

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.407.204	1.408.045	79.856	842	(103.233)	-6,83%	296.984	26,73%	1.359.521	103,57%	48.525
2	Tabungan	4.778.169	5.117.615	5.322.056	5.325.644	111.728	3.588	208.029	4,06%	547.475	11,46%	5.138.860	103,63%	186.784
3	Deposito	1.667.902	1.697.645	1.648.394	1.647.250	(31.178)	(1.143)	(50.395)	-2,97%	(20.652)	-1,24%	1.690.130	97,46%	(42.880)
Total		7.557.133	8.326.539	8.377.653	8.380.940	160.406	3.286	54.401	0,65%	823.807	10,90%	8.188.511	102,35%	192.429
CASA		5.889.231	6.628.894	6.729.260	6.733.689	191.584	4.430	104.796	1,58%	844.459	14,34%	6.498.380	103,62%	235.309
(% CASA		77,93%	79,61%	80,32%	80,35%									
FDR		79,28%	78,62%	79,23%	79,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	360.738	361.624		886	17.052	4,95%	57.247	18,81%	392.287	92,18%	(30.663)
2	Giro ISE	93.275	83.083	87.166	87.047		(119)	3.964	4,77%	(6.228)	-6,68%	146.711	59,33%	(59.664)
3	Tabungan ISE	174.173	207.373	219.362	220.328		966	12.955	6,25%	46.155	26,50%	186.170	118,35%	34.158
4	Deposito ISE	36.929	54.116	54.210	54.249		39	133	0,25%	17.320	46,90%	59.406	91,32%	(5.157)
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	894.274	500	101.852	101.352	-22.040	99.649	69.666	2.203	886.402	100,89%	7.872
	Linkage	583.855	548.341	648.341	-	100.000	100.000	-4.965	100.000	64.486	-	610.555	106,19%	37.787
	Non-Linkage	240.753	246.284	245.932	500	1.852	1.352	-17.075	-351	5.180	2.203	275.847	89,16%	(29.915)
	• Local Champion	177.655	176.981	176.378	-	1.600	1.600	-18.124	-603	-1.277	2.203	188.154	93,74%	(11.776)
	• Value Chain	63.098	69.302	69.554	500	252	(248)	1.049	252	6.457	-	87.693	79,32%	(18.139)
2	MBG	1.025.144	1.050.210	1.046.774	10.806	9.666	-1.140	4.277	-3.436	21.629	13.102	1.127.564	92,83%	(80.791)
	KUR	965.396	990.622	987.695	10.641	9.486	-1.155	4.147	-2.927	22.299	12.413	1.062.689	92,94%	(74.994)
	Non KUR	59.748	59.587	59.078	165	180	15	130	-509	-670	689	64.875	91,07%	(5.797)
3	PWG	255.819	508.340	520.366	59.673	36.437	-23.236	31.058	12.026	264.547	24.411	563.574	92,33%	(43.207)
	Cilem	149.863	346.578	352.494	28.639	12.482	-16.157	16.151	5.916	202.630	6.566	399.246	88,29%	(46.753)
	Gadai	105.956	161.762	167.873	31.034	23.955	-7.079	14.906	6.110	61.917	17.845	164.327	102,16%	3.545
4	CFG	3.885.901	4.193.178	4.175.987	41.076	32.158	-8.918	38.816	-17.191	290.086	49.349	4.332.277	96,39%	(156.290)
	CF 1	838.535	901.570	897.558	9.083	4.448	-4.635	2.382	-4.012	59.023	8.460	913.053	98,30%	(15.495)
	Total Griya	595.912	605.944	603.151	4.024	1.052	-2.972	0	-2.794	7.238	3.846	633.024	95,28%	(29.873)
	• Total Non Program	435.065	456.344	454.066	3.706	1.052	-2.654	4.223	-2.277	19.002	3.329	451.458	100,58%	2.608
	• Program	160.848	149.601	149.084	318	-	-318	-929	-516	-11.763	516	181.566	82,11%	(32.481)
	Oto	242.622	295.625	294.407	5.059	3.396	-1.663	2.382	-1.218	51.785	4.614	280.029	105,13%	14.378
	CF 2	3.047.367	3.291.608	3.278.429	31.994	27.710	-4.283	36.434	-13.179	231.063	40.889	3.419.224	95,88%	(140.795)
	Mitraguna & Others	2.497.673	2.730.485	2.720.247	30.414	23.928	-6.485	33.809	-10.238	222.575	34.166	2.835.118	95,95%	(114.871)
	Pensium	549.694	561.123	558.182	1.580	3.782	2.202	2.625	-2.941	8.488	6.723	584.105	95,56%	(25.924)
Total Pembiayaan		5.991.472	6.546.353	6.637.401	112.056	180.114	68.058	52.110	91.048	645.928	89.066	6.909.817	96,06%	(272.416)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	3.402	0,16%	0,02%	0,38%	3.214	2.111	3.151			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	3.402	0,54%	0,08%	1,38%	3.214	2.111	3.151			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	52.522	1,12%	1,86%	5,02%	33.002	41.047	33.002			
	KUR	9.838	16.517	16.517	45.997	1,02%	1,67%	4,66%	29.481	36.159	29.481			
	Non KUR	1.638	3.003	3.003	6.525	2,74%	5,04%	11,04%	3.522	4.887	3.522			
3	PWG	124	-	-	8.441	0,05%	0,00%	1,62%	8.441	8.317	8.441			
	Cilem	118	-	-	7.410	0,08%	0,00%	2,10%	7.410	7.292	7.410			
	Gadai	7	-	-	1.031	0,01%	0,00%	0,61%	1.031	1.025	1.031			
4	CFG	59.411	71.220	72.096	131.645	1,53%	1,72%	3,15%	59.549	72.234	60.425			
	CF 1	35.165	42.144	39.232	59.901	4,19%	4,35%	6,67%	20.669	24.737	17.757			
	Total Griya	29.490	31.633	30.244	36.531	4,95%	5,02%	6,06%	6.107	7.041	4.898			
	Oto	5.675	10.511	8.808	23.370	2,34%	2,98%	7,94%	14.562	17.696	12.859			
	CF 2	24.246	29.076	32.864	71.743	0,80%	1,00%	2,19%	38.880	47.497	42.668			
	Mitraguna & Others	22.605	26.760	29.933	61.436	0,91%	1,10%	2,26%	31.503	38.831	34.676			
	Pensium	1.642	2.316	2.931	10.308	0,30%	0,52%	1,85%	7.376	8.666	7.992			
Total Pembiayaan		72.302	90.990	91.804	196.010	1,21%	1,40%	2,95%	104.206	123.708	105.020	1,25%	57,75%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.174	0,21%	0,15%	0,13%	(3)	(547)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.174	0,72%	0,48%	0,48%	(3)	(547)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	23.301	1,84%	2,14%	2,23%	775	4.424	1.552			
	KUR	14.751	16.970	17.487	18.307	1,53%	1,77%	1,85%	820	3.556	1.337			
	Non KUR	4.126	4.778	5.039	4.994	6,91%	8,46%	8,45%	(45)	868	215			
3	PWG	-	7	7	18	0,00%	0,00%	0,00%	11	18	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	75.965	1,31%	1,74%	1,82%	2.895	25.252	3.581			
	CF 1	15.203	26.269	26.509	27.612	1,81%	2,94%	3,08%	1.103	12.409	1.343			
	Total Griya	12.941	22.853	22.897	23.309	2,17%	3,78%	3,86%	412	10.368	456			
	Oto	2.262	3.416	3.611	4.303	0,93%	1,22%	1,46%	691	2.041	887			
	CF 2	35.510	46.115	46.561	48.353	1,17%	1,41%	1,47%	1.792	12.843	2.238			
	Mitraguna & Others	25.071	43.079	43.527	45.320	1,00%	1,59%	1,67%	1.793	20.249	2.242			
	Pensium	10.439	3.036	3.034	3.032	0,17%	0,05%	0,54%	(1)	(7.406)	(4)			
Total Pembiayaan		71.311	95.261	96.779	100.458	1,19%	1,48%	1,51%	3.678	29.147	5.196	1,14%	24,70%	-0,4%

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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.619	14.503	(1.199)	(116)	136	0,95%	5.526	61,56%	19.787	73,29%	(5.284)
2	Tabungan	318.561	346.534	341.443	337.422	10.467	(4.021)	(9.112)	-2,63%	18.861	5,92%	337.516	99,97%	(94)
3	Deposito	104.995	107.552	107.198	107.198	1.995	(0)	(354)	-0,33%	2.204	2,10%	105.614	101,50%	1.585
	Total	432.533	468.453	463.260	459.123	11.262	(4.137)	(9.330)	-1,99%	26.590	6,15%	462.917	99,18%	(3.793)
	CASA	327.538	360.901	356.062	351.925	9.268	(4.137)	(8.976)	-2,49%	24.387	7,45%	357.303	98,49%	(5.378)
	(%) CASA	75,73%	77,04%	76,86%	76,65%									
	FDR	79,97%	80,19%	80,12%	80,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306		13.938	14.091		153	511	3,76%	3.785	36,73%	-	0,00%	14.091
2	Giro ISE	2.678	2.101	2.140	2.141		1	40	1,91%	(537)	-20,04%		0,00%	2.141
3	Tabungan ISE	7.628	8.479	8.798	8.950		152	471	5,55%	1.322	17,33%		0,00%	8.950
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	29.456	67,67%	(9.523)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	26.660	74,77%	(6.727)
	• Local Champion	13.476	11.872	11.872	-	-	0	894	0	-1.604	(0)	14.575	81,45%	(2.703)
	• Value Chain	9.700	8.061	8.061	-	-	-	-18	0	-1.639	-	12.085	66,70%	(4.024)
2	MBG	32.111	33.287	33.356	100	360	260	-907	69	1.245	291	36.590	91,16%	(3.234)
	KUR	29.277	30.780	30.866	100	360	260	-777	86	1.588	274	33.660	91,70%	(2.794)
	Non KUR	2.834	2.508	2.490	-	-	0	-130	-17	-344	17	2.930	84,99%	(440)
3	PWG	33.786	47.138	48.324	3.391	3.331	-60	1.845	1.186	14.538	2.146	39.995	120,82%	8.329
	Cilem	19.457	28.926	29.022	1.425	917	-509	-672	95	9.565	822	22.115	131,23%	6.907
	Gadai	14.329	18.212	19.302	1.966	2.414	449	2.518	1.090	4.973	1.324	17.880	107,95%	1.422
4	CFG	256.811	275.303	269.541	4.424	1.229	-3.195	5.079	-5.762	12.730	6.991	270.459	99,66%	(918)
	CF 1	12.729	15.086	14.914	78	-	-78	-469	-172	2.185	172	14.355	103,89%	558
	Total Griya	2.031	4.113	4.108	-	-	0	0	-5	2.077	5	2.449	167,75%	1.659
	• Total Non Program	2.031	4.113	4.108	-	-	0	-30	-5	2.077	5	2.449	167,75%	1.659
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	10.973	10.806	78	-	-78	-469	-167	109	167	11.907	90,76%	(1.101)
	CF 2	244.083	260.217	254.627	4.346	1.229	-3.117	5.548	-5.590	10.544	6.819	256.104	99,42%	(1.476)
	Mitraguna & Others	223.458	237.231	231.733	4.346	1.130	-3.216	5.341	-5.498	8.274	6.628	234.367	98,88%	(2.634)
	Pensiun	20.624	22.986	22.895	-	99	99	207	-92	2.270	191	21.737	105,33%	1.158
	Total Pembiayaan	345.884	375.661	371.154	7.915	4.920	-2.994	6.894	-4.508	25.269	9.428	376.500	98,58%	(5.347)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	940	887	1.993	0,71%	2,66%	5,98%	1.107	1.764	1.053			
	KUR	230	858	808	1.553	0,78%	2,62%	5,03%	746	1.324	695			
	Non KUR	-	82	79	440	0,00%	3,15%	17,67%	361	440	358			
3	PWG	-	-	-	586	0,00%	0,00%	1,21%	586	586	586			
	Cilem	-	-	-	474	0,00%	0,00%	1,63%	474	474	474			
	Gadai	-	-	-	112	0,00%	0,00%	0,58%	112	112	112			
4	CFG	1.832	1.119	1.731	2.131	0,71%	0,63%	0,79%	401	300	1.013			
	CF 1	169	580	232	188	1,33%	1,54%	1,26%	(44)	18	(392)			
	Total Griya	33	19	18	-	1,62%	0,43%	0,00%	(18)	(33)	(37)			
	Oto	136	561	214	188	1,28%	1,95%	1,74%	(26)	51	(173)			
	CF 2	1.662	539	1.499	1.943	0,68%	0,58%	0,76%	444	281	1.405			
	Mitraguna & Others	1.662	539	1.274	1.718	0,74%	0,54%	0,74%	444	56	1.179			
	Pensiun	-	-	225	225	0,00%	0,98%	0,98%	-	225	225			
	Total Pembiayaan	2.061	2.078	2.637	4.731	0,60%	0,70%	1,27%	2.094	2.670	2.652	0,45%	65,04%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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	227	0,23%	0,49%	0,68%	63	154	129			
	KUR	73	98	164	227	0,25%	0,53%	0,74%	63	154	129			
	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	3.667	0,34%	1,28%	1,36%	148	2.799	140			
	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%	2,63%	152	284	152			
	CF 2	868	3.395	3.387	3.383	0,36%	1,30%	1,33%	(4)	2.515	(12)			
	Mitraguna & Others	868	3.395	3.387	3.383	0,39%	1,43%	1,46%	(4)	2.515	(12)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.625	3.683	3.894	0,27%	0,98%	1,05%	211	2.953	269	0,41%	61,03%	-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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	2.579	2.627	194	48	28	1,08%	1.140	76,74%	7.205	36,46%	(4.578)
2	Tabungan	231.208	242.522	251.830	249.799	(1.686)	(2.031)	7.277	3,00%	18.591	8,04%	247.199	101,05%	2.600
3	Deposito	90.995	78.066	78.054	78.048	(2.338)	(5)	(18)	-0,02%	(12.946)	-14,23%	91.717	85,10%	(13.669)
	Total	323.689	323.187	332.463	330.474	(3.830)	(1.989)	7.287	2,25%	6.785	2,10%	346.121	95,48%	(15.647)
	CASA	232.695	245.121	254.409	252.426	(1.492)	(1.984)	7.305	2,98%	19.731	8,48%	254.404	99,22%	(1.978)
	(%) CASA	71,89%	75,84%	76,52%	76,38%									
	FDR	38,52%	41,23%	40,18%	40,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	9.070	9.117		47	316	3,59%	1.355	17,46%	-	0,00%	9.117
2	Giro ISE	590	627	909	630		(280)	3	0,42%	39	6,63%		0,00%	630
3	Tabungan ISE	7.171	8.174	8.161	8.487		326	314	3,84%	1.316	18,36%		0,00%	8.487
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	29.104	-	-	0	-684	-352	-7.261	352	42.239	68,90%	(13.135)
	KUR	33.975	26.721	26.394	-	-	0	-917	-326	-7.581	326	39.632	66,60%	(13.238)
	Non KUR	2.390	2.735	2.710	-	-	0	233	-25	320	25	2.607	103,94%	103
3	PWG	10.065	19.137	20.129	1.717	2.086	369	319	992	10.064	1.095	24.643	81,68%	(4.514)
	Cilem	6.212	12.813	13.450	702	835	132	45	637	7.239	197	15.999	84,07%	(2.548)
	Gadai	3.854	6.324	6.679	1.014	1.252	237	273	354	2.825	897	8.645	77,26%	(1.966)
4	CFG	78.172	84.669	84.343	1.925	296	-1.629	1.321	-326	6.171	622	93.182	90,51%	(8.839)
	CF 1	15.674	21.094	21.065	555	266	-289	717	-29	5.391	295	17.463	120,63%	3.602
	Total Griya	3.604	3.943	3.930	300	-	-300	0	-13	326	13	4.063	96,73%	(133)
	• Total Non Program	3.604	3.943	3.930	300	-	-300	263	-13	326	13	4.063	96,73%	(133)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.135	255	266	11	717	-16	5.065	282	13.400	127,87%	3.735
	CF 2	62.498	63.575	63.277	1.370	30	-1.340	604	-297	779	327	75.718	83,57%	(12.441)
	Mitraguna & Others	54.964	56.015	55.788	1.370	30	-1.340	511	-227	824	257	66.961	83,31%	(11.173)
	Pensiun	7.534	7.559	7.489	-	-	0	93	-70	-44	70	8.757	85,52%	(1.268)
	Total Pembiayaan	124.679	133.262	133.576	3.641	2.382	-1.259	955	314	8.897	2.068	160.140	83,41%	(26.564)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	3.514	2,92%	7,75%	12,07%	1.231	2.452	1.237			
	KUR	1.062	2.074	2.082	2.999	3,13%	7,79%	11,36%	917	1.936	925			
	Non KUR	-	203	201	515	0,00%	7,34%	19,01%	314	515	312			
3	PWG	-	-	-	298	0,00%	0,00%	1,48%	298	298	298			
	Cilem	-	-	-	224	0,00%	0,00%	1,66%	224	224	224			
	Gadai	-	-	-	74	0,00%	0,00%	1,11%	74	74	74			
4	CFG	113	586	554	2.952	0,14%	0,65%	3,50%	2.398	2.839	2.366			
	CF 1	113	304	272	463	0,72%	1,29%	2,20%	191	350	159			
	Total Griya	-	50	52	11	0,00%	1,31%	0,29%	(40)	11	(39)			
	Oto	113	254	220	451	0,93%	1,28%	2,63%	231	339	198			
	CF 2	-	282	282	2.489	0,00%	0,44%	3,93%	2.207	2.489	2.207			
	Mitraguna & Others	-	282	282	1.854	0,00%	0,50%	3,32%	1.572	1.854	1.572			
	Pensiun	-	-	-	636	0,00%	0,00%	8,49%	636	636	636			
	Total Pembiayaan	1.251	2.863	2.837	6.764	1,00%	2,13%	5,06%	3.927	5.512	3.900	2,65%	47,65%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	-	886	1.012	1.158	2,33%	3,44%	3,98%	146	312	272			
	KUR	-	886	1.012	1.158	2,49%	3,79%	4,39%	146	312	272			
	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	371	0,75%	0,48%	0,44%	(37)	(217)	(39)			
	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%	0,09%	-	15	(2)			
	CF 2	588	393	393	356	0,94%	0,62%	0,56%	(37)	(232)	(37)			
	Mitraguna & Others	588	293	293	256	1,07%	0,52%	0,46%	(37)	(332)	(37)			
	Pensiun	-	101	101	101	0,00%	0,08%	1,34%	-	101	-			
	Total Pembiayaan	1.434	1.297	1.420	1.529	1,15%	1,07%	1,14%	109	95	233	2,83%	-147,13%	1,7%

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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	25.510	25.309	(604)	(201)	903	3,70%	1.418	5,94%	33.189	76,26%	(7.881)
2	Tabungan	197.564	211.820	214.065	216.441	2.002	2.376	4.621	2,18%	18.877	9,55%	210.576	102,79%	5.866
3	Deposito	16.291	19.000	17.761	18.140	(667)	380	(859)	-4,52%	1.849	11,35%	16.991	106,76%	1.149
	Total	237.746	255.226	257.335	259.890	731	2.555	4.664	1,83%	22.144	9,31%	260.756	99,67%	(866)
	CASA	221.455	236.226	239.575	241.750	1.398	2.175	5.524	2,34%	20.295	9,16%	243.765	99,17%	(2.015)
	(%) CASA	93,15%	92,56%	93,10%	93,02%									
	FDR	68,74%	65,90%	65,75%	65,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	40.751	41.335		583	1.577	3,97%	10.521	34,15%	-	0,00%	41.335
2	Giro ISE	20.367	22.839	24.052	23.804		(247)	965	4,23%	3.437	16,88%		0,00%	23.804
3	Tabungan ISE	10.446	16.918	16.700	17.530		831	612	3,62%	7.084	67,81%		0,00%	17.530
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Local Champion	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	44.872	400	300	-100	-473	-204	-5.310	504	52.121	86,09%	(7.249)
	KUR	46.016	41.192	41.017	400	300	-100	-393	-175	-4.999	475	47.702	85,99%	(6.685)
	Non KUR	4.166	3.884	3.855	-	-	0	-80	-29	-311	29	4.419	87,22%	(565)
3	PWG	5.806	13.609	13.790	1.668	841	-827	737	181	7.984	660	22.003	62,67%	(8.213)
	Cilem	4.026	10.304	10.311	1.058	204	-854	473	7	6.285	197	15.084	68,36%	(4.773)
	Gadai	1.780	3.305	3.479	610	637	27	265	174	1.699	463	6.919	50,28%	(3.440)
4	CFG	106.465	108.663	109.683	1.472	1.614	142	116	1.020	3.218	593	117.355	93,46%	(7.672)
	CF 1	51.093	50.248	50.215	882	361	-521	310	-34	-878	394	52.422	95,79%	(2.207)
	Total Griya	39.118	38.064	37.808	250	-	-250	0	-257	-1.310	257	39.485	95,75%	(1.678)
	• Total Non Program	38.883	37.836	37.580	250	-	-250	854	-257	-1.303	257	39.220	95,82%	(1.641)
	• Program	235	228	228	-	-	0	-1	0	-7	-	265	86,02%	(37)
	Oto	11.975	12.184	12.407	632	361	-271	310	223	432	138	12.937	95,91%	(530)
	CF 2	55.372	58.414	59.468	590	1.253	663	-194	1.054	4.096	199	64.933	91,58%	(5.465)
	Mitraguna & Others	53.214	55.280	56.127	590	1.020	430	-165	847	2.913	173	61.890	90,69%	(5.763)
	Pensiun	2.158	3.134	3.342	-	233	233	-30	207	1.183	26	3.043	109,80%	298
	Total Pembiayaan	163.429	168.198	169.195	3.540	2.755	-785	368	998	5.767	1.757	192.455	87,91%	(23.260)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	3.646	2,41%	4,96%	8,13%	1.412	2.439	1.043			
	KUR	992	1.735	1.476	2.648	2,15%	3,58%	6,46%	1.172	1.656	913			
	Non KUR	216	868	758	998	5,18%	19,52%	25,89%	240	782	130			
3	PWG	-	-	-	689	0,00%	0,00%	4,99%	689	689	689			
	Cilem	-	-	-	673	0,00%	0,00%	6,53%	673	673	673			
	Gadai	-	-	-	15	0,00%	0,00%	0,44%	15	15	15			
4	CFG	1.664	4.680	4.473	5.582	1,56%	4,12%	5,09%	1.108	3.918	902			
	CF 1	1.143	3.118	2.927	4.035	2,24%	5,82%	8,04%	1.108	2.892	917			
	Total Griya	959	3.039	2.602	3.118	2,45%	6,83%	8,25%	517	2.160	80			
	Oto	185	79	325	917	1,54%	2,67%	7,39%	591	732	838			
	CF 2	521	1.562	1.547	1.547	0,94%	2,65%	2,60%	-	1.026	(15)			
	Mitraguna & Others	521	1.562	1.547	1.547	0,98%	2,80%	2,76%	-	1.026	(15)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	7.283	6.708	9.916	1,76%	3,99%	5,86%	3.208	7.045	2.633	2,21%	62,36%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,90%	5,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,90%	5,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.491	1.648	1.887	1,16%	3,66%	4,21%	239	1.305	396			
	KUR	582	844	906	1.044	1,27%	2,20%	2,54%	138	461	199			
	Non KUR	-	646	742	843	0,00%	19,11%	21,88%	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	1.252	2,78%	1,25%	1,14%	(101)	(1.704)	(54)			
	CF 1	1.322	836	884	782	2,59%	1,76%	1,56%	(101)	(539)	(54)			
	Total Griya	1.322	744	792	691	3,38%	2,08%	1,83%	(101)	(631)	(54)			
	Oto	-	92	92	92	0,00%	0,75%	0,74%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,79%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,84%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.847	3.052	3.189	2,20%	1,81%	1,89%	138	(400)	343	2,97%	-57,53%	1,1%

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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	44.661	41.341	796	(3.320)	15.897	62,48%	19.214	86,83%	34.828	118,70%	6.512
2	Tabungan	184.167	200.287	197.956	199.139	7.746	1.184	(1.147)	-0,57%	14.973	8,13%	204.994	97,14%	(5.855)
3	Deposito	54.206	49.892	46.879	46.879	(1.040)	0	(3.013)	-6,04%	(7.328)	-13,52%	54.721	85,67%	(7.842)
	Total	260.500	275.622	289.496	287.359	7.503	(2.137)	11.737	4,26%	26.858	10,31%	294.543	97,56%	(7.185)
	CASA	206.294	225.730	242.617	240.480	8.542	(2.137)	14.750	6,53%	34.186	16,57%	239.823	100,27%	658
	(%) CASA	79,19%	81,90%	83,81%	83,69%									
	FDR	138,97%	147,36%	140,96%	142,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	6.395	6.866	6.871	5	476	7,45%	(1.629)	-19,17%	-	0,00%	6.871
2	Giro ISE	2.572	861	994	1.248	254	387	44,93%	(1.324)	-51,47%		0,00%	1.248
3	Tabungan ISE	5.928	5.534	5.872	5.623	(249)	89	1,61%	(305)	-5,15%		0,00%	5.623
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	28.342	56,75%	(12.257)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	25.392	63,35%	(9.307)
	• Local Champion	15.491	11.950	11.950	-	-	0	-184	0	-3.541	-	16.651	71,76%	(4.701)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	50.785	100	200	100	-1.155	-410	-5.506	610	57.659	88,08%	(6.874)
	KUR	53.330	48.684	48.300	100	200	100	-1.075	-385	-5.030	585	54.496	88,63%	(6.196)
	Non KUR	2.961	2.511	2.485	-	-	0	-80	-26	-476	26	3.163	78,59%	(677)
3	PWG	18.519	31.863	32.919	4.560	3.694	-866	2.832	1.057	14.401	2.638	33.191	99,18%	(272)
	Cilem	7.342	15.594	15.925	1.400	784	-616	621	331	8.583	453	19.269	82,64%	(3.345)
	Gadai	11.177	16.269	16.994	3.160	2.910	-250	2.211	726	5.817	2.185	13.922	122,07%	3.072
4	CFG	265.530	307.027	308.279	3.232	3.580	348	5.515	1.252	42.749	2.328	293.965	104,87%	14.314
	CF 1	155.192	153.232	153.124	1.217	587	-630	291	-108	-2.068	696	174.164	87,92%	(21.040)
	Total Griya	146.765	138.976	138.467	780	-	-780	0	-509	-8.298	509	164.786	84,03%	(26.319)
	• Total Non Program	29.135	31.228	31.067	780	-	-780	450	-160	1.932	160	32.004	97,07%	(937)
	• Program	117.630	107.748	107.400	-	-	0	-1.065	-349	-10.231	349	132.782	80,88%	(25.382)
	Oto	8.426	14.256	14.657	437	587	150	291	401	6.231	186	9.378	156,29%	5.279
	CF 2	110.338	153.794	155.155	2.015	2.993	978	5.224	1.360	44.817	1.633	119.801	129,51%	35.354
	Mitraguna & Others	99.558	141.966	143.526	2.015	2.993	978	5.057	1.560	43.968	1.433	108.145	132,72%	35.381
	Pensiun	10.780	11.829	11.629	-	-	0	168	-200	848	200	11.656	99,77%	(27)
	Total Pembiayaan	362.027	406.170	408.068	7.892	7.474	-417	6.439	1.898	46.041	5.576	413.157	98,77%	(5.089)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	781	1.894	2.060	3.881	1,39%	4,02%	7,64%	1.821	3.099	1.987			
	KUR	645	1.569	1.815	3.176	1,21%	3,73%	6,58%	1.361	2.532	1.607			
	Non KUR	137	325	245	705	4,62%	9,74%	28,35%	460	568	380			
3	PWG	-	-	-	342	0,00%	0,00%	1,04%	342	342	342			
	Cilem	-	-	-	340	0,00%	0,00%	2,14%	340	340	340			
	Gadai	-	-	-	2	0,00%	0,00%	0,01%	2	2	2			
4	CFG	18.567	17.925	18.075	21.993	6,99%	5,89%	7,13%	3.918	3.426	4.068			
	CF 1	18.567	16.344	16.819	19.294	11,96%	10,98%	12,60%	2.475	727	2.950			
	Total Griya	18.403	16.099	16.440	17.883	12,54%	11,83%	12,92%	1.443	(520)	1.784			
	Oto	164	246	379	1.411	1,95%	2,66%	9,63%	1.032	1.247	1.166			
	CF 2	-	1.581	1.256	2.699	0,00%	0,82%	1,74%	1.443	2.699	1.118			
	Mitraguna & Others	-	1.399	1.072	2.515	0,00%	0,76%	1,75%	1.443	2.515	1.117			
	Pensiun	-	182	184	184	0,00%	1,56%	1,58%	-	184	2			
	Total Pembiayaan	19.349	19.819	20.135	26.216	5,34%	4,96%	6,42%	6.081	6.867	6.397	0,31%	95,10%	-6,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,11%	1,11%	-	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,11%	1,11%	-	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.515	1.802	1.621	2,77%	3,52%	3,19%	(181)	59	106			
	KUR	1.074	1.209	1.400	1.324	2,01%	2,87%	2,74%	(75)	250	115			
	Non KUR	488	306	402	297	16,47%	16,02%	11,95%	(105)	(191)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.528	11.334	11.347	1,59%	3,69%	3,68%	13	7.131	(181)			
	CF 1	4.193	10.321	10.055	10.068	2,70%	6,56%	6,58%	13	5.876	(253)			
	Total Griya	4.144	10.272	10.006	10.019	2,82%	7,20%	7,24%	13	5.876	(253)			
	Oto	49	49	49	49	0,58%	0,34%	0,33%	-	-	-			
	CF 2	23	1.207	1.279	1.279	0,02%	0,83%	0,82%	-	1.255	72			
	Mitraguna & Others	23	1.207	1.279	1.279	0,02%	0,90%	0,89%	-	1.255	72			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.223	13.315	13.147	1,65%	3,28%	3,22%	(168)	7.190	(75)	0,67%	79,31%	-2,6%

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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	44.311	41.623	(2.132)	(2.688)	(3.853)	-8,47%	25.013	150,59%	26.400	157,66%	15.223
2	Tabungan	236.060	259.836	261.183	263.482	997	2.299	3.646	1,40%	27.422	11,62%	255.646	103,07%	7.836
3	Deposito	132.723	131.768	133.337	134.291	92	954	2.523	1,91%	1.569	1,18%	133.615	100,51%	676
	Total	385.393	437.081	438.831	439.396	(1.042)	565	2.315	0,53%	54.004	14,01%	415.661	105,71%	23.735
	CASA	252.670	305.313	305.494	305.105	(1.134)	(389)	(207)	-0,07%	52.435	20,75%	282.046	108,18%	23.059
	(%) CASA	65,56%	69,85%	69,62%	69,44%									
	FDR	115,76%	106,74%	105,84%	105,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	56.007	56.151	56.372		222	366	0,65%	14.830	35,70%	-	0,00%	56.372
2	Giro ISE	8.627	7.158	7.455	7.601		146	444	6,20%	(1.026)	-11,89%		0,00%	7.601
3	Tabungan ISE	5.900	12.647	12.400	12.436		36	(211)	-1,67%	6.536	110,78%		0,00%	12.436
4	Deposito ISE	27.015	36.202	36.296	36.335		39	133	0,37%	9.320	34,50%		0,00%	36.335
5	CIF ISE	181	208	210	210		0	2	0,96%	29	16,02%		0,00%	210

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	173.047	173.043	500	-	-500	-1.833	-3	-11.351	3	189.850	91,15%	(16.807)
	Linkage	161.832	152.493	152.493	-	-	-	-1.215	0	-9.339	-	164.288	92,82%	(11.796)
	Non-Linkage	22.563	20.554	20.551	500	-	-500	-618	-3	-2.012	3	25.562	80,40%	(5.011)
	• Local Champion	13.053	14.147	14.144	-	-	0	182	-3	1.091	3	14.019	100,89%	125
	• Value Chain	9.510	6.407	6.407	500	-	(500)	-800	0	-3.103	-	11.543	55,50%	(5.136)
2	MBG	15.807	19.999	20.171	330	400	70	273	172	4.364	228	20.959	96,24%	(788)
	KUR	15.684	19.482	19.657	330	400	70	279	175	3.973	225	20.693	95,00%	(1.036)
	Non KUR	123	517	514	-	-	0	-6	-3	391	3	266	193,10%	248
3	PWG	19.902	31.366	31.498	4.215	2.474	-1.742	2.474	132	11.595	2.341	34.321	91,77%	(2.824)
	Cilem	10.166	17.192	17.677	1.555	1.192	-362	952	486	7.512	707	20.372	86,77%	(2.695)
	Gadai	9.737	14.174	13.820	2.661	1.281	-1.379	1.523	-354	4.084	1.635	13.949	99,08%	(129)
4	CFG	226.020	242.142	239.727	1.430	1.883	453	-561	-2.414	13.708	4.297	249.319	96,15%	(9.591)
	CF 1	15.856	21.584	21.308	-	-	0	323	-276	5.452	276	18.634	114,35%	2.674
	Total Griya	12.125	17.731	17.516	-	-	0	0	-215	5.390	215	12.838	136,43%	4.677
	• Total Non Program	12.125	17.731	17.516	-	-	0	834	-215	5.390	215	12.838	136,43%	4.677
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	3.792	-	-	0	323	-61	61	61	5.795	65,44%	(2.003)
	CF 2	210.163	220.557	218.419	1.430	1.883	453	-884	-2.138	8.256	4.021	230.685	94,68%	(12.266)
	Mitraguna & Others	179.175	184.198	182.651	1.430	1.870	440	-1.298	-1.547	3.476	3.417	197.798	92,34%	(15.147)
	Pensiun	30.988	36.360	35.769	-	13	13	413	-591	4.780	604	32.888	108,76%	2.881
	Total Pembiayaan	446.124	466.553	464.440	6.475	4.757	-1.719	354	-2.114	18.316	6.870	494.449	93,93%	(30.009)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	417	262	254	1.011	2,64%	1,27%	5,01%	756	594	749			
	KUR	294	262	254	1.011	1,87%	1,31%	5,14%	756	717	749			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	857	0,00%	0,00%	2,72%	857	857	857			
	Cilem	-	-	-	666	0,00%	0,00%	3,77%	666	666	666			
	Gadai	-	-	-	191	0,00%	0,00%	1,38%	191	191	191			
4	CFG	3.141	3.045	2.689	5.063	1,39%	1,11%	2,11%	2.374	1.922	2.019			
	CF 1	52	42	41	214	0,33%	0,19%	1,01%	173	163	172			
	Total Griya	52	42	41	40	0,43%	0,23%	0,23%	(1)	(11)	(2)			
	Oto	-	-	-	174	0,00%	0,00%	4,59%	174	174	174			
	CF 2	3.089	3.002	2.648	4.849	1,47%	1,20%	2,22%	2.201	1.759	1.847			
	Mitraguna & Others	2.920	3.002	2.648	4.408	1,63%	1,44%	2,41%	1.761	1.489	1.406			
	Pensiun	170	-	-	440	0,55%	0,00%	1,23%	440	271	440			
	Total Pembiayaan	3.558	3.307	2.943	6.931	0,80%	0,63%	1,49%	3.987	3.373	3.624	0,34%	77,01%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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	-	-	-	0,52%	0,00%	0,00%	-	(83)	-			
	KUR	83	-	-	-	0,53%	0,00%	0,00%	-	(83)	-			
	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	4.837	1,57%	2,12%	2,02%	(299)	1.279	65			
	CF 1	753	302	301	301	4,75%	1,39%	1,41%	-	(453)	(1)			
	Total Griya	312	302	301	301	2,57%	1,70%	1,72%	-	(11)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.471	4.836	4.537	1,33%	2,19%	2,08%	(299)	1.732	66			
	Mitraguna & Others	2.805	4.471	4.836	4.537	1,57%	2,63%	2,48%	(299)	1.732	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.773	5.136	4.837	1,05%	1,10%	1,04%	(299)	162	65	1,06%	-2,08%	0,0%

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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	584.149	591.025	63.236	6.876	(100.750)	-14,56%	(37.946)	-6,03%	693.972	85,17%	(102.947)
2	Tabungan	522.123	534.304	522.812	523.264	3.787	453	(11.039)	-2,07%	1.141	0,22%	551.051	94,96%	(27.787)
3	Deposito	264.012	243.573	237.092	237.116	(48.159)	25	(6.457)	-2,65%	(26.896)	-10,19%	264.501	89,65%	(27.385)
	Total	1.415.106	1.469.651	1.344.052	1.351.405	18.864	7.353	(118.246)	-8,05%	(63.701)	-4,50%	1.509.524	89,53%	(158.119)
	CASA	1.151.094	1.226.078	1.106.961	1.114.289	67.022	7.328	(111.789)	-9,12%	(36.805)	-3,20%	1.245.023	89,50%	(130.734)
	(%) CASA	81,34%	83,43%	82,36%	82,45%									
	FDR	55,59%	56,36%	69,13%	68,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	44.925	44.525		(401)	1.454	3,38%	4.916	12,41%	-	0,00%	44.525
2	Giro ISE	24.819	22.409	23.813	23.120		(694)	710	3,17%	(1.700)	-6,85%		0,00%	23.120
3	Tabungan ISE	14.728	18.600	19.051	19.344		293	744	4,00%	4.616	31,34%		0,00%	19.344
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	595.857	-	101.752	101.752	-21.604	100.051	102.720	1.701	517.914	115,05%	77.942
	Linkage	388.874	365.922	465.922	-	100.000	100.000	-3.423	100.000	77.048	-	399.283	116,69%	66.639
	Non-Linkage	104.263	129.884	129.935	-	1.752	1.752	-18.181	51	25.672	1.701	118.632	109,53%	11.304
	• Local Champion	71.739	83.729	83.528	-	1.500	1.500	-18.650	-201	11.789	1.701	75.832	110,15%	7.696
	• Value Chain	32.524	46.155	46.407	-	252	252	470	252	13.883	-	42.800	108,43%	3.608
2	MBG	11.179	16.236	16.335	620	250	-370	411	99	5.156	151	15.280	106,90%	1.055
	KUR	10.795	15.959	16.060	620	250	-370	418	101	5.265	149	14.788	108,60%	1.272
	Non KUR	384	277	275	-	-	0	-6	-2	-109	2	493	55,84%	(218)
3	PWG	42.303	64.433	66.769	9.881	6.053	-3.828	1.867	2.336	24.466	3.717	61.895	107,87%	4.874
	Cilem	16.301	29.399	30.077	2.004	1.350	-654	661	677	13.775	672	34.450	87,31%	(4.373)
	Gadai	26.001	35.034	36.692	7.877	4.704	-3.173	1.206	1.658	10.691	3.045	27.446	133,69%	9.247
4	CFG	239.992	251.812	250.186	2.393	2.090	-303	2.678	-1.626	10.194	3.716	266.504	93,88%	(16.319)
	CF 1	49.326	55.945	55.590	1.159	715	-444	284	-355	6.263	1.070	52.487	105,91%	3.103
	Total Griya	38.490	43.371	43.163	400	610	210	0	-208	4.673	818	39.301	109,83%	3.862
	• Total Non Program	38.490	43.371	43.163	400	610	210	287	-208	4.673	818	39.301	109,83%	3.862
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.427	759	105	-654	284	-147	1.590	253	13.186	94,24%	(759)
	CF 2	190.665	195.867	194.596	1.234	1.375	141	2.394	-1.271	3.931	2.646	214.018	90,93%	(19.422)
	Mitraguna & Others	156.155	163.708	162.757	1.234	1.375	141	2.610	-951	6.602	2.326	177.346	91,77%	(14.589)
	Pensiun	34.510	32.159	31.839	-	-	0	-216	-321	-2.671	321	36.671	86,82%	(4.832)
	Total Pembiayaan	786.611	828.287	929.146	12.894	110.145	97.251	-16.648	100.859	142.536	9.286	861.595	107,84%	67.552

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.596	0,00%	0,00%	0,44%	2.596	2.596	2.596			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.596	0,00%	0,00%	2,00%	2.596	2.596	2.596			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	257	0,00%	0,00%	1,57%	257	257	257			
	KUR	-	-	-	257	0,00%	0,00%	1,60%	257	257	257			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	10	-	438	0,00%	0,00%	0,66%	438	438	428			
	Cilem	-	-	-	335	0,00%	0,00%	1,12%	335	335	335			
	Gadai	-	10	-	102	0,00%	0,00%	0,28%	102	102	93			
4	CFG	1.445	2.456	2.548	5.091	0,60%	1,01%	2,03%	2.543	3.646	2.635			
	CF 1	161	866	732	961	0,33%	1,31%	1,73%	229	800	95			
	Total Griya	152	752	572	391	0,39%	1,32%	0,91%	(181)	239	(361)			
	Oto	9	114	160	570	0,08%	1,27%	4,59%	410	561	456			
	CF 2	1.284	1.591	1.816	4.130	0,67%	0,93%	2,12%	2.314	2.846	2.539			
	Mitraguna & Others	1.284	1.591	1.448	3.558	0,82%	0,88%	2,19%	2.110	2.274	1.967			
	Pensiun	-	-	367	572	0,00%	1,14%	1,80%	205	572	572			
	Total Pembiayaan	1.445	2.466	2.548	8.382	0,18%	0,31%	0,90%	5.834	6.937	5.916	0,15%	83,66%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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	4.509	2,03%	1,65%	1,80%	360	(370)	874			
	CF 1	-	-	-	366	0,00%	0,00%	0,66%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,85%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.635	4.149	4.143	2,56%	2,12%	2,13%	(6)	(736)	508			
	Mitraguna & Others	4.851	3.635	4.149	4.143	3,11%	2,53%	2,55%	(6)	(708)	508			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.635	4.149	4.509	0,62%	0,50%	0,49%	360	(370)	874	0,12%	75,31%	-0,4%

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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	23.957	24.314	10.992	356	(13.597)	-35,87%	(3.830)	-13,61%	36.896	65,90%	(12.582)
2	Tabungan	312.220	335.124	331.753	332.839	(188)	1.086	(2.285)	-0,68%	20.619	6,60%	332.127	100,21%	712
3	Deposito	88.440	70.337	69.942	68.887	(3.043)	(1.056)	(1.450)	-2,06%	(19.554)	-22,11%	89.197	77,23%	(20.310)
	Total	428.803	443.371	425.653	426.039	7.762	387	(17.332)	-3,91%	(2.764)	-0,64%	458.220	92,98%	(32.180)
	CASA	340.363	373.034	355.710	357.153	10.805	1.443	(15.881)	-4,26%	16.790	4,93%	369.023	96,78%	(11.870)
	(%) CASA	79,38%	84,14%	83,57%	83,83%									
	FDR	84,89%	89,24%	92,84%	92,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	42.417	42.349		(69)	(790)	-1,83%	2.067	5,13%	-	0,00%	42.349
2	Giro ISE	7.566	5.315	4.705	4.763		58	(552)	-10,39%	(2.803)	-37,05%		0,00%	4.763
3	Tabungan ISE	32.715	37.823	37.712	37.586		(127)	(238)	-0,63%	4.870	14,89%		0,00%	37.586
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	53.767	53.767	-	-	0	1.203	0	-4.202	(0)	70.444	76,32%	(16.678)
	Linkage	31.740	28.923	28.923	-	-	-	-287	0	-2.817	-	37.085	77,99%	(8.163)
	Non-Linkage	26.229	24.844	24.844	-	-	0	1.490	0	-1.385	(0)	33.359	74,47%	(8.515)
	• Local Champion	25.361	22.121	22.121	-	-	0	-495	0	-3.240	(0)	27.464	80,55%	(5.343)
	• Value Chain	867	2.723	2.723	-	-	-	1.985	0	1.855	-	5.895	46,19%	(3.172)
2	MBG	34.002	30.679	30.175	-	-	0	-278	-504	-3.827	504	35.532	84,92%	(5.357)
	KUR	32.921	29.430	28.936	-	-	0	-254	-495	-3.986	495	34.322	84,31%	(5.386)
	Non KUR	1.081	1.249	1.239	-	-	0	-24	-9	159	9	1.210	102,40%	29
3	PWG	9.475	19.384	20.458	1.481	2.004	523	354	1.074	10.983	929	27.736	73,76%	(7.279)
	Cilem	5.148	12.299	12.909	509	765	255	-31	609	7.761	155	18.193	70,96%	(5.284)
	Gadai	4.327	7.084	7.549	971	1.239	268	385	465	3.222	774	9.544	79,10%	(1.995)
4	CFG	262.577	291.842	290.792	3.180	1.673	-1.507	1.389	-1.049	28.215	2.723	285.363	101,90%	5.429
	CF 1	159.367	169.715	168.744	1.910	59	-1.851	-296	-972	9.377	1.031	162.083	104,11%	6.660
	Total Griya	139.426	145.942	145.377	1.801	-	-1.801	0	-565	5.951	565	140.123	103,75%	5.254
	• Total Non Program	139.426	145.942	145.377	1.801	-	-1.801	1.520	-565	5.951	565	140.123	103,75%	5.254
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.773	23.367	109	59	-50	-296	-406	3.425	466	21.960	106,40%	1.407
	CF 2	103.210	122.126	122.048	1.270	1.614	344	1.685	-78	18.838	1.692	123.280	99,00%	(1.232)
	Mitraguna & Others	99.172	116.810	116.787	920	1.614	694	1.323	-23	17.615	1.637	117.385	99,49%	(598)
	Pensiun	4.038	5.316	5.261	350	-	-350	363	-55	1.223	55	5.895	89,24%	(634)
	Total Pembiayaan	364.023	395.671	395.191	4.661	3.677	-984	2.669	-479	31.169	4.156	419.076	94,30%	(23.885)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	30	0,00%	0,06%	0,06%	-	30	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	30	30	0,00%	0,12%	0,12%	-	30	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.889	1.641	3.079	2,57%	5,35%	10,20%	1.438	2.207	1.190			
	KUR	703	1.737	1.487	2.925	2,14%	5,05%	10,11%	1.438	2.221	1.188			
	Non KUR	169	152	154	154	15,61%	12,34%	12,43%	-	(15)	2			
3	PWG	-	-	-	472	0,00%	0,00%	2,31%	472	472	472			
	Cilem	-	-	-	322	0,00%	0,00%	2,50%	322	322	322			
	Gadai	-	-	-	149	0,00%	0,00%	1,98%	149	149	149			
4	CFG	4.689	3.435	3.445	8.781	1,79%	3,02%	5,33%	5.336	4.092	5.346			
	CF 1	4.583	3.018	2.690	6.057	2,88%	1,58%	3,59%	3.367	1.474	3.039			
	Total Griya	3.651	1.927	1.566	3.745	2,62%	1,07%	2,58%	2.179	94	1.818			
	Oto	932	1.091	1.124	2.312	4,67%	4,73%	9,89%	1.188	1.380	1.221			
	CF 2	106	417	755	2.724	0,10%	0,62%	2,23%	1.969	2.618	2.307			
	Mitraguna & Others	106	417	755	2.724	0,11%	0,65%	2,33%	1.969	2.618	2.307			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.353	5.116	12.361	1,53%	1,29%	3,13%	7.245	6.800	7.008	0,00%	100,00%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,23%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,50%	0,50%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.653	1,53%	5,50%	5,48%	(35)	1.132	78			
	KUR	341	1.120	1.235	1.203	1,04%	4,20%	4,16%	(33)	862	83			
	Non KUR	180	456	453	451	16,68%	36,29%	36,35%	(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	7.031	1,07%	2,38%	2,42%	90	4.234	209			
	CF 1	2.607	5.540	5.622	5.712	1,64%	3,31%	3,39%	90	3.105	172			
	Total Griya	2.357	4.907	4.994	5.110	1,69%	3,42%	3,52%	117	2.753	203			
	Oto	250	633	628	602	1,25%	2,64%	2,58%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,08%	-	1.129	37			
	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,13%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	8.809	0,91%	2,21%	2,23%	55	5.491	287	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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	74	74	11	0	27	56,34%	(144)	-65,99%	4.691	1,58%	(4.617)
2	Tabungan	144.169	162.597	162.795	162.611	5.538	(184)	14	0,01%	18.442	12,79%	154.911	104,97%	7.700
3	Deposito	10.918	20.142	20.291	20.291	(2.548)	0	149	0,74%	9.373	85,85%	11.483	176,71%	8.808
	Total	155.304	182.786	183.160	182.976	3.001	(184)	190	0,10%	27.672	17,82%	171.085	106,95%	11.891
	CASA	144.386	162.644	162.869	162.685	5.549	(184)	41	0,03%	18.299	12,67%	159.602	101,93%	3.083
	(%) CASA	92,97%	88,98%	88,92%	88,91%									
	FDR	134,72%	124,25%	123,99%	124,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.208	1.231		23	(4)	-0,32%	(29)	-2,31%	-	0,00%	1.231
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%		0,00%	0
3	Tabungan ISE	1.260	1.235	1.208	1.231		23	(4)	-0,32%	(29)	-2,29%		0,00%	1.231
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	• Local Champion	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.834	-	500	500	955	-173	4.921	673	60.630	98,69%	(796)
	KUR	53.824	58.670	58.513	-	500	500	988	-157	4.688	657	59.174	98,88%	(661)
	Non KUR	1.089	1.337	1.321	-	-	0	-33	-15	232	15	1.456	90,77%	(134)
3	PWG	2.063	7.765	7.843	487	129	-358	346	77	5.779	52	9.875	79,42%	(2.033)
	Cilem	2.063	7.765	7.843	487	129	-358	346	77	5.779	52	9.875	79,42%	(2.033)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	157.553	670	480	-190	340	87	7.555	393	160.804	97,98%	(3.250)
	CF 1	15.162	17.472	17.294	-	30	30	-45	-178	2.132	208	16.494	104,85%	800
	Total Griya	4.320	3.831	3.831	-	-	0	0	0	-489	-	4.700	81,51%	(869)
	• Total Non Program	3.984	3.516	3.516	-	-	0	-39	0	-468	-	4.321	81,38%	(805)
	• Program	336	315	315	-	-	0	-2	0	-21	-	379	82,99%	(65)
	Oto	10.841	13.641	13.463	-	30	30	-45	-178	2.622	208	11.794	114,15%	1.669
	CF 2	134.836	139.994	140.259	670	450	-220	385	265	5.423	185	144.309	97,19%	(4.050)
	Mitraguna & Others	130.780	136.039	136.317	670	450	-220	408	278	5.537	172	139.377	97,80%	(3.060)
	Pensiun	4.056	3.955	3.942	-	-	0	-23	-13	-114	13	4.933	79,92%	(991)
	Total Pembiayaan	209.233	227.110	227.102	1.157	1.109	-48	1.627	-8	17.869	1.117	233.567	97,23%	(6.465)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	617	0,00%	0,00%	32,97%	617	617	617			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	617	0,00%	0,00%	32,97%	617	617	617			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	57	53	1.126	0,00%	0,09%	1,88%	1.073	1.126	1.070			
	KUR	-	-	-	1.073	0,00%	0,00%	1,83%	1.073	1.073	1.073			
	Non KUR	-	57	53	53	0,00%	3,99%	4,03%	-	53	(3)			
3	PWG	-	-	-	34	0,00%	0,00%	0,44%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,44%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.464	2.605	4.996	0,72%	1,65%	3,17%	2.391	3.919	3.532			
	CF 1	278	521	426	1.242	1,83%	2,44%	7,18%	816	964	720			
	Total Griya	278	253	253	496	6,43%	6,61%	12,96%	243	218	243			
	Oto	-	268	173	745	0,00%	1,27%	5,54%	572	745	477			
	CF 2	799	942	2.179	3.754	0,59%	1,56%	2,68%	1.576	2.955	2.812			
	Mitraguna & Others	799	942	2.179	3.173	0,61%	1,60%	2,33%	995	2.375	2.231			
	Pensiun	-	-	-	581	0,00%	0,00%	14,73%	581	581	581			
	Total Pembiayaan	1.077	1.520	2.658	6.774	0,51%	1,17%	2,98%	4.116	5.697	5.253	0,45%	84,75%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,07%	40,07%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,07%	40,07%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	9	8	8	0,26%	0,01%	0,01%	-	(136)	(2)			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	9	8	8	3,71%	0,58%	0,58%	-	(33)	(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	810	1.390	1.064	1.064	0,54%	0,68%	0,68%	-	254	(326)			
	CF 1	140	132	132	132	0,92%	0,75%	0,76%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,98%	-	-	-			
	CF 2	670	1.258	933	933	0,50%	0,67%	0,66%	-	262	(326)			
	Mitraguna & Others	670	1.190	865	865	0,51%	0,64%	0,63%	-	195	(326)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,72%	-	68	-			
	Total Pembiayaan	954	2.149	1.822	1.822	0,46%	0,80%	0,80%	-	869	(327)	0,14%	81,94%	-0,7%

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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.214	2.214	(61)	(0)	(18)	-0,79%	1.976	831,29%	4.605	48,08%	(2.391)
2	Tabungan	85.480	94.164	98.233	99.375	1.838	1.142	5.211	5,53%	13.895	16,26%	94.734	104,90%	4.641
3	Deposito	55.765	41.891	41.891	41.891	(347)	0	0	0,00%	(13.874)	-24,88%	56.483	74,17%	(14.592)
	Total	141.483	138.286	142.339	143.480	1.430	1.142	5.194	3,76%	1.998	1,41%	155.822	92,08%	(12.342)
	CASA	85.718	96.395	100.447	101.589	1.778	1.142	5.194	5,39%	15.871	18,52%	99.340	102,26%	2.250
	(%) CASA	60,59%	69,71%	70,57%	70,80%									
	FDR	57,51%	64,07%	62,53%	62,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	337	2.361	2.364	2.367	3	7	0,29%	2.030	602,40%	-	0,00%	2.367
2	Giro ISE	44	2.017	2.018	2.018	0	1	0,05%	1.974	4438,35%		0,00%	2.018
3	Tabungan ISE	293	343	347	349	3	6	1,66%	57	19,34%		0,00%	349
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	26.293	350	400	50	310	73	-2.298	327	29.132	90,25%	(2.839)
	KUR	28.019	25.667	25.744	350	400	50	330	77	-2.275	323	28.422	90,58%	(2.678)
	Non KUR	572	552	549	-	-	0	-20	-3	-23	3	710	77,31%	(161)
3	PWG	2.056	6.337	6.389	589	103	-486	268	52	4.332	51	7.548	84,64%	(1.159)
	Cilem	2.056	6.337	6.389	589	103	-486	268	52	4.332	51	7.548	84,64%	(1.159)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	56.317	395	770	375	-7	268	5.592	502	59.421	94,78%	(3.104)
	CF 1	3.683	6.435	6.398	185	-	-185	39	-36	2.715	36	4.720	135,57%	1.679
	Total Griya	695	358	356	-	-	0	0	-2	-339	2	961	37,02%	(605)
	• Total Non Program	695	358	356	-	-	0	-5	-2	-339	2	961	37,02%	(605)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	6.043	185	-	-185	39	-34	3.055	34	3.758	160,78%	2.284
	CF 2	47.042	49.615	49.919	210	770	560	-47	304	2.877	466	54.701	91,26%	(4.783)
	Mitraguna & Others	38.019	39.728	40.095	210	770	560	25	368	2.076	402	44.970	89,16%	(4.874)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	Total Pembiayaan	81.372	88.606	88.998	1.334	1.273	-61	571	393	7.627	880	96.101	92,61%	(7.103)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	1.733	2,01%	1,15%	6,59%	1.433	1.159	1.044			
	KUR	574	632	300	1.733	2,05%	1,17%	6,73%	1.433	1.159	1.101			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
3	PWG	-	-	-	152	0,00%	0,00%	2,38%	152	152	152			
	Cilem	-	-	-	152	0,00%	0,00%	2,38%	152	152	152			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	2.457	933	5.592	0,46%	1,66%	9,93%	4.659	5.358	3.135			
	CF 1	134	106	320	856	3,65%	4,97%	13,38%	536	722	750			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	106	320	856	4,50%	5,27%	14,17%	536	722	750			
	CF 2	100	2.351	613	4.736	0,21%	1,24%	9,49%	4.123	4.637	2.385			
	Mitraguna & Others	-	1.360	201	3.404	0,00%	0,51%	8,49%	3.202	3.404	2.044			
	Pensiun	100	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341			
	Total Pembiayaan	808	3.146	1.233	7.478	0,99%	1,39%	8,40%	6.244	6.670	4.332	1,87%	77,72%	-6,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	603	1,10%	2,07%	2,29%	59	288	172			
	KUR	178	266	329	389	0,63%	1,28%	1,51%	61	212	123			
	Non KUR	138	165	215	214	24,08%	38,92%	38,94%	(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%	0,40%	-	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	801	0,39%	0,84%	0,90%	59	486	172	0,04%	95,66%	-0,9%

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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	45.605	45.531	7.495	(73)	379	0,84%	25.358	125,71%	25.794	176,52%	19.737
2	Tabungan	135.101	145.614	146.610	147.197	1.016	588	1.583	1,09%	12.096	8,95%	145.809	100,95%	1.388
3	Deposito	28.599	26.205	26.250	26.250	229	0	45	0,17%	(2.349)	-8,21%	29.125	90,13%	(2.875)
	Total	183.873	216.972	218.464	218.978	8.741	514	2.007	0,92%	35.105	19,09%	200.728	109,09%	18.250
	CASA	155.274	190.767	192.214	192.728	8.511	514	1.961	1,03%	37.454	24,12%	171.603	112,31%	21.125
	(%) CASA	84,45%	87,92%	87,98%	88,01%									
	FDR	85,47%	90,55%	89,74%	89,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	13.166	13.185		19	340	2,65%	4.516	52,10%	-	0,00%	13.185
2	Giro ISE	6.094	227	145	147		2	(80)	-35,41%	(5.947)	-97,59%		0,00%	147
3	Tabungan ISE	2.575	10.818	11.222	11.238		17	420	3,88%	8.663	336,44%		0,00%	11.238
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	36.125	100	450	350	-169	175	6.236	275	34.210	105,60%	1.915
	KUR	29.147	35.000	35.176	100	450	350	-304	176	6.028	274	33.229	105,86%	1.947
	Non KUR	742	950	949	-	-	0	135	-1	207	1	981	96,75%	(32)
3	PWG	5.787	17.774	17.957	2.001	697	-1.305	1.145	183	12.169	513	20.542	87,41%	(2.586)
	Cilem	4.662	13.788	13.950	1.358	221	-1.137	132	161	9.288	60	15.567	89,61%	(1.617)
	Gadai	1.126	3.985	4.007	643	475	-168	1.013	22	2.881	453	4.976	80,53%	(969)
4	CFG	121.436	142.740	141.961	1.072	146	-926	3.425	-779	20.525	925	131.655	107,83%	10.305
	CF 1	20.925	20.764	20.659	92	-	-92	454	-105	-266	105	22.143	93,30%	(1.485)
	Total Griya	15.996	15.276	15.254	-	-	0	0	-22	-742	22	16.308	93,54%	(1.054)
	• Total Non Program	15.996	15.276	15.254	-	-	0	-73	-22	-742	22	16.308	93,54%	(1.054)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.487	5.405	92	-	-92	454	-83	475	83	5.835	92,63%	(430)
	CF 2	100.511	121.976	121.302	980	146	-834	2.970	-675	20.791	821	109.512	110,77%	11.790
	Mitraguna & Others	63.905	80.135	79.674	980	60	-920	2.780	-461	15.769	521	72.073	110,55%	7.601
	Pensiun	36.606	41.841	41.628	-	86	86	190	-213	5.022	299	37.439	111,19%	4.189
	Total Pembiayaan	157.150	196.464	196.042	3.173	1.293	-1.880	4.400	-422	38.892	1.714	186.445	105,15%	9.597

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	1.067	0,60%	0,50%	2,95%	888	888	884			
	KUR	179	128	124	1.012	0,61%	0,35%	2,88%	888	833	884			
	Non KUR	-	54	55	55	0,00%	5,79%	5,79%	-	55	1			
3	PWG	74	-	-	379	1,27%	0,00%	2,11%	379	306	379			
	Cilem	74	-	-	379	1,58%	0,00%	2,72%	379	306	379			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	1.652	2.206	3.571	0,92%	1,55%	2,52%	1.365	2.456	1.919			
	CF 1	120	248	73	1.187	0,57%	0,35%	5,74%	1.114	1.067	939			
	Total Griya	-	170	-	891	0,00%	0,00%	5,84%	891	891	722			
	Oto	120	78	73	295	2,43%	1,33%	5,46%	222	175	217			
	CF 2	995	1.404	2.132	2.384	0,99%	1,75%	1,97%	252	1.390	980			
	Mitraguna & Others	254	1.081	1.562	1.825	0,40%	1,95%	2,29%	262	1.571	744			
	Pensiun	740	324	570	559	2,02%	1,36%	1,34%	(11)	(181)	236			
	Total Pembiayaan	1.367	1.834	2.384	5.017	0,87%	1,21%	2,56%	2.632	3.650	3.182	0,15%	94,03%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	231	0,12%	0,40%	0,64%	88	196	87			
	KUR	-	144	143	231	0,00%	0,41%	0,66%	88	231	87			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.102	1.333	1.554	0,00%	0,93%	1,09%	221	1.554	452			
	CF 1	-	-	170	170	0,00%	0,82%	0,82%	-	170	170			
	Total Griya	-	-	170	170	0,00%	1,11%	1,11%	-	170	170			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.102	1.163	1.384	0,00%	0,95%	1,14%	221	1.384	283			
	Mitraguna & Others	-	826	888	1.110	0,00%	1,11%	1,39%	222	1.110	284			
	Pensiun	-	275	275	274	0,00%	0,14%	0,66%	(1)	274	(1)			
	Total Pembiayaan	35	1.245	1.476	1.785	0,02%	0,75%	0,91%	309	1.750	540	0,06%	93,52%	-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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	271	278	(243)	7	148	114,69%	(183)	-39,68%	4.702	5,91%	(4.424)
2	Tabungan	104.069	105.674	103.426	104.279	97	853	(1.395)	-1,32%	210	0,20%	113.215	92,11%	(8.936)
3	Deposito	24.703	24.658	24.873	24.873	(322)	0	216	0,88%	170	0,69%	25.371	98,04%	(497)
	Total	129.233	130.461	128.571	129.430	(467)	860	(1.031)	-0,79%	198	0,15%	143.287	90,33%	(13.857)
	CASA	104.530	105.804	103.697	104.557	(145)	860	(1.247)	-1,18%	27	0,03%	117.917	88,67%	(13.359)
	(%) CASA	80,88%	81,10%	80,65%	80,78%									
	FDR	125,49%	144,15%	145,89%	144,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.267	2.548	2.586		38	319	14,07%	(1.447)	-35,88%	-	0,00%	2.586
2	Giro ISE	415	60	134	179		45	119	199,30%	(236)	-56,91%		0,00%	179
3	Tabungan ISE	3.618	2.207	2.413	2.407		(6)	200	9,05%	(1.211)	-33,47%		0,00%	2.407
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	22.472	315	190	-125	145	-50	-422	240	24.787	90,66%	(2.315)
	KUR	22.067	21.522	21.401	250	110	-140	-16	-122	-666	232	23.833	89,79%	(2.432)
	Non KUR	827	999	1.071	65	80	15	161	72	244	8	954	112,28%	117
3	PWG	1.733	7.288	7.135	1.235	36	-1.200	930	-153	5.402	188	10.247	69,63%	(3.112)
	Cilem	1.733	7.288	7.135	1.235	36	-1.200	930	-153	5.402	188	10.247	69,63%	(3.112)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	157.960	911	2.499	1.588	470	-284	20.409	2.783	158.700	99,53%	(740)
	CF 1	5.904	8.009	8.076	-	187	187	75	67	2.172	120	8.425	95,85%	(349)
	Total Griya	1.926	1.748	1.743	-	-	0	0	-5	-183	5	2.573	67,74%	(830)
1	• Total Non Program	1.926	1.748	1.743	-	-	0	-18	-5	-183	5	2.573	67,74%	(830)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.333	-	187	187	75	72	2.355	115	5.852	108,21%	481
	CF 2	131.647	150.235	149.884	911	2.312	1.401	395	-351	18.237	2.663	150.275	99,74%	(391)
	Mitraguna & Others	65.693	81.700	82.439	520	2.212	1.692	31	738	16.745	1.474	82.597	99,81%	(159)
	Pensiun	65.954	68.535	67.445	391	100	-291	364	-1.090	1.491	1.190	67.677	99,66%	(232)
	Total Pembiayaan	162.178	188.054	187.567	2.461	2.724	263	1.545	-487	25.389	3.211	193.734	96,82%	(6.167)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	1.591	2,80%	2,28%	7,08%	1.077	951	1.030			
	KUR	508	507	460	1.470	2,30%	2,14%	6,87%	1.010	961	962			
	Non KUR	132	53	54	121	15,90%	5,37%	11,29%	67	(11)	68			
3	PWG	-	-	-	128	0,00%	0,00%	1,80%	128	128	128			
	Cilem	-	-	-	128	0,00%	0,00%	1,80%	128	128	128			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	709	272	1.764	0,75%	0,17%	1,12%	1.492	730	1.055			
	CF 1	-	-	-	291	0,00%	0,00%	3,60%	291	291	291			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	291	0,00%	0,00%	4,59%	291	291	291			
	CF 2	1.035	709	272	1.473	0,79%	0,18%	0,98%	1.201	439	764			
	Mitraguna & Others	403	63	-	768	0,61%	0,00%	0,93%	768	365	704			
	Pensiun	632	646	272	706	0,96%	0,40%	1,05%	434	74	60			
	Total Pembiayaan	1.675	1.269	786	3.483	1,03%	0,42%	1,86%	2.697	1.809	2.214	1,19%	36,15%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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	366	1,34%	1,23%	1,63%	90	60	109			
	KUR	52	153	180	270	0,23%	0,84%	1,26%	90	218	117			
	Non KUR	254	104	96	96	30,69%	9,60%	8,95%	(0)	(158)	(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	-	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%	0,03%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	295	314	404	0,19%	0,17%	0,22%	90	98	108	0,87%	-302,00%	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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	517.792	517.890	197	98	103	0,02%	356.409	220,71%	168.496	307,36%	349.394
2	Tabungan	199.929	216.938	216.970	218.660	(488)	1.690	1.723	0,79%	18.731	9,37%	215.790	101,33%	2.871
3	Deposito	133.285	90.671	89.834	88.832	(964)	(1.002)	(1.839)	-2,03%	(44.453)	-33,35%	135.065	65,77%	(46.233)
	Total	494.695	825.396	824.596	825.382	(1.255)	787	(13)	-0,00%	330.687	66,85%	519.351	158,93%	306.032
	CASA	361.410	734.725	734.762	736.551	(291)	1.789	1.826	0,25%	375.140	103,80%	384.286	191,67%	352.265
	(%) CASA	73,06%	89,01%	89,11%	89,24%									
	FDR	29,29%	21,46%	21,31%	21,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	10.479	20.224	20.229	5	9.750	93,03%	18.363	984,20%	-	0,00%	20.229	
2	Giro ISE	28	25	20	23	3	(2)	-8,18%	(5)	-18,01%		0,00%	23	
3	Tabungan ISE	1.837	8.854	18.604	18.606	2	9.752	110,14%	16.768	912,61%		0,00%	18.606	
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	• Local Champion	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	58.899	200	100	-100	-1.439	-1.083	1.090	1.183	63.575	92,64%	(4.676)
	KUR	55.256	56.602	55.555	200	100	-100	-1.419	-1.046	300	1.146	60.661	91,58%	(5.106)
	Non KUR	2.553	3.380	3.344	-	-	0	-20	-37	791	37	2.914	114,75%	430
3	PWG	4.560	19.634	19.882	712	429	-283	1.055	248	15.322	181	16.305	121,94%	3.577
	Cilem	4.560	19.634	19.882	712	429	-283	1.055	248	15.322	181	16.305	121,94%	3.577
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	95.704	439	49	-390	290	-605	14.842	654	92.602	103,35%	3.102
	CF 1	35.630	44.820	44.232	439	-	-439	558	-588	8.602	588	37.699	117,33%	6.533
	Total Griya	16.876	22.526	22.254	-	-	0	0	-271	5.378	271	17.973	123,82%	4.282
	• Total Non Program	11.817	17.790	17.527	-	-	0	1.032	-263	5.710	263	12.262	142,93%	5.264
	• Program	5.059	4.736	4.728	-	-	0	-38	-8	-331	8	5.710	82,79%	(983)
	Oto	18.754	22.294	21.978	439	-	-439	558	-316	3.224	316	19.727	111,41%	2.251
	CF 2	45.232	51.489	51.472	-	49	49	-268	-17	6.240	66	54.903	93,75%	(3.431)
	Mitraguna & Others	44.353	50.559	50.563	-	49	49	-172	4	6.210	45	53.128	95,17%	(2.565)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	175.696	1.351	578	-773	-134	-1.440	30.809	2.017	174.138	100,89%	1.558

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	1.016	876	2.791	0,03%	1,46%	4,74%	1.915	2.775	1.775			
	KUR	16	857	781	2.509	0,03%	1,38%	4,52%	1.727	2.493	1.652			
	Non KUR	-	159	94	282	0,00%	2,79%	8,44%	188	282	123			
3	PWG	36	-	-	62	0,78%	0,00%	0,31%	62	27	62			
	Cilem	36	-	-	62	0,78%	0,00%	0,31%	62	27	62			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.350	1.606	3.060	1,24%	1,67%	3,20%	1.455	2.059	1.711			
	CF 1	1.001	1.350	1.606	1.973	2,81%	3,58%	4,46%	367	971	623			
	Total Griya	582	659	882	962	3,45%	3,92%	4,32%	80	380	304			
	Oto	419	691	724	1.010	2,23%	3,25%	4,60%	287	592	319			
	CF 2	-	-	-	1.088	0,00%	0,00%	2,11%	1.088	1.088	1.088			
	Mitraguna & Others	-	-	-	1.088	0,00%	0,00%	2,15%	1.088	1.088	1.088			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.365	2.481	5.914	1,51%	1,40%	3,37%	3.432	3.729	3.548	0,56%	83,31%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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%	0,14%	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%	2,11%	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%	2,83%	-	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%	1,95%	(0)	307	(8)			
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,98%	(0)	307	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.766	1.745	2.093	1,15%	0,99%	1,19%	348	427	328	0,04%	96,63%	-1,2%

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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	229	293	68	64	22	8,24%	261	794,02%	6.167	4,76%	(5.874)
2	Tabungan	95.230	98.857	95.916	95.266	5.380	(650)	(3.591)	-3,63%	36	0,04%	104.027	91,58%	(8.761)
3	Deposito	25.200	24.733	24.419	24.193	561	(226)	(540)	-2,18%	(1.007)	-4,00%	25.946	93,25%	(1.752)
	Total	120.463	123.860	120.565	119.752	6.009	(812)	(4.108)	-3,32%	(710)	-0,59%	136.140	87,96%	(16.388)
	CASA	95.263	99.128	96.145	95.559	5.448	(586)	(3.568)	-3,60%	297	0,31%	110.195	86,72%	(14.635)
	(%) CASA	79,08%	80,03%	79,75%	79,80%									
	FDR	167,21%	170,63%	174,63%	175,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.593	1.550		(43)	(35)	-2,21%	533	52,48%	-	0,00%	1.550
2	Giro ISE	1	12	57	16		(42)	3	27,25%	15	2967,75%		0,00%	16
3	Tabungan ISE	1.016	1.572	1.536	1.534		(2)	(38)	-2,44%	518	51,01%		0,00%	1.534
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	61.669	850	1.261	411	53	532	3.251	729	59.037	104,46%	2.632
	KUR	53.406	57.301	57.860	850	1.261	411	177	559	4.455	702	53.872	107,40%	3.989
	Non KUR	5.013	3.836	3.809	-	-	0	-124	-27	-1.204	27	5.166	73,73%	(1.357)
3	PWG	7.973	12.362	12.256	659	124	-535	572	-106	4.283	230	15.411	79,53%	(3.155)
	Cilem	7.973	12.362	12.256	659	124	-535	572	-106	4.283	230	15.411	79,53%	(3.155)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	136.615	1.286	528	-758	977	-1.231	1.574	1.759	161.244	84,73%	(24.629)
	CF 1	25.995	30.473	30.544	226	318	92	-139	70	4.549	248	29.119	104,89%	1.425
	Total Griya	13.277	16.154	16.129	125	-	-125	0	-25	2.852	25	14.079	114,56%	2.050
	• Total Non Program	13.277	16.154	16.129	125	-	-125	-18	-25	2.852	25	14.079	114,56%	2.050
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.415	101	318	217	-139	96	1.697	223	15.039	95,85%	(625)
	CF 2	109.045	107.372	106.071	1.060	210	-850	1.116	-1.301	-2.974	1.511	132.125	80,28%	(26.054)
	Mitraguna & Others	98.253	97.006	95.567	1.010	10	-1.000	964	-1.440	-2.686	1.450	119.197	80,18%	(23.630)
	Pensiun	10.792	10.366	10.504	50	200	150	153	138	-288	62	12.928	81,25%	(2.424)
	Total Pembiayaan	201.431	211.344	210.540	2.794	1.913	-881	1.602	-805	9.109	2.718	235.692	89,33%	(25.152)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	4.116	2,02%	2,65%	6,67%	2.499	2.937	2.221			
	KUR	896	1.456	1.153	3.660	1,68%	2,01%	6,33%	2.507	2.764	2.203			
	Non KUR	284	439	465	457	5,67%	12,11%	11,99%	(8)	172	18			
3	PWG	-	-	-	25	0,00%	0,00%	0,21%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,21%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.089	1.639	3.756	0,59%	1,19%	2,75%	2.118	2.961	1.668			
	CF 1	92	281	107	1.360	0,35%	0,35%	4,45%	1.254	1.269	1.080			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	281	107	1.360	0,72%	0,75%	9,44%	1.254	1.269	1.080			
	CF 2	704	1.808	1.532	2.396	0,65%	1,43%	2,26%	864	1.692	588			
	Mitraguna & Others	704	1.808	1.532	2.253	0,72%	1,58%	2,36%	721	1.550	445			
	Pensiun	-	-	-	143	0,00%	0,00%	1,36%	143	143	143			
	Total Pembiayaan	1.975	3.984	3.256	7.898	0,98%	1,54%	3,75%	4.642	5.923	3.914	0,88%	76,44%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	770	1,19%	1,25%	1,25%	6	75	(15)			
	KUR	639	624	605	611	1,20%	1,06%	1,06%	6	(28)	(13)			
	Non KUR	56	161	159	159	1,12%	4,13%	4,16%	(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%	0,91%	-	136	112			
	CF 1	-	136	227	227	0,00%	0,75%	0,74%	-	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%	0,96%	-	(91)	21			
	Mitraguna & Others	899	992	1.014	1.014	0,92%	1,04%	1,06%	-	114	21			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.914	2.004	2.010	0,89%	0,95%	0,95%	6	211	97	0,14%	85,46%	-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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	252	265	105	12	9	3,62%	(911)	-77,49%	4.251	6,22%	(3.987)
2	Tabungan	91.378	105.830	105.867	107.110	2.521	1.243	1.281	1,21%	15.733	17,22%	98.420	108,83%	8.690
3	Deposito	20.885	17.098	17.169	17.170	127	1	72	0,42%	(3.716)	-17,79%	21.483	79,92%	(4.314)
	Total	113.438	123.183	123.289	124.545	2.753	1.256	1.362	1,11%	11.106	9,79%	124.155	100,31%	390
	CASA	92.553	106.085	106.119	107.375	2.626	1.255	1.290	1,22%	14.822	16,01%	102.671	104,58%	4.703
	(%) CASA	81,59%	86,12%	86,07%	86,21%									
	FDR	111,58%	120,59%	121,24%	120,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.339	1.352		13	(1)	-0,06%	(61)	-4,33%	-	0,00%	1.352
2	Giro ISE	4	52	37	56		18	3	6,48%	51	1180,36%		0,00%	56
3	Tabungan ISE	1.409	1.301	1.302	1.297		(6)	(4)	-0,33%	(112)	-7,98%		0,00%	1.297
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	60.393	950	575	-375	948	-48	2.205	623	66.098	91,37%	(5.705)
	KUR	54.166	55.978	55.958	950	575	-375	1.078	-20	1.791	595	61.794	90,56%	(5.836)
	Non KUR	4.022	4.462	4.435	-	-	0	-131	-27	413	27	4.304	103,05%	131
3	PWG	2.382	9.408	9.696	1.522	338	-1.184	1.362	289	7.314	49	9.949	97,46%	(253)
	Cilem	2.382	9.408	9.696	1.522	338	-1.184	1.362	289	7.314	49	9.949	97,46%	(253)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	79.390	1.825	920	-905	2.504	690	13.447	230	73.797	107,58%	5.593
	CF 1	8.522	7.920	7.878	100	-	-100	36	-42	-644	42	9.459	83,29%	(1.580)
	Total Griya	5.933	5.560	5.560	-	-	0	0	-0	-374	0	6.174	90,06%	(614)
	• Total Non Program	5.933	5.560	5.560	-	-	0	-34	-0	-374	0	6.174	90,06%	(614)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.319	100	-	-100	36	-41	-271	41	3.285	70,58%	(966)
	CF 2	57.421	70.780	71.512	1.725	920	-805	2.469	732	14.091	188	64.338	111,15%	7.174
	Mitraguna & Others	56.582	69.407	70.146	1.725	920	-805	2.440	739	13.564	181	62.860	111,59%	7.286
	Pensiun	838	1.373	1.366	-	-	0	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	149.479	4.298	1.833	-2.465	4.814	931	22.910	902	149.899	99,72%	(420)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	2.432	0,22%	0,22%	0,93%	1.872	2.303	1.857			
	KUR	123	204	305	1.784	0,23%	0,54%	3,19%	1.480	1.661	1.581			
	Non KUR	6	372	255	648	0,16%	5,72%	14,61%	393	641	276			
3	PWG	-	-	-	290	0,00%	0,00%	0,29%	290	290	290			
	Cilem	-	-	-	290	0,00%	0,00%	0,29%	290	290	290			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	597	635	816	0,68%	0,81%	1,03%	181	368	218			
	CF 1	217	497	533	714	2,55%	6,73%	9,07%	181	497	217			
	Total Griya	-	497	533	426	0,00%	9,59%	7,67%	(107)	426	(71)			
	Oto	217	-	-	288	8,39%	0,00%	12,42%	288	71	288			
	CF 2	230	100	101	101	0,40%	0,14%	0,14%	-	(129)	1			
	Mitraguna & Others	230	100	101	101	0,41%	0,15%	0,14%	-	(129)	1			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.173	1.195	3.538	0,46%	0,80%	2,37%	2.343	2.961	2.365	1,32%	44,22%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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%	1,75%	-	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	87	0,00%	0,11%	0,11%	-	87	-			
	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	-	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	276	0,04%	0,14%	0,18%	76	230	74	0,47%	-153,04%	0,3%

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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.203	3.221	206	17	(56)	-1,70%	1.343	71,53%	4.014	80,24%	(793)
2	Tabungan	48.550	58.732	52.490	52.063	591	(427)	(6.670)	-11,36%	3.512	7,23%	55.473	93,85%	(3.410)
3	Deposito	7.602	13.550	13.550	13.550	2.432	0	0	0,00%	5.948	78,25%	8.347	162,33%	5.203
	Total	58.030	75.559	69.243	68.834	3.229	(410)	(6.725)	-8,90%	10.803	18,62%	67.834	101,47%	999
	CASA	50.428	62.009	55.693	55.283	797	(410)	(6.725)	-10,85%	4.855	9,63%	59.487	92,93%	(4.204)
	(%) CASA	86,90%	82,07%	80,43%	80,31%									
	FDR	148,42%	129,65%	141,09%	141,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	350	374	23	(485)	-56,47%	(85)	-18,48%	-	0,00%	374	
2	Giro ISE	360	412	237	266	29	(145)	-35,30%	(93)	-25,91%		0,00%	266	
3	Tabungan ISE	99	446	113	107	(6)	(339)	-76,00%	8	8,61%		0,00%	107	
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	48.577	150	200	50	214	-452	3.540	652	52.201	93,06%	(3.624)
	KUR	43.986	47.512	46.977	150	100	-50	47	-535	2.992	635	50.816	92,45%	(3.839)
	Non KUR	1.052	1.518	1.600	-	100	100	167	83	548	17	1.385	115,53%	215
3	PWG	3.221	8.523	8.769	432	360	-72	148	246	5.548	114	8.452	103,76%	318
	Cilem	3.221	8.523	8.769	432	360	-72	148	246	5.548	114	8.452	103,76%	318
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.347	850	253	-597	411	-60	2.476	313	44.221	91,24%	(3.875)
	CF 1	26.387	25.292	25.260	-	253	253	-326	-33	-1.128	285	27.144	93,06%	(1.885)
	Total Griya	5.331	5.308	5.292	-	-	0	0	-17	-39	17	5.525	95,78%	(233)
	• Total Non Program	5.331	4.976	4.961	-	-	0	-57	-16	-370	16	5.525	89,79%	(564)
	• Program	-	332	331	-	-	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	19.968	-	253	253	-326	-16	-1.089	269	21.619	92,36%	(1.652)
	CF 2	11.484	15.115	15.087	850	-	-850	737	-27	3.603	27	17.077	88,35%	(1.990)
	Mitraguna & Others	8.469	10.554	10.548	850	-	-850	574	-6	2.080	6	13.545	77,88%	(2.996)
	Pensiun	3.015	4.560	4.539	-	-	0	164	-22	1.524	22	3.532	128,49%	1.006
	Total Pembiayaan	86.130	97.959	97.693	1.432	813	-619	774	-266	11.564	1.079	104.874	93,15%	(7.181)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	474	0,91%	0,60%	0,98%	181	65	122			
	KUR	384	352	293	474	0,87%	0,62%	1,01%	181	90	122			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	124	0,18%	0,00%	1,41%	124	118	124			
	Cilem	6	-	-	124	0,18%	0,00%	1,41%	124	118	124			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	3.555	3,22%	5,28%	8,81%	1.422	2.335	1.690			
	CF 1	985	1.084	1.070	2.395	3,73%	4,23%	9,48%	1.325	1.411	1.311			
	Total Griya	-	64	63	-	0,00%	1,19%	0,00%	(63)	-	(64)			
	Oto	985	1.020	1.007	2.395	4,68%	5,04%	11,99%	1.388	1.411	1.376			
	CF 2	235	781	1.063	1.160	2,05%	7,03%	7,69%	97	924	379			
	Mitraguna & Others	235	781	799	799	2,78%	7,57%	7,58%	-	564	18			
	Pensiun	-	-	264	361	0,00%	5,78%	7,95%	97	361	361			
	Total Pembiayaan	1.635	2.217	2.426	4.153	1,90%	2,48%	4,25%	1.726	2.518	1.936	3,35%	21,23%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	331	0,72%	0,59%	0,68%	40	7	56			
	KUR	102	192	208	248	0,23%	0,44%	0,53%	40	146	56			
	Non KUR	222	83	83	83	21,14%	5,44%	5,16%	-	(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%	2,56%	-	309	(1)			
	Total Griya	-	131	130	130	0,00%	2,46%	2,47%	-	130	(1)			
	Oto	338	517	517	517	1,61%	2,59%	2,59%	-	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	978	0,77%	0,96%	1,00%	40	316	56	3,56%	-255,17%	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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	21.682	22.020	170	338	509	2,37%	(6.167)	-21,88%	34.516	63,80%	(12.496)
2	Tabungan	231.223	240.889	242.905	242.757	14.289	(147)	1.869	0,78%	11.534	4,99%	244.274	99,38%	(1.516)
3	Deposito	34.752	39.554	33.398	33.398	241	0	(6.156)	-15,56%	(1.354)	-3,90%	34.797	95,98%	(1.399)
	Total	294.162	301.953	297.985	298.176	14.700	191	(3.778)	-1,25%	4.013	1,36%	313.587	95,09%	(15.411)
	CASA	259.410	262.400	264.587	264.778	14.459	191	2.378	0,91%	5.367	2,07%	278.789	94,97%	(14.012)
	(%) CASA	88,19%	86,90%	88,79%	88,80%									
	FDR	81,90%	86,52%	87,13%	87,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	5.527	5.540		13	356	6,86%	1.053	23,47%	-	0,00%	5.540
2	Giro ISE	733	668	1.143	1.142		(1)	474	71,00%	408	55,67%		0,00%	1.142
3	Tabungan ISE	3.754	4.517	4.384	4.399		15	(118)	-2,62%	645	17,17%		0,00%	4.399
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.697	-	-	0	-54	-3	-1.545	3	3.242	52,36%	(1.545)
	Linkage	1.406	1.004	1.004	-	-	-	-40	0	-402	-	1.406	71,43%	(402)
	Non-Linkage	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Local Champion	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.371	1.350	50	-1.300	907	-790	-1.102	840	73.798	96,71%	(2.427)
	KUR	67.505	67.768	67.005	1.350	50	-1.300	1.053	-763	-499	813	68.672	97,57%	(1.667)
	Non KUR	4.969	4.393	4.366	-	-	0	-146	-27	-603	27	5.125	85,18%	(760)
3	PWG	12.827	24.750	25.361	3.927	2.218	-1.709	2.521	611	12.534	1.607	28.848	87,91%	(3.487)
	Cilem	7.700	16.834	17.279	2.258	749	-1.509	2.212	444	9.579	304	19.756	87,46%	(2.477)
	Gadai	5.127	7.915	8.082	1.669	1.469	-200	310	166	2.955	1.303	9.092	88,88%	(1.011)
4	CFG	152.377	162.630	161.213	1.162	1.503	341	1.569	-1.417	8.836	2.920	174.288	92,50%	(13.075)
	CF 1	49.433	46.521	46.288	555	-	-555	329	-233	-3.145	233	55.198	83,86%	(8.911)
	Total Griya	45.444	40.929	40.759	50	-	-50	0	-170	-4.685	170	49.586	82,20%	(8.827)
	• Total Non Program	21.636	18.086	18.038	50	-	-50	-385	-47	-3.598	47	22.711	79,42%	(4.673)
	• Program	23.808	22.843	22.721	-	-	0	3	-122	-1.087	122	26.875	84,54%	(4.154)
	Oto	3.989	5.592	5.529	505	-	-505	329	-63	1.540	63	5.613	98,51%	(84)
	CF 2	102.945	116.109	114.925	607	1.503	896	1.240	-1.183	11.980	2.686	119.090	96,50%	(4.165)
	Mitraguna & Others	90.697	101.889	100.789	441	1.503	1.062	1.240	-1.100	10.092	2.603	105.348	95,67%	(4.559)
	Pensiun	12.248	14.220	14.137	166	-	-166	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	240.919	261.240	259.642	6.438	3.771	-2.667	4.944	-1.598	18.723	5.369	280.176	92,67%	(20.534)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	4.421	0,26%	1,30%	6,19%	3.486	4.231	3.513			
	KUR	190	310	589	4.111	0,28%	0,87%	6,14%	3.522	3.922	3.801			
	Non KUR	-	598	346	310	0,00%	7,88%	7,09%	(37)	310	(289)			
3	PWG	-	-	-	548	0,00%	0,00%	2,16%	548	548	548			
	Cilem	-	-	-	548	0,00%	0,00%	3,17%	548	548	548			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.319	4.884	4.033	8.111	2,18%	2,48%	5,03%	4.078	4.792	3.227			
	CF 1	1.762	3.615	3.096	3.360	3,57%	6,66%	7,26%	264	1.598	(254)			
	Total Griya	1.762	3.343	2.831	2.961	3,88%	6,92%	7,27%	130	1.199	(382)			
	Oto	-	272	265	399	0,00%	4,74%	7,22%	134	399	127			
	CF 2	1.556	1.269	937	4.750	1,51%	0,81%	4,13%	3.813	3.194	3.482			
	Mitraguna & Others	1.556	1.269	937	4.750	1,72%	0,92%	4,71%	3.813	3.194	3.482			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	5.849	4.968	13.080	1,46%	1,90%	5,04%	8.112	9.572	7.232	8,37%	-66,15%	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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	55	52	11,36%	3,23%	3,06%	(3)	(316)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	55	52	20,07%	7,90%	7,50%	(3)	(316)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	292	314	314	0,27%	0,44%	0,44%	-	120	22			
	KUR	3	193	222	222	0,00%	0,33%	0,33%	-	219	28			
	Non KUR	191	98	92	92	3,84%	2,10%	2,11%	-	(99)	(6)			
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	5.722	3,15%	3,11%	3,55%	665	927	932			
	CF 1	2.642	3.176	3.279	3.159	5,34%	7,05%	6,83%	(119)	517	(17)			
	Total Griya	2.642	3.176	3.279	3.159	5,81%	8,01%	7,75%	(119)	517	(17)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	2.563	2,09%	1,53%	2,23%	784	410	949			
	Mitraguna & Others	2.153	1.319	1.484	2.268	2,37%	1,46%	2,25%	784	116	949			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	6.088	2,22%	2,08%	2,34%	662	731	1.006	2,32%	1,13%	0,0%

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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	8.459	8.446	(376)	(13)	(1.540)	-15,42%	(5.899)	-41,12%	21.691	38,94%	(13.245)
2	Tabungan	145.625	195.327	394.190	394.378	52.003	188	199.050	101,91%	248.752	170,82%	159.881	246,67%	234.497
3	Deposito	70.189	86.483	67.515	67.514	(2.627)	(1)	(18.969)	-21,93%	(2.675)	-3,81%	70.942	95,17%	(3.428)
	Total	230.159	291.796	470.164	470.338	49.000	174	178.541	61,19%	240.179	104,35%	252.514	186,26%	217.824
	CASA	159.970	205.313	402.648	402.824	51.627	175	197.510	96,20%	242.853	151,81%	181.572	221,85%	221.252
	(%) CASA	69,50%	70,36%	85,64%	85,65%									
	FDR	49,05%	42,16%	26,24%	26,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	13.586	13.667		81	(1.867)	-12,02%	1.024	8,10%	-	0,00%	13.667
2	Giro ISE	2.499	3.292	1.703	1.703		0	(1.589)	-48,27%	(796)	-31,84%		0,00%	1.703
3	Tabungan ISE	9.095	11.192	10.833	10.914		81	(278)	-2,48%	1.820	20,01%		0,00%	10.914
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	14.837	-	-	0	-539	-123	-4.411	123	21.048	70,49%	(6.211)
	KUR	17.796	13.578	13.454	-	-	0	-533	-123	-4.342	123	19.513	68,95%	(6.059)
	Non KUR	1.452	1.383	1.383	-	-	0	-6	0	-69	-	1.535	90,12%	(152)
3	PWG	5.178	11.964	12.411	1.087	1.342	254	325	447	7.232	895	20.379	60,90%	(7.968)
	Cilem	3.578	8.774	9.024	532	386	-146	436	250	5.446	137	13.704	65,85%	(4.680)
	Gadai	1.600	3.189	3.387	555	955	400	-111	197	1.786	758	6.675	50,73%	(3.289)
4	CFG	88.436	96.089	96.114	403	315	-88	-1.046	25	7.678	289	111.775	85,99%	(15.660)
	CF 1	19.579	25.210	25.169	233	115	-118	524	-41	5.590	155	22.421	112,25%	2.748
	Total Griya	14.822	14.728	14.691	-	-	0	0	-36	-131	36	15.602	94,16%	(911)
	• Total Non Program	14.371	14.302	14.266	-	-	0	-133	-36	-105	36	15.093	94,52%	(827)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10.482	10.477	233	115	-118	524	-4	5.721	119	6.819	153,66%	3.659
	CF 2	68.857	70.879	70.945	170	200	30	-1.570	66	2.088	134	89.354	79,40%	(18.408)
	Mitraguna & Others	68.359	70.001	70.074	170	200	30	-1.564	72	1.714	128	86.959	80,58%	(16.885)
	Pensiun	498	878	872	-	-	0	-6	-6	374	6	2.394	36,41%	(1.523)
	Total Pembiayaan	112.901	123.013	123.362	1.490	1.656	166	-1.261	349	10.462	1.307	153.239	80,50%	(29.877)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	800	6,58%	5,27%	5,39%	11	(467)	28			
	KUR	1.267	772	789	800	7,12%	5,81%	5,94%	11	(467)	28			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	394	0,00%	0,00%	3,18%	394	394	394			
	Cilem	-	-	-	302	0,00%	0,00%	3,35%	302	302	302			
	Gadai	-	-	-	92	0,00%	0,00%	2,71%	92	92	92			
4	CFG	1.470	1.479	1.419	3.065	1,66%	1,48%	3,19%	1.645	1.595	1.586			
	CF 1	117	973	626	2.273	0,60%	2,48%	9,03%	1.647	2.156	1.300			
	Total Griya	-	469	232	1.124	0,00%	1,58%	7,65%	891	1.124	654			
	Oto	117	504	393	1.149	2,46%	3,75%	10,97%	756	1.032	645			
	CF 2	1.353	506	794	792	1,96%	1,12%	1,12%	(2)	(561)	286			
	Mitraguna & Others	1.353	506	794	792	1,98%	1,13%	1,13%	(2)	(561)	286			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.251	2.208	4.259	2,42%	1,80%	3,45%	2.051	1.522	2.008	2,44%	29,19%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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	9.986	52,35%	66,78%	67,30%	(5)	(90)	(127)			
	KUR	8.740	8.795	8.674	8.669	49,11%	63,89%	64,43%	(5)	(71)	(126)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,22%	-	(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	1.593	1,12%	1,45%	1,66%	202	604	377			
	CF 1	244	233	232	434	1,24%	0,92%	1,72%	202	190	201			
	Total Griya	244	118	117	116	1,64%	0,79%	0,79%	(1)	(128)	(2)			
	Oto	-	115	115	317	0,00%	1,09%	3,03%	203	317	203			
	CF 2	745	984	1.159	1.159	1,08%	1,64%	1,63%	-	414	176			
	Mitraguna & Others	745	984	1.159	1.159	1,09%	1,66%	1,65%	-	414	176			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.329	11.382	11.579	9,80%	9,25%	9,39%	197	514	250	1,44%	84,66%	-7,9%

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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	9.891	10.004	714	112	3.544	54,86%	(5.549)	-35,68%	25.477	39,26%	(15.474)
2	Tabungan	146.646	145.002	143.174	141.722	(1.597)	(1.452)	(3.279)	-2,26%	(4.924)	-3,36%	158.899	89,19%	(17.176)
3	Deposito	29.176	27.609	28.016	28.014	495	(3)	404	1,46%	(1.162)	-3,98%	30.121	93,00%	(2.107)
	Total	191.374	179.071	181.082	179.740	(388)	(1.342)	669	0,37%	(11.635)	-6,08%	214.497	83,80%	(34.757)
	CASA	162.198	151.462	153.065	151.726	(883)	(1.340)	264	0,17%	(10.472)	-6,46%	184.376	82,29%	(32.650)
	(%) CASA	84,75%	84,58%	84,53%	84,41%									
	FDR	87,12%	107,77%	107,20%	108,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.994	11.990	12.669	679	3.675	40,86%	(1.434)	-10,17%	-	0,00%	12.669
2	Giro ISE	4.458	4.210	6.873	7.323	450	3.113	73,96%	2.865	64,26%		0,00%	7.323
3	Tabungan ISE	9.645	4.784	5.117	5.346	229	562	11,74%	(4.299)	-44,57%		0,00%	5.346
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	19.266	450	600	150	1.590	495	3.116	105	21.415	89,97%	(2.149)
	KUR	14.812	17.642	18.148	450	600	150	1.629	506	3.336	94	19.912	91,14%	(1.764)
	Non KUR	1.337	1.128	1.118	-	-	0	-39	-11	-220	11	1.502	74,40%	(385)
3	PWG	15.238	29.524	30.660	6.019	2.182	-3.837	3.614	1.136	15.423	1.046	30.096	101,87%	564
	Cilem	3.814	12.037	12.571	1.198	769	-429	1.174	535	8.757	234	15.630	80,43%	(3.059)
	Gadai	11.423	17.487	18.089	4.822	1.413	-3.408	2.440	601	6.665	812	14.466	125,04%	3.623
4	CFG	135.343	144.690	144.195	1.292	358	-935	-1.102	-495	8.852	853	159.190	90,58%	(14.995)
	CF 1	16.023	18.100	18.015	257	138	-120	-25	-86	1.992	223	18.866	95,49%	(851)
	Total Griya	9.034	10.590	10.553	-	-	0	0	-37	1.519	37	9.764	108,08%	789
	• Total Non Program	9.034	10.590	10.553	-	-	0	396	-37	1.519	37	9.764	108,08%	789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.510	7.462	257	138	-120	-25	-48	473	186	9.102	81,98%	(1.640)
	CF 2	119.320	126.590	126.180	1.035	220	-815	-1.077	-410	6.860	630	140.324	89,92%	(14.144)
	Mitraguna & Others	104.787	113.008	112.921	1.035	220	-815	-919	-87	8.134	307	123.847	91,18%	(10.927)
	Pensiun	14.533	13.582	13.259	-	-	0	-158	-323	-1.274	323	16.477	80,47%	(3.218)
	Total Pembiayaan	166.730	192.985	194.121	7.762	3.140	-4.622	4.102	1.136	27.391	2.004	210.701	92,13%	(16.580)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	824	0,29%	2,45%	4,28%	364	778	281			
	KUR	-	459	460	824	0,00%	2,61%	4,54%	364	824	364			
	Non KUR	46	83	-	-	3,44%	0,00%	0,00%	-	(46)	(83)			
3	PWG	-	146	-	570	0,00%	0,00%	1,86%	570	570	424			
	Cilem	-	-	-	516	0,00%	0,00%	4,11%	516	516	516			
	Gadai	-	146	-	53	0,00%	0,00%	0,30%	53	53	(92)			
4	CFG	993	410	406	1.666	0,73%	0,28%	1,16%	1.260	673	1.256			
	CF 1	153	410	406	931	0,95%	2,24%	5,17%	525	779	521			
	Total Griya	15	341	339	339	0,16%	3,20%	3,21%	-	324	(2)			
	Oto	138	69	67	593	1,98%	0,90%	7,94%	525	454	523			
	CF 2	840	-	-	735	0,70%	0,00%	0,58%	735	(105)	735			
	Mitraguna & Others	840	-	-	338	0,80%	0,00%	0,30%	338	(502)	338			
	Pensiun	-	-	-	396	0,00%	0,00%	2,99%	396	396	396			
	Total Pembiayaan	1.039	1.099	866	3.059	0,62%	0,45%	1,58%	2.193	2.021	1.961	2,88%	-82,45%	1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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%	2,50%	-	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%	26,70%	-	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	2.483	1,59%	1,72%	1,72%	-	327	(787)			
	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	2.482	1,79%	1,96%	1,97%	-	348	(778)			
	Mitraguna & Others	1.368	3.260	2.482	2.482	1,31%	2,20%	2,20%	-	1.114	(778)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.673	2.964	2.964	1,45%	1,54%	1,53%	-	547	(708)	1,46%	4,35%	-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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	9.090	9.146	253	56	503	5,82%	459	5,28%	19.049	48,01%	(9.903)
2	Tabungan	252.421	261.827	266.959	267.451	3.583	492	5.624	2,15%	15.030	5,95%	268.613	99,57%	(1.163)
3	Deposito	76.726	72.505	62.253	62.152	(1.073)	(101)	(10.353)	-14,28%	(14.574)	-18,99%	77.795	79,89%	(15.644)
	Total	337.834	342.975	338.301	338.749	2.763	447	(4.226)	-1,23%	915	0,27%	365.457	92,69%	(26.709)
	CASA	261.108	270.470	276.048	276.597	3.836	548	6.127	2,27%	15.489	5,93%	287.662	96,15%	(11.065)
	(%) CASA	77,29%	78,86%	81,60%	81,65%									
	FDR	106,55%	109,87%	110,92%	110,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.593	12.641		48	731	6,14%	4.193	49,63%	-	0,00%	12.641
2	Giro ISE	1.077	1.065	1.098	1.086		(12)	21	1,99%	9	0,83%	-	0,00%	1.086
3	Tabungan ISE	7.371	10.845	11.495	11.555		60	710	6,55%	4.184	56,76%	-	0,00%	11.555
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	25.892	-	-	0	-82	-439	-7.515	439	39.559	65,45%	(13.667)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	25.892	-	-	0	-82	-439	-7.512	439	36.812	70,33%	(10.920)
	• Local Champion	29.104	25.433	24.994	-	-	0	-82	-439	-4.110	439	30.183	82,81%	(5.189)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.081	-	-	0	1.120	-344	2.237	344	27.707	94,13%	(1.626)
	KUR	21.881	24.372	24.128	-	-	0	1.186	-244	2.247	244	25.636	94,12%	(1.508)
	Non KUR	1.963	2.053	1.953	-	-	0	-65	-100	-10	100	2.070	94,32%	(118)
3	PWG	18.313	34.800	35.198	4.007	3.878	-128	1.901	398	16.885	3.480	32.103	109,64%	3.096
	Cilem	9.363	18.475	18.305	1.310	470	-840	454	-169	8.943	640	19.896	92,01%	(1.590)
	Gadai	8.950	16.326	16.893	2.697	3.408	712	1.447	567	7.943	2.841	12.207	138,39%	4.686
4	CFG	284.398	289.261	288.074	1.803	2.160	357	3.514	-1.187	3.676	3.347	293.503	98,15%	(5.429)
	CF 1	38.670	35.743	35.628	189	726	537	215	-114	-3.041	840	39.755	89,62%	(4.127)
	Total Griya	32.928	30.140	29.867	-	442	442	0	-273	-3.061	715	33.207	89,94%	(3.339)
	• Total Non Program	32.928	30.140	29.867	-	442	442	-623	-273	-3.061	715	33.207	89,94%	(3.339)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.761	189	284	95	215	159	19	125	6.549	87,97%	(788)
	CF 2	245.728	253.518	252.446	1.614	1.434	-180	3.299	-1.073	6.717	2.507	253.748	99,49%	(1.302)
	Mitraguna & Others	226.104	235.833	234.544	1.614	1.067	-547	3.374	-1.289	8.440	2.356	233.381	100,50%	1.162
	Pensiun	19.624	17.685	17.902	-	367	367	-74	217	-1.722	150	20.366	87,90%	(2.464)
	Total Pembiayaan	359.963	376.817	375.245	5.809	6.038	229	6.454	-1.572	15.282	7.610	392.871	95,51%	(17.626)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	90	0,00%	0,34%	0,35%	(0)	90	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	90	0,00%	0,34%	0,35%	(0)	90	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	300	1,32%	0,63%	1,15%	134	(14)	62			
	KUR	205	191	122	220	0,94%	0,50%	0,91%	98	15	28			
	Non KUR	109	47	45	81	5,56%	2,19%	4,12%	36	(29)	33			
3	PWG	-	-	-	250	0,00%	0,00%	0,71%	250	250	250			
	Cilem	-	-	-	235	0,00%	0,00%	1,28%	235	235	235			
	Gadai	-	-	-	15	0,00%	0,00%	0,09%	15	15	15			
4	CFG	4.834	7.506	8.636	10.472	1,70%	2,99%	3,64%	1.837	5.638	2.966			
	CF 1	1.936	3.401	3.537	1.638	5,01%	9,89%	4,60%	(1.898)	(298)	(1.762)			
	Total Griya	1.859	3.002	3.167	1.393	5,65%	10,51%	4,66%	(1.774)	(466)	(1.609)			
	Oto	77	399	370	245	1,35%	6,61%	4,26%	(125)	168	(153)			
	CF 2	2.897	4.105	5.099	8.834	1,18%	2,01%	3,50%	3.735	5.937	4.729			
	Mitraguna & Others	2.897	4.105	5.099	8.834	1,28%	2,16%	3,77%	3.735	5.937	4.729			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	7.840	8.892	11.113	1,43%	2,36%	2,96%	2.221	5.965	3.274	0,89%	69,90%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	659	0,47%	2,40%	2,53%	24	547	76			
	KUR	77	342	397	459	0,35%	1,63%	1,90%	62	382	117			
	Non KUR	34	240	237	199	1,74%	11,56%	10,21%	(38)	165	(41)			
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%	4,23%	(16)	9.413	72			
	CF 1	991	1.508	1.503	1.497	2,56%	4,20%	4,20%	(5)	507	(11)			
	Total Griya	627	1.304	1.298	1.293	1,90%	4,31%	4,33%	(5)	665	(11)			
	Oto	363	205	205	205	6,33%	3,65%	3,55%	-	(159)	-			
	CF 2	1.777	10.600	10.694	10.683	0,72%	4,22%	4,23%	(11)	8.906	83			
	Mitraguna & Others	1.468	10.600	10.694	10.683	0,65%	4,53%	4,55%	(11)	9.215	83			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.691	12.832	12.839	0,80%	3,41%	3,42%	8	9.960	148	3,06%	10,53%	-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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	6.886	6.638	(487)	(248)	609	10,10%	(966)	-12,70%	17.630	37,65%	(10.992)
2	Tabungan	169.083	168.290	173.520	170.737	2.671	(2.782)	2.447	1,45%	1.654	0,98%	182.857	93,37%	(12.120)
3	Deposito	159.534	168.281	165.433	165.322	2.495	(112)	(2.959)	-1,76%	5.788	3,63%	160.953	102,71%	4.369
	Total	336.221	342.600	345.839	342.697	4.679	(3.142)	97	0,03%	6.476	1,93%	361.440	94,81%	(18.743)
	CASA	176.687	174.319	180.406	177.375	2.184	(3.030)	3.056	1,75%	688	0,39%	200.487	88,47%	(23.112)
	(%) CASA	52,55%	50,88%	52,16%	51,76%									
	FDR	59,93%	62,03%	61,63%	62,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.173	7.839	7.874	7.703	(171)	(136)	-1,73%	(3.470)	-31,06%	-	0,00%	7.703
2	Giro ISE	2.226	2.414	2.328	2.359	31	(55)	-2,29%	133	5,96%		0,00%	2.359
3	Tabungan ISE	8.944	5.421	5.543	5.341	(202)	(81)	-1,49%	(3.603)	-40,29%		0,00%	5.341
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)			Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	41.725	320	1.100	780	-539	527	1.022	573		47.062	88,66%	(5.337)
	KUR	38.741	39.533	40.074	320	1.100	780	-486	540	1.333	560		44.874	89,30%	(4.800)
	Non KUR	1.963	1.665	1.651	-	-	0	-54	-13	-311	13		2.189	75,44%	(538)
3	PWG	8.703	16.596	16.781	1.874	783	-1.091	645	185	8.078	598		26.230	63,98%	(9.449)
	Cilem	6.698	12.513	12.568	682	371	-310	333	55	5.870	316		17.952	70,01%	(5.384)
	Gadai	2.005	4.083	4.213	1.192	412	-781	312	130	2.208	281		8.277	50,90%	(4.064)
4	CFG	152.101	154.707	154.630	1.359	1.048	-311	141	-76	2.530	1.124		177.569	87,08%	(22.939)
	CF 1	24.823	21.116	20.946	-	-	0	-326	-170	-3.876	170		27.859	75,19%	(6.912)
	Total Griya	16.607	12.664	12.628	-	-	0	0	-35	-3.979	35		17.386	72,63%	(4.758)
	• Total Non Program	16.607	12.664	12.628	-	-	0	-124	-35	-3.979	35		17.386	72,63%	(4.758)
	• Program	-	-	-	-	-	0	0	0	0	-		0	0,00%	0
	Oto	8.216	8.452	8.318	-	-	0	-326	-134	102	134		10.472	79,43%	(2.154)
	CF 2	127.278	133.591	133.684	1.359	1.048	-311	467	93	6.406	955		149.711	89,29%	(16.027)
	Mitraguna & Others	115.000	120.148	119.943	1.359	628	-731	283	-204	4.944	832		135.356	88,61%	(15.413)
	Pensiun	12.278	13.443	13.741	-	420	420	184	298	1.462	122		14.354	95,73%	(614)
	Total Pembiayaan	201.507	212.500	213.136	3.553	2.931	-622	246	636	11.629	2.295		250.861	84,96%	(37.725)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	2.043	0,93%	2,10%	4,90%	1.177	1.666	1.227			
	KUR	327	781	833	1.871	0,84%	2,11%	4,67%	1.039	1.544	1.090			
	Non KUR	50	36	34	172	2,53%	2,02%	10,42%	138	123	136			
3	PWG	-	-	-	470	0,00%	0,00%	2,80%	470	470	470			
	Cilem	-	-	-	470	0,00%	0,00%	3,74%	470	470	470			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.744	3.370	3.268	6.377	1,80%	2,11%	4,12%	3.109	3.633	3.006			
	CF 1	932	1.034	577	1.926	3,75%	2,73%	9,19%	1.349	994	892			
	Total Griya	594	-	-	109	3,58%	0,00%	0,87%	109	(485)	109			
	Oto	337	1.034	577	1.817	4,11%	6,82%	21,84%	1.240	1.479	782			
	CF 2	1.812	2.336	2.691	4.451	1,42%	2,01%	3,33%	1.760	2.639	2.115			
	Mitraguna & Others	1.812	2.336	2.691	4.231	1,58%	2,24%	3,53%	1.540	2.419	1.895			
	Pensiun	-	-	-	219	0,00%	0,00%	1,60%	219	219	219			
	Total Pembiayaan	3.121	4.187	4.134	8.890	1,55%	1,95%	4,17%	4.756	5.769	4.703	2,66%	36,30%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	480	1,23%	0,96%	1,15%	85	(19)	186			
	KUR	125	164	265	350	0,32%	0,67%	0,87%	85	225	186			
	Non KUR	374	130	130	130	19,05%	7,81%	7,88%	-	(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	3.451	1,02%	2,17%	2,23%	101	1.906	502			
	CF 1	114	623	909	1.009	0,46%	4,30%	4,82%	101	895	386			
	Total Griya	114	623	620	620	0,69%	4,89%	4,91%	-	505	(4)			
	Oto	-	-	289	390	0,00%	3,42%	4,69%	101	390	390			
	CF 2	1.431	2.326	2.441	2.441	1,12%	1,83%	1,83%	-	1.010	116			
	Mitraguna & Others	1.388	2.326	2.441	2.441	1,21%	2,03%	2,04%	-	1.053	116			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.243	3.745	3.931	1,01%	1,76%	1,84%	186	1.886	688	1,42%	23,21%	-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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.386	2.406	299	19	115	5,01%	(10.780)	-81,76%	18.701	12,86%	(16.295)
2	Tabungan	147.923	138.652	141.830	141.581	(21.267)	(249)	2.929	2,11%	(6.342)	-4,29%	158.452	89,35%	(16.872)
3	Deposito	54.920	82.610	80.838	80.931	23.934	92	(1.679)	-2,03%	26.011	47,36%	55.870	144,86%	25.061
	Total	216.028	223.553	225.054	224.917	2.966	(137)	1.365	0,61%	8.889	4,11%	233.023	96,52%	(8.106)
	CASA	161.108	140.943	144.216	143.986	(20.968)	(229)	3.044	2,16%	(17.122)	-10,63%	177.153	81,28%	(33.167)
	(%) CASA	74,58%	63,05%	64,08%	64,02%									
	FDR	99,10%	101,37%	100,09%	100,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.361	2.216		(146)	(177)	-7,39%	(374)	-14,44%	-	0,00%	2.216
2	Giro ISE	59	60	105	106		1	46	75,61%	47	80,35%		0,00%	106
3	Tabungan ISE	2.531	2.332	2.257	2.110		(147)	(222)	-9,54%	(421)	-16,64%		0,00%	2.110
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	49.317	950	900	-50	1.099	147	3.582	753	50.486	97,68%	(1.169)
	KUR	43.301	47.233	47.404	850	900	50	1.146	171	4.103	729	47.872	99,02%	(468)
	Non KUR	2.433	1.937	1.913	100	-	-100	-47	-24	-521	24	2.613	73,19%	(701)
3	PWG	2.160	6.868	6.851	766	42	-724	532	-17	4.691	59	8.667	79,05%	(1.816)
	Cilem	2.160	6.868	6.851	766	42	-724	532	-17	4.691	59	8.667	79,05%	(1.816)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	169.086	240	754	514	566	-1.503	2.895	2.257	173.274	97,58%	(4.188)
	CF 1	15.140	17.519	17.264	-	-	0	18	-255	2.124	255	15.984	108,01%	1.280
	Total Griya	1.118	1.004	993	-	-	0	0	-11	-125	11	1.335	74,40%	(342)
	• Total Non Program	1.118	1.004	993	-	-	0	-12	-11	-125	11	1.335	74,40%	(342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	16.271	-	-	0	18	-244	2.249	244	14.649	111,07%	1.622
	CF 2	151.051	153.070	151.822	240	754	514	548	-1.248	770	2.002	157.289	96,52%	(5.468)
	Mitraguna & Others	120.364	121.985	120.416	-	-	0	624	-1.569	52	1.569	126.025	95,55%	(5.609)
	Pensiun	30.687	31.084	31.406	240	754	514	-75	322	719	432	31.265	100,45%	141
	Total Pembiayaan	214.086	226.626	225.254	1.956	1.696	-260	2.197	-1.373	11.168	3.069	232.426	96,91%	(7.172)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	2.282	0,72%	1,29%	4,63%	1.647	1.953	1.463			
	KUR	190	795	611	2.011	0,44%	1,29%	4,24%	1.399	1.820	1.216			
	Non KUR	139	25	24	272	5,72%	1,25%	14,21%	248	133	247			
3	PWG	3	-	-	160	0,14%	0,00%	2,33%	160	157	160			
	Cilem	3	-	-	160	0,14%	0,00%	2,33%	160	157	160			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.645	1.421	3.166	0,84%	0,83%	1,87%	1.744	1.776	1.521			
	CF 1	197	1.365	679	1.263	1,30%	3,88%	7,32%	584	1.066	(102)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.365	679	1.263	1,41%	4,11%	7,76%	584	1.066	(102)			
	CF 2	1.192	280	742	1.903	0,79%	0,48%	1,25%	1.160	711	1.622			
	Mitraguna & Others	1.192	280	354	1.510	0,99%	0,29%	1,25%	1.156	318	1.230			
	Pensiun	-	-	388	393	0,00%	1,25%	1,25%	4	393	393			
	Total Pembiayaan	1.722	2.465	2.057	5.608	0,80%	0,91%	2,49%	3.551	3.886	3.143	0,00%	100,00%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	182	1,11%	0,38%	0,37%	(3)	(327)	(42)			
	KUR	409	99	147	144	0,94%	0,31%	0,30%	(3)	(265)	45			
	Non KUR	100	125	38	38	4,09%	1,96%	1,99%	-	(62)	(87)			
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	2.166	0,82%	1,27%	1,28%	-	807	136			
	CF 1	113	113	249	249	0,75%	1,42%	1,45%	-	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	249	249	0,81%	1,51%	1,53%	-	136	136			
	CF 2	1.246	1.917	1.917	1.917	0,83%	1,25%	1,26%	-	670	(0)			
	Mitraguna & Others	1.125	1.917	1.917	1.917	0,93%	1,57%	1,59%	-	792	(0)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.254	2.351	2.348	0,87%	1,04%	1,04%	(3)	480	94	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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	15	15	(4)	0	(23)	-60,58%	(52)	-77,88%	2.150	0,68%	(2.135)
2	Tabungan	73.366	68.177	66.268	66.175	(6.024)	(93)	(2.003)	-2,94%	(7.192)	-9,80%	79.265	83,49%	(13.090)
3	Deposito	13.172	13.658	14.238	14.238	95	0	580	4,25%	1.066	8,09%	14.143	100,68%	96
	Total	86.605	81.873	80.521	80.428	(5.933)	(93)	(1.445)	-1,76%	(6.177)	-7,13%	95.557	84,17%	(15.130)
	CASA	73.432	68.215	66.283	66.189	(6.028)	(93)	(2.025)	-2,97%	(7.243)	-9,86%	81.415	81,30%	(15.225)
	(%) CASA	84,79%	83,32%	82,32%	82,30%									
	FDR	98,27%	111,67%	112,82%	112,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	381	386		5	65	20,33%	37	10,58%	-	0,00%	386
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	321	381	386		5	65	20,33%	37	10,58%		0,00%	386
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	6.790	812	420	-392	540	382	5.079	39	4.640	146,34%	2.150
	Cilem	1.711	6.408	6.790	812	420	-392	540	382	5.079	39	4.640	146,34%	2.150
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	84.032	256	300	44	649	-966	666	1.266	91.314	92,02%	(7.282)
	CF 1	269	452	452	-	-	0	-3	0	184	-	1.216	37,20%	(764)
	Total Griya	269	253	253	-	-	0	0	0	-16	-	512	49,34%	(259)
	• Total Non Program	269	253	253	-	-	0	-2	0	-16	-	512	49,34%	(259)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	200	-	-	0	-3	0	200	-	704	28,38%	(504)
	CF 2	83.098	84.545	83.580	256	300	44	652	-966	482	1.266	90.098	92,77%	(6.519)
	Mitraguna & Others	38.271	38.877	38.283	100	300	200	-155	-594	12	894	44.624	85,79%	(6.340)
	Pensiun	44.827	45.668	45.296	156	-	-156	807	-372	470	372	45.475	99,61%	(178)
	Total Pembiayaan	85.106	91.424	90.840	1.068	720	-348	1.189	-584	5.734	1.305	95.983	94,64%	(5.143)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	-	-	-	82	0,00%	0,00%	1,21%	82	82	82			
	Cilem	-	-	-	82	0,00%	0,00%	1,21%	82	82	82			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	1.739	0,00%	0,46%	2,07%	1.349	1.739	1.370			
	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	1.739	0,00%	0,46%	2,08%	1.349	1.739	1.370			
	Mitraguna & Others	-	368	389	625	0,00%	1,00%	1,63%	236	625	257			
	Pensiun	-	-	-	1.113	0,00%	0,00%	2,46%	1.113	1.113	1.113			
	Total Pembiayaan	-	368	389	1.821	0,00%	0,43%	2,00%	1.432	1.821	1.452	0,81%	59,45%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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%	0,27%	(5)	224	5	0,60%	-126,39%	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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.800	22.818	(633)	18	221	0,98%	11.803	107,15%	15.889	143,61%	6.929
2	Tabungan	115.074	107.804	108.243	108.131	419	(112)	327	0,30%	(6.943)	-6,03%	123.561	87,51%	(15.430)
3	Deposito	23.779	24.716	24.605	24.594	1.009	(10)	(122)	-0,49%	815	3,43%	24.502	100,38%	93
	Total	149.869	155.118	155.648	155.544	794	(104)	425	0,27%	5.675	3,79%	163.952	94,87%	(8.409)
	CASA	126.089	130.402	131.043	130.949	(214)	(94)	547	0,42%	4.860	3,85%	139.451	93,90%	(8.501)
	(%) CASA	84,13%	84,07%	84,19%	84,19%									
	FDR	105,52%	116,25%	115,25%	115,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.826	6.796		(30)	424	6,65%	(576)	-7,81%	-	0,00%	6.796
2	Giro ISE	1.170	339	520	514		(6)	175	51,75%	(656)	-56,05%		0,00%	514
3	Tabungan ISE	2.302	1.933	2.206	2.182		(24)	248	12,85%	(120)	-5,21%		0,00%	2.182
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	• Local Champion	731	484	581	-	100	100	-25	97	-150	3	731	79,45%	(150)
	• Value Chain	-	923	923	-	-	-	-19	0	923	-	0	0,00%	923
2	MBG	14.454	20.637	20.647	715	200	-515	770	10	6.193	190	18.537	111,38%	2.110
	KUR	11.979	18.507	18.537	715	200	-515	918	30	6.558	170	15.960	116,15%	2.577
	Non KUR	2.475	2.130	2.110	-	-	0	-148	-20	-365	20	2.577	81,87%	(467)
3	PWG	2.088	8.454	8.503	978	151	-827	1.315	50	6.416	102	9.019	94,28%	(516)
	Cilem	1.902	8.217	8.259	880	144	-736	1.265	42	6.357	102	8.833	93,49%	(575)
	Gadai	186	237	245	98	8	-91	50	8	59	0	186	131,49%	59
4	CFG	140.874	149.821	148.731	1.450	1.640	190	1.766	-1.090	7.857	2.730	153.271	97,04%	(4.540)
	CF 1	3.720	5.476	5.407	-	-	0	-68	-68	1.687	68	5.198	104,03%	209
	Total Griya	422	1.169	1.167	-	-	0	0	-2	744	2	802	145,49%	365
	• Total Non Program	422	1.169	1.167	-	-	0	-8	-2	744	2	802	145,49%	365
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.241	-	-	0	-68	-66	943	66	4.396	96,46%	(155)
	CF 2	137.153	144.345	143.324	1.450	1.640	190	1.834	-1.021	6.170	2.661	148.073	96,79%	(4.749)
	Mitraguna & Others	95.850	101.262	99.984	1.350	890	-460	1.604	-1.278	4.135	2.168	105.758	94,54%	(5.774)
	Pensiun	41.304	43.083	43.339	100	750	650	231	256	2.035	494	42.314	102,42%	1.025
	Total Pembiayaan	158.147	180.319	179.385	3.143	2.091	-1.052	3.807	-933	21.238	3.025	181.558	98,80%	(2.173)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	49	48	48	0,00%	3,41%	3,19%	-	48	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	49	48	48	0,00%	3,41%	3,19%	-	48	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	770	0,16%	0,00%	3,73%	770	747	770			
	KUR	24	-	-	664	0,20%	0,00%	3,58%	664	640	664			
	Non KUR	-	-	-	106	0,00%	0,00%	5,04%	106	106	106			
3	PWG	-	-	-	79	0,00%	0,00%	0,93%	79	79	79			
	Cilem	-	-	-	79	0,00%	0,00%	0,95%	79	79	79			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.014	1.462	2.206	0,45%	0,45%	1,48%	744	1.570	1.193			
	CF 1	195	355	110	205	5,25%	2,02%	3,79%	95	10	(150)			
	Total Griya	-	2	-	-	0,00%	0,00%	0,00%	-	-	(2)			
	Oto	195	353	110	205	5,92%	2,56%	4,84%	95	10	(148)			
	CF 2	441	658	1.352	2.001	0,32%	0,94%	1,40%	649	1.560	1.343			
	Mitraguna & Others	441	486	1.183	1.331	0,46%	1,17%	1,33%	148	890	845			
	Pensiun	-	172	169	670	0,00%	0,39%	1,55%	502	670	498			
	Total Pembiayaan	660	1.063	1.510	3.103	0,42%	0,84%	1,73%	1.593	2.444	2.040	1,37%	20,55%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	220	1,55%	1,07%	1,07%	-	(4)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	221	220	220	9,04%	10,33%	10,43%	-	(4)	(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	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	258	0,34%	0,14%	0,14%	-	(279)	(238)	1,13%	-683,88%	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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	7.088	6.334	851	(754)	(2.079)	-24,71%	(456)	-6,72%	12.850	49,29%	(6.516)
2	Tabungan	175.767	193.661	198.534	199.607	9.382	1.073	5.946	3,07%	23.839	13,56%	189.520	105,32%	10.087
3	Deposito	41.842	51.659	50.693	50.873	(1.726)	180	(786)	-1,52%	9.031	21,58%	42.338	120,16%	8.535
	Total	224.399	253.733	256.315	256.814	8.507	499	3.081	1,21%	32.414	14,45%	244.707	104,95%	12.106
	CASA	182.557	202.074	205.622	205.940	10.233	319	3.867	1,91%	23.383	12,81%	202.369	101,76%	3.571
	(%) CASA	81,35%	79,64%	80,22%	80,19%									
	FDR	108,91%	102,73%	101,82%	101,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.678	6.683		5	436	6,98%	2.601	63,70%	-	0,00%	6.683
2	Giro ISE	1.486	3.408	3.580	3.672		92	264	7,74%	2.186	147,10%		0,00%	3.672
3	Tabungan ISE	2.597	2.839	3.099	3.011		(87)	172	6,07%	414	15,96%		0,00%	3.011
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Local Champion	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	97.027	1.105	150	-955	1.094	-815	-705	965	102.758	94,42%	(5.730)
	KUR	92.544	91.691	90.914	1.105	150	-955	612	-777	-1.630	927	97.133	93,60%	(6.219)
	Non KUR	5.189	6.151	6.113	-	-	0	482	-38	925	38	5.625	108,68%	488
3	PWG	10.721	20.877	21.510	2.251	1.965	-286	1.393	634	10.789	1.331	29.922	71,89%	(8.412)
	Cilem	6.388	12.738	13.068	1.153	587	-566	328	330	6.680	257	19.779	66,07%	(6.711)
	Gadai	4.333	8.138	8.442	1.098	1.378	280	1.065	304	4.109	1.074	10.144	83,23%	(1.701)
4	CFG	134.342	139.416	139.962	2.212	3.063	851	1.661	546	5.620	2.517	155.663	89,91%	(15.701)
	CF 1	27.563	25.516	25.268	329	-	-329	-74	-247	-2.294	247	31.828	79,39%	(6.560)
	Total Griya	18.820	16.634	16.552	-	-	0	0	-82	-2.268	82	21.370	77,46%	(4.818)
	• Total Non Program	5.808	4.957	4.910	-	-	0	-58	-47	-898	47	6.682	73,48%	(1.772)
	• Program	13.012	11.677	11.642	-	-	0	-170	-35	-1.370	35	14.688	79,26%	(3.046)
	Oto	8.743	8.882	8.716	329	-	-329	-74	-165	-26	165	10.458	83,34%	(1.742)
	CF 2	106.779	113.900	114.693	1.884	3.063	1.180	1.735	793	7.914	2.270	123.835	92,62%	(9.141)
	Mitraguna & Others	66.464	72.581	73.496	1.832	2.573	742	1.546	915	7.032	1.658	81.941	89,69%	(8.445)
	Pensiun	40.315	41.320	41.197	52	490	438	189	-122	882	612	41.894	98,34%	(696)
	Total Pembiayaan	244.391	260.664	260.984	5.569	5.178	-391	4.474	319	16.593	4.858	289.938	90,01%	(28.954)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	4.653	0,95%	0,97%	4,80%	3.708	3.722	3.546			
	KUR	830	948	846	3.827	0,90%	0,92%	4,21%	2.981	2.997	2.879			
	Non KUR	101	160	100	826	1,95%	1,62%	13,52%	727	725	667			
3	PWG	7	-	-	568	0,06%	0,00%	2,64%	568	562	568			
	Cilem	-	-	-	343	0,00%	0,00%	2,63%	343	343	343			
	Gadai	7	-	-	225	0,15%	0,00%	2,66%	225	218	225			
4	CFG	949	1.528	1.067	6.870	0,71%	0,77%	4,91%	5.804	5.921	5.342			
	CF 1	949	1.114	1.067	3.288	3,44%	4,18%	13,01%	2.221	2.339	2.174			
	Total Griya	745	905	834	2.618	3,96%	5,02%	15,82%	1.784	1.874	1.713			
	Oto	204	209	232	670	2,34%	2,62%	7,68%	437	465	461			
	CF 2	-	414	-	3.582	0,00%	0,00%	3,12%	3.582	3.582	3.168			
	Mitraguna & Others	-	414	-	3.409	0,00%	0,00%	4,64%	3.409	3.409	2.995			
	Pensiun	-	-	-	173	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.969	2.636	2.012	12.092	0,81%	0,77%	4,63%	10.079	10.123	9.456	0,17%	96,34%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	1.015	1,10%	1,03%	1,05%	9	(63)	(114)			
	KUR	744	807	631	640	0,80%	0,69%	0,70%	9	(104)	(167)			
	Non KUR	334	322	375	375	6,43%	6,10%	6,14%	-	41	53			
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	2.008	0,59%	1,35%	1,43%	132	1.215	52			
	CF 1	666	782	701	833	2,42%	2,75%	3,30%	132	167	52			
	Total Griya	558	634	559	703	2,96%	3,36%	4,25%	144	145	69			
	Oto	108	148	142	130	1,24%	1,60%	1,49%	(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%	1,60%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.092	2.888	3.029	0,79%	1,11%	1,16%	141	1.087	(62)	3,71%	-219,80%	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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.170	2.362	546	192	(210)	-8,17%	(1.276)	-35,07%	8.432	28,01%	(6.071)
2	Tabungan	133.319	152.840	153.558	153.716	2.858	158	875	0,57%	20.397	15,30%	143.354	107,23%	10.362
3	Deposito	34.970	32.772	32.903	32.903	(564)	0	131	0,40%	(2.067)	-5,91%	35.987	91,43%	(3.084)
	Total	171.926	188.184	188.630	188.980	2.840	350	796	0,42%	17.054	9,92%	187.773	100,64%	1.207
	CASA	136.957	155.412	155.728	156.077	3.404	350	665	0,43%	19.121	13,96%	151.786	102,83%	4.291
	(%) CASA	79,66%	82,59%	82,56%	82,59%									
	FDR	77,08%	70,23%	69,57%	69,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.587	2.583		(3)	(196)	-7,04%	549	27,00%	-	0,00%	2.583
2	Giro ISE	95	736	549	549		0	(187)	-25,44%	454	478,76%		0,00%	549
3	Tabungan ISE	1.439	1.543	1.538	1.535		(3)	(8)	-0,55%	95	6,61%		0,00%	1.535
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	19.411	100	-	-100	15	-443	466	443	21.313	91,08%	(1.901)
	KUR	17.446	18.508	18.231	100	-	-100	32	-277	785	277	19.713	92,48%	(1.482)
	Non KUR	1.500	1.346	1.180	-	-	0	-17	-166	-319	166	1.599	73,81%	(419)
3	PWG	1.695	7.053	7.226	966	268	-699	544	173	5.531	95	5.843	123,67%	1.383
	Cilem	1.695	7.053	7.226	966	268	-699	544	173	5.531	95	5.843	123,67%	1.383
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	104.600	431	300	-131	128	-657	-7.275	957	115.242	90,77%	(10.642)
	CF 1	3.054	2.857	2.829	96	-	-96	-85	-28	-225	28	3.455	81,87%	(627)
	Total Griya	942	882	882	-	-	0	0	0	-60	-	1.045	84,39%	(163)
	• Total Non Program	942	882	882	-	-	0	-6	0	-60	-	1.045	84,39%	(163)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.947	96	-	-96	-85	-28	-165	28	2.411	80,77%	(464)
	CF 2	108.821	102.400	101.771	335	300	-35	214	-629	-7.050	929	111.787	91,04%	(10.016)
	Mitraguna & Others	34.866	41.533	41.542	335	300	-35	984	9	6.677	291	37.557	110,61%	3.985
	Pensiun	73.955	60.867	60.229	-	-	0	-770	-638	-13.726	638	74.229	81,14%	(14.001)
	Total Pembiayaan	132.514	132.164	131.237	1.497	568	-930	688	-927	-1.277	1.495	142.397	92,16%	(11.160)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	667	1,59%	2,67%	3,43%	136	365	139			
	KUR	199	527	530	555	1,14%	2,87%	3,05%	25	356	28			
	Non KUR	102	-	-	111	6,82%	0,00%	9,42%	111	9	111			
3	PWG	-	-	-	191	0,00%	0,00%	2,64%	191	191	191			
	Cilem	-	-	-	191	0,00%	0,00%	2,64%	191	191	191			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.199	1.868	2.860	0,05%	1,78%	2,73%	991	2.801	1.661			
	CF 1	54	34	31	28	1,76%	1,08%	1,00%	(3)	(26)	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	34	31	28	2,55%	1,56%	1,45%	(3)	(26)	(5)			
	CF 2	5	1.165	1.838	2.832	0,00%	1,79%	2,78%	994	2.827	1.666			
	Mitraguna & Others	5	1.165	1.758	1.229	0,01%	4,23%	2,96%	(529)	1.224	64			
	Pensiun	-	-	80	1.603	0,00%	0,13%	2,66%	1.523	1.603	1.603			
	Total Pembiayaan	360	1.726	2.399	3.717	0,27%	1,81%	2,83%	1.319	3.357	1.991	3,78%	-33,41%	0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	326	0,37%	1,65%	1,68%	(2)	257	(49)			
	KUR	60	279	232	230	0,34%	1,25%	1,26%	(2)	170	(49)			
	Non KUR	9	96	96	96	0,62%	7,16%	8,16%	-	87	0			
3	PWG	-	-	-	11	0,00%	0,00%	0,16%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,16%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.621	2.619	3.768	8,75%	2,49%	3,60%	1.149	(6.021)	1.147			
	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	3.768	8,99%	2,56%	3,70%	1.149	(6.018)	1.147			
	Mitraguna & Others	915	323	322	1.472	2,62%	0,78%	3,54%	1.150	557	1.149			
	Pensiun	8.871	2.298	2.296	2.296	6,69%	1,74%	3,81%	(1)	(6.575)	(2)			
	Total Pembiayaan	9.858	2.997	2.947	4.105	7,44%	2,23%	3,13%	1.159	(5.752)	1.109	2,09%	33,25%	-1,0%

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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	1.448	1.472	455	24	(1.047)	-41,57%	(1.367)	-48,16%	6.559	22,44%	(5.087)
2	Tabungan	118.896	124.754	126.314	126.428	7.185	114	1.674	1,34%	7.532	6,33%	130.899	96,58%	(4.471)
3	Deposito	12.522	15.691	15.674	15.604	(1.098)	(70)	(87)	-0,55%	3.082	24,62%	13.179	118,41%	2.426
	Total	134.257	142.963	143.436	143.504	6.542	68	541	0,38%	9.247	6,89%	150.636	95,27%	(7.132)
	CASA	121.735	127.272	127.762	127.900	7.640	138	627	0,49%	6.165	5,06%	137.458	93,05%	(9.558)
	(%) CASA	90,67%	89,02%	89,07%	89,13%									
	FDR	193,63%	190,58%	189,72%	189,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.925	3.274	3.208	3.213	5	(61)	-1,86%	(711)	-18,13%	-	0,00%	3.213
2	Giro ISE	2.210	1.598	997	1.000	3	(599)	-37,46%	(1.211)	-54,78%		0,00%	1.000
3	Tabungan ISE	1.714	1.676	2.211	2.214	2	538	32,09%	499	29,13%		0,00%	2.214
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	70.605	951	1.230	279	-324	-58	-5.656	1.288	76.793	91,94%	(6.188)
	KUR	69.790	65.006	64.984	951	1.230	279	-368	-22	-4.805	1.252	70.193	92,58%	(5.209)
	Non KUR	6.471	5.657	5.620	-	-	0	44	-36	-851	36	6.599	85,17%	(979)
3	PWG	2.698	8.440	8.562	854	165	-690	773	122	5.864	43	10.039	85,29%	(1.477)
	Cilem	2.698	8.440	8.562	854	165	-690	773	122	5.864	43	10.039	85,29%	(1.477)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	192.902	3.018	1.246	-1.772	3.896	-384	12.056	1.630	198.675	97,09%	(5.773)
	CF 1	24.361	31.788	31.550	-	197	197	222	-239	7.188	435	26.529	118,93%	5.021
	Total Griya	4.158	5.341	5.332	-	-	0	0	-9	1.174	9	4.750	112,26%	582
	• Total Non Program	3.841	5.047	5.038	-	-	0	-460	-9	1.196	9	4.392	114,70%	645
	• Program	317	294	294	-	-	0	-2	0	-22	-	357	82,35%	(63)
	Oto	20.203	26.447	26.218	-	197	197	222	-229	6.014	426	21.779	120,38%	4.439
	CF 2	156.485	161.498	161.352	3.018	1.049	-1.969	3.674	-146	4.867	1.195	172.147	93,73%	(10.794)
	Mitraguna & Others	140.742	147.326	147.345	3.018	1.049	-1.969	3.827	19	6.604	1.030	154.954	95,09%	(7.609)
	Pensiun	15.743	14.171	14.007	-	-	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	Total Pembiayaan	259.960	272.459	272.130	4.823	2.641	-2.183	4.337	-329	12.169	2.970	285.662	95,26%	(13.532)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	2.662	0,00%	0,62%	3,77%	2.223	2.662	2.139			
	KUR	-	523	398	2.443	0,00%	0,61%	3,76%	2.045	2.443	1.920			
	Non KUR	-	-	41	219	0,00%	0,73%	3,90%	178	219	219			
3	PWG	-	-	-	108	0,00%	0,00%	1,27%	108	108	108			
	Cilem	-	-	-	108	0,00%	0,00%	1,27%	108	108	108			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	4.824	2,52%	1,11%	2,50%	2.686	262	3.511			
	CF 1	1.171	1.115	1.100	2.847	4,81%	3,46%	9,02%	1.747	1.676	1.732			
	Total Griya	405	-	-	21	9,74%	0,00%	0,40%	21	(384)	21			
	Oto	766	1.115	1.100	2.826	3,79%	4,16%	10,78%	1.726	2.059	1.711			
	CF 2	3.391	198	1.038	1.977	2,17%	0,64%	1,23%	939	(1.414)	1.779			
	Mitraguna & Others	3.391	198	1.038	1.977	2,41%	0,70%	1,34%	939	(1.414)	1.779			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.836	2.577	7.594	1,76%	0,95%	2,79%	5.017	3.032	5.758	0,32%	88,63%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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%	0,73%	-	473	(3)			
	KUR	46	522	519	519	0,07%	0,80%	0,80%	-	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	2.455	1,49%	1,27%	1,27%	-	(247)	(134)			
	CF 1	362	843	709	709	1,49%	2,23%	2,25%	-	346	(134)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	843	709	709	1,79%	2,68%	2,70%	-	346	(134)			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,08%	1,08%	-	(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	2.973	1,06%	1,09%	1,09%	-	226	(137)	1,20%	-9,82%	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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-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 (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	KUR	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	203	-	-203	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	93	-	-93	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	-	-	-	93	-	-93	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	110	-	-110	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	110	-	-110	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	738	-	-738	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	14-Nov-25	31-Dec-24	31-Oct-25	14-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	769	797	(1.185)	28	428	115,93%	(710)	-47,13%	3.501	22,77%	(2.704)
2	Tabungan	77.097	93.391	94.002	93.845	4.507	(156)	454	0,49%	16.749	21,72%	81.858	114,64%	11.987
3	Deposito	8.333	13.479	13.475	13.475	826	0	(4)	-0,03%	5.142	61,71%	8.893	151,52%	4.582
	Total	86.937	107.239	108.246	108.117	4.148	(128)	878	0,82%	21.180	24,36%	94.253	114,71%	13.865
	CASA	78.604	93.760	94.771	94.643	3.322	(128)	882	0,94%	16.038	20,40%	85.359	110,88%	9.283
	(%) CASA	90,42%	87,43%	87,55%	87,54%									
	FDR	27,35%	45,52%	45,65%	45,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.812	27.594		(219)	(4)	-0,01%	3.162	12,94%	-	0,00%	27.594
2	Giro ISE	1.505	366	737	766		28	400	109,19%	(739)	-49,13%		0,00%	766
3	Tabungan ISE	19.127	23.431	23.275	23.028		(247)	(403)	-1,72%	3.901	20,40%		0,00%	23.028
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	17.426	300	250	-50	881	112	9.517	138	16.589	105,05%	838
	KUR	7.722	16.284	16.401	300	250	-50	797	117	8.680	133	16.106	101,83%	295
	Non KUR	188	1.031	1.025	-	-	0	84	-5	837	5	483	212,32%	542
3	PWG	1.199	6.189	6.293	490	157	-333	522	104	5.095	53	6.922	90,92%	(629)
	Cilem	1.199	6.189	6.293	490	157	-333	522	104	5.095	53	6.922	90,92%	(629)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	25.692	272	549	277	469	381	11.020	168	24.159	106,35%	1.533
	CF 1	4.501	7.972	8.122	172	249	77	3	150	3.621	99	5.632	144,21%	2.490
	Total Griya	108	79	79	-	-	0	0	0	-29	-	398	19,82%	(319)
	• Total Non Program	108	79	79	-	-	0	-3	0	-29	-	398	19,82%	(319)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.893	8.043	172	249	77	3	150	3.650	99	5.234	153,67%	2.809
	CF 2	10.171	17.339	17.570	100	300	200	466	231	7.399	69	18.527	94,84%	(957)
	Mitraguna & Others	10.171	15.341	15.579	40	300	260	-246	238	5.408	62	17.754	87,75%	(2.175)
	Pensiun	-	1.998	1.991	60	-	-60	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	49.412	1.062	957	-106	1.872	597	25.631	360	47.670	103,65%	1.742

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	-	-	-	389	0,00%	0,00%	2,23%	389	389	389			
	KUR	-	-	-	389	0,00%	0,00%	2,37%	389	389	389			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	43	0,00%	0,00%	0,68%	43	43	43			
	Cilem	-	-	-	43	0,00%	0,00%	0,68%	43	43	43			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	785	156	923	0,00%	0,62%	3,59%	767	923	138			
	CF 1	-	370	156	748	0,00%	1,95%	9,21%	593	748	378			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	370	156	748	0,00%	1,97%	9,30%	593	748	378			
	CF 2	-	414	-	175	0,00%	0,00%	0,99%	175	175	(240)			
	Mitraguna & Others	-	414	-	175	0,00%	0,00%	1,12%	175	175	(240)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	785	156	1.354	0,00%	0,32%	2,74%	1.198	1.354	570	0,00%	100,00%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	4.282	4.266	2.054	(16)	(1.374)	-24,36%	(75.773)	-94,67%	90.770	4,70%	(86.504)
2	Tabungan	33.280	43.627	44.247	45.108	3.551	861	1.481	3,39%	11.828	35,54%	37.508	120,26%	7.600
3	Deposito	18.866	76.625	77.653	77.653	304	0	1.029	1,34%	58.787	311,59%	19.646	395,26%	58.007
	Total	132.186	125.892	126.182	127.027	5.908	845	1.135	0,90%	(5.159)	-3,90%	147.924	85,87%	(20.897)
	CASA	113.319	49.267	48.529	49.374	5.605	845	106	0,22%	(63.946)	-56,43%	128.278	38,49%	(78.904)
	(%) CASA	85,73%	39,13%	38,46%	38,87%									
	FDR	12,66%	24,03%	24,07%	23,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	798	798		(0)	(6)	-0,72%	214	36,54%	-	0,00%	798
2	Giro ISE	18	33	57	57		0	24	72,64%	40	224,89%		0,00%	57
3	Tabungan ISE	567	771	741	741		(0)	(30)	-3,87%	174	30,70%		0,00%	741
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	2.969	226	92	-134	139	18	2.241	74	3.418	86,86%	(449)
	Cilem	728	2.951	2.969	226	92	-134	139	18	2.241	74	3.418	86,86%	(449)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	27.407	1.258	295	-963	2.588	106	11.400	189	27.252	100,57%	156
	CF 1	6.128	8.796	8.729	318	-	-318	-59	-67	2.601	67	7.469	116,87%	1.260
	Total Griya	4.538	7.153	7.132	318	-	-318	0	-21	2.594	21	4.882	146,09%	2.250
	• Total Non Program	4.538	6.150	6.130	-	-	0	-35	-20	1.593	20	4.882	125,58%	1.249
	• Program	-	1.003	1.001	318	-	-318	350	-1	1.001	1	0	0,00%	1.001
	Oto	1.591	1.643	1.597	-	-	0	-59	-46	7	46	2.587	61,74%	(990)
	CF 2	9.879	18.505	18.678	940	295	-645	2.647	173	8.799	122	19.783	94,42%	(1.105)
	Mitraguna & Others	9.209	17.588	17.766	940	295	-645	2.652	178	8.557	117	18.196	97,64%	(430)
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	30.376	1.484	387	-1.097	2.727	124	13.640	263	30.669	99,04%	(293)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	-	-	-	25	0,00%	0,00%	0,84%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,84%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	260	258	469	0,00%	0,95%	1,71%	211	469	209			
	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	469	0,00%	1,40%	2,51%	211	469	209			
	Mitraguna & Others	-	260	258	469	0,00%	1,47%	2,64%	211	469	209			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	260	258	494	0,00%	0,85%	1,63%	236	494	234	0,30%	81,36%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	813	817	(1.862)	4	(2.268)	-73,51%	(930)	-53,24%	7.308	11,18%	(6.491)
2	Tabungan	52.637	64.541	64.965	65.059	549	94	517	0,80%	12.422	23,60%	58.431	111,34%	6.627
3	Deposito	30.502	32.868	33.158	32.969	504	(189)	101	0,31%	2.467	8,09%	31.306	105,31%	1.663
	Total	84.886	100.494	98.936	98.845	(809)	(91)	(1.649)	-1,64%	13.958	16,44%	97.046	101,85%	1.799
	CASA	54.385	67.626	65.777	65.876	(1.313)	99	(1.751)	-2,59%	11.491	21,13%	65.740	100,21%	136
	(%) CASA	64,07%	67,29%	66,49%	66,65%									
	FDR	15,32%	27,91%	28,70%	28,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.979	1.591	1.603	1.600	(3)	9	0,59%	(379)	-19,15%	-	0,00%	1.600
2	Giro ISE	1.572	777	758	758	0	(18)	-2,37%	(814)	-51,76%		0,00%	758
3	Tabungan ISE	407	814	845	842	(3)	28	3,42%	435	106,72%		0,00%	842
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	7.438	429	75	-355	38	-9	4.510	84	5.333	139,48%	2.105
	Cilem	2.928	7.447	7.438	429	75	-355	38	-9	4.510	84	5.333	139,48%	2.105
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	20.952	215	617	402	69	347	10.874	270	18.511	113,19%	2.441
	CF 1	3.825	6.414	6.590	-	247	247	-100	176	2.765	72	4.830	136,43%	1.760
	Total Griya	789	1.478	1.476	-	-	0	0	-2	687	2	1.047	141,00%	429
	• Total Non Program	789	1.478	1.476	-	-	0	708	-2	687	2	1.047	141,00%	429
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.114	-	247	247	-100	177	2.078	70	3.783	135,17%	1.331
	CF 2	6.254	14.190	14.362	215	370	155	169	172	8.109	198	13.681	104,98%	681
	Mitraguna & Others	5.039	12.776	12.847	200	100	-100	131	71	7.808	29	11.779	109,07%	1.068
	Pensiun	1.215	1.414	1.516	15	270	255	38	101	301	169	1.902	79,69%	(386)
	Total Pembiayaan	13.007	28.051	28.390	644	692	48	107	339	15.383	354	23.843	119,07%	4.546

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	-	-	-	77	0,00%	0,00%	1,03%	77	77	77			
	Cilem	-	-	-	77	0,00%	0,00%	1,03%	77	77	77			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	31	194	0,82%	0,15%	0,93%	163	111	163			
	CF 1	83	-	-	163	2,17%	0,00%	2,48%	163	80	163			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	-	163	2,73%	0,00%	3,19%	163	80	163			
	CF 2	-	31	31	31	0,00%	0,22%	0,21%	-	31	(0)			
	Mitraguna & Others	-	31	31	31	0,00%	0,24%	0,24%	-	31	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	31	271	0,64%	0,11%	0,95%	240	188	240	8,45%	-785,39%	7,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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