	232.815	(48.159)	27	(10.758)	-4,42%	(31.198)	-11,82%	264.501	88,02%	(31.686)
	Total	1.415.106	1.469.651	1.257.144	1.334.571	18.864	77.427	(135.080)	-9,19%	(80.536)	-5,69%	1.509.524	88,41%	(174.953)
	CASA	1.151.094	1.226.078	1.024.356	1.101.756	67.022	77.400	(124.322)	-10,14%	(49.338)	-4,29%	1.245.023	88,49%	(143.267)
	(%) CASA	81,34%	83,43%	81,48%	82,56%									
	FDR	55,59%	56,36%	66,16%	62,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	46.802	47.510		708	4.439	10,31%	7.901	19,95%	-	0,00%	47.510
2	Giro ISE	24.819	22.409	24.874	25.186		311	2.776	12,39%	366	1,48%		0,00%	25.186
3	Tabungan ISE	14.728	18.600	19.866	20.263		397	1.663	8,94%	5.535	37,58%		0,00%	20.263
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	170	172	172		0	2	1,18%	17	10,97%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	494.757	850	1.752	902	-21.604	-1.049	1.620	2.801	517.914	95,53%	(23.157)
	Linkage	388.874	365.922	362.515	-	-	-	-3.423	-3.407	-26.359	3.407	399.283	90,79%	(36.768)
	Non-Linkage	104.263	129.884	132.242	850	1.752	902	-18.181	2.358	27.979	(606)	118.632	111,47%	13.611
	• Local Champion	71.739	83.729	86.401	-	1.500	1.500	-18.650	2.672	14.663	(1.172)	75.832	113,94%	10.569
	• Value Chain	32.524	46.155	45.841	850	252	(598)	470	-314	13.317	566	42.800	107,11%	3.041
2	MBG	11.179	16.236	17.037	945	1.250	305	411	801	5.858	449	15.280	111,50%	1.757
	KUR	10.795	15.959	16.766	945	1.250	305	418	807	5.971	443	14.788	113,38%	1.979
	Non KUR	384	277	271	-	-	0	-6	-6	-114	6	493	54,94%	(222)
3	PWG	42.303	64.433	69.727	17.115	13.878	-3.237	1.867	5.294	27.425	8.584	61.895	112,65%	7.832
	Cilem	16.301	29.399	31.222	2.430	3.969	1.539	661	1.822	14.920	2.146	34.450	90,63%	(3.228)
	Gadai	26.001	35.034	38.506	14.685	9.909	-4.776	1.206	3.472	12.504	6.437	27.446	140,30%	11.060
4	CFG	239.992	251.812	250.148	7.651	4.998	-2.654	2.678	-1.664	10.156	6.662	266.504	93,86%	(16.357)
	CF 1	49.326	55.945	55.995	1.159	1.511	351	284	50	6.668	1.461	52.487	106,68%	3.508
	Total Griya	38.490	43.371	43.654	400	1.291	891	0	283	5.164	1.008	39.301	111,08%	4.353
	• Total Non Program	38.490	43.371	43.654	400	1.291	891	287	283	5.164	1.008	39.301	111,08%	4.353
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.341	759	219	-540	284	-234	1.504	453	13.186	93,59%	(845)
	CF 2	190.665	195.867	194.153	6.492	3.487	-3.005	2.394	-1.714	3.488	5.201	214.018	90,72%	(19.865)
	Mitraguna & Others	156.155	163.708	162.151	6.426	3.324	-3.102	2.610	-1.557	5.996	4.881	177.346	91,43%	(15.195)
	Pensiun	34.510	32.159	32.002	66	163	97	-216	-158	-2.508	321	36.671	87,27%	(4.669)
	Total Pembiayaan	786.611	828.287	831.669	26.561	21.877	-4.684	-16.648	3.381	45.058	18.496	861.595	96,53%	(29.926)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	8.230	0,00%	0,00%	1,66%	8.230	8.230	8.230			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	7.580	0,00%	0,00%	5,73%	7.580	7.580	7.580			
	Value Chain	-	-	-	650	0,00%	0,00%	0,75%	650	650	650			
2	MBG	-	-	-	314	0,00%	0,00%	1,84%	314	314	314			
	KUR	-	-	-	257	0,00%	0,00%	1,53%	257	257	257			
	Non KUR	-	-	-	57	0,00%	0,00%	21,08%	57	57	57			
3	PWG	-	10	-	2.703	0,00%	0,00%	3,88%	2.703	2.703	2.694			
	Cilem	-	-	-	1.178	0,00%	0,00%	3,77%	1.178	1.178	1.178			
	Gadai	-	10	-	1.525	0,00%	0,00%	3,96%	1.525	1.525	1.515			
4	CFG	1.445	2.456	2.548	5.506	0,60%	1,01%	2,20%	2.958	4.061	3.049			
	CF 1	161	866	732	2.491	0,33%	1,31%	4,45%	1.759	2.331	1.626			
	Total Griya	152	752	572	2.283	0,39%	1,32%	5,23%	1.711	2.131	1.531			
	Oto	9	114	160	209	0,08%	1,27%	1,69%	49	200	95			
	CF 2	1.284	1.591	1.816	3.014	0,67%	0,93%	1,55%	1.198	1.730	1.424			
	Mitraguna & Others	1.284	1.591	1.448	2.311	0,82%	0,88%	1,43%	863	1.027	721			
	Pensiun	-	-	367	703	0,00%	1,14%	2,20%	336	703	703			
	Total Pembiayaan	1.445	2.466	2.548	16.753	0,18%	0,31%	2,01%	14.206	15.308	14.287	0,15%	92,68%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.635	4.149	3.165	2,03%	1,65%	1,27%	(984)	(1.714)	(470)			
	CF 1	-	-	-	366	0,00%	0,00%	0,65%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,84%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.635	4.149	2.799	2,56%	2,12%	1,44%	(1.350)	(2.080)	(836)			
	Mitraguna & Others	4.851	3.635	4.149	2.799	3,11%	2,53%	1,73%	(1.350)	(2.052)	(836)			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.635	4.149	3.165	0,62%	0,50%	0,38%	(984)	(1.714)	(470)	0,12%	68,52%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	1.491.506	1.415.515	1.456.150	(35.356)	
2	Contribution Margin	61.248	81.475	53.696	(7.552)	12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,29	3,29	0,00	0,44
CIF Payroll	2.555	2.385	2.488	103	(67)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	27.054	25.176	10.992	(1.878)	(12.735)	-33,59%	(2.967)	-10,54%	36.896	68,23%	(11.720)
2	Tabungan	312.220	335.124	336.836	336.723	(188)	(113)	1.599	0,48%	24.503	7,85%	332.127	101,38%	4.596
3	Deposito	88.440	70.337	68.196	68.098	(3.043)	(98)	(2.239)	-3,18%	(20.342)	-23,00%	89.197	76,35%	(21.098)
	Total	428.803	443.371	432.087	429.997	7.762	(2.089)	(13.374)	-3,02%	1.194	0,28%	458.220	93,84%	(28.222)
	CASA	340.363	373.034	363.891	361.899	10.805	(1.991)	(11.135)	-2,99%	21.536	6,33%	369.023	98,07%	(7.124)
	(%) CASA	79,38%	84,14%	84,22%	84,16%									
	FDR	84,89%	89,24%	91,83%	92,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	43.075	43.296		220	157	0,36%	3.014	7,48%	-	0,00%	43.296
2	Giro ISE	7.566	5.315	4.525	4.701		176	(615)	-11,56%	(2.865)	-37,87%		0,00%	4.701
3	Tabungan ISE	32.715	37.823	38.551	38.595		45	772	2,04%	5.880	17,97%		0,00%	38.595
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	205	206	206		0	1	0,49%	24	13,19%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	53.767	53.074	2.000	-	-2.000	1.203	-693	-4.895	693	70.444	75,34%	(17.371)
	Linkage	31.740	28.923	28.629	-	-	-	-287	-294	-3.111	294	37.085	77,20%	(8.456)
	Non-Linkage	26.229	24.844	24.445	2.000	-	-2.000	1.490	-399	-1.784	399	33.359	73,28%	(8.914)
	• Local Champion	25.361	22.121	21.737	-	-	0	-495	-384	-3.625	384	27.464	79,15%	(5.727)
	• Value Chain	867	2.723	2.708	2.000	-	(2.000)	1.985	-15	1.840	15	5.895	45,93%	(3.188)
2	MBG	34.002	30.679	30.190	110	700	590	-278	-489	-3.812	1.189	35.532	84,97%	(5.342)
	KUR	32.921	29.430	28.966	110	700	590	-254	-464	-3.955	1.164	34.322	84,40%	(5.356)
	Non KUR	1.081	1.249	1.224	-	-	0	-24	-24	143	24	1.210	101,13%	14
3	PWG	9.475	19.384	21.194	2.943	3.807	864	354	1.810	11.719	1.997	27.736	76,41%	(6.543)
	Cilem	5.148	12.299	13.314	720	1.575	855	-31	1.014	8.166	561	18.193	73,18%	(4.879)
	Gadai	4.327	7.084	7.880	2.223	2.232	8	385	796	3.553	1.436	9.544	82,57%	(1.664)
4	CFG	262.577	291.842	292.343	6.044	4.998	-1.046	1.389	502	29.766	4.496	285.363	102,45%	6.980
	CF 1	159.367	169.715	168.189	2.399	580	-1.819	-296	-1.526	8.822	2.106	162.083	103,77%	6.106
	Total Griya	139.426	145.942	144.561	2.051	-	-2.051	0	-1.381	5.135	1.381	140.123	103,17%	4.438
	• Total Non Program	139.426	145.942	144.561	2.051	-	-2.051	1.520	-1.381	5.135	1.381	140.123	103,17%	4.438
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.773	23.628	348	580	232	-296	-145	3.687	725	21.960	107,59%	1.668
	CF 2	103.210	122.126	124.154	3.645	4.418	773	1.685	2.028	20.944	2.390	123.280	100,71%	874
	Mitraguna & Others	99.172	116.810	118.863	3.295	4.388	1.093	1.323	2.053	19.691	2.335	117.385	101,26%	1.478
	Pensiun	4.038	5.316	5.291	350	30	-320	363	-25	1.253	55	5.895	89,75%	(604)
	Total Pembiayaan	364.023	395.671	396.801	11.098	9.505	-1.593	2.669	1.130	32.778	8.375	419.076	94,68%	(22.276)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	3.228	0,00%	0,06%	6,08%	3.198	3.228	3.199			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	30	3.228	0,00%	0,12%	13,21%	3.198	3.228	3.199			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.889	1.641	1.936	2,57%	5,35%	6,41%	295	1.064	48			
	KUR	703	1.737	1.487	1.711	2,14%	5,05%	5,91%	224	1.007	(26)			
	Non KUR	169	152	154	225	15,61%	12,34%	18,41%	71	57	73			
3	PWG	-	-	-	659	0,00%	0,00%	3,11%	659	659	659			
	Cilem	-	-	-	604	0,00%	0,00%	4,54%	604	604	604			
	Gadai	-	-	-	55	0,00%	0,00%	0,70%	55	55	55			
4	CFG	4.689	3.435	3.445	8.831	1,79%	1,18%	3,02%	5.386	4.142	5.396			
	CF 1	4.583	3.018	2.690	5.746	2,88%	1,58%	3,42%	3.056	1.163	2.727			
	Total Griya	3.651	1.927	1.566	3.486	2,62%	1,07%	2,41%	1.921	(165)	1.559			
	Oto	932	1.091	1.124	2.259	4,67%	4,73%	9,56%	1.135	1.327	1.168			
	CF 2	106	417	755	3.085	0,10%	0,62%	2,48%	2.330	2.979	2.669			
	Mitraguna & Others	106	417	755	3.085	0,11%	0,65%	2,60%	2.330	2.979	2.669			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.353	5.116	14.655	1,53%	1,29%	3,69%	9.538	9.093	9.301	0,00%	100,00%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	154	0,00%	0,23%	0,29%	30	154	30			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	154	0,00%	0,50%	0,63%	30	154	30			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.589	1,53%	5,50%	5,26%	(99)	1.068	14			
	KUR	341	1.120	1.235	1.139	1,04%	4,20%	3,93%	(96)	798	19			
	Non KUR	180	456	453	451	16,68%	36,29%	36,81%	(3)	270	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.822	6.941	6.994	1,07%	2,38%	2,39%	53	4.197	172			
	CF 1	2.607	5.540	5.622	5.675	1,64%	3,31%	3,37%	53	3.068	135			
	Total Griya	2.357	4.907	4.994	5.073	1,69%	3,42%	3,51%	79	2.716	166			
	Oto	250	633	628	602	1,25%	2,64%	2,55%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,06%	-	1.129	37			
	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,11%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	8.738	0,91%	2,21%	2,20%	(16)	5.420	216	0,00%	100,00%	-2,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.888	431.152	437.306	2.418	
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,31	3,45	3,50	0,05	0,19
CIF Payroll	1.298	1.823	1.730	(93)	432

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	69	69	11	(0)	21	45,09%	(149)	-68,44%	4.691	1,46%	(4.622)
2	Tabungan	144.169	162.597	164.351	164.338	5.538	(13)	1.742	1,07%	20.170	13,99%	154.911	106,09%	9.427
3	Deposito	10.918	20.142	21.051	21.051	(2.548)	0	909	4,51%	10.133	92,82%	11.483	183,33%	9.568
	Total	155.304	182.786	185.471	185.458	3.001	(13)	2.672	1,46%	30.154	19,42%	171.085	108,40%	14.373
	CASA	144.386	162.644	164.420	164.407	5.549	(13)	1.763	1,08%	20.021	13,87%	159.602	103,01%	4.805
	(%) CASA	92,97%	88,98%	88,65%	88,65%									
	FDR	134,72%	124,25%	122,82%	122,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.485	1.687		202	452	36,57%	426	33,83%	-	0,00%	1.687
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%		0,00%	0
3	Tabungan ISE	1.260	1.235	1.485	1.686		202	452	36,57%	427	33,86%		0,00%	1.686
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	83	85	85		0	2	2,41%	14	19,72%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.864	-	-	0	-15	-8	-394	8	2.258	82,54%	(394)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.864	-	-	0	-15	-8	-394	8	2.258	82,54%	(394)
	• Local Champion	2.258	1.872	1.864	-	-	0	-15	-8	-394	8	2.258	82,54%	(394)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.629	2.450	1.600	-850	955	-377	4.716	1.977	60.630	98,35%	(1.001)
	KUR	53.824	58.670	58.317	2.450	1.600	-850	988	-353	4.493	1.953	59.174	98,55%	(857)
	Non KUR	1.089	1.337	1.312	-	-	0	-33	-25	223	25	1.456	90,14%	(143)
3	PWG	2.063	7.765	7.820	701	441	-260	346	55	5.757	386	9.875	79,19%	(2.055)
	Cilem	2.063	7.765	7.820	701	441	-260	346	55	5.757	386	9.875	79,19%	(2.055)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	158.488	1.558	4.031	2.474	340	1.022	8.490	3.009	160.804	98,56%	(2.315)
	CF 1	15.162	17.472	17.872	338	811	474	-45	400	2.710	412	16.494	108,35%	1.378
	Total Griya	4.320	3.831	3.795	-	-	0	0	-36	-525	36	4.700	80,75%	(905)
	• Total Non Program	3.984	3.516	3.483	-	-	0	-39	-33	-502	33	4.321	80,60%	(838)
	• Program	336	315	312	-	-	0	-2	-2	-23	2	379	82,42%	(67)
	Oto	10.841	13.641	14.077	338	811	474	-45	436	3.235	376	11.794	119,35%	2.282
	CF 2	134.836	139.994	140.616	1.220	3.220	2.000	385	622	5.780	2.598	144.309	97,44%	(3.693)
	Mitraguna & Others	130.780	136.039	136.833	1.220	3.220	2.000	408	794	6.052	2.426	139.377	98,17%	(2.544)
	Pensiun	4.056	3.955	3.784	-	-	0	-23	-171	-272	171	4.933	76,71%	(1.149)
	Total Pembiayaan	209.233	227.110	227.802	4.709	6.073	1.364	1.627	692	18.568	5.381	233.567	97,53%	(5.766)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	611	0,00%	0,00%	32,78%	611	611	611			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	611	0,00%	0,00%	32,78%	611	611	611			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	57	53	801	0,00%	0,09%	1,34%	748	801	744			
	KUR	-	-	-	801	0,00%	0,00%	1,37%	801	801	801			
	Non KUR	-	57	53	-	0,00%	3,99%	0,00%	(53)	-	(57)			
3	PWG	-	-	-	20	0,00%	0,00%	0,25%	20	20	20			
	Cilem	-	-	-	20	0,00%	0,00%	0,25%	20	20	20			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.464	2.605	2.404	0,72%	1,65%	1,52%	(201)	1.328	940			
	CF 1	278	521	426	619	1,83%	2,44%	3,46%	193	341	98			
	Total Griya	278	253	253	352	6,43%	6,61%	9,28%	99	74	99			
	Oto	-	268	173	267	0,00%	1,27%	1,90%	94	267	(1)			
	CF 2	799	942	2.179	1.785	0,59%	1,56%	1,27%	(393)	986	843			
	Mitraguna & Others	799	942	2.179	1.785	0,61%	1,60%	1,30%	(393)	986	843			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.077	1.520	2.658	3.836	0,51%	1,17%	1,68%	1.178	2.759	2.315	0,45%	72,99%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,07%	40,25%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,07%	40,25%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	9	8	60	0,26%	0,01%	0,10%	52	(84)	51			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	9	8	60	3,71%	0,58%	4,59%	52	20	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.390	1.064	1.468	0,54%	0,68%	0,93%	404	658	78			
	CF 1	140	132	132	275	0,92%	0,75%	1,54%	143	135	143			
	Total Griya	8	-	-	143	0,19%	0,00%	3,77%	143	135	143			
	Oto	132	132	132	132	1,21%	0,96%	0,94%	-	-	-			
	CF 2	670	1.258	933	1.193	0,50%	0,67%	0,85%	261	523	(65)			
	Mitraguna & Others	670	1.190	865	1.126	0,51%	0,64%	0,82%	261	455	(65)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,79%	-	68	-			
	Total Pembiayaan	954	2.149	1.822	2.279	0,46%	0,80%	1,00%	457	1.325	129	0,14%	85,51%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.252	214.060	229.253	24.001	
2	Contribution Margin	7.885	11.297	10.050	2.165	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,34	3,42	3,37	(0,05)	0,03
CIF Payroll	607	827	604	(223)	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.221	2.225	(61)	4	(6)	-0,29%	1.987	835,98%	4.605	48,32%	(2.380)
2	Tabungan	85.480	94.164	96.929	97.503	1.838	574	3.339	3,55%	12.023	14,06%	94.734	102,92%	2.768
3	Deposito	55.765	41.891	41.841	41.842	(347)	0	(49)	-0,12%	(13.923)	-24,97%	56.483	74,08%	(14.641)
	Total	141.483	138.286	140.991	141.570	1.430	578	3.283	2,37%	87	0,06%	155.822	90,85%	(14.253)
	CASA	85.718	96.395	99.150	99.728	1.778	578	3.332	3,46%	14.010	16,34%	99.340	100,39%	388
	(%) CASA	60,59%	69,71%	70,32%	70,44%									
	FDR	57,51%	64,07%	63,60%	63,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	337	2.361	2.372	2.372	0	12	0,49%	2.035	603,86%	-	0,00%	2.372
2	Giro ISE	44	2.017	2.016	2.016	0	(1)	-0,04%	1.972	4434,23%		0,00%	2.016
3	Tabungan ISE	293	343	356	356	0	12	3,63%	63	21,64%		0,00%	356
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	96	98	98	0	2	2,08%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	28.590	26.219	26.270	1.300	1.050	-250	310	51	-2.320	999	29.132	90,18%	(2.862)
	KUR	28.019	25.667	25.729	1.300	1.050	-250	330	62	-2.289	988	28.422	90,53%	(2.693)
	Non KUR	572	552	541	-	-	0	-20	-11	-31	11	710	76,18%	(169)
3	PWG	2.056	6.337	6.574	612	510	-102	268	237	4.518	273	7.548	87,10%	(974)
	Cilem	2.056	6.337	6.574	612	510	-102	268	237	4.518	273	7.548	87,10%	(974)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	56.830	941	1.438	497	-7	780	6.105	658	59.421	95,64%	(2.591)
	CF 1	3.683	6.435	6.342	185	-	-185	39	-92	2.659	92	4.720	134,38%	1.623
	Total Griya	695	358	353	-	-	0	0	-5	-342	5	961	36,70%	(608)
	• Total Non Program	695	358	353	-	-	0	-5	-5	-342	5	961	36,70%	(608)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	5.989	185	-	-185	39	-88	3.001	88	3.758	159,36%	2.231
	CF 2	47.042	49.615	50.487	756	1.438	682	-47	873	3.445	565	54.701	92,30%	(4.214)
	Mitraguna & Others	38.019	39.728	40.669	756	1.438	682	25	941	2.650	497	44.970	90,44%	(4.301)
	Pensiun	9.023	9.887	9.819	-	-	0	-72	-69	796	69	9.732	100,89%	87
	Total Pembiayaan	81.372	88.606	89.674	2.853	2.998	146	571	1.068	8.302	1.930	96.101	93,31%	(6.427)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	574	689	300	1.352	2,01%	1,15%	5,15%	1.051	778	663			
	KUR	574	632	300	1.352	2,05%	1,17%	5,25%	1.051	778	720			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
3	PWG	-	-	-	119	0,00%	0,00%	1,82%	119	119	119			
	Cilem	-	-	-	119	0,00%	0,00%	1,82%	119	119	119			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	2.457	933	3.258	0,46%	1,66%	5,73%	2.325	3.024	801			
	CF 1	134	106	320	1.986	3,65%	4,97%	31,32%	1.666	1.852	1.880			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	106	320	1.986	4,50%	5,27%	33,16%	1.666	1.852	1.880			
	CF 2	100	2.351	613	1.272	0,21%	1,24%	2,52%	659	1.172	(1.079)			
	Mitraguna & Others	-	1.360	201	1.193	0,00%	0,51%	2,93%	991	1.193	(167)			
	Pensiun	100	992	412	80	1,10%	4,16%	0,81%	(332)	(20)	(912)			
	Total Pembiayaan	808	3.146	1.233	4.730	0,99%	1,39%	5,27%	3.496	3.922	1.584	1,87%	64,50%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-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	315	431	544	575	1,10%	2,07%	2,19%	32	260	144			
	KUR	178	266	329	362	0,63%	1,28%	1,41%	33	184	95			
	Non KUR	138	165	215	214	24,08%	38,92%	39,52%	(1)	76	49			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	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	-	198	198	198	0,00%	0,40%	0,39%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,49%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	629	742	773	0,39%	0,84%	0,86%	32	458	144	0,04%	95,47%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.798	142.483	137.859	(9.939)	
2	Contribution Margin	3.912	6.308	4.689	777	-19,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,66	3,84	0,18	0,60
CIF Payroll	500	635	641	6	141

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	47.651	47.248	7.495	(403)	2.096	4,64%	27.075	134,22%	25.794	183,17%	21.454
2	Tabungan	135.101	145.614	152.766	153.129	1.016	363	7.514	5,16%	18.028	13,34%	145.809	105,02%	7.320
3	Deposito	28.599	26.205	26.585	26.589	229	3	384	1,47%	(2.011)	-7,03%	29.125	91,29%	(2.536)
	Total	183.873	216.972	227.002	226.966	8.741	(37)	9.994	4,61%	43.093	23,44%	200.728	113,07%	26.237
	CASA	155.274	190.767	200.417	200.377	8.511	(40)	9.610	5,04%	45.103	29,05%	171.603	116,77%	28.774
	(%) CASA	84,45%	87,92%	88,29%	88,29%									
	FDR	85,47%	90,55%	88,49%	88,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	14.139	14.138		(1)	1.293	10,07%	5.470	63,10%	-	0,00%	14.138
2	Giro ISE	6.094	227	165	177		12	(50)	-22,05%	(5.917)	-97,10%		0,00%	177
3	Tabungan ISE	2.575	10.818	12.174	12.162		(12)	1.344	12,42%	9.587	372,30%		0,00%	12.162
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	138	140	140		0	2	1,45%	19	15,70%		0,00%	140

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	35.950	36.275	680	1.350	670	-169	325	6.386	1.025	34.210	106,04%	2.066
	KUR	29.147	35.000	35.359	620	1.350	730	-304	359	6.211	991	33.229	106,41%	2.130
	Non KUR	742	950	917	60	-	-60	135	-34	175	34	981	93,44%	(64)
3	PWG	5.787	17.774	18.781	3.852	2.819	-1.033	1.145	1.007	12.994	1.812	20.542	91,43%	(1.761)
	Cilem	4.662	13.788	14.893	1.416	1.713	296	132	1.105	10.231	608	15.567	95,67%	(674)
	Gadai	1.126	3.985	3.888	2.436	1.107	-1.329	1.013	-97	2.763	1.204	4.976	78,14%	(1.087)
4	CFG	121.436	142.740	145.826	4.009	4.348	339	3.425	3.086	24.390	1.262	131.655	110,76%	14.171
	CF 1	20.925	20.764	20.513	640	-	-640	454	-251	-413	251	22.143	92,64%	(1.631)
	Total Griya	15.996	15.276	15.205	-	-	0	0	-71	-790	71	16.308	93,24%	(1.103)
	• Total Non Program	15.996	15.276	15.205	-	-	0	-73	-71	-790	71	16.308	93,24%	(1.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.487	5.307	640	-	-640	454	-180	378	180	5.835	90,96%	(528)
	CF 2	100.511	121.976	125.313	3.369	4.348	979	2.970	3.337	24.803	1.011	109.512	114,43%	15.801
	Mitraguna & Others	63.905	80.135	83.284	2.855	3.858	1.003	2.780	3.149	19.379	709	72.073	115,55%	11.211
	Pensiun	36.606	41.841	42.029	514	490	-24	190	188	5.424	302	37.439	112,26%	4.591
	Total Pembiayaan	157.150	196.464	200.882	8.541	8.517	-24	4.400	4.418	43.732	4.099	186.445	107,74%	14.437

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	179	182	179	922	0,60%	0,50%	2,54%	743	743	740			
	KUR	179	128	124	922	0,61%	0,35%	2,61%	798	743	794			
	Non KUR	-	54	55	-	0,00%	5,79%	0,00%	(55)	-	(54)			
3	PWG	74	-	-	506	1,27%	0,00%	2,69%	506	433	506			
	Cilem	74	-	-	490	1,58%	0,00%	3,29%	490	417	490			
	Gadai	-	-	-	16	0,00%	0,00%	0,41%	16	16	16			
4	CFG	1.115	1.652	2.206	2.396	0,92%	1,55%	1,64%	190	1.281	744			
	CF 1	120	248	73	1.173	0,57%	0,35%	5,72%	1.100	1.053	925			
	Total Griya	-	170	-	933	0,00%	0,00%	6,13%	933	933	763			
	Oto	120	78	73	240	2,43%	1,33%	4,53%	167	120	162			
	CF 2	995	1.404	2.132	1.223	0,99%	1,75%	0,98%	(909)	228	(181)			
	Mitraguna & Others	254	1.081	1.562	1.037	0,40%	1,95%	1,25%	(525)	783	(44)			
	Pensiun	740	324	570	186	2,02%	1,36%	0,44%	(384)	(554)	(138)			
	Total Pembiayaan	1.367	1.834	2.384	3.824	0,87%	1,21%	1,90%	1.439	2.457	1.989	0,15%	91,97%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-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	144	143	286	0,12%	0,40%	0,79%	143	251	142			
	KUR	-	144	143	231	0,00%	0,41%	0,65%	88	231	87			
	Non KUR	35	-	-	55	4,67%	0,00%	6,00%	55	20	55			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.102	1.333	1.554	0,00%	0,93%	1,07%	221	1.554	452			
	CF 1	-	-	170	170	0,00%	0,82%	0,83%	-	170	170			
	Total Griya	-	-	170	170	0,00%	1,11%	1,12%	-	170	170			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.102	1.163	1.384	0,00%	0,95%	1,10%	221	1.384	283			
	Mitraguna & Others	-	826	888	1.110	0,00%	1,11%	1,33%	222	1.110	284			
	Pensiun	-	275	275	274	0,00%	0,14%	0,65%	(1)	274	(1)			
	Total Pembiayaan	35	1.245	1.476	1.840	0,02%	0,75%	0,92%	364	1.805	595	0,06%	93,56%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.599	185.470	211.409	43.810	
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,04	(0,01)	0,24
CIF Payroll	1.532	1.444	1.536	92	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	200	245	(243)	45	115	89,27%	(216)	-46,82%	4.702	5,21%	(4.457)
2	Tabungan	104.069	105.674	104.304	104.245	97	(58)	(1.429)	-1,35%	176	0,17%	113.215	92,08%	(8.970)
3	Deposito	24.703	24.658	24.842	24.842	(322)	0	185	0,75%	139	0,56%	25.371	97,92%	(529)
	Total	129.233	130.461	129.345	129.332	(467)	(13)	(1.129)	-0,87%	99	0,08%	143.287	90,26%	(13.955)
	CASA	104.530	105.804	104.503	104.490	(145)	(13)	(1.314)	-1,24%	(40)	-0,04%	117.917	88,61%	(13.427)
	(%) CASA	80,88%	81,10%	80,79%	80,79%									
	FDR	125,49%	144,15%	146,72%	146,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.267	2.305	2.316		11	48	2,14%	(1.718)	-42,59%	-	0,00%	2.316
2	Giro ISE	415	60	133	136		2	76	126,85%	(280)	-67,34%		0,00%	136
3	Tabungan ISE	3.618	2.207	2.172	2.180		8	(27)	-1,24%	(1.438)	-39,75%		0,00%	2.180
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	144	144		0	2	1,41%	25	21,01%		0,00%	144

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	22.894	22.522	22.320	715	640	-75	145	-201	-574	841	24.787	90,05%	(2.467)
	KUR	22.067	21.522	21.271	520	560	40	-16	-251	-796	811	23.833	89,25%	(2.562)
	Non KUR	827	999	1.049	195	80	-115	161	50	222	30	954	109,94%	95
3	PWG	1.733	7.288	7.336	1.461	482	-979	930	48	5.603	434	10.247	71,59%	(2.911)
	Cilem	1.733	7.288	7.336	1.461	482	-979	930	48	5.603	434	10.247	71,59%	(2.911)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	160.125	2.741	5.955	3.213	470	1.881	22.574	4.074	158.700	100,90%	1.425
	CF 1	5.904	8.009	8.002	133	187	53	75	-7	2.098	194	8.425	94,98%	(423)
	Total Griya	1.926	1.748	1.730	-	-	0	0	-18	-195	18	2.573	67,25%	(843)
1	• Total Non Program	1.926	1.748	1.730	-	-	0	-18	-18	-195	18	2.573	67,25%	(843)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.272	133	187	53	75	11	2.293	176	5.852	107,17%	420
	CF 2	131.647	150.235	152.123	2.608	5.768	3.160	395	1.887	20.476	3.881	150.275	101,23%	1.848
	Mitraguna & Others	65.693	81.700	85.011	1.480	5.613	4.133	31	3.311	19.318	2.302	82.597	102,92%	2.414
	Pensiun	65.954	68.535	67.111	1.128	155	-973	364	-1.424	1.158	1.579	67.677	99,16%	(566)
	Total Pembiayaan	162.178	188.054	189.781	4.917	7.076	2.159	1.545	1.727	27.603	5.350	193.734	97,96%	(3.953)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	640	560	514	2.107	2,80%	2,28%	9,44%	1.593	1.467	1.546			
	KUR	508	507	460	2.079	2,30%	2,14%	9,77%	1.619	1.570	1.571			
	Non KUR	132	53	54	28	15,90%	5,37%	2,64%	(26)	(104)	(25)			
3	PWG	-	-	-	634	0,00%	0,00%	8,64%	634	634	634			
	Cilem	-	-	-	634	0,00%	0,00%	8,64%	634	634	634			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	709	272	921	0,75%	0,17%	0,58%	649	(114)	212			
	CF 1	-	-	-	265	0,00%	0,00%	3,32%	265	265	265			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	265	0,00%	0,00%	4,23%	265	265	265			
	CF 2	1.035	709	272	655	0,79%	0,18%	0,43%	383	(379)	(54)			
	Mitraguna & Others	403	63	-	158	0,61%	0,00%	0,19%	158	(244)	95			
	Pensiun	632	646	272	497	0,96%	0,40%	0,74%	225	(135)	(149)			
	Total Pembiayaan	1.675	1.269	786	3.661	1,03%	0,42%	1,93%	2.875	1.987	2.392	1,19%	38,54%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	306	257	276	446	1,34%	1,23%	2,00%	170	141	189			
	KUR	52	153	180	297	0,23%	0,84%	1,40%	117	245	143			
	Non KUR	254	104	96	150	30,69%	9,60%	14,26%	54	(104)	46			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	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	-	38	38	38	0,00%	0,03%	0,02%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,04%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	295	314	484	0,19%	0,17%	0,26%	170	178	189	0,87%	-239,20%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	159.109	165.916	190.801	31.692	
2	Contribution Margin	5.395	7.913	7.711	2.316	-42,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,55	2,86	2,90	0,04	0,35
CIF Payroll	942	1.375	1.359	(16)	417

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	518.166	518.579	197	413	792	0,15%	357.098	221,14%	168.496	307,77%	350.083
2	Tabungan	199.929	216.938	219.722	219.428	(488)	(295)	2.490	1,15%	19.498	9,75%	215.790	101,69%	3.638
3	Deposito	133.285	90.671	87.994	87.996	(964)	3	(2.675)	-2,95%	(45.289)	-33,98%	135.065	65,15%	(47.069)
	Total	494.695	825.396	825.882	826.003	(1.255)	121	607	0,07%	331.307	66,97%	519.351	159,05%	306.652
	CASA	361.410	734.725	737.888	738.007	(291)	119	3.282	0,45%	376.596	104,20%	384.286	192,05%	353.721
	(%) CASA	73,06%	89,01%	89,35%	89,35%									
	FDR	29,29%	21,46%	21,77%	21,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	10.479	20.972	20.738	(234)	10.259	97,90%	18.873	1011,51%	-	0,00%	20.738	
2	Giro ISE	28	25	21	30	9	5	18,32%	2	5,65%		0,00%	30	
3	Tabungan ISE	1.837	8.854	19.352	19.108	(243)	10.254	115,81%	17.271	939,97%		0,00%	19.108	
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600	
5	CIF ISE	40	76	77	77	0	1	1,32%	37	92,50%		0,00%	77	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Local Champion	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	59.837	800	2.450	1.650	-1.439	-146	2.028	2.596	63.575	94,12%	(3.739)
	KUR	55.256	56.602	56.569	800	2.450	1.650	-1.419	-33	1.313	2.483	60.661	93,25%	(4.093)
	Non KUR	2.553	3.380	3.268	-	-	0	-20	-112	715	112	2.914	112,15%	354
3	PWG	4.560	19.634	21.059	1.566	2.269	704	1.055	1.425	16.499	844	16.305	129,16%	4.754
	Cilem	4.560	19.634	21.059	1.566	2.269	704	1.055	1.425	16.499	844	16.305	129,16%	4.754
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	97.698	2.616	2.897	281	290	1.389	16.835	1.509	92.602	105,50%	5.096
	CF 1	35.630	44.820	44.096	881	212	-669	558	-724	8.466	937	37.699	116,97%	6.396
	Total Griya	16.876	22.526	22.093	-	-	0	0	-433	5.217	433	17.973	122,92%	4.120
	• Total Non Program	11.817	17.790	17.395	-	-	0	1.032	-395	5.578	395	12.262	141,86%	5.133
	• Program	5.059	4.736	4.697	-	-	0	-38	-38	-361	38	5.710	82,26%	(1.013)
	Oto	18.754	22.294	22.003	881	212	-669	558	-291	3.249	504	19.727	111,54%	2.276
	CF 2	45.232	51.489	53.602	1.735	2.685	950	-268	2.113	8.370	572	54.903	97,63%	(1.301)
	Mitraguna & Others	44.353	50.559	52.417	1.735	2.409	674	-172	1.858	8.064	551	53.128	98,66%	(711)
	Pensiun	880	930	1.185	-	276	276	-96	256	306	20	1.774	66,80%	(589)
	Total Pembiayaan	144.886	177.135	179.777	4.982	7.617	2.635	-134	2.642	34.891	4.975	174.138	103,24%	5.639

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	998	68,36%	0,00%	84,34%	998	(134)	998			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	998	68,36%	0,00%	84,34%	998	(134)	998			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	1.016	876	2.835	0,03%	1,46%	4,74%	1.959	2.819	1.819			
	KUR	16	857	781	2.467	0,03%	1,38%	4,36%	1.685	2.451	1.610			
	Non KUR	-	159	94	368	0,00%	2,79%	11,25%	274	368	209			
3	PWG	36	-	-	1.139	0,78%	0,00%	5,41%	1.139	1.104	1.139			
	Cilem	36	-	-	1.139	0,78%	0,00%	5,41%	1.139	1.104	1.139			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.350	1.606	2.062	1,24%	1,67%	2,11%	456	1.061	713			
	CF 1	1.001	1.350	1.606	2.062	2,81%	3,58%	4,68%	456	1.061	713			
	Total Griya	582	659	882	1.028	3,45%	3,92%	4,65%	146	446	369			
	Oto	419	691	724	1.034	2,23%	3,25%	4,70%	310	615	343			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.365	2.481	7.034	1,51%	1,40%	3,91%	4.553	4.850	4.669	0,56%	85,65%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-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	278	12	-	75	0,48%	0,00%	0,13%	75	(203)	63			
	KUR	271	12	-	75	0,49%	0,00%	0,13%	75	(195)	63			
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.754	1.745	2.018	1,72%	1,81%	2,07%	273	630	264			
	CF 1	693	743	742	1.015	1,94%	1,66%	2,30%	273	323	272			
	Total Griya	592	631	631	631	3,51%	2,80%	2,85%	-	39	(1)			
	Oto	101	112	112	385	0,54%	0,50%	1,75%	273	284	273			
	CF 2	696	1.011	1.003	1.003	1,54%	1,95%	1,87%	(0)	307	(8)			
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,91%	(0)	307	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.766	1.745	2.093	1,15%	0,99%	1,16%	348	427	328	0,04%	96,55%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	139.452	145.538	145.805	6.353	
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,88	3,86	(0,02)	0,73
CIF Payroll	376	624	659	35	283

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	413	323	68	(91)	52	19,07%	290	883,51%	6.167	5,23%	(5.845)
2	Tabungan	95.230	98.857	93.074	93.887	5.380	813	(4.970)	-5,03%	(1.343)	-1,41%	104.027	90,25%	(10.140)
3	Deposito	25.200	24.733	23.684	24.084	561	400	(648)	-2,62%	(1.116)	-4,43%	25.946	92,83%	(1.861)
	Total	120.463	123.860	117.171	118.294	6.009	1.123	(5.566)	-4,49%	(2.169)	-1,80%	136.140	86,89%	(17.846)
	CASA	95.263	99.128	93.487	94.210	5.448	723	(4.918)	-4,96%	(1.053)	-1,11%	110.195	85,49%	(15.985)
	(%) CASA	79,08%	80,03%	79,79%	79,64%									
	FDR	167,21%	170,63%	177,85%	176,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.531	1.523		(8)	(62)	-3,90%	507	49,85%	-	0,00%	1.523
2	Giro ISE	1	12	43	34		(9)	21	173,81%	33	6501,18%		0,00%	34
3	Tabungan ISE	1.016	1.572	1.488	1.489		1	(83)	-5,29%	473	46,61%		0,00%	1.489
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	70	71	71		0	1	1,43%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	58.418	61.137	61.205	1.950	1.821	-129	53	68	2.786	1.753	59.037	103,67%	2.167
	KUR	53.406	57.301	57.441	1.950	1.821	-129	177	140	4.035	1.681	53.872	106,63%	3.569
	Non KUR	5.013	3.836	3.764	-	-	0	-124	-72	-1.249	72	5.166	72,86%	(1.402)
3	PWG	7.973	12.362	12.431	1.130	916	-214	572	69	4.458	847	15.411	80,66%	(2.980)
	Cilem	7.973	12.362	12.431	1.130	916	-214	572	69	4.458	847	15.411	80,66%	(2.980)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	134.754	2.048	825	-1.223	977	-3.092	-286	3.917	161.244	83,57%	(26.490)
	CF 1	25.995	30.473	30.370	402	385	-17	-139	-103	4.375	488	29.119	104,30%	1.252
	Total Griya	13.277	16.154	16.009	125	-	-125	0	-145	2.732	145	14.079	113,71%	1.930
	• Total Non Program	13.277	16.154	16.009	125	-	-125	-18	-145	2.732	145	14.079	113,71%	1.930
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.361	277	385	108	-139	42	1.644	343	15.039	95,49%	(678)
	CF 2	109.045	107.372	104.383	1.646	440	-1.206	1.116	-2.989	-4.662	3.429	132.125	79,00%	(27.742)
	Mitraguna & Others	98.253	97.006	93.879	1.420	240	-1.180	964	-3.127	-4.374	3.367	119.197	78,76%	(25.318)
	Pensiun	10.792	10.366	10.504	226	200	-26	153	138	-288	62	12.928	81,25%	(2.424)
	Total Pembiayaan	201.431	211.344	208.389	5.128	3.562	-1.566	1.602	-2.955	6.958	6.517	235.692	88,42%	(27.303)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.895	1.618	5.725	2,02%	2,65%	9,35%	4.107	4.545	3.830			
	KUR	896	1.456	1.153	4.932	1,68%	2,01%	8,59%	3.779	4.036	3.476			
	Non KUR	284	439	465	793	5,67%	12,11%	21,07%	328	509	354			
3	PWG	-	-	-	363	0,00%	0,00%	2,92%	363	363	363			
	Cilem	-	-	-	363	0,00%	0,00%	2,92%	363	363	363			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.089	1.639	3.894	0,59%	1,19%	2,89%	2.255	3.099	1.806			
	CF 1	92	281	107	1.546	0,35%	0,35%	5,09%	1.440	1.455	1.266			
	Total Griya	-	-	-	290	0,00%	0,00%	1,81%	290	290	290			
	Oto	92	281	107	1.257	0,72%	0,75%	8,75%	1.150	1.165	976			
	CF 2	704	1.808	1.532	2.348	0,65%	1,43%	2,25%	816	1.644	540			
	Mitraguna & Others	704	1.808	1.532	2.205	0,72%	1,58%	2,35%	673	1.501	397			
	Pensiun	-	-	-	143	0,00%	0,00%	1,36%	143	143	143			
	Total Pembiayaan	1.975	3.984	3.256	9.982	0,98%	1,54%	4,79%	6.725	8.007	5.998	0,88%	81,55%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-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	695	785	764	646	1,19%	1,25%	1,06%	(118)	(49)	(139)			
	KUR	639	624	605	487	1,20%	1,06%	0,85%	(118)	(152)	(136)			
	Non KUR	56	161	159	159	1,12%	4,13%	4,21%	(0)	103	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.129	1.241	1.241	0,82%	0,90%	0,92%	-	136	112			
	CF 1	-	136	227	227	0,00%	0,75%	0,75%	-	227	91			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	227	227	0,00%	1,59%	1,58%	-	227	91			
	CF 2	1.105	992	1.014	1.014	1,01%	0,94%	0,97%	-	(91)	21			
	Mitraguna & Others	899	992	1.014	1.014	0,92%	1,04%	1,08%	-	114	21			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.914	2.004	1.886	0,89%	0,95%	0,91%	(118)	87	(27)	0,14%	84,66%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	190.527	204.546	212.462	21.935	
2	Contribution Margin	5.493	7.563	6.309	816	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,44	4,06	4,14	0,08	0,71
CIF Payroll	402	341	359	18	(43)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	396	748	105	352	492	192,80%	(428)	-36,39%	4.251	17,58%	(3.504)
2	Tabungan	91.378	105.830	106.325	107.509	2.521	1.183	1.679	1,59%	16.131	17,65%	98.420	109,23%	9.089
3	Deposito	20.885	17.098	16.970	16.970	127	0	(128)	-0,75%	(3.915)	-18,75%	21.483	78,99%	(4.514)
	Total	113.438	123.183	123.691	125.226	2.753	1.536	2.044	1,66%	11.788	10,39%	124.155	100,86%	1.071
	CASA	92.553	106.085	106.721	108.257	2.626	1.536	2.172	2,05%	15.704	16,97%	102.671	105,44%	5.585
	(%) CASA	81,59%	86,12%	86,28%	86,45%									
	FDR	111,58%	120,59%	121,87%	120,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.535	1.545		9	192	14,15%	131	9,28%	-	0,00%	1.545
2	Giro ISE	4	52	118	132		14	80	152,53%	127	2936,63%		0,00%	132
3	Tabungan ISE	1.409	1.301	1.417	1.413		(4)	112	8,60%	4	0,26%		0,00%	1.413
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	60.441	61.520	2.650	2.875	225	948	1.080	3.332	1.795	66.098	93,07%	(4.578)
	KUR	54.166	55.978	57.153	2.650	2.875	225	1.078	1.175	2.987	1.700	61.794	92,49%	(4.641)
	Non KUR	4.022	4.462	4.367	-	-	0	-131	-96	345	96	4.304	101,46%	63
3	PWG	2.382	9.408	10.310	1.836	1.319	-517	1.362	903	7.928	417	9.949	103,63%	361
	Cilem	2.382	9.408	10.310	1.836	1.319	-517	1.362	903	7.928	417	9.949	103,63%	361
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	78.917	2.160	1.255	-905	2.504	216	12.973	1.039	73.797	106,94%	5.120
	CF 1	8.522	7.920	8.002	100	185	85	36	82	-520	103	9.459	84,60%	(1.456)
	Total Griya	5.933	5.560	5.709	-	185	185	0	149	-225	36	6.174	92,47%	(465)
	• Total Non Program	5.933	5.560	5.709	-	185	185	-34	149	-225	36	6.174	92,47%	(465)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.294	100	-	-100	36	-66	-295	66	3.285	69,82%	(991)
	CF 2	57.421	70.780	70.914	2.060	1.070	-990	2.469	134	13.493	936	64.338	110,22%	6.576
	Mitraguna & Others	56.582	69.407	69.548	2.025	1.070	-955	2.440	141	12.966	929	62.860	110,64%	6.688
	Pensiun	838	1.373	1.366	35	-	-35	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	150.747	6.646	5.449	-1.197	4.814	2.199	24.178	3.251	149.899	100,57%	848

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	130	576	560	2.514	0,22%	0,22%	4,09%	1.954	2.385	1.939			
	KUR	123	204	305	2.060	0,23%	0,54%	3,60%	1.755	1.937	1.857			
	Non KUR	6	372	255	454	0,16%	5,72%	10,40%	199	448	82			
3	PWG	-	-	-	343	0,00%	0,00%	3,33%	343	343	343			
	Cilem	-	-	-	343	0,00%	0,00%	3,33%	343	343	343			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	597	635	324	0,68%	0,81%	0,41%	(311)	(123)	(273)			
	CF 1	217	497	533	139	2,55%	6,73%	1,74%	(394)	(78)	(358)			
	Total Griya	-	497	533	71	0,00%	9,59%	1,24%	(463)	71	(426)			
	Oto	217	-	-	68	8,39%	0,00%	2,98%	68	(149)	68			
	CF 2	230	100	101	185	0,40%	0,14%	0,26%	83	(45)	84			
	Mitraguna & Others	230	100	101	185	0,41%	0,15%	0,27%	83	(45)	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.173	1.195	3.181	0,46%	0,80%	2,11%	1.986	2.604	2.008	1,32%	37,44%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-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	47	116	114	190	0,08%	0,19%	0,31%	76	143	74			
	KUR	-	38	36	112	0,00%	0,06%	0,20%	76	112	74			
	Non KUR	47	78	78	78	1,16%	1,74%	1,78%	-	31	(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	-	87	87	513	0,00%	0,11%	0,65%	426	513	426			
	CF 1	-	-	-	426	0,00%	0,00%	5,33%	426	426	426			
	Total Griya	-	-	-	426	0,00%	0,00%	7,47%	426	426	426			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	202	201	703	0,04%	0,14%	0,47%	502	656	500	0,47%	-0,35%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	124.669	131.801	149.756	25.087	
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,07	4,14	4,16	0,02	1,09
CIF Payroll	107	425	444	19	337

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.551	3.501	206	(50)	224	6,84%	1.623	86,43%	4.014	87,21%	(513)
2	Tabungan	48.550	58.732	57.081	57.534	591	453	(1.198)	-2,04%	8.984	18,50%	55.473	103,72%	2.061
3	Deposito	7.602	13.550	13.265	13.330	2.432	65	(220)	-1,62%	5.728	75,35%	8.347	159,69%	4.983
	Total	58.030	75.559	73.897	74.365	3.229	468	(1.194)	-1,58%	16.335	28,15%	67.834	109,63%	6.531
	CASA	50.428	62.009	60.632	61.035	797	403	(974)	-1,57%	10.607	21,03%	59.487	102,60%	1.548
	(%) CASA	86,90%	82,07%	82,05%	82,07%									
	FDR	148,42%	129,65%	133,94%	133,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	509	489		(20)	(369)	-43,04%	31	6,66%	-	0,00%	489
2	Giro ISE	360	412	394	361		(33)	(51)	-12,26%	2	0,48%		0,00%	361
3	Tabungan ISE	99	446	115	127		12	(319)	-71,45%	29	29,21%		0,00%	127
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	45.037	49.029	49.402	700	1.930	1.230	214	373	4.365	1.557	52.201	94,64%	(2.799)
	KUR	43.986	47.512	47.824	600	1.830	1.230	47	312	3.838	1.518	50.816	94,11%	(2.992)
	Non KUR	1.052	1.518	1.579	100	100	0	167	61	527	39	1.385	113,98%	194
3	PWG	3.221	8.523	9.172	587	966	379	148	650	5.951	316	8.452	108,53%	721
	Cilem	3.221	8.523	9.172	587	966	379	148	650	5.951	316	8.452	108,53%	721
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.401	850	829	-21	411	-6	2.530	835	44.221	91,36%	(3.821)
	CF 1	26.387	25.292	25.075	-	479	479	-326	-218	-1.313	696	27.144	92,38%	(2.070)
	Total Griya	5.331	5.308	5.250	-	-	0	0	-58	-80	58	5.525	95,03%	(275)
	• Total Non Program	5.331	4.976	4.920	-	-	0	-57	-56	-411	56	5.525	89,05%	(605)
	• Program	-	332	331	-	-	0	-2	-2	331	2	0	0,00%	331
	Oto	21.057	19.984	19.824	-	479	479	-326	-160	-1.232	638	21.619	91,70%	(1.795)
	CF 2	11.484	15.115	15.326	850	350	-500	737	211	3.842	139	17.077	89,75%	(1.751)
	Mitraguna & Others	8.469	10.554	10.437	850	-	-850	574	-117	1.968	117	13.545	77,06%	(3.107)
	Pensiun	3.015	4.560	4.889	-	350	350	164	328	1.874	22	3.532	138,39%	1.356
	Total Pembiayaan	86.130	97.959	98.975	2.137	3.724	1.587	774	1.016	12.846	2.708	104.874	94,38%	(5.899)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	409	352	293	694	0,91%	0,60%	1,40%	401	285	342			
	KUR	384	352	293	624	0,87%	0,62%	1,30%	331	239	272			
	Non KUR	25	-	-	70	2,33%	0,00%	4,44%	70	46	70			
3	PWG	6	-	-	353	0,18%	0,00%	3,85%	353	348	353			
	Cilem	6	-	-	353	0,18%	0,00%	3,85%	353	348	353			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	3.946	3,22%	5,28%	9,77%	1.813	2.726	2.081			
	CF 1	985	1.084	1.070	1.458	3,73%	4,23%	5,82%	388	474	375			
	Total Griya	-	64	63	196	0,00%	1,19%	3,73%	133	196	132			
	Oto	985	1.020	1.007	1.262	4,68%	5,04%	6,37%	255	278	243			
	CF 2	235	781	1.063	2.488	2,05%	7,03%	16,23%	1.425	2.252	1.707			
	Mitraguna & Others	235	781	799	1.865	2,78%	7,57%	17,86%	1.065	1.629	1.083			
	Pensiun	-	-	264	623	0,00%	5,78%	12,75%	360	623	623			
	Total Pembiayaan	1.635	2.217	2.426	4.994	1,90%	2,48%	5,05%	2.567	3.359	2.777	3,35%	33,63%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	324	275	291	293	0,72%	0,59%	0,59%	2	(31)	18			
	KUR	102	192	208	210	0,23%	0,44%	0,44%	2	108	18			
	Non KUR	222	83	83	83	21,14%	5,44%	5,23%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	647	647	0,89%	1,60%	1,60%	-	309	(1)			
	CF 1	338	648	647	647	1,28%	2,56%	2,58%	-	309	(1)			
	Total Griya	-	131	130	130	0,00%	2,46%	2,48%	-	130	(1)			
	Oto	338	517	517	517	1,61%	2,59%	2,61%	-	179	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	923	938	940	0,77%	0,96%	0,95%	2	278	18	3,56%	-274,34%	2,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	79.947	88.011	99.866	19.919	
2	Contribution Margin	1.319	2.311	2.483	1.164	-88,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,64	3,55	(0,09)	0,59
CIF Payroll	229	163	188	25	(41)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	23.380	23.490	170	110	1.979	9,20%	(4.697)	-16,66%	34.516	68,06%	(11.026)
2	Tabungan	231.223	240.889	241.727	243.297	14.289	1.570	2.408	1,00%	12.073	5,22%	244.274	99,60%	(977)
3	Deposito	34.752	39.554	33.210	33.180	241	(30)	(6.374)	-16,11%	(1.572)	-4,52%	34.797	95,35%	(1.618)
	Total	294.162	301.953	298.316	299.967	14.700	1.651	(1.987)	-0,66%	5.805	1,97%	313.587	95,66%	(13.620)
	CASA	259.410	262.400	265.106	266.787	14.459	1.681	4.387	1,67%	7.377	2,84%	278.789	95,69%	(12.002)
	(%) CASA	88,19%	86,90%	88,87%	88,94%									
	FDR	81,90%	86,52%	87,86%	87,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	4.759	4.769		10	(416)	-8,02%	282	6,28%	-	0,00%	4.769
2	Giro ISE	733	668	657	656		(1)	(12)	-1,74%	(77)	-10,55%		0,00%	656
3	Tabungan ISE	3.754	4.517	4.102	4.113		11	(404)	-8,95%	359	9,56%		0,00%	4.113
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.653	-	-	0	-54	-47	-1.589	47	3.242	50,99%	(1.589)
	Linkage	1.406	1.004	964	-	-	-	-40	-41	-442	41	1.406	68,54%	(442)
	Non-Linkage	1.836	696	689	-	-	0	-13	-7	-1.147	7	1.836	37,55%	(1.147)
	• Local Champion	1.836	696	689	-	-	0	-13	-7	-1.147	7	1.836	37,55%	(1.147)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	72.605	2.475	2.601	126	907	445	132	2.156	73.798	98,38%	(1.192)
	KUR	67.505	67.768	68.307	2.475	2.601	126	1.053	539	802	2.062	68.672	99,47%	(365)
	Non KUR	4.969	4.393	4.298	-	-	0	-146	-95	-670	95	5.125	83,86%	(827)
3	PWG	12.827	24.750	25.625	6.325	4.794	-1.530	2.521	875	12.798	3.919	28.848	88,83%	(3.223)
	Cilem	7.700	16.834	17.501	3.078	1.850	-1.228	2.212	666	9.801	1.183	19.756	88,59%	(2.255)
	Gadai	5.127	7.915	8.124	3.247	2.944	-302	310	209	2.997	2.736	9.092	89,35%	(968)
4	CFG	152.377	162.630	162.211	4.409	5.175	766	1.569	-419	9.833	5.593	174.288	93,07%	(12.078)
	CF 1	49.433	46.521	44.410	715	102	-	329	-2.111	-5.023	2.213	55.198	80,45%	(10.789)
	Total Griya	45.444	40.929	38.856	210	-	-210	0	-2.072	-6.588	2.072	49.586	78,36%	(10.729)
	• Total Non Program	21.636	18.086	16.224	50	-	-50	-385	-1.862	-5.412	1.862	22.711	71,44%	(6.487)
	• Program	23.808	22.843	22.632	160	-	-160	3	-210	-1.175	210	26.875	84,22%	(4.242)
	Oto	3.989	5.592	5.553	505	102	-403	329	-39	1.565	140	5.613	98,94%	(59)
	CF 2	102.945	116.109	117.801	3.694	5.073	1.379	1.240	1.692	14.856	3.381	119.090	98,92%	(1.289)
	Mitraguna & Others	90.697	101.889	103.664	3.332	5.073	1.741	1.240	1.775	12.968	3.298	105.348	98,40%	(1.683)
	Pensiun	12.248	14.220	14.137	362	-	-362	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	240.919	261.240	262.094	13.208	12.570	-639	4.944	854	21.175	11.716	280.176	93,55%	(18.082)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	908	935	2.006	0,26%	1,30%	2,76%	1.070	1.816	1.097			
	KUR	190	310	589	1.515	0,28%	0,87%	2,22%	926	1.325	1.205			
	Non KUR	-	598	346	490	0,00%	7,88%	11,41%	144	490	(108)			
3	PWG	-	-	-	714	0,00%	0,00%	2,79%	714	714	714			
	Cilem	-	-	-	587	0,00%	0,00%	3,36%	587	587	587			
	Gadai	-	-	-	127	0,00%	0,00%	1,56%	127	127	127			
4	CFG	3.319	4.884	4.033	6.112	2,18%	2,48%	3,77%	2.079	2.793	1.228			
	CF 1	1.762	3.615	3.096	4.672	3,57%	6,66%	10,52%	1.576	2.910	1.058			
	Total Griya	1.762	3.343	2.831	4.280	3,88%	6,92%	11,02%	1.449	2.518	937			
	Oto	-	272	265	392	0,00%	4,74%	7,06%	127	392	120			
	CF 2	1.556	1.269	937	1.439	1,51%	0,81%	1,22%	502	(117)	171			
	Mitraguna & Others	1.556	1.269	937	1.439	1,72%	0,92%	1,39%	502	(117)	171			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	5.849	4.968	8.832	1,46%	1,90%	3,37%	3.863	5.323	2.983	8,37%	-148,41%	5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	55	52	11,36%	3,23%	3,14%	(3)	(316)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	55	52	20,07%	7,90%	7,54%	(3)	(316)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	292	314	363	0,27%	0,44%	0,50%	49	169	72			
	KUR	3	193	222	275	0,00%	0,33%	0,40%	54	272	82			
	Non KUR	191	98	92	88	3,84%	2,10%	2,05%	(4)	(103)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.790	5.057	3.069	3,15%	3,11%	1,89%	(1.988)	(1.726)	(1.721)			
	CF 1	2.642	3.176	3.279	1.541	5,34%	3,47%	3,47%	(1.738)	(1.101)	(1.636)			
	Total Griya	2.642	3.176	3.279	1.541	5,81%	8,01%	3,96%	(1.738)	(1.101)	(1.636)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	1.528	2,09%	1,53%	1,30%	(250)	(625)	(85)			
	Mitraguna & Others	2.153	1.319	1.484	1.234	2,37%	1,46%	1,19%	(250)	(919)	(85)			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	3.484	2,22%	2,08%	1,33%	(1.942)	(1.873)	(1.597)	2,32%	-74,39%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	288.130	292.870	287.254	(876)	
2	Contribution Margin	11.615	17.537	12.417	802	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,50	3,51	0,01	0,33
CIF Payroll	1.070	1.198	1.228	30	158

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	8.398	8.423	(376)	26	(1.563)	-15,65%	(5.922)	-41,28%	21.691	38,83%	(13.268)
2	Tabungan	145.625	195.327	344.065	280.922	52.003	(63.143)	85.595	43,82%	135.297	92,91%	159.881	175,71%	121.042
3	Deposito	70.189	86.483	66.093	66.097	(2.627)	4	(20.386)	-23,57%	(4.092)	-5,83%	70.942	93,17%	(4.845)
	Total	230.159	291.796	418.556	355.442	49.000	(63.113)	63.646	21,81%	125.283	54,43%	252.514	140,76%	102.929
	CASA	159.970	205.313	352.463	289.346	51.627	(63.117)	84.032	40,93%	129.375	80,87%	181.572	159,36%	107.774
	(%) CASA	69,50%	70,36%	84,21%	81,40%									
	FDR	49,05%	42,16%	29,79%	35,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	14.312	13.732		(580)	(1.803)	-11,60%	1.088	8,61%	-	0,00%	13.732
2	Giro ISE	2.499	3.292	1.706	1.706		0	(1.586)	-48,17%	(792)	-31,71%		0,00%	1.706
3	Tabungan ISE	9.095	11.192	11.556	10.976		(580)	(217)	-1,94%	1.881	20,68%		0,00%	10.976
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	112	113	113		0	1	0,89%	24	26,97%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.960	14.594	-	-	0	-539	-366	-4.654	366	21.048	69,34%	(6.454)
	KUR	17.796	13.578	13.217	-	-	0	-533	-361	-4.580	361	19.513	67,73%	(6.297)
	Non KUR	1.452	1.383	1.378	-	-	0	-6	-5	-74	5	1.535	89,77%	(157)
3	PWG	5.178	11.964	13.614	2.366	3.004	638	325	1.651	8.436	1.354	20.379	66,81%	(6.765)
	Cilem	3.578	8.774	9.844	982	1.498	516	436	1.070	6.266	428	13.704	71,83%	(3.860)
	Gadai	1.600	3.189	3.770	1.384	1.507	122	-111	581	2.170	926	6.675	56,48%	(2.905)
4	CFG	88.436	96.089	96.461	920	1.480	561	-1.046	372	8.024	1.108	111.775	86,30%	(15.314)
	CF 1	19.579	25.210	25.209	640	547	-92	524	-1	5.630	548	22.421	112,43%	2.788
	Total Griya	14.822	14.728	14.602	-	-	0	0	-126	-220	126	15.602	93,59%	(1.000)
	• Total Non Program	14.371	14.302	14.179	-	-	0	-133	-123	-192	123	15.093	93,95%	(914)
	• Program	451	425	423	-	-	0	-3	-2	-29	2	510	82,96%	(87)
	Oto	4.757	10.482	10.607	640	547	-92	524	125	5.850	422	6.819	155,56%	3.788
	CF 2	68.857	70.879	71.252	280	933	653	-1.570	372	2.395	561	89.354	79,74%	(18.102)
	Mitraguna & Others	68.359	70.001	70.147	280	700	420	-1.564	145	1.788	555	86.959	80,67%	(16.812)
	Pensiun	498	878	1.105	-	233	233	-6	227	607	6	2.394	46,14%	(1.290)
	Total Pembiayaan	112.901	123.013	124.669	3.286	4.484	1.199	-1.261	1.656	11.769	2.828	153.239	81,36%	(28.570)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	772	789	937	6,58%	5,27%	6,42%	148	(330)	165			
	KUR	1.267	772	789	937	7,12%	5,81%	7,09%	148	(330)	165			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	724	0,00%	0,00%	5,32%	724	724	724			
	Cilem	-	-	-	704	0,00%	0,00%	7,15%	704	704	704			
	Gadai	-	-	-	20	0,00%	0,00%	0,53%	20	20	20			
4	CFG	1.470	1.479	1.419	2.250	1,66%	1,48%	2,33%	830	780	771			
	CF 1	117	973	626	903	0,60%	2,48%	3,58%	277	786	(70)			
	Total Griya	-	469	232	714	0,00%	1,58%	4,89%	482	714	245			
	Oto	117	504	393	189	2,46%	3,75%	1,78%	(205)	72	(315)			
	CF 2	1.353	506	794	1.347	1,96%	1,12%	1,89%	553	(6)	841			
	Mitraguna & Others	1.353	506	794	1.347	1,98%	1,13%	1,92%	553	(6)	841			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.251	2.208	3.910	2,42%	1,80%	3,14%	1.702	1.173	1.659	2,44%	22,06%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	10.076	10.113	9.991	9.870	52,35%	66,78%	67,63%	(121)	(206)	(243)			
	KUR	8.740	8.795	8.674	8.553	49,11%	63,89%	64,72%	(121)	(187)	(242)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,59%	-	(19)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.216	1.391	1.389	1,12%	1,45%	1,44%	(2)	400	173			
	CF 1	244	233	232	231	1,24%	0,92%	0,92%	(1)	(13)	(2)			
	Total Griya	244	118	117	116	1,64%	0,79%	0,80%	(1)	(128)	(2)			
	Oto	-	115	115	115	0,00%	1,09%	1,08%	-	115	-			
	CF 2	745	984	1.159	1.159	1,08%	1,64%	1,63%	(1)	413	175			
	Mitraguna & Others	745	984	1.159	1.159	1,09%	1,66%	1,65%	(1)	413	175			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.329	11.382	11.259	9,80%	9,25%	9,03%	(123)	194	(69)	1,44%	84,06%	-7,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	229.090	230.159	242.796	13.706	
2	Contribution Margin	3.533	4.982	(701)	(4.234)	119,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,45	3,45	0,00	0,31
CIF Payroll	1.031	700	722	22	(309)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	7.129	7.635	714	506	1.175	18,19%	(7.917)	-50,91%	25.477	29,97%	(17.842)
2	Tabungan	146.646	145.002	152.679	154.269	(1.597)	1.590	9.267	6,39%	7.622	5,20%	158.899	97,09%	(4.630)
3	Deposito	29.176	27.609	27.550	27.551	495	2	(58)	-0,21%	(1.625)	-5,57%	30.121	91,47%	(2.569)
	Total	191.374	179.071	187.358	189.455	(388)	2.097	10.384	5,80%	(1.919)	-1,00%	214.497	88,33%	(25.042)
	CASA	162.198	151.462	159.808	161.904	(883)	2.095	10.442	6,89%	(295)	-0,18%	184.376	87,81%	(22.472)
	(%) CASA	84,75%	84,58%	85,30%	85,46%									
	FDR	87,12%	107,77%	106,50%	105,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.994	9.315	9.818	503	824	9,16%	(4.285)	-30,38%	-	0,00%	9.818
2	Giro ISE	4.458	4.210	4.109	4.214	105	4	0,10%	(244)	-5,48%		0,00%	4.214
3	Tabungan ISE	9.645	4.784	5.206	5.604	398	820	17,13%	(4.041)	-41,90%		0,00%	5.604
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	105	105	0	1	0,96%	5	5,00%		0,00%	105

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	16.150	18.771	19.398	1.010	1.000	-10	1.590	627	3.248	373	21.415	90,58%	(2.017)
	KUR	14.812	17.642	18.301	1.010	1.000	-10	1.629	659	3.489	341	19.912	91,91%	(1.611)
	Non KUR	1.337	1.128	1.097	-	-	0	-39	-32	-240	32	1.502	73,01%	(405)
3	PWG	15.238	29.524	31.575	15.825	6.414	-9.411	3.614	2.051	16.337	4.363	30.096	104,91%	1.479
	Cilem	3.814	12.037	13.030	2.031	1.957	-73	1.174	993	9.216	964	15.630	83,36%	(2.600)
	Gadai	11.423	17.487	18.545	13.794	4.457	-9.337	2.440	1.058	7.122	3.399	14.466	128,20%	4.079
4	CFG	135.343	144.690	148.569	1.758	5.904	4.146	-1.102	3.879	13.226	2.026	159.190	93,33%	(10.621)
	CF 1	16.023	18.100	18.660	557	941	384	-25	559	2.637	382	18.866	98,91%	(206)
	Total Griya	9.034	10.590	10.852	300	368	68	0	261	1.817	107	9.764	111,14%	1.088
	• Total Non Program	9.034	10.590	10.852	300	368	68	396	261	1.817	107	9.764	111,14%	1.088
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.510	7.808	257	573	316	-25	298	819	276	9.102	85,79%	(1.294)
	CF 2	119.320	126.590	129.910	1.201	4.963	3.762	-1.077	3.320	10.589	1.643	140.324	92,58%	(10.415)
	Mitraguna & Others	104.787	113.008	116.519	1.131	4.763	3.632	-919	3.511	11.732	1.252	123.847	94,08%	(7.329)
	Pensiun	14.533	13.582	13.391	70	200	130	-158	-191	-1.142	391	16.477	81,27%	(3.086)
	Total Pembiayaan	166.730	192.985	199.542	18.593	13.319	-5.275	4.102	6.557	32.812	6.762	210.701	94,70%	(11.159)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	46	543	460	1.605	0,29%	2,45%	8,28%	1.146	1.559	1.063			
	KUR	-	459	460	1.437	0,00%	2,61%	7,85%	977	1.437	977			
	Non KUR	46	83	-	169	3,44%	0,00%	15,38%	169	123	85			
3	PWG	-	146	-	1.411	0,00%	0,00%	4,47%	1.411	1.411	1.266			
	Cilem	-	-	-	1.101	0,00%	0,00%	8,45%	1.101	1.101	1.101			
	Gadai	-	146	-	311	0,00%	0,00%	1,68%	311	311	165			
4	CFG	993	410	406	1.286	0,73%	0,28%	0,87%	880	293	876			
	CF 1	153	410	406	675	0,95%	2,24%	3,62%	268	522	265			
	Total Griya	15	341	339	377	0,16%	3,20%	3,47%	38	362	36			
	Oto	138	69	67	298	1,98%	0,90%	3,81%	230	159	229			
	CF 2	840	-	-	611	0,70%	0,00%	0,47%	611	(229)	611			
	Mitraguna & Others	840	-	-	215	0,80%	0,00%	0,18%	215	(625)	215			
	Pensiun	-	-	-	396	0,00%	0,00%	2,96%	396	396	396			
	Total Pembiayaan	1.039	1.099	866	4.302	0,62%	0,45%	2,16%	3.436	3.264	3.204	2,88%	-33,36%	0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	261	402	481	481	1,61%	2,56%	2,48%	-	220	79			
	KUR	204	183	182	182	1,38%	1,03%	1,00%	-	(22)	(0)			
	Non KUR	57	219	298	298	4,24%	26,44%	27,20%	-	242	79			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.271	2.483	2.152	1,59%	1,72%	1,45%	(331)	(4)	(1.118)			
	CF 1	22	11	1	1	0,14%	0,01%	0,01%	-	(21)	(9)			
	Total Griya	22	11	1	1	0,25%	0,01%	0,01%	-	(21)	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.260	2.482	2.151	1,79%	1,96%	1,66%	(331)	17	(1.109)			
	Mitraguna & Others	1.368	3.260	2.482	2.151	1,31%	2,20%	1,85%	(331)	783	(1.109)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.673	2.964	2.633	1,45%	1,54%	1,32%	(331)	216	(1.040)	1,46%	-10,68%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	168.249	191.374	193.609	25.360	
2	Contribution Margin	6.577	9.292	6.852	275	-4,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,35	3,37	0,02	0,23
CIF Payroll	1.094	1.140	1.192	52	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	9.305	10.184	253	879	1.541	17,83%	1.497	17,23%	19.049	53,46%	(8.865)
2	Tabungan	252.421	261.827	254.318	253.582	3.583	(736)	(8.245)	-3,15%	1.162	0,46%	268.613	94,40%	(15.031)
3	Deposito	76.726	72.505	63.015	62.804	(1.073)	(211)	(9.701)	-13,38%	(13.922)	-18,15%	77.795	80,73%	(14.992)
	Total	337.834	342.975	326.638	326.570	2.763	(69)	(16.405)	-4,78%	(11.264)	-3,33%	365.457	89,36%	(38.888)
	CASA	261.108	270.470	263.623	263.766	3.836	143	(6.704)	-2,48%	2.658	1,02%	287.662	91,69%	(23.896)
	(%) CASA	77,29%	78,86%	80,71%	80,77%									
	FDR	106,55%	109,87%	115,02%	115,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.501	12.531		31	622	5,22%	4.083	48,33%	-	0,00%	12.531
2	Giro ISE	1.077	1.065	1.152	1.156		4	91	8,58%	79	7,34%	-	0,00%	1.156
3	Tabungan ISE	7.371	10.845	11.349	11.375		26	530	4,89%	4.004	54,32%	-	0,00%	11.375
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	163	187	188	188		0	1	0,53%	25	15,34%	-	0,00%	188

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	26.132	500	450	-50	-82	-199	-7.275	649	39.559	66,06%	(13.427)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	26.132	500	450	-50	-82	-199	-7.271	649	36.812	70,99%	(10.680)
	• Local Champion	29.104	25.433	25.234	500	450	-50	-82	-199	-3.870	649	30.183	83,60%	(4.949)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.427	550	850	300	1.120	3	2.583	847	27.707	95,38%	(1.280)
	KUR	21.881	24.372	24.488	550	850	300	1.186	116	2.607	734	25.636	95,52%	(1.149)
	Non KUR	1.963	2.053	1.940	-	-	0	-65	-113	-24	113	2.070	93,69%	(131)
3	PWG	18.313	34.800	36.509	7.778	7.424	-354	1.901	1.709	18.196	5.715	32.103	113,73%	4.406
	Cilem	9.363	18.475	19.256	1.879	2.044	165	454	782	9.894	1.262	19.896	96,79%	(639)
	Gadai	8.950	16.326	17.252	5.899	5.380	-519	1.447	927	8.302	4.453	12.207	141,33%	5.045
4	CFG	284.398	289.261	286.625	4.588	3.960	-628	3.514	-2.636	2.226	6.597	293.503	97,66%	(6.878)
	CF 1	38.670	35.743	35.245	334	752	418	215	-498	-3.425	1.250	39.755	88,65%	(4.510)
	Total Griya	32.928	30.140	29.498	-	442	442	0	-642	-3.430	1.084	33.207	88,83%	(3.708)
	• Total Non Program	32.928	30.140	29.498	-	442	442	-623	-642	-3.430	1.084	33.207	88,83%	(3.708)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.747	334	310	-24	215	144	5	166	6.549	87,75%	(802)
	CF 2	245.728	253.518	251.380	4.254	3.208	-1.046	3.299	-2.139	5.651	5.347	253.748	99,07%	(2.368)
	Mitraguna & Others	226.104	235.833	233.329	4.254	2.692	-1.562	3.374	-2.504	7.225	5.196	233.381	99,98%	(52)
	Pensiun	19.624	17.685	18.051	-	516	516	-74	366	-1.573	150	20.366	88,63%	(2.315)
	Total Pembiayaan	359.963	376.817	375.693	13.416	12.684	-732	6.454	-1.124	15.730	13.808	392.871	95,63%	(17.178)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	145	0,00%	0,34%	0,55%	55	145	50			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	145	0,00%	0,34%	0,55%	55	145	50			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	1.056	1,32%	0,63%	4,00%	890	742	818			
	KUR	205	191	122	882	0,94%	0,50%	3,60%	760	677	691			
	Non KUR	109	47	45	174	5,56%	2,19%	8,97%	129	65	127			
3	PWG	-	-	-	1.264	0,00%	0,00%	3,46%	1.264	1.264	1.264			
	Cilem	-	-	-	1.215	0,00%	0,00%	6,31%	1.215	1.215	1.215			
	Gadai	-	-	-	49	0,00%	0,00%	0,29%	49	49	49			
4	CFG	4.834	7.506	8.636	6.891	1,70%	2,99%	2,40%	(1.744)	2.058	(615)			
	CF 1	1.936	3.401	3.537	971	5,01%	9,89%	2,76%	(2.565)	(965)	(2.429)			
	Total Griya	1.859	3.002	3.167	712	5,65%	10,51%	2,42%	(2.454)	(1.147)	(2.290)			
	Oto	77	399	370	259	1,35%	6,61%	4,51%	(111)	182	(140)			
	CF 2	2.897	4.105	5.099	5.920	1,18%	2,01%	2,36%	821	3.023	1.815			
	Mitraguna & Others	2.897	4.105	5.099	5.920	1,28%	2,16%	2,54%	821	3.023	1.815			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	7.840	8.892	9.356	1,43%	2,36%	2,49%	464	4.208	1.517	0,89%	64,21%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	582	635	655	0,47%	2,40%	2,48%	21	544	73			
	KUR	77	342	397	458	0,35%	1,63%	1,87%	60	380	115			
	Non KUR	34	240	237	198	1,74%	11,56%	10,19%	(40)	164	(43)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.109	12.197	12.181	0,97%	4,22%	4,25%	(17)	9.413	72			
	CF 1	991	1.508	1.503	1.497	2,56%	4,20%	4,25%	(5)	507	(11)			
	Total Griya	627	1.304	1.298	1.293	1,90%	4,31%	4,38%	(5)	665	(11)			
	Oto	363	205	205	205	6,33%	3,65%	3,56%	-	(159)	-			
	CF 2	1.777	10.600	10.694	10.683	0,72%	4,22%	4,25%	(11)	8.906	83			
	Mitraguna & Others	1.468	10.600	10.694	10.683	0,65%	4,53%	4,58%	(11)	9.215	83			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.691	12.832	12.836	0,80%	3,41%	3,42%	4	9.956	145	3,06%	10,40%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	345.941	364.485	375.413	29.472	
2	Contribution Margin	16.153	21.658	11.504	(4.649)	28,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,19	3,26	3,27	0,01	0,08
CIF Payroll	1.936	2.537	2.616	79	680

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	7.035	8.308	(487)	1.273	2.279	37,80%	704	9,26%	17.630	47,12%	(9.322)
2	Tabungan	169.083	168.290	169.627	170.708	2.671	1.081	2.418	1,44%	1.624	0,96%	182.857	93,36%	(12.150)
3	Deposito	159.534	168.281	164.561	163.564	2.495	(998)	(4.718)	-2,80%	4.030	2,53%	160.953	101,62%	2.611
	Total	336.221	342.600	341.223	342.579	4.679	1.356	(21)	-0,01%	6.358	1,89%	361.440	94,78%	(18.861)
	CASA	176.687	174.319	176.662	179.015	2.184	2.353	4.696	2,69%	2.329	1,32%	200.487	89,29%	(21.471)
	(%) CASA	52,55%	50,88%	51,77%	52,26%									
	FDR	59,93%	62,03%	62,71%	62,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	7.839	8.244	8.372	128	533	6,80%	(2.801)	-25,07%	-	0,00%	8.372	
2	Giro ISE	2.226	2.414	2.475	2.541	66	126	5,24%	314	14,12%		0,00%	2.541	
3	Tabungan ISE	8.944	5.421	5.766	5.828	62	407	7,51%	(3.116)	-34,84%		0,00%	5.828	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3	
5	CIF ISE	82	90	92	92	0	2	2,22%	10	12,20%		0,00%	92	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.198	41.636	750	1.730	980	-539	438	933	1.292	47.062	88,47%	(5.426)
	KUR	38.741	39.533	40.015	750	1.730	980	-486	482	1.275	1.248	44.874	89,17%	(4.858)
	Non KUR	1.963	1.665	1.621	-	-	0	-54	-44	-342	44	2.189	74,04%	(568)
3	PWG	8.703	16.596	17.165	3.014	2.007	-1.007	645	569	8.462	1.438	26.230	65,44%	(9.065)
	Cilem	6.698	12.513	12.801	1.019	1.082	63	333	288	6.103	794	17.952	71,30%	(5.151)
	Gadai	2.005	4.083	4.364	1.995	925	-1.070	312	281	2.359	644	8.277	52,72%	(3.913)
4	CFG	152.101	154.707	155.189	3.018	2.898	-120	141	482	3.088	2.416	177.569	87,40%	(22.381)
	CF 1	24.823	21.116	20.477	-	-	0	-326	-638	-4.345	638	27.859	73,50%	(7.381)
	Total Griya	16.607	12.664	12.543	-	-	0	0	-120	-4.064	120	17.386	72,14%	(4.843)
	• Total Non Program	16.607	12.664	12.543	-	-	0	-124	-120	-4.064	120	17.386	72,14%	(4.843)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	7.934	-	-	0	-326	-518	-282	518	10.472	75,76%	(2.538)
	CF 2	127.278	133.591	134.711	3.018	2.898	-120	467	1.120	7.433	1.778	149.711	89,98%	(14.999)
	Mitraguna & Others	115.000	120.148	120.777	2.754	2.036	-718	283	630	5.778	1.406	135.356	89,23%	(14.579)
	Pensiun	12.278	13.443	13.934	264	862	598	184	491	1.655	371	14.354	97,07%	(420)
	Total Pembiayaan	201.507	212.500	213.990	6.782	6.635	-147	246	1.489	12.483	5.145	250.861	85,30%	(36.872)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	377	817	866	2.390	0,93%	2,10%	5,74%	1.524	2.013	1.573			
	KUR	327	781	833	2.184	0,84%	2,11%	5,46%	1.351	1.857	1.403			
	Non KUR	50	36	34	207	2,53%	2,02%	12,74%	173	157	171			
3	PWG	-	-	-	252	0,00%	0,00%	1,47%	252	252	252			
	Cilem	-	-	-	252	0,00%	0,00%	1,97%	252	252	252			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.744	3.370	3.268	5.237	1,80%	2,11%	3,37%	1.969	2.493	1.866			
	CF 1	932	1.034	577	1.124	3,75%	2,73%	5,49%	547	192	90			
	Total Griya	594	-	-	147	3,58%	0,00%	1,17%	147	(448)	147			
	Oto	337	1.034	577	977	4,11%	6,82%	12,32%	401	640	(57)			
	CF 2	1.812	2.336	2.691	4.113	1,42%	2,01%	3,05%	1.421	2.300	1.777			
	Mitraguna & Others	1.812	2.336	2.691	3.828	1,58%	2,24%	3,17%	1.137	2.016	1.492			
	Pensiun	-	-	-	285	0,00%	0,00%	2,04%	285	285	285			
	Total Pembiayaan	3.121	4.187	4.134	7.879	1,55%	1,95%	3,68%	3.745	4.758	3.692	2,66%	27,84%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	499	294	395	503	1,23%	0,96%	1,21%	107	3	208			
	KUR	125	164	265	372	0,32%	0,67%	0,93%	107	247	208			
	Non KUR	374	130	130	130	19,05%	7,81%	8,02%	-	(244)	(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	1.545	2.949	3.350	3.301	1,02%	2,17%	2,13%	(49)	1.756	352			
	CF 1	114	623	909	717	0,46%	4,30%	3,50%	(192)	603	94			
	Total Griya	114	623	620	616	0,69%	4,89%	4,91%	(4)	502	(7)			
	Oto	-	-	289	101	0,00%	3,42%	1,27%	(188)	101	101			
	CF 2	1.431	2.326	2.441	2.584	1,12%	1,83%	1,92%	143	1.153	258			
	Mitraguna & Others	1.388	2.326	2.441	2.584	1,21%	2,03%	2,14%	143	1.196	258			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.243	3.745	3.803	1,01%	1,76%	1,78%	58	1.759	560	1,42%	20,32%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	295.365	336.221	337.922	42.557	
2	Contribution Margin	8.910	13.162	8.509	(401)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,41	0,00	0,24
CIF Payroll	1.140	1.214	1.282	68	142

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.165	2.100	299	(65)	(191)	-8,32%	(11.085)	-84,07%	18.701	11,23%	(16.600)
2	Tabungan	147.923	138.652	147.468	147.835	(21.267)	367	9.183	6,62%	(88)	-0,06%	158.452	93,30%	(10.618)
3	Deposito	54.920	82.610	80.446	80.448	23.934	2	(2.162)	-2,62%	25.528	46,46%	55.870	143,99%	24.578
	Total	216.028	223.553	230.080	230.383	2.966	304	6.831	3,06%	14.355	6,65%	233.023	98,87%	(2.640)
	CASA	161.108	140.943	149.633	149.935	(20.968)	302	8.992	6,38%	(11.173)	-6,94%	177.153	84,64%	(27.218)
	(%) CASA	74,58%	63,05%	65,04%	65,08%									
	FDR	99,10%	101,37%	98,95%	98,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.799	2.508		(291)	115	4,82%	(82)	-3,16%	-	0,00%	2.508
2	Giro ISE	59	60	32	33		1	(27)	-44,95%	(26)	-43,46%		0,00%	33
3	Tabungan ISE	2.531	2.332	2.767	2.475		(292)	142	6,11%	(56)	-2,22%		0,00%	2.475
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	114	115	115		0	1	0,88%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	45.734	49.169	49.877	2.770	2.250	-520	1.099	708	4.143	1.542	50.486	98,79%	(609)
	KUR	43.301	47.233	47.998	2.670	2.250	-420	1.146	765	4.697	1.485	47.872	100,26%	125
	Non KUR	2.433	1.937	1.879	100	-	-100	-47	-57	-554	57	2.613	71,91%	(734)
3	PWG	2.160	6.868	7.007	803	519	-285	532	138	4.847	380	8.667	80,85%	(1.660)
	Cilem	2.160	6.868	7.007	803	519	-285	532	138	4.847	380	8.667	80,85%	(1.660)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	170.788	1.355	3.747	2.392	566	199	4.597	3.547	173.274	98,57%	(2.485)
	CF 1	15.140	17.519	17.047	139	254	115	18	-472	1.907	726	15.984	106,65%	1.063
	Total Griya	1.118	1.004	992	-	-	0	0	-12	-126	12	1.335	74,33%	(343)
	• Total Non Program	1.118	1.004	992	-	-	0	-12	-12	-126	12	1.335	74,33%	(343)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	16.055	139	254	115	18	-460	2.034	714	14.649	109,60%	1.406
	CF 2	151.051	153.070	153.741	1.216	3.493	2.277	548	671	2.689	2.822	157.289	97,74%	(3.549)
	Mitraguna & Others	120.364	121.985	122.294	820	2.480	1.660	624	308	1.930	2.172	126.025	97,04%	(3.731)
	Pensiun	30.687	31.084	31.447	396	1.013	617	-75	363	760	650	31.265	100,58%	182
	Total Pembiayaan	214.086	226.626	227.672	4.928	6.515	1.588	2.197	1.045	13.586	5.470	232.426	97,95%	(4.754)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	330	820	635	1.731	0,72%	1,29%	3,47%	1.095	1.401	911			
	KUR	190	795	611	1.643	0,44%	1,29%	3,42%	1.032	1.453	849			
	Non KUR	139	25	24	87	5,72%	1,25%	4,64%	63	(52)	62			
3	PWG	3	-	-	327	0,14%	0,00%	4,67%	327	324	327			
	Cilem	3	-	-	327	0,14%	0,00%	4,67%	327	324	327			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.645	1.421	2.877	0,84%	0,83%	1,68%	1.456	1.488	1.232			
	CF 1	197	1.365	679	1.013	1,30%	3,88%	5,94%	334	815	(352)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.365	679	1.013	1,41%	4,11%	6,31%	334	815	(352)			
	CF 2	1.192	280	742	1.864	0,79%	0,48%	1,21%	1.122	673	1.584			
	Mitraguna & Others	1.192	280	354	1.472	0,99%	0,29%	1,20%	1.118	280	1.192			
	Pensiun	-	-	388	393	0,00%	1,25%	1,25%	4	393	393			
	Total Pembiayaan	1.722	2.465	2.057	4.935	0,80%	0,91%	2,17%	2.878	3.213	2.470	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	27-Nov-25	31-Dec-24	31-Oct-25	27-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	508	224	185	191	1,11%	0,38%	0,38%	7	(317)	(33)			
	KUR	409	99	147	154	0,94%	0,31%	0,32%	8	(255)	55			
	Non KUR	100	125	38	37	4,09%	1,96%	1,98%	(1)	(62)	(88)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.030	2.166	2.029	0,82%	1,27%	1,19%	(137)	669	(1)			
	CF 1	113	113	249	113	0,75%	1,42%	0,66%	(136)	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	249	113	0,81%	1,51%	0,70%	(136)	-	-			
	CF 2	1.246	1.917	1.917	1.916	0,83%	1,25%	1,25%	(1)	669	(1)			
	Mitraguna & Others	1.125	1.917	1.917	1.916	0,93%	1,57%	1,57%	(1)	790	(1)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.254	2.351	2.220	0,87%	1,04%	0,98%	(131)	352	(34)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	224.152	222.162	238.524	14.372	
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,58	2,85	2,88	0,02	0,30
CIF Payroll	2.700	1.516	1.501	(15)	(1.199)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	37	38	(4)	1	1	2,13%	(28)	-42,68%	2.150	1,77%	(2.112)
2	Tabungan	73.366	68.177	66.996	66.425	(6.024)	(571)	(1.752)	-2,57%	(6.941)	-9,46%	79.265	83,80%	(12.839)
3	Deposito	13.172	13.658	14.197	14.177	95	(20)	518	3,80%	1.004	7,62%	14.143	100,24%	34
	Total	86.605	81.873	81.230	80.640	(5.933)	(590)	(1.233)	-1,51%	(5.965)	-6,89%	95.557	84,39%	(14.918)
	CASA	73.432	68.215	67.033	66.463	(6.028)	(570)	(1.751)	-2,57%	(6.969)	-9,49%	81.415	81,64%	(14.952)
	(%) CASA	84,79%	83,32%	82,52%	82,42%									
	FDR	98,27%	111,67%	112,55%	113,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	362	376		13	55	17,00%	26	7,52%	-	0,00%	376
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	321	362	376		13	55	17,00%	26	7,52%	-	0,00%	376
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%	-	0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.408	6.829	812	717	-95	540	421	5.118	297	4.640	147,19%	2.189
	Cilem	1.711	6.408	6.829	812	717	-95	540	421	5.118	297	4.640	147,19%	2.189
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	84.578	1.597	1.520	-77	649	-420	1.211	1.940	91.314	92,62%	(6.737)
	CF 1	269	452	448	-	-	0	-3	-4	179	4	1.216	36,84%	(768)
	Total Griya	269	253	251	-	-	0	0	-2	-18	2	512	49,01%	(261)
	• Total Non Program	269	253	251	-	-	0	-2	-2	-18	2	512	49,01%	(261)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	197	-	-	0	-3	-3	197	3	704	27,98%	(507)
	CF 2	83.098	84.545	84.130	1.597	1.520	-77	652	-416	1.032	1.936	90.098	93,38%	(5.968)
	Mitraguna & Others	38.271	38.877	38.111	620	790	170	-155	-766	-160	1.556	44.624	85,41%	(6.513)
	Pensiun	44.827	45.668	46.019	977	730	-247	807	350	1.192	380	45.475	101,20%	544
	Total Pembiayaan	85.106	91.424	91.425	2.409	2.237	-172	1.189	0	6.319	2.237	95.983	95,25%	(4.558)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	-	-	-	318	0,00%	0,00%	4,66%	318	318	318			
	Cilem	-	-	-	318	0,00%	0,00%	4,66%	318	318	318			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	388	0,00%	0,46%	0,46%	(1)	388	20			
	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	-	368	389	388	0,00%	0,46%	0,46%	(1)	388	20			
	Mitraguna & Others	-	368	389	388	0,00%	1,00%	1,02%	(1)	388	20			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	368	389	706	0,00%	0,43%	0,77%	317	706	338	0,81%	-5,21%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	Mitraguna & Others	-	220	229	224	0,00%	0,59%	0,59%	(5)	224	5			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	238	247	242	0,02%	0,27%	0,26%	(5)	224	5	0,60%	-127,85%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.962	23.035	(633)	73	437	1,93%	12.019	109,12%	15.889	144,97%	7.145
2	Tabungan	115.074	107.804	110.506	111.769	419	1.263	3.965	3,68%	(3.305)	-2,87%	123.561	90,46%	(11.792)
3	Deposito	23.779	24.716	24.795	24.795	1.009	0	79	0,32%	1.016	4,27%	24.502	101,20%	294
	Total	149.869	155.118	158.263	159.599	794	1.336	4.481	2,89%	9.730	6,49%	163.952	97,34%	(4.354)
	CASA	126.089	130.402	133.468	134.804	(214)	1.335	4.401	3,38%	8.714	6,91%	139.451	96,67%	(4.647)
	(%) CASA	84,13%	84,07%	84,33%	84,46%									
	FDR	105,52%	116,25%	113,57%	112,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.679	6.647		(32)	275	4,32%	(724)	-9,83%	-	0,00%	6.647
2	Giro ISE	1.170	339	512	689		178	351	103,46%	(481)	-41,08%		0,00%	689
3	Tabungan ISE	2.302	1.933	2.067	1.858		(209)	(75)	-3,90%	(444)	-19,28%		0,00%	1.858
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	77	79	79		0	2	2,60%	10	14,49%		0,00%	79

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.460	-	100	100	-45	52	729	48	731	199,67%	729
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.460	-	100	100	-45	52	729	48	731	199,67%	729
	• Local Champion	731	484	556	-	100	100	-25	72	-175	28	731	76,05%	(175)
	• Value Chain	-	923	904	-	-	-	-19	-19	904	19	0	0,00%	904
2	MBG	14.454	20.637	21.102	1.105	980	-125	770	465	6.648	515	18.537	113,84%	2.565
	KUR	11.979	18.507	19.027	1.105	980	-125	918	520	7.048	460	15.960	119,22%	3.067
	Non KUR	2.475	2.130	2.075	-	-	0	-148	-55	-400	55	2.577	80,52%	(502)
3	PWG	2.088	8.454	8.493	1.496	474	-1.022	1.315	40	6.406	435	9.019	94,17%	(526)
	Cilem	1.902	8.217	8.280	1.364	398	-965	1.265	64	6.379	335	8.833	93,74%	(553)
	Gadai	186	237	213	133	76	-57	50	-24	27	100	186	114,54%	27
4	CFG	140.874	149.821	148.677	2.639	2.853	214	1.766	-1.144	7.803	3.997	153.271	97,00%	(4.594)
	CF 1	3.720	5.476	5.352	-	-	0	-68	-124	1.632	124	5.198	102,96%	154
	Total Griya	422	1.169	1.164	-	-	0	0	-5	741	5	802	145,11%	362
	• Total Non Program	422	1.169	1.164	-	-	0	-8	-5	741	5	802	145,11%	362
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.189	-	-	0	-68	-119	891	119	4.396	95,28%	(208)
	CF 2	137.153	144.345	143.325	2.639	2.853	214	1.834	-1.020	6.171	3.873	148.073	96,79%	(4.748)
	Mitraguna & Others	95.850	101.262	99.953	2.379	1.660	-719	1.604	-1.309	4.103	2.969	105.758	94,51%	(5.806)
	Pensiun	41.304	43.083	43.372	260	1.193	933	231	289	2.068	904	42.314	102,50%	1.058
	Total Pembiayaan	158.147	180.319	179.732	5.240	4.407	-833	3.807	-587	21.585	4.994	181.558	98,99%	(1.826)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	49	48	48	0,00%	3,41%	3,28%	-	48	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	49	48	48	0,00%	3,41%	3,28%	-	48	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	560	0,16%	0,00%	2,65%	560	536	560			
	KUR	24	-	-	262	0,20%	0,00%	1,37%	262	238	262			
	Non KUR	-	-	-	298	0,00%	0,00%	14,38%	298	298	298			
3	PWG	-	-	-	336	0,00%	0,00%	3,95%	336	336	336			
	Cilem	-	-	-	336	0,00%	0,00%	4,05%	336	336	336			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.014	1.462	1.793	0,45%	0,98%	1,21%	331	1.157	779			
	CF 1	195	355	110	334	5,25%	2,02%	6,23%	223	138	(22)			
	Total Griya	-	2	-	-	0,00%	0,00%	0,00%	-	-	(2)			
	Oto	195	353	110	334	5,92%	2,56%	7,96%	223	138	(20)			
	CF 2	441	658	1.352	1.459	0,32%	0,94%	1,02%	107	1.018	801			
	Mitraguna & Others	441	486	1.183	1.459	0,46%	1,17%	1,46%	276	1.018	973			
	Pensiun	-	172	169	-	0,00%	0,39%	0,00%	(169)	-	(172)			
	Total Pembiayaan	660	1.063	1.510	2.736	0,42%	0,84%	1,52%	1.226	2.076	1.673	1,37%	9,71%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	224	221	220	219	1,55%	1,07%	1,04%	(1)	(5)	(2)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	221	220	219	9,04%	10,33%	10,56%	(1)	(5)	(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	313	274	38	38	0,22%	0,03%	0,03%	-	(275)	(236)			
	CF 1	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	CF 2	313	101	38	38	0,23%	0,03%	0,03%	-	(275)	(63)			
	Mitraguna & Others	313	101	38	38	0,33%	0,04%	0,04%	-	(275)	(63)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	495	258	257	0,34%	0,14%	0,14%	(1)	(280)	(238)	1,13%	-688,06%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	192.100	162.108	181.740	(10.360)	
2	Contribution Margin	7.193	10.133	7.051	(142)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,37	3,39	0,02	0,70
CIF Payroll	2.203	1.014	1.039	25	(1.164)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	6.149	6.991	851	842	(1.422)	-16,90%	201	2,96%	12.850	54,40%	(5.859)
2	Tabungan	175.767	193.661	197.460	197.980	9.382	520	4.319	2,23%	22.213	12,64%	189.520	104,46%	8.460
3	Deposito	41.842	51.659	50.986	50.886	(1.726)	(100)	(773)	-1,50%	9.044	21,62%	42.338	120,19%	8.549
	Total	224.399	253.733	254.595	255.857	8.507	1.262	2.124	0,84%	31.458	14,02%	244.707	104,56%	11.150
	CASA	182.557	202.074	203.609	204.971	10.233	1.362	2.897	1,43%	22.414	12,28%	202.369	101,29%	2.601
	(%) CASA	81,35%	79,64%	79,97%	80,11%									
	FDR	108,91%	102,73%	102,81%	102,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.236	6.145		(91)	(102)	-1,63%	2.062	50,51%	-	0,00%	6.145
2	Giro ISE	1.486	3.408	3.219	3.226		7	(182)	-5,35%	1.740	117,07%		0,00%	3.226
3	Tabungan ISE	2.597	2.839	3.017	2.919		(98)	80	2,83%	322	12,42%		0,00%	2.919
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	154	157	157		0	3	1,95%	19	13,77%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.420	400	-	-400	326	-109	825	109	1.595	151,72%	825
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.420	400	-	-400	326	-109	825	109	1.595	151,72%	825
	• Local Champion	1.595	2.529	2.420	400	-	-400	326	-109	825	109	1.595	151,72%	825
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	96.379	2.480	2.070	-410	1.094	-1.464	-1.354	3.534	102.758	93,79%	(6.379)
	KUR	92.544	91.691	90.430	2.380	2.070	-310	612	-1.261	-2.114	3.331	97.133	93,10%	(6.702)
	Non KUR	5.189	6.151	5.949	100	-	-100	482	-203	760	203	5.625	105,75%	324
3	PWG	10.721	20.877	22.212	3.645	3.802	157	1.393	1.336	11.491	2.467	29.922	74,23%	(7.710)
	Cilem	6.388	12.738	13.652	1.176	1.597	421	328	913	7.264	684	19.779	69,02%	(6.127)
	Gadai	4.333	8.138	8.561	2.469	2.205	-264	1.065	422	4.228	1.783	10.144	84,39%	(1.583)
4	CFG	134.342	139.416	140.740	3.646	4.966	1.320	1.661	1.324	6.398	3.642	155.663	90,41%	(14.923)
	CF 1	27.563	25.516	25.098	329	-	-329	-74	-418	-2.465	418	31.828	78,85%	(6.730)
	Total Griya	18.820	16.634	16.471	-	-	0	0	-163	-2.349	163	21.370	77,08%	(4.899)
	• Total Non Program	5.808	4.957	4.904	-	-	0	-58	-53	-904	53	6.682	73,39%	(1.778)
	• Program	13.012	11.677	11.567	-	-	0	-170	-110	-1.445	110	14.688	78,75%	(3.121)
	Oto	8.743	8.882	8.627	329	-	-329	-74	-255	-116	255	10.458	82,49%	(1.831)
	CF 2	106.779	113.900	115.642	3.318	4.966	1.649	1.735	1.742	8.863	3.224	123.835	93,38%	(8.193)
	Mitraguna & Others	66.464	72.581	74.393	2.953	4.298	1.346	1.546	1.812	7.929	2.486	81.941	90,79%	(7.548)
	Pensiun	40.315	41.320	41.249	365	668	303	189	-71	934	739	41.894	98,46%	(645)
	Total Pembiayaan	244.391	260.664	261.751	10.171	10.838	667	4.474	1.087	17.360	9.752	289.938	90,28%	(28.187)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	683	5,19%	0,00%	28,24%	683	600	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	683	5,19%	0,00%	28,24%	683	600	683			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	4.268	0,95%	0,97%	4,43%	3.322	3.337	3.160			
	KUR	830	948	846	3.448	0,90%	0,92%	3,81%	2.602	2.618	2.500			
	Non KUR	101	160	100	820	1,95%	1,62%	13,78%	720	719	660			
3	PWG	7	-	-	857	0,06%	0,00%	3,86%	857	850	857			
	Cilem	-	-	-	641	0,00%	0,00%	4,70%	641	641	641			
	Gadai	7	-	-	215	0,15%	0,00%	2,52%	215	209	215			
4	CFG	949	1.528	1.067	3.280	0,71%	0,77%	2,33%	2.214	2.332	1.752			
	CF 1	949	1.114	1.067	1.920	3,44%	4,18%	7,65%	853	971	805			
	Total Griya	745	905	834	1.491	3,96%	5,02%	9,05%	657	746	586			
	Oto	204	209	232	429	2,34%	4,97%	9,05%	196	224	220			
	CF 2	-	414	-	1.361	0,00%	0,00%	1,18%	1.361	1.361	947			
	Mitraguna & Others	-	414	-	1.188	0,00%	0,00%	1,60%	1.188	1.188	774			
	Pensiun	-	-	-	173	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.969	2.636	2.012	9.088	0,81%	0,77%	3,47%	7.076	7.119	6.453	0,17%	95,12%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.129	1.006	939	1,10%	1,03%	0,97%	(67)	(139)	(190)			
	KUR	744	807	631	563	0,80%	0,69%	0,62%	(68)	(181)	(244)			
	Non KUR	334	322	375	376	6,43%	6,10%	6,32%	0	42	54			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,08%	-	7	-			
4	CFG	793	1.956	1.876	2.037	0,59%	1,35%	1,45%	161	1.244	81			
	CF 1	666	782	701	862	2,42%	2,75%	3,44%	161	196	81			
	Total Griya	558	634	559	732	2,96%	3,36%	4,45%	173	174	98			
	Oto	108	148	142	130	1,24%	1,60%	1,51%	(12)	22	(18)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,03%	1,02%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,62%	1,58%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.092	2.888	2.982	0,79%	1,11%	1,14%	94	1.040	(110)	3,71%	-225,82%	2,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.797	251.305	262.140	23.343	
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,75	2,95	3,00	0,05	0,25
CIF Payroll	1.255	1.469	1.587	118	332

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.744	2.928	546	183	356	13,84%	(710)	-19,51%	8.432	34,72%	(5.505)
2	Tabungan	133.319	152.840	151.589	151.571	2.858	(18)	(1.269)	-0,83%	18.252	13,69%	143.354	105,73%	8.217
3	Deposito	34.970	32.772	33.319	33.329	(564)	10	556	1,70%	(1.641)	-4,69%	35.987	92,61%	(2.658)
	Total	171.926	188.184	187.652	187.827	2.840	175	(357)	-0,19%	15.901	9,25%	187.773	100,03%	54
	CASA	136.957	155.412	154.333	154.499	3.404	165	(914)	-0,59%	17.542	12,81%	151.786	101,79%	2.712
	(%) CASA	79,66%	82,59%	82,24%	82,26%									
	FDR	77,08%	70,23%	68,47%	68,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.514	2.525		11	(254)	-9,15%	491	24,11%	-	0,00%	2.525
2	Giro ISE	95	736	516	516		0	(220)	-29,94%	421	443,77%		0,00%	516
3	Tabungan ISE	1.439	1.543	1.498	1.509		11	(34)	-2,20%	70	4,84%		0,00%	1.509
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	227	228	228		0	1	0,44%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	18.945	19.854	18.747	300	100	-200	15	-1.108	-199	1.208	21.313	87,96%	(2.566)
	KUR	17.446	18.508	17.698	300	100	-200	32	-810	252	910	19.713	89,78%	(2.016)
	Non KUR	1.500	1.346	1.049	-	-	0	-17	-297	-451	297	1.599	65,58%	(550)
3	PWG	1.695	7.053	7.412	988	721	-267	544	359	5.717	362	5.843	126,86%	1.569
	Cilem	1.695	7.053	7.412	988	721	-267	544	359	5.717	362	5.843	126,86%	1.569
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	102.320	795	386	-409	128	-2.938	-9.555	3.324	115.242	88,79%	(12.922)
	CF 1	3.054	2.857	2.799	96	-	-96	-85	-58	-255	58	3.455	81,02%	(656)
	Total Griya	942	882	876	-	-	0	0	-6	-66	6	1.045	83,80%	(169)
	• Total Non Program	942	882	876	-	-	0	-6	-6	-66	6	1.045	83,80%	(169)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.924	96	-	-96	-85	-51	-188	51	2.411	79,81%	(487)
	CF 2	108.821	102.400	99.520	699	386	-313	214	-2.880	-9.300	3.266	111.787	89,03%	(12.266)
	Mitraguna & Others	34.866	41.533	41.428	645	300	-345	984	-105	6.563	405	37.557	110,31%	3.871
	Pensiun	73.955	60.867	58.092	54	86	32	-770	-2.775	-15.863	2.861	74.229	78,26%	(16.137)
	Total Pembiayaan	132.514	132.164	128.478	2.083	1.207	-876	688	-3.686	-4.036	4.893	142.397	90,23%	(13.919)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	302	527	530	861	1,59%	2,67%	4,59%	331	559	334			
	KUR	199	527	530	801	1,14%	2,87%	4,53%	271	602	274			
	Non KUR	102	-	-	59	6,82%	0,00%	5,66%	59	(43)	59			
3	PWG	-	-	-	163	0,00%	0,00%	2,20%	163	163	163			
	Cilem	-	-	-	163	0,00%	0,00%	2,20%	163	163	163			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.199	1.868	1.651	0,05%	1,78%	1,61%	(217)	1.593	453			
	CF 1	54	34	31	253	1,76%	1,08%	9,03%	222	199	219			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	34	31	253	2,55%	1,56%	13,14%	222	199	219			
	CF 2	5	1.165	1.838	1.399	0,00%	1,79%	1,41%	(439)	1.394	234			
	Mitraguna & Others	5	1.165	1.758	1.319	0,01%	4,23%	3,18%	(439)	1.314	154			
	Pensiun	-	-	80	80	0,00%	0,13%	0,14%	-	80	80			
	Total Pembiayaan	360	1.726	2.399	2.676	0,27%	1,81%	2,08%	277	2.316	950	3,78%	-81,45%	1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	69	375	328	369	0,37%	1,65%	1,97%	41	300	(6)			
	KUR	60	279	232	369	0,34%	1,25%	2,08%	137	309	90			
	Non KUR	9	96	96	-	0,62%	7,16%	0,00%	(96)	(9)	(96)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.621	2.619	1.132	8,75%	2,49%	1,11%	(1.487)	(8.656)	(1.489)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.621	2.619	1.132	8,99%	2,56%	1,14%	(1.487)	(8.653)	(1.489)			
	Mitraguna & Others	915	323	322	822	2,62%	0,78%	1,98%	499	(93)	499			
	Pensiun	8.871	2.298	2.296	311	6,69%	1,74%	0,53%	(1.986)	(8.561)	(1.988)			
	Total Pembiayaan	9.858	2.997	2.947	1.501	7,44%	2,23%	1,17%	(1.446)	(8.357)	(1.495)	2,09%	-78,70%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	158.832	172.251	185.690	26.858	
2	Contribution Margin	137	2.198	7.784	7.647	-5581,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,30	2,51	2,54	0,03	0,23
CIF Payroll	1.529	1.525	1.521	(4)	(8)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	2.185	2.084	455	(100)	(434)	-17,24%	(754)	-26,57%	6.559	31,78%	(4.474)
2	Tabungan	118.896	124.754	129.405	129.049	7.185	(356)	4.295	3,44%	10.152	8,54%	130.899	98,59%	(1.850)
3	Deposito	12.522	15.691	15.544	15.544	(1.098)	0	(147)	-0,93%	3.022	24,14%	13.179	117,95%	2.366
	Total	134.257	142.963	147.134	146.677	6.542	(457)	3.714	2,60%	12.420	9,25%	150.636	97,37%	(3.959)
	CASA	121.735	127.272	131.590	131.133	7.640	(457)	3.861	3,03%	9.398	7,72%	137.458	95,40%	(6.325)
	(%) CASA	90,67%	89,02%	89,44%	89,40%									
	FDR	193,63%	190,58%	186,73%	187,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	3.888	3.865		(23)	591	18,05%	(60)	-1,52%	-	0,00%	3.865
2	Giro ISE	2.210	1.598	1.054	1.059		4	(540)	-33,77%	(1.152)	-52,11%		0,00%	1.059
3	Tabungan ISE	1.714	1.676	2.834	2.807		(27)	1.131	67,47%	1.092	63,71%		0,00%	2.807
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	142	143	143		0	1	0,70%	35	32,41%		0,00%	143

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Local Champion	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.663	71.847	2.146	3.580	1.434	-324	1.184	-4.414	2.396	76.793	93,56%	(4.945)
	KUR	69.790	65.006	66.330	2.146	3.580	1.434	-368	1.324	-3.460	2.256	70.193	94,50%	(3.863)
	Non KUR	6.471	5.657	5.517	-	-	0	44	-140	-954	140	6.599	83,60%	(1.082)
3	PWG	2.698	8.440	8.737	991	682	-309	773	297	6.039	385	10.039	87,03%	(1.302)
	Cilem	2.698	8.440	8.737	991	682	-309	773	297	6.039	385	10.039	87,03%	(1.302)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	194.101	5.190	3.861	-1.329	3.896	815	13.255	3.046	198.675	97,70%	(4.575)
	CF 1	24.361	31.788	31.570	308	523	214	222	-218	7.209	741	26.529	119,00%	5.042
	Total Griya	4.158	5.341	5.302	-	-	0	0	-39	1.144	39	4.750	111,63%	553
	• Total Non Program	3.841	5.047	5.010	-	-	0	-460	-37	1.169	37	4.392	114,06%	618
	• Program	317	294	292	-	-	0	-2	-2	-24	2	357	81,75%	(65)
	Oto	20.203	26.447	26.268	308	523	214	222	-179	6.065	701	21.779	120,61%	4.489
	CF 2	156.485	161.498	162.530	4.882	3.338	-1.544	3.674	1.033	6.046	2.306	172.147	94,41%	(9.616)
	Mitraguna & Others	140.742	147.326	148.524	4.882	3.338	-1.544	3.827	1.198	7.782	2.141	154.954	95,85%	(6.430)
	Pensiun	15.743	14.171	14.006	-	-	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	Total Pembiayaan	259.960	272.459	274.746	8.327	8.123	-205	4.337	2.287	14.786	5.836	285.662	96,18%	(10.915)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	-	523	439	1.882	0,00%	0,62%	2,62%	1.443	1.882	1.360			
	KUR	-	523	398	1.817	0,00%	0,61%	2,74%	1.420	1.817	1.295			
	Non KUR	-	-	41	65	0,00%	0,73%	1,18%	24	65	65			
3	PWG	-	-	-	638	0,00%	0,00%	7,30%	638	638	638			
	Cilem	-	-	-	638	0,00%	0,00%	7,30%	638	638	638			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	3.342	2,52%	1,11%	1,72%	1.204	(1.220)	2.029			
	CF 1	1.171	1.115	1.100	2.062	4,81%	3,46%	6,53%	962	891	947			
	Total Griya	405	-	-	376	9,74%	0,00%	7,10%	376	(29)	376			
	Oto	766	1.115	1.100	1.685	3,79%	4,16%	6,42%	585	919	571			
	CF 2	3.391	198	1.038	1.280	2,17%	0,64%	0,79%	242	(2.111)	1.082			
	Mitraguna & Others	3.391	198	1.038	1.280	2,41%	0,70%	0,86%	242	(2.111)	1.082			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.836	2.577	5.862	1,76%	0,95%	2,13%	3.285	1.299	4.026	0,32%	85,13%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-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	46	522	519	519	0,06%	0,73%	0,72%	-	473	(3)			
	KUR	46	522	519	519	0,07%	0,80%	0,78%	-	473	(3)			
	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	2.701	2.588	2.455	2.529	1,49%	1,27%	1,30%	74	(173)	(60)			
	CF 1	362	843	709	783	1,49%	2,23%	2,48%	74	420	(60)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	843	709	783	1,79%	2,68%	2,98%	74	420	(60)			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,08%	1,07%	-	(593)	0			
	Mitraguna & Others	2.244	1.746	1.746	1.746	1,59%	1,19%	1,18%	-	(498)	0			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.110	2.973	3.047	1,06%	1,09%	1,11%	74	300	(63)	1,20%	-8,19%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	259.177	264.312	275.722	16.545	
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,74	3,22	3,23	0,01	0,49
CIF Payroll	631	1.520	1.542	22	911

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%		0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,31%	#DIV/0!	5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	4,02%	#DIV/0!	4,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	202.766	349.157	680.846	478.080	
2	Contribution Margin	3.215	4.424	3.608	393	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,46	3,64	0,18	0,46
CIF Payroll	208	943	668	(275)	460

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	924	951	(1.185)	27	582	157,56%	(557)	-36,94%	3.501	27,15%	(2.550)
2	Tabungan	77.097	93.391	95.304	95.937	4.507	633	2.546	2,73%	18.840	24,44%	81.858	117,20%	14.079
3	Deposito	8.333	13.479	13.479	13.479	826	0	(0)	-0,00%	5.146	61,76%	8.893	151,56%	4.586
	Total	86.937	107.239	109.707	110.367	4.148	660	3.127	2,92%	23.430	26,95%	94.253	117,10%	16.114
	CASA	78.604	93.760	96.228	96.888	3.322	660	3.128	3,34%	18.284	23,26%	85.359	113,51%	11.528
	(%) CASA	90,42%	87,43%	87,71%	87,79%									
	FDR	27,35%	45,52%	47,09%	46,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.840	27.888		48	291	1,05%	3.456	14,15%	-	0,00%	27.888
2	Giro ISE	1.505	366	882	921		39	555	151,58%	(584)	-38,82%		0,00%	921
3	Tabungan ISE	19.127	23.431	23.158	23.167		9	(264)	-1,13%	4.040	21,12%		0,00%	23.167
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	106	107	107		0	1	0,94%	61	132,61%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	7.909	17.315	18.142	850	1.220	370	881	827	10.233	393	16.589	109,36%	1.553
	KUR	7.722	16.284	16.949	850	1.040	190	797	665	9.227	375	16.106	105,23%	843
	Non KUR	188	1.031	1.193	-	180	180	84	162	1.005	18	483	247,10%	710
3	PWG	1.199	6.189	7.098	695	1.147	452	522	909	5.899	238	6.922	102,54%	176
	Cilem	1.199	6.189	7.098	695	1.147	452	522	909	5.899	238	6.922	102,54%	176
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	26.424	945	1.477	532	469	1.113	11.752	364	24.159	109,38%	2.265
	CF 1	4.501	7.972	8.858	192	1.077	885	3	886	4.357	191	5.632	157,28%	3.226
	Total Griya	108	79	76	-	-	0	0	-3	-32	3	398	19,06%	(322)
	• Total Non Program	108	79	76	-	-	0	-3	-3	-32	3	398	19,06%	(322)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.893	8.782	192	1.077	885	3	889	4.389	188	5.234	167,80%	3.548
	CF 2	10.171	17.339	17.566	753	400	-353	466	227	7.395	173	18.527	94,81%	(961)
	Mitraguna & Others	10.171	15.341	15.575	40	400	360	-246	234	5.404	166	17.754	87,73%	(2.179)
	Pensiun	-	1.998	1.991	713	-	-713	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	51.664	2.490	3.844	1.354	1.872	2.849	27.884	995	47.670	108,38%	3.994

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.038	0,00%	0,00%	5,72%	1.038	1.038	1.038			
	KUR	-	-	-	1.038	0,00%	0,00%	6,12%	1.038	1.038	1.038			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	222	0,00%	0,00%	3,13%	222	222	222			
	Cilem	-	-	-	222	0,00%	0,00%	3,13%	222	222	222			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	785	156	456	0,00%	0,62%	1,72%	300	456	(329)			
	CF 1	-	370	156	192	0,00%	1,95%	2,16%	36	192	(179)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	370	156	192	0,00%	1,97%	2,18%	36	192	(179)			
	CF 2	-	414	-	264	0,00%	0,00%	1,50%	264	264	(150)			
	Mitraguna & Others	-	414	-	264	0,00%	0,00%	1,70%	264	264	(150)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	785	156	1.715	0,00%	0,32%	3,32%	1.560	1.715	931	0,00%	100,00%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	78.826	86.938	104.096	25.270	
2	Contribution Margin	469	842	1.315	846	-180,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,47	3,53	0,06	0,55
CIF Payroll	626	680	657	(23)	31

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	5.423	5.437	2.054	14	(203)	-3,59%	(74.602)	-93,21%	90.770	5,99%	(85.333)
2	Tabungan	33.280	43.627	44.890	44.891	3.551	0	1.264	2,90%	11.611	34,89%	37.508	119,68%	7.383
3	Deposito	18.866	76.625	77.656	77.656	304	0	1.032	1,35%	58.790	311,61%	19.646	395,28%	58.010
	Total	132.186	125.892	127.970	127.985	5.908	15	2.093	1,66%	(4.201)	-3,18%	147.924	86,52%	(19.940)
	CASA	113.319	49.267	50.314	50.328	5.605	14	1.061	2,15%	(62.991)	-55,59%	128.278	39,23%	(77.950)
	(%) CASA	85,73%	39,13%	39,32%	39,32%									
	FDR	12,66%	24,03%	24,55%	24,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	873	878		5	75	9,27%	294	50,29%	-	0,00%	878
2	Giro ISE	18	33	47	47		0	14	43,15%	30	169,39%		0,00%	47
3	Tabungan ISE	567	771	826	831		5	60	7,82%	264	46,60%		0,00%	831
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	35	36	36		0	1	2,86%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.951	3.113	271	349	78	139	163	2.385	187	3.418	91,10%	(304)
	Cilem	728	2.951	3.113	271	349	78	139	163	2.385	187	3.418	91,10%	(304)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	28.308	2.060	1.276	-784	2.588	1.006	12.300	270	27.252	103,88%	1.056
	CF 1	6.128	8.796	8.880	318	181	-137	-59	84	2.751	98	7.469	118,89%	1.411
	Total Griya	4.538	7.153	7.115	318	-	-318	0	-38	2.577	38	4.882	145,74%	2.233
	• Total Non Program	4.538	6.150	6.115	-	-	0	-35	-35	1.577	35	4.882	125,27%	1.233
	• Program	-	1.003	1.000	318	-	-318	350	-3	1.000	3	0	0,00%	1.000
	Oto	1.591	1.643	1.765	-	181	181	-59	122	174	60	2.587	68,22%	(822)
	CF 2	9.879	18.505	19.428	1.742	1.095	-647	2.647	923	9.549	172	19.783	98,21%	(355)
	Mitraguna & Others	9.209	17.588	18.516	1.742	1.095	-647	2.652	928	9.307	167	18.196	101,76%	320
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	31.421	2.331	1.626	-705	2.727	1.169	14.686	457	30.669	102,45%	752

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	-	-	-	15	0,00%	0,00%	0,48%	15	15	15			
	Cilem	-	-	-	15	0,00%	0,00%	0,48%	15	15	15			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	260	258	257	0,00%	0,00%	0,91%	(1)	257	(3)			
	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	-	260	258	257	0,00%	1,40%	1,32%	(1)	257	(3)			
	Mitraguna & Others	-	260	258	257	0,00%	1,47%	1,39%	(1)	257	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	260	258	272	0,00%	0,85%	0,87%	14	272	12	0,30%	64,99%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	169.744	132.186	119.984	(49.760)	
2	Contribution Margin	2.612	3.601	1.417	(1.195)	45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,45	3,52	0,07	0,47
CIF Payroll	315	705	731	26	416

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	356	359	(1.862)	3	(2.726)	-88,36%	(1.389)	-79,45%	7.308	4,91%	(6.949)
2	Tabungan	52.637	64.541	64.721	65.748	549	1.027	1.207	1,87%	13.111	24,91%	58.431	112,52%	7.317
3	Deposito	30.502	32.868	32.660	32.660	504	0	(208)	-0,63%	2.158	7,08%	31.306	104,33%	1.354
	Total	84.886	100.494	97.737	98.767	(809)	1.030	(1.727)	-1,72%	13.881	16,35%	97.046	101,77%	1.722
	CASA	54.385	67.626	65.077	66.107	(1.313)	1.030	(1.519)	-2,25%	11.723	21,56%	65.740	100,56%	367
	(%) CASA	64,07%	67,29%	66,58%	66,93%									
	FDR	15,32%	27,91%	29,44%	29,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.591	1.210	1.211		1	(380)	-23,89%	(768)	-38,83%	-	0,00%	1.211
2	Giro ISE	1.572	777	312	313		1	(464)	-59,69%	(1.259)	-80,08%		0,00%	313
3	Tabungan ISE	407	814	898	897		(0)	84	10,28%	490	120,42%		0,00%	897
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47		0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.447	7.556	476	523	47	38	110	4.628	413	5.333	141,70%	2.224
	Cilem	2.928	7.447	7.556	476	523	47	38	110	4.628	413	5.333	141,70%	2.224
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	21.216	265	1.094	830	69	612	11.138	483	18.511	114,61%	2.705
	CF 1	3.825	6.414	6.546	-	247	247	-100	131	2.721	116	4.830	135,52%	1.716
	Total Griya	789	1.478	1.473	-	-	0	0	-5	684	5	1.047	140,71%	426
	• Total Non Program	789	1.478	1.473	-	-	0	708	-5	684	5	1.047	140,71%	426
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.073	-	247	247	-100	136	2.037	111	3.783	134,08%	1.289
	CF 2	6.254	14.190	14.671	265	847	582	169	480	8.417	367	13.681	107,23%	990
	Mitraguna & Others	5.039	12.776	13.130	220	552	332	131	354	8.091	198	11.779	111,47%	1.351
	Pensiun	1.215	1.414	1.541	45	295	250	38	126	326	169	1.902	81,00%	(361)
	Total Pembiayaan	13.007	28.051	28.772	741	1.617	876	107	721	15.766	896	23.843	120,67%	4.929

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	-	-	-	102	0,00%	0,00%	1,35%	102	102	102			
	Cilem	-	-	-	102	0,00%	0,00%	1,35%	102	102	102			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	31	229	0,82%	0,15%	1,08%	199	146	198			
	CF 1	83	-	-	157	2,17%	0,00%	2,40%	157	74	157			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	-	157	2,73%	0,00%	3,10%	157	74	157			
	CF 2	-	31	31	72	0,00%	0,22%	0,49%	41	72	41			
	Mitraguna & Others	-	31	31	72	0,00%	0,24%	0,55%	41	72	41			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	31	331	0,64%	0,11%	1,15%	300	248	300	8,45%	-634,56%	7,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	-	14	14	14	0,00%	0,07%	0,07%	-	14	-			
	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	-	14	14	14	0,00%	0,10%	0,10%	-	14	-			
	Mitraguna & Others	-	14	14	14	0,00%	0,11%	0,11%	-	14	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	14	14	0,00%	0,05%	0,05%	-	14	-	8,12%	#####	8,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.327	86.720	102.593	29.266	
2	Contribution Margin	849	1.421	1.472	623	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,29	3,46	3,49	0,03	0,20
CIF Payroll	477	546	557	11	80