

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.363.182	1.392.072	79.856	28.889	(119.207)	-7,89%	281.010	25,29%	1.359.521	102,39%	32.551
2	Tabungan	4.778.169	5.117.615	5.267.630	5.278.806	111.728	11.176	161.191	3,15%	500.637	10,48%	5.138.860	102,72%	139.946
3	Deposito	1.667.902	1.697.645	1.642.899	1.640.405	(31.178)	(2.494)	(57.240)	-3,37%	(27.497)	-1,65%	1.690.130	97,06%	(49.725)
Total		7.557.133	8.326.539	8.273.712	8.311.283	160.406	37.571	(15.256)	-0,18%	754.150	9,98%	8.188.511	101,50%	122.772
CASA		5.889.231	6.628.894	6.630.813	6.670.877	191.584	40.065	41.984	0,63%	781.647	13,27%	6.498.380	102,65%	172.497
(% CASA		77,93%	79,61%	80,14%	80,26%									
FDR		79,28%	78,62%	80,56%	80,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	365.018	365.518		499	20.946	6,08%	61.140	20,09%	392.287	93,18%	(26.769)
2	Giro ISE	93.275	83.083	86.698	87.212		515	4.130	4,97%	(6.063)	-6,50%	146.711	59,45%	(59.499)
3	Tabungan ISE	174.173	207.373	224.115	224.100		(15)	16.727	8,07%	49.926	28,66%	186.170	120,37%	37.930
4	Deposito ISE	36.929	54.116	54.206	54.206		0	90	0,17%	17.277	46,78%	59.406	91,25%	(5.200)
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	887.545	5.240	102.302	97.062	-22.040	92.920	62.937	9.382	886.402	100,13%	1.143
	Linkage	583.855	548.341	645.881	-	100.000	100.000	-4.965	97.540	62.026	2.460	610.555	105,79%	35.326
	Non-Linkage	240.753	246.284	241.664	5.240	2.302	-2.938	-17.075	-4.620	911	6.922	275.847	87,61%	(34.183)
	• Local Champion	177.655	176.981	174.381	1.890	2.050	160	-18.124	-2.601	-3.274	4.651	188.154	92,68%	(13.773)
	• Value Chain	63.098	69.302	67.283	3.350	252	(3.098)	1.049	-2.019	4.185	2.271	87.693	76,73%	(20.410)
2	MBG	1.025.144	1.050.210	1.048.316	26.926	25.357	-1.569	4.277	-1.894	23.171	27.251	1.127.564	92,97%	(79.249)
	KUR	965.396	990.622	989.610	26.371	24.877	-1.494	4.147	-1.012	24.214	25.889	1.062.689	93,12%	(73.079)
	Non KUR	59.748	59.587	58.705	555	480	-75	130	-882	-1.043	1.362	64.875	90,49%	(6.170)
3	PWG	255.819	508.340	535.275	104.738	64.129	-40.610	31.058	26.934	279.456	37.194	563.574	94,98%	(28.299)
	Cilem	149.863	346.578	364.565	35.912	28.488	-7.424	16.151	17.987	214.701	10.501	399.246	91,31%	(34.682)
	Gadai	105.956	161.762	170.710	68.826	35.641	-33.185	14.906	8.948	64.754	26.693	164.327	103,88%	6.383
4	CFG	3.885.901	4.193.178	4.193.963	88.400	72.176	-16.224	38.816	786	308.062	71.390	4.332.277	96,81%	(138.313)
	CF 1	838.535	901.570	898.632	15.792	11.566	-4.227	2.382	-2.937	60.097	14.503	913.053	98,42%	(14.421)
	Total Griya	595.912	605.944	601.555	7.154	2.626	-4.528	0	-4.389	5.643	7.015	633.024	95,03%	(31.469)
	• Total Non Program	435.065	456.344	452.779	6.676	2.468	-4.208	4.223	-3.565	17.714	6.033	451.558	100,29%	1.321
	• Program	160.848	149.601	148.776	478	158	-321	-929	-825	-12.072	982	181.566	81,94%	(32.789)
	Oto	242.622	295.625	297.077	8.638	8.940	302	2.382	1.452	54.455	7.488	280.029	106,09%	17.048
	CF 2	3.047.367	3.291.608	3.295.331	72.608	60.610	-11.998	36.434	3.723	247.965	56.887	3.419.224	96,38%	(123.893)
	Mitraguna & Others	2.497.673	2.730.485	2.736.315	66.095	52.969	-13.125	33.809	5.830	238.643	47.139	2.835.118	96,52%	(98.803)
	Pensium	549.694	561.123	559.016	6.514	7.641	1.127	2.625	-2.107	9.322	9.748	584.105	95,70%	(25.090)
Total Pembiayaan		5.991.472	6.546.353	6.665.099	225.305	263.964	38.659	52.110	118.746	673.626	145.218	6.909.817	96,46%	(244.718)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	10.060	0,16%	0,02%	1,13%	9.872	8.769	9.809			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	9.410	0,54%	0,08%	3,89%	9.222	8.119	9.159			
	Value Chain	-	-	-	650	0,00%	0,00%	0,37%	650	650	650			
2	MBG	11.476	19.520	19.520	62.807	1,12%	1,86%	5,99%	43.287	51.331	43.287			
	KUR	9.838	16.517	16.517	54.327	1,02%	1,67%	5,49%	37.810	44.489	37.810			
	Non KUR	1.638	3.003	3.003	8.480	2,74%	5,04%	14,45%	5.477	6.842	5.477			
3	PWG	124	-	-	11.290	0,05%	0,00%	2,11%	11.290	11.165	11.290			
	Cilem	118	-	-	8.782	0,08%	0,00%	2,41%	8.782	8.664	8.782			
	Gadai	7	-	-	2.508	0,01%	0,00%	1,47%	2.508	2.501	2.508			
4	CFG	59.411	71.220	72.096	144.509	1,53%	1,72%	3,45%	72.413	85.098	73.289			
	CF 1	35.165	42.144	39.232	75.792	4,19%	4,35%	8,43%	36.560	40.627	33.648			
	Total Griya	29.490	31.633	30.424	44.899	4,95%	5,02%	7,46%	14.475	15.409	13.266			
	Oto	5.675	10.511	8.808	30.893	2,34%	2,98%	10,40%	22.085	25.218	20.382			
	CF 2	24.246	29.076	32.864	68.717	0,80%	1,00%	2,09%	35.853	44.470	39.641			
	Mitraguna & Others	22.605	26.760	29.933	61.768	0,91%	1,10%	2,26%	31.836	39.164	35.008			
	Pensium	1.642	2.316	2.931	6.948	0,30%	0,52%	1,24%	4.017	5.307	4.633			
Total Pembiayaan		72.302	90.990	91.804	228.665	1,21%	1,40%	3,43%	136.862	156.363	137.675	1,25%	63,63%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.204	0,21%	0,15%	0,14%	27	(517)	82			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.204	0,72%	0,48%	0,50%	27	(517)	82			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	24.485	1,84%	2,14%	2,34%	1.959	5.608	2.737			
	KUR	14.751	16.970	17.487	19.204	1,53%	1,77%	1,94%	1.717	4.453	2.233			
	Non KUR	4.126	4.778	5.039	5.281	6,91%	8,46%	9,00%	242	1.156	503			
3	PWG	-	7	7	35	0,00%	0,00%	0,01%	29	35	29			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	24	0,00%	0,00%	0,01%	18	24	18			
4	CFG	50.713	72.384	73.070	73.179	1,31%	1,74%	1,74%	109	22.466	795			
	CF 1	15.203	26.269	26.509	27.785	1,81%	2,94%	3,09%	1.276	12.582	1.516			
	Total Griya	12.941	22.853	22.897	23.907	2,17%	3,78%	3,97%	1.010	10.966	1.054			
	Oto	2.262	3.416	3.611	3.877	0,93%	1,22%	1,31%	266	1.616	461			
	CF 2	35.510	46.115	46.561	45.394	1,17%	1,41%	1,38%	(1.167)	9.885	(721)			
	Mitraguna & Others	25.071	43.079	43.527	44.347	1,00%	1,59%	1,62%	820	19.276	1.268			
	Pensium	10.439	3.036	3.034	1.047	0,17%	0,05%	0,19%	(1.986)	(9.392)	(1.989)			
Total Pembiayaan		71.311	95.261	96.779	98.904	1,19%	1,48%	1,48%	2.124	27.593	3.642	1,14%	23,20%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.781	14.624	(1.199)	(156)	258	1,79%	5.647	62,91%	19.787	73,91%	(5.163)
2	Tabungan	318.561	346.534	328.090	330.059	10.467	1.969	(16.474)	-4,75%	11.498	3,61%	337.516	97,79%	(7.456)
3	Deposito	104.995	107.552	107.163	106.112	1.995	(1.052)	(1.441)	-1,34%	1.117	1,06%	105.614	100,47%	498
	Total	432.533	468.453	450.034	450.795	11.262	761	(17.658)	-3,77%	18.262	4,22%	462.917	97,38%	(12.121)
	CASA	327.538	360.901	342.871	344.684	9.268	1.813	(16.217)	-4,49%	17.146	5,23%	357.303	96,47%	(12.619)
	(%) CASA	75,73%	77,04%	76,19%	76,46%									
	FDR	79,97%	80,19%	82,81%	82,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	13.580	14.179	14.193		14	613	4,51%	3.887	37,72%	-	0,00%	14.193
2	Giro ISE	2.678	2.101	2.122	2.125		3	24	1,13%	(553)	-20,65%		0,00%	2.125
3	Tabungan ISE	7.628	8.479	9.057	9.068		11	589	6,95%	1.440	18,88%		0,00%	9.068
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.924	990	-	-990	877	-9	-3.252	9	29.456	67,64%	(9.532)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.924	990	-	-990	877	-9	-3.252	9	26.660	74,73%	(6.736)
	• Local Champion	13.476	11.872	11.863	990	-	-990	894	-9	-1.613	9	14.575	81,39%	(2.712)
	• Value Chain	9.700	8.061	8.061	-	-	-	-18	0	-1.639	-	12.085	66,70%	(4.024)
2	MBG	32.111	33.287	33.170	300	610	310	-907	-118	1.059	728	36.590	90,65%	(3.420)
	KUR	29.277	30.780	30.797	300	610	310	-777	17	1.520	593	33.660	91,49%	(2.863)
	Non KUR	2.834	2.508	2.373	-	-	0	-130	-135	-461	135	2.930	80,97%	(558)
3	PWG	33.786	47.138	48.971	9.007	5.056	-3.950	1.845	1.833	15.185	3.224	39.995	122,44%	8.976
	Cilem	19.457	28.926	29.570	1.585	1.621	37	-672	644	10.114	977	22.115	133,71%	7.455
	Gadai	14.329	18.212	19.400	7.422	3.435	-3.987	2.518	1.189	5.071	2.246	17.880	108,50%	1.520
4	CFG	256.811	275.303	270.631	8.362	2.926	-5.436	5.079	-4.672	13.820	7.597	270.459	100,06%	172
	CF 1	12.729	15.086	14.989	78	158	80	-469	-96	2.261	254	14.355	104,42%	634
	Total Griya	2.031	4.113	4.263	-	158	158	0	149	2.231	8	2.449	174,07%	1.814
	• Total Non Program	2.031	4.113	4.105	-	-	0	-30	-8	2.074	8	2.449	167,63%	1.656
	• Program	-	-	-	158	158	158	0	158	158	-	0	0,00%	158
	Oto	10.697	10.973	10.727	78	-	-78	-469	-246	29	246	11.907	90,09%	(1.180)
	CF 2	244.083	260.217	255.642	8.284	2.768	-5.516	5.548	-4.575	11.559	7.343	256.104	99,82%	(462)
	Mitraguna & Others	223.458	237.231	232.332	8.284	2.254	-6.030	5.341	-4.898	8.874	7.152	234.367	99,13%	(2.035)
	Pensiun	20.624	22.986	23.310	-	514	514	207	323	2.685	191	21.737	107,24%	1.573
	Total Pembiayaan	345.884	375.661	372.695	18.658	8.592	-10.066	6.894	-2.966	26.811	11.558	376.500	98,99%	(3.805)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	20	18	0,00%	0,10%	0,09%	(3)	18	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	18	0,00%	0,10%	0,09%	(3)	18	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	940	887	1.464	0,71%	2,66%	4,41%	577	1.234	524			
	KUR	230	858	808	1.196	0,78%	2,62%	3,88%	388	966	338			
	Non KUR	-	82	79	268	0,00%	3,15%	11,30%	189	268	186			
3	PWG	-	-	-	927	0,00%	0,00%	1,89%	927	927	927			
	Cilem	-	-	-	737	0,00%	0,00%	2,49%	737	737	737			
	Gadai	-	-	-	190	0,00%	0,00%	0,98%	190	190	190			
4	CFG	1.832	1.119	1.731	3.160	0,71%	0,63%	1,17%	1.429	1.328	2.041			
	CF 1	169	580	232	1.418	1,33%	1,54%	9,46%	1.187	1.249	839			
	Total Griya	33	19	18	447	1,62%	0,43%	10,48%	429	414	428			
	Oto	136	561	214	972	1,28%	1,95%	9,06%	758	835	411			
	CF 2	1.662	539	1.499	1.741	0,68%	0,58%	0,68%	242	79	1.203			
	Mitraguna & Others	1.662	539	1.274	1.516	0,74%	0,54%	0,65%	242	(146)	977			
	Pensiun	-	-	225	225	0,00%	0,98%	0,97%	-	225	225			
	Total Pembiayaan	2.061	2.078	2.637	5.568	0,60%	0,70%	1,49%	2.931	3.507	3.490	0,45%	70,17%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	98	164	315	0,23%	0,49%	0,95%	152	243	217			
	KUR	73	98	164	315	0,25%	0,53%	1,02%	152	243	217			
	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%	1,90%	152	284	152			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	284	0,00%	1,20%	2,65%	152	284	152			
	CF 2	868	3.395	3.387	3.383	0,36%	1,30%	1,32%	(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	3.983	0,27%	0,98%	1,07%	300	3.042	358	0,41%	61,73%	-0,7%

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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	2.874	2.909	194	35	311	11,95%	1.423	95,76%	7.205	40,38%	(4.296)
2	Tabungan	231.208	242.522	244.798	245.206	(1.686)	408	2.684	1,11%	13.997	6,05%	247.199	99,19%	(1.993)
3	Deposito	90.995	78.066	77.582	77.532	(2.338)	(50)	(535)	-0,68%	(13.463)	-14,80%	91.717	84,53%	(14.185)
	Total	323.689	323.187	325.253	325.646	(3.830)	394	2.460	0,76%	1.957	0,60%	346.121	94,08%	(20.474)
	CASA	232.695	245.121	247.671	248.115	(1.492)	443	2.994	1,22%	15.420	6,63%	254.404	97,53%	(6.289)
	(%) CASA	71,89%	75,84%	76,15%	76,19%									
	FDR	38,52%	41,23%	41,55%	41,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	8.961	8.965		4	164	1,86%	1.203	15,50%	-	0,00%	8.965
2	Giro ISE	590	627	703	722		18	95	15,11%	131	22,23%		0,00%	722
3	Tabungan ISE	7.171	8.174	8.257	8.243		(14)	69	0,85%	1.072	14,95%		0,00%	8.243
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	29.200	-	500	500	-684	-255	-7.164	755	42.239	69,13%	(13.038)
	KUR	33.975	26.721	26.212	-	200	200	-917	-508	-7.763	708	39.632	66,14%	(13.420)
	Non KUR	2.390	2.735	2.988	-	300	300	233	253	598	47	2.607	114,63%	381
3	PWG	10.065	19.137	20.978	3.178	3.599	422	319	1.841	10.913	1.759	24.643	85,13%	(3.665)
	Cilem	6.212	12.813	13.861	702	1.431	728	45	1.048	7.649	383	15.999	86,64%	(2.138)
	Gadai	3.854	6.324	7.117	2.475	2.169	-306	273	793	3.263	1.376	8.645	82,33%	(1.528)
4	CFG	78.172	84.669	84.948	3.154	1.278	-1.876	1.321	280	6.776	998	93.182	91,16%	(8.233)
	CF 1	15.674	21.094	21.564	1.342	948	-394	717	470	5.890	478	17.463	123,48%	4.101
	Total Griya	3.604	3.943	3.921	300	-	-300	0	-22	317	22	4.063	96,50%	(142)
	• Total Non Program	3.604	3.943	3.921	300	-	-300	263	-22	317	22	4.063	96,50%	(142)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.643	1.042	948	-94	717	492	5.573	456	13.400	131,66%	4.243
	CF 2	62.498	63.575	63.384	1.812	330	-1.482	604	-190	886	520	75.718	83,71%	(12.334)
	Mitraguna & Others	54.964	56.015	55.872	1.540	280	-1.260	511	-143	908	423	66.961	83,44%	(11.089)
	Pensiun	7.534	7.559	7.512	272	50	-222	93	-47	-22	97	8.757	85,78%	(1.245)
	Total Pembiayaan	124.679	133.262	135.127	6.331	5.377	-954	955	1.865	10.448	3.512	160.140	84,38%	(25.013)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-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	3.608	2,92%	7,75%	12,36%	1.326	2.546	1.331			
	KUR	1.062	2.074	2.082	2.764	3,13%	7,79%	10,55%	682	1.702	690			
	Non KUR	-	203	201	844	0,00%	7,34%	28,25%	643	844	641			
3	PWG	-	-	-	368	0,00%	0,00%	1,75%	368	368	368			
	Cilem	-	-	-	324	0,00%	0,00%	2,34%	324	324	324			
	Gadai	-	-	-	44	0,00%	0,00%	0,62%	44	44	44			
4	CFG	113	586	554	1.933	0,14%	0,65%	2,27%	1.379	1.820	1.346			
	CF 1	113	304	272	1.011	0,72%	1,29%	4,69%	739	898	707			
	Total Griya	-	50	52	44	0,00%	1,31%	1,12%	(8)	44	(7)			
	Oto	113	254	220	967	0,93%	1,28%	5,48%	747	854	713			
	CF 2	-	282	282	922	0,00%	0,44%	1,45%	640	922	640			
	Mitraguna & Others	-	282	282	922	0,00%	0,50%	1,65%	640	922	640			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	2.863	2.837	5.909	1,00%	2,13%	4,37%	3.072	4.658	3.046	2,65%	39,38%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	886	1.012	1.244	2,33%	3,44%	4,26%	232	398	358			
	KUR	846	886	1.012	1.244	2,49%	3,79%	4,75%	232	398	358			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	411	408	408	0,75%	0,48%	0,48%	(0)	(180)	(2)			
	CF 1	-	17	15	15	0,00%	0,07%	0,07%	-	15	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	17	15	15	0,00%	0,09%	0,08%	-	15	(2)			
	CF 2	588	393	393	393	0,94%	0,62%	0,62%	(0)	(195)	0			
	Mitraguna & Others	588	293	293	293	1,07%	0,52%	0,52%	(0)	(295)	0			
	Pensiun	-	101	101	101	0,00%	0,08%	1,34%	-	101	-			
	Total Pembiayaan	1.434	1.297	1.420	1.652	1,15%	1,07%	1,22%	232	218	355	2,83%	-131,42%	1,6%

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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	27.345	26.854	(604)	(491)	2.448	10,03%	2.963	12,40%	33.189	80,91%	(6.336)
2	Tabungan	197.564	211.820	208.764	211.092	2.002	2.329	(728)	-0,34%	13.528	6,85%	210.576	100,25%	517
3	Deposito	16.291	19.000	18.091	17.291	(667)	(800)	(1.709)	-8,99%	1.000	6,14%	16.991	101,76%	300
	Total	237.746	255.226	254.200	255.237	731	1.037	11	0,00%	17.491	7,36%	260.756	97,88%	(5.519)
	CASA	221.455	236.226	236.109	237.946	1.398	1.837	1.720	0,73%	16.491	7,45%	243.765	97,61%	(5.819)
	(%) CASA	93,15%	92,56%	92,88%	93,23%									
	FDR	68,74%	65,90%	66,64%	66,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	41.379	41.393		14	1.636	4,12%	10.580	34,34%	-	0,00%	41.393
2	Giro ISE	20.367	22.839	24.544	24.727		183	1.888	8,27%	4.360	21,41%		0,00%	24.727
3	Tabungan ISE	10.446	16.918	16.836	16.667		(169)	(252)	-1,49%	6.220	59,55%		0,00%	16.667
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	843	-	-	0	-13	-8	-133	8	975	86,40%	(133)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	843	-	-	0	-13	-8	-133	8	975	86,40%	(133)
	• Local Champion	975	850	843	-	-	0	-13	-8	-133	8	975	86,40%	(133)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	44.627	900	500	-400	-473	-449	-5.555	949	52.121	85,62%	(7.495)
	KUR	46.016	41.192	40.787	900	500	-400	-393	-405	-5.229	905	47.702	85,50%	(6.915)
	Non KUR	4.166	3.884	3.840	-	-	0	-80	-44	-327	44	4.419	86,88%	(580)
3	PWG	5.806	13.609	13.777	2.548	1.307	-1.240	737	168	7.971	1.139	22.003	62,61%	(8.226)
	Cilem	4.026	10.304	10.344	1.353	449	-904	473	40	6.318	410	15.084	68,58%	(4.740)
	Gadai	1.780	3.305	3.433	1.194	858	-336	265	128	1.653	730	6.919	49,62%	(3.486)
4	CFG	106.465	108.663	110.140	3.720	2.617	-1.103	116	1.478	3.675	1.139	117.355	93,85%	(7.215)
	CF 1	51.093	50.248	50.836	1.952	1.164	-788	310	587	-257	576	52.422	96,97%	(1.586)
	Total Griya	39.118	38.064	38.326	1.320	550	-770	0	262	-792	288	39.485	97,06%	(1.159)
	• Total Non Program	38.883	37.836	38.098	1.320	550	-770	854	262	-785	288	39.220	97,14%	(1.122)
	• Program	235	228	228	-	-	0	-1	0	-7	-	265	86,02%	(37)
	Oto	11.975	12.184	12.510	632	614	-18	310	326	535	288	12.937	96,70%	(426)
	CF 2	55.372	58.414	59.305	1.768	1.453	-315	-194	890	3.932	563	64.933	91,33%	(5.629)
	Mitraguna & Others	53.214	55.280	55.763	1.768	1.020	-748	-165	483	2.549	537	61.890	90,10%	(6.127)
	Pensiun	2.158	3.134	3.542	-	433	433	-30	407	1.383	26	3.043	116,37%	498
	Total Pembiayaan	163.429	168.198	169.387	7.167	4.424	-2.743	368	1.189	5.958	3.235	192.455	88,01%	(23.068)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.603	2.234	3.433	2,41%	4,96%	7,69%	1.199	2.226	830			
	KUR	992	1.735	1.476	2.237	2,15%	3,58%	5,48%	761	1.245	502			
	Non KUR	216	868	758	1.196	5,18%	19,52%	31,16%	438	981	328			
3	PWG	-	-	-	870	0,00%	0,00%	6,31%	870	870	870			
	Cilem	-	-	-	731	0,00%	0,00%	7,07%	731	731	731			
	Gadai	-	-	-	139	0,00%	0,00%	4,04%	139	139	139			
4	CFG	1.664	4.680	4.473	4.873	1,56%	4,12%	4,42%	399	3.209	193			
	CF 1	1.143	3.118	2.927	3.326	2,24%	5,82%	6,54%	399	2.183	208			
	Total Griya	959	3.039	2.602	2.648	2,45%	6,83%	6,91%	46	1.689	(391)			
	Oto	185	79	325	678	1,54%	2,67%	5,42%	353	494	599			
	CF 2	521	1.562	1.547	1.547	0,94%	2,65%	2,61%	-	1.026	(15)			
	Mitraguna & Others	521	1.562	1.547	1.547	0,98%	2,80%	2,77%	-	1.026	(15)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	7.283	6.708	9.176	1,76%	3,99%	5,42%	2.468	6.305	1.893	2,21%	59,28%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,90%	5,95%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,90%	5,95%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.491	1.648	1.995	1,16%	3,66%	4,47%	348	1.413	505			
	KUR	582	844	906	1.152	1,27%	2,20%	2,82%	246	569	308			
	Non KUR	-	646	742	843	0,00%	19,11%	21,97%	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	1.388	2,78%	1,25%	1,26%	34	(1.568)	82			
	CF 1	1.322	836	884	918	2,59%	1,76%	1,81%	34	(403)	82			
	Total Griya	1.322	744	792	826	3,38%	2,08%	2,16%	34	(495)	82			
	Oto	-	92	92	92	0,00%	0,75%	0,73%	-	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	3.434	2,20%	1,81%	2,03%	382	(155)	587	2,97%	-46,49%	0,9%

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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	34.139	59.972	796	25.833	34.528	135,71%	37.844	171,03%	34.828	172,19%	25.143
2	Tabungan	184.167	200.287	201.931	202.849	7.746	918	2.563	1,28%	18.682	10,14%	204.994	98,95%	(2.145)
3	Deposito	54.206	49.892	44.982	44.982	(1.040)	0	(4.910)	-9,84%	(9.224)	-17,02%	54.721	82,20%	(9.738)
	Total	260.500	275.622	281.053	307.803	7.503	26.750	32.181	11,68%	47.303	18,16%	294.543	104,50%	13.260
	CASA	206.294	225.730	236.070	262.821	8.542	26.750	37.091	16,43%	56.527	27,40%	239.823	109,59%	22.998
	(%) CASA	79,19%	81,90%	84,00%	85,39%									
	FDR	138,97%	147,36%	146,04%	133,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	6.395	7.358	7.535	177	1.140	17,82%	(966)	-11,36%	-	0,00%	7.535	
2	Giro ISE	2.572	861	1.335	1.499	164	638	74,07%	(1.073)	-41,71%		0,00%	1.499	
3	Tabungan ISE	5.928	5.534	6.022	6.036	13	502	9,07%	107	1,81%		0,00%	6.036	
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	16.042	-	-	0	-753	-43	-5.645	43	28.342	56,60%	(12.300)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	16.042	-	-	0	-753	-43	-5.645	43	25.392	63,18%	(9.350)
	• Local Champion	15.491	11.950	11.907	-	-	0	-184	-43	-3.584	43	16.651	71,51%	(4.744)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	50.396	420	600	180	-1.155	-799	-5.895	1.399	57.659	87,40%	(7.263)
	KUR	53.330	48.684	47.932	420	600	180	-1.075	-752	-5.398	1.352	54.496	87,96%	(6.564)
	Non KUR	2.961	2.511	2.464	-	-	0	-80	-47	-498	47	3.163	77,90%	(699)
3	PWG	18.519	31.863	33.247	8.104	5.687	-2.417	2.832	1.385	14.729	4.303	33.191	100,17%	56
	Cilem	7.342	15.594	16.410	1.889	1.670	-219	621	816	9.068	854	19.269	85,16%	(2.859)
	Gadai	11.177	16.269	16.837	6.215	4.017	-2.198	2.211	569	5.660	3.448	13.922	120,94%	2.915
4	CFG	265.530	307.027	310.767	8.021	7.213	-808	5.515	3.740	45.237	3.473	293.965	105,72%	16.802
	CF 1	155.192	153.232	152.930	1.676	1.000	-676	291	-302	-2.262	1.303	174.164	87,81%	(21.234)
	Total Griya	146.765	138.976	137.984	1.130	-	-1.130	0	-992	-8.781	992	164.786	83,74%	(26.802)
	• Total Non Program	29.135	31.228	30.935	1.130	-	-1.130	450	-293	1.800	293	32.004	96,66%	(1.070)
	• Program	117.630	107.748	107.050	-	-	0	-1.065	-699	-10.581	699	132.782	80,62%	(25.732)
	Oto	8.426	14.256	14.946	546	1.000	454	291	690	6.519	311	9.378	159,37%	5.568
	CF 2	110.338	153.794	157.837	6.345	6.213	-132	5.224	4.042	47.499	2.171	119.801	131,75%	38.036
	Mitraguna & Others	99.558	141.966	145.988	6.345	5.983	-362	5.057	4.022	46.430	1.961	108.145	134,99%	37.843
	Pensiun	10.780	11.829	11.849	-	230	230	168	21	1.069	209	11.656	101,66%	193
	Total Pembiayaan	362.027	406.170	410.452	16.545	13.500	-3.045	6.439	4.282	48.425	9.218	413.157	99,35%	(2.705)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	1.894	2.060	3.782	1,39%	4,02%	7,51%	1.722	3.001	1.888			
	KUR	645	1.569	1.815	3.241	1,21%	3,73%	6,76%	1.426	2.597	1.672			
	Non KUR	137	325	245	541	4,62%	9,74%	21,95%	296	404	216			
3	PWG	-	-	-	490	0,00%	0,00%	1,47%	490	490	490			
	Cilem	-	-	-	412	0,00%	0,00%	2,51%	412	412	412			
	Gadai	-	-	-	78	0,00%	0,00%	0,46%	78	78	78			
4	CFG	18.567	17.925	18.075	26.572	6,99%	5,89%	8,55%	8.496	8.004	8.646			
	CF 1	18.567	16.344	16.819	24.854	11,96%	10,98%	16,25%	8.035	6.286	8.509			
	Total Griya	18.403	16.099	16.440	23.131	12,54%	11,83%	16,76%	6.692	4.728	7.033			
	Oto	164	246	379	1.722	1,95%	2,66%	11,52%	1.343	1.558	1.477			
	CF 2	-	1.581	1.256	1.718	0,00%	0,82%	1,09%	462	1.718	137			
	Mitraguna & Others	-	1.399	1.072	1.534	0,00%	0,76%	1,05%	462	1.534	136			
	Pensiun	-	182	184	184	0,00%	1,56%	1,55%	-	184	2			
	Total Pembiayaan	19.349	19.819	20.135	30.844	5,34%	4,96%	7,51%	10.709	11.495	11.025	0,31%	95,81%	-7,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,11%	1,12%	-	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,11%	1,12%	-	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.515	1.802	2.241	2,77%	3,52%	4,45%	439	679	726			
	KUR	1.074	1.209	1.400	1.844	2,01%	2,87%	3,85%	444	770	635			
	Non KUR	488	306	402	397	16,47%	16,02%	16,11%	(5)	(91)	91			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.528	11.334	12.988	1,59%	3,69%	4,18%	1.654	8.772	1.460			
	CF 1	4.193	10.321	10.055	11.456	2,70%	6,56%	7,49%	1.401	7.264	1.135			
	Total Griya	4.144	10.272	10.006	11.407	2,82%	7,20%	8,27%	1.401	7.264	1.135			
	Oto	49	49	49	49	0,58%	0,34%	0,33%	-	-	-			
	CF 2	23	1.207	1.279	1.532	0,02%	0,83%	0,97%	253	1.509	325			
	Mitraguna & Others	23	1.207	1.279	1.532	0,02%	0,90%	1,05%	253	1.509	325			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.223	13.315	15.409	1,65%	3,28%	3,75%	2.094	9.451	2.186	0,67%	82,24%	-3,1%

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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	70.904	69.108	(2.132)	(1.796)	23.632	51,96%	52.498	316,06%	26.400	261,77%	42.708
2	Tabungan	236.060	259.836	252.117	258.320	997	6.202	(1.517)	-0,58%	22.260	9,43%	255.646	101,05%	2.674
3	Deposito	132.723	131.768	134.889	134.888	92	(2)	3.119	2,37%	2.165	1,63%	133.615	100,95%	1.272
	Total	385.393	437.081	457.911	462.315	(1.042)	4.404	25.234	5,77%	76.923	19,96%	415.661	111,22%	46.654
	CASA	252.670	305.313	323.022	327.428	(1.134)	4.406	22.115	7,24%	74.757	29,59%	282.046	116,09%	45.382
	(%) CASA	65,56%	69,85%	70,54%	70,82%									
	FDR	115,76%	106,74%	101,17%	100,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	56.007	55.753	55.902		150	(104)	-0,19%	14.360	34,57%	-	0,00%	55.902
2	Giro ISE	8.627	7.158	6.445	6.515		70	(642)	-8,97%	(2.112)	-24,48%		0,00%	6.515
3	Tabungan ISE	5.900	12.647	13.016	13.095		80	448	3,55%	7.195	121,95%		0,00%	13.095
4	Deposito ISE	27.015	36.202	36.292	36.292		0	90	0,25%	9.277	34,34%		0,00%	36.292
5	CIF ISE	181	208	210	210		0	2	0,96%	29	16,02%		0,00%	210

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	173.047	169.859	500	-	-500	-1.833	-3.188	-14.536	3.188	189.850	89,47%	(19.991)
	Linkage	161.832	152.493	151.624	-	-	-	-1.215	-869	-10.208	869	164.288	92,29%	(12.664)
	Non-Linkage	22.563	20.554	18.235	500	-	-500	-618	-2.319	-4.328	2.319	25.562	71,34%	(7.327)
	• Local Champion	13.053	14.147	14.065	-	-	0	182	-83	1.012	83	14.019	100,33%	46
	• Value Chain	9.510	6.407	4.170	500	-	(500)	-800	-2.236	-5.340	2.236	11.543	36,13%	(7.373)
2	MBG	15.807	19.999	20.313	460	800	340	273	314	4.506	486	20.959	96,92%	(646)
	KUR	15.684	19.482	19.802	460	800	340	279	320	4.117	480	20.693	95,69%	(891)
	Non KUR	123	517	512	-	-	0	-6	-5	389	5	266	192,30%	246
3	PWG	19.902	31.366	32.546	7.475	4.310	-3.165	2.474	1.180	12.644	3.130	34.321	94,83%	(1.775)
	Cilem	10.166	17.192	18.568	1.992	2.381	389	952	1.376	8.402	1.005	20.372	91,14%	(1.805)
	Gadai	9.737	14.174	13.978	5.483	1.929	-3.554	1.523	-196	4.241	2.125	13.949	100,21%	29
4	CFG	226.020	242.142	240.539	6.142	3.218	-2.925	-561	-1.603	14.519	4.821	249.319	96,48%	(8.780)
	CF 1	15.856	21.584	21.900	1.154	652	-503	323	315	6.044	336	18.634	117,53%	3.266
	Total Griya	12.125	17.731	17.486	1.000	-	-1.000	0	-246	5.360	246	12.838	136,20%	4.647
	• Total Non Program	12.125	17.731	17.486	1.000	-	-1.000	834	-246	5.360	246	12.838	136,20%	4.647
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	4.414	154	652	497	323	561	683	91	5.795	76,17%	(1.381)
	CF 2	210.163	220.557	218.639	4.988	2.566	-2.422	-884	-1.919	8.476	4.485	230.685	94,78%	(12.046)
	Mitraguna & Others	179.175	184.198	182.870	4.307	2.553	-1.754	-288	-1.327	3.696	3.880	197.798	92,45%	(14.927)
	Pensiun	30.988	36.360	35.769	681	13	-668	413	-591	4.780	604	32.888	108,76%	2.881
	Total Pembiayaan	446.124	466.553	463.257	14.577	8.328	-6.249	354	-3.296	17.134	11.624	494.449	93,69%	(31.192)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	105	0,00%	0,00%	0,06%	105	105	105			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	105	0,00%	0,00%	0,08%	105	105	105			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	262	254	769	2,64%	1,27%	3,79%	515	353	507			
	KUR	294	262	254	769	1,87%	1,31%	3,89%	515	475	507			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	940	0,00%	0,00%	2,89%	940	940	940			
	Cilem	-	-	-	821	0,00%	0,00%	4,42%	821	821	821			
	Gadai	-	-	-	118	0,00%	0,00%	0,85%	118	118	118			
4	CFG	3.141	3.045	2.689	5.952	1,39%	1,11%	2,47%	3.262	2.810	2.907			
	CF 1	52	42	41	612	0,33%	0,19%	2,79%	571	560	570			
	Total Griya	52	42	41	157	0,43%	0,23%	0,90%	115	105	114			
	Oto	-	-	-	455	0,00%	0,00%	10,32%	455	455	455			
	CF 2	3.089	3.002	2.648	5.339	1,47%	1,20%	2,44%	2.692	2.250	2.337			
	Mitraguna & Others	2.920	3.002	2.648	4.899	1,63%	1,44%	2,68%	2.251	1.979	1.897			
	Pensiun	170	-	-	440	0,05%	0,00%	1,23%	440	271	440			
	Total Pembiayaan	3.558	3.307	2.943	7.765	0,80%	0,63%	1,68%	4.822	4.208	4.459	0,34%	79,53%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-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	-	-	-	18	0,00%	0,00%	0,05%	18	18	18			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	18	0,00%	0,00%	0,13%	18	18	18			
4	CFG	3.558	4.773	5.136	4.680	1,57%	2,12%	1,95%	(456)	1.122	(93)			
	CF 1	753	302	301	300	4,75%	1,39%	1,37%	(1)	(454)	(2)			
	Total Griya	312	302	301	300	2,57%	1,70%	1,71%	(1)	(12)	(2)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.471	4.836	4.380	1,33%	2,19%	2,00%	(456)	1.575	(91)			
	Mitraguna & Others	2.805	4.471	4.836	4.380	1,57%	2,63%	2,40%	(456)	1.575	(91)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.773	5.136	4.697	1,05%	1,10%	1,01%	(439)	22	(75)	1,06%	-4,86%	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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	520.770	516.527	63.236	(4.244)	(175.248)	-25,33%	(112.444)	-17,88%	693.972	74,43%	(177.445)
2	Tabungan	522.123	534.304	523.292	520.468	3.787	(2.825)	(13.836)	-2,59%	(1.655)	-0,32%	551.051	94,45%	(30.583)
3	Deposito	264.012	243.573	237.151	237.396	(48.159)	245	(6.177)	-2,54%	(26.616)	-10,08%	264.501	89,75%	(27.105)
	Total	1.415.106	1.469.651	1.281.214	1.274.391	18.864	(6.824)	(195.260)	-13,29%	(140.716)	-9,94%	1.509.524	84,42%	(235.133)
	CASA	1.151.094	1.226.078	1.044.063	1.036.994	67.022	(7.068)	(189.084)	-15,42%	(114.100)	-9,91%	1.245.023	83,29%	(208.028)
	(%) CASA	81,34%	83,43%	81,49%	81,37%									
	FDR	55,59%	56,36%	72,46%	72,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	47.602	47.605		4	4.535	10,53%	7.997	20,19%	-	0,00%	47.605
2	Giro ISE	24.819	22.409	24.961	25.100		140	2.691	12,01%	281	1,13%		0,00%	25.100
3	Tabungan ISE	14.728	18.600	20.580	20.444		(136)	1.844	9,91%	5.716	38,81%		0,00%	20.444
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	592.491	850	101.752	100.902	-21.604	96.685	99.354	5.067	517.914	114,40%	74.577
	Linkage	388.874	365.922	464.664	-	100.000	100.000	-3.423	98.742	75.790	1.258	399.283	116,37%	65.381
	Non-Linkage	104.263	129.884	127.827	850	1.752	902	-18.181	-2.057	23.564	3.809	118.632	107,75%	9.196
	• Local Champion	71.739	83.729	81.420	-	1.500	1.500	-18.650	-2.309	9.681	3.809	75.832	107,37%	5.588
	• Value Chain	32.524	46.155	46.407	850	252	(598)	470	252	13.883	-	42.800	108,43%	3.608
2	MBG	11.179	16.236	16.584	945	750	-195	411	347	5.404	403	15.280	108,53%	1.303
	KUR	10.795	15.959	16.313	945	750	-195	418	354	5.518	396	14.788	110,31%	1.525
	Non KUR	384	277	271	-	-	0	-6	-6	-114	6	493	54,94%	(222)
3	PWG	42.303	64.433	68.856	15.908	10.158	-5.751	1.867	4.423	26.553	5.735	61.895	111,24%	6.960
	Cilem	16.301	29.399	31.244	2.430	2.943	513	661	1.845	14.943	1.098	34.450	90,69%	(3.206)
	Gadai	26.001	35.034	37.612	13.478	7.215	-6.264	1.206	2.578	11.610	4.637	27.446	137,04%	10.166
4	CFG	239.992	251.812	250.498	7.651	4.723	-2.929	2.678	-1.314	10.506	6.037	266.504	93,99%	(16.007)
	CF 1	49.326	55.945	56.250	1.159	1.511	351	284	305	6.923	1.206	52.487	107,17%	3.763
	Total Griya	38.490	43.371	43.814	400	1.291	891	0	443	5.324	848	39.301	111,48%	4.513
	• Total Non Program	38.490	43.371	43.814	400	1.291	891	287	443	5.324	848	39.301	111,48%	4.513
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.436	759	219	-540	284	-138	1.599	358	13.186	94,31%	(750)
	CF 2	190.665	195.867	194.248	6.492	3.212	-3.280	2.394	-1.619	3.583	4.831	214.018	90,76%	(19.769)
	Mitraguna & Others	156.155	163.708	162.247	6.426	3.049	-3.377	2.610	-1.461	6.092	4.510	177.346	91,49%	(15.100)
	Pensiun	34.510	32.159	32.002	66	163	97	-216	-158	-2.508	321	36.671	87,27%	(4.669)
	Total Pembiayaan	786.611	828.287	928.429	25.354	117.382	92.028	-16.648	100.141	141.818	17.241	861.595	107,76%	66.834

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	6.952	0,00%	0,00%	1,17%	6.952	6.952	6.952			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	6.302	0,00%	0,00%	4,93%	6.302	6.302	6.302			
	Value Chain	-	-	-	650	0,00%	0,00%	0,80%	650	650	650			
2	MBG	-	-	-	314	0,00%	0,00%	1,89%	314	314	314			
	KUR	-	-	-	257	0,00%	0,00%	1,58%	257	257	257			
	Non KUR	-	-	-	57	0,00%	0,00%	21,08%	57	57	57			
3	PWG	-	10	-	1.602	0,00%	0,00%	2,33%	1.602	1.602	1.593			
	Cilem	-	-	-	878	0,00%	0,00%	2,81%	878	878	878			
	Gadai	-	10	-	724	0,00%	0,00%	1,93%	724	724	715			
4	CFG	1.445	2.456	2.548	5.276	0,60%	1,01%	2,11%	2.728	3.831	2.820			
	CF 1	161	866	732	1.907	0,33%	1,31%	3,39%	1.175	1.746	1.041			
	Total Griya	152	752	572	627	0,39%	1,32%	1,43%	55	475	(125)			
	Oto	9	114	160	1.280	0,08%	1,27%	10,29%	1.120	1.271	1.166			
	CF 2	1.284	1.591	1.816	3.369	0,67%	0,93%	1,73%	1.553	2.085	1.778			
	Mitraguna & Others	1.284	1.591	1.448	2.797	0,82%	0,88%	1,72%	1.348	1.512	1.206			
	Pensiun	-	-	367	572	0,00%	1,14%	1,79%	205	572	572			
	Total Pembiayaan	1.445	2.466	2.548	14.144	0,18%	0,31%	1,52%	11.596	12.699	11.678	0,15%	90,33%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.635	4.149	3.165	2,03%	1,65%	1,26%	(984)	(1.714)	(470)			
	CF 1	-	-	-	366	0,00%	0,00%	0,65%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,83%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.635	4.149	2.799	2,56%	2,12%	1,44%	(1.350)	(2.080)	(836)			
	Mitraguna & Others	4.851	3.635	4.149	2.799	3,11%	2,53%	1,73%	(1.350)	(2.052)	(836)			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.635	4.149	3.165	0,62%	0,50%	0,34%	(984)	(1.714)	(470)	0,12%	64,86%	-0,2%

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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	24.465	29.107	10.992	4.642	(8.803)	-23,22%	964	3,43%	36.896	78,89%	(7.789)
2	Tabungan	312.220	335.124	332.013	331.881	(188)	(133)	(3.243)	-0,97%	19.661	6,30%	332.127	99,93%	(246)
3	Deposito	88.440	70.337	68.797	68.397	(3.043)	(400)	(1.940)	-2,76%	(20.043)	-22,62%	89.197	76,68%	(20.800)
	Total	428.803	443.371	425.275	429.385	7.762	4.110	(13.986)	-3,15%	582	0,14%	458.220	93,71%	(28.835)
	CASA	340.363	373.034	356.478	360.988	10.805	4.510	(12.046)	-3,23%	20.625	6,06%	369.023	97,82%	(8.035)
	(%) CASA	79,38%	84,14%	83,82%	84,07%									
	FDR	84,89%	89,24%	93,46%	92,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	43.431	43.332		(99)	194	0,45%	3.051	7,57%	-	0,00%	43.332
2	Giro ISE	7.566	5.315	4.774	4.659		(116)	(656)	-12,35%	(2.907)	-38,42%		0,00%	4.659
3	Tabungan ISE	32.715	37.823	38.656	38.674		17	850	2,25%	5.958	18,21%		0,00%	38.674
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	53.767	53.437	2.000	-	-2.000	1.203	-330	-4.532	330	70.444	75,86%	(17.007)
	Linkage	31.740	28.923	28.629	-	-	-	-287	-294	-3.111	294	37.085	77,20%	(8.456)
	Non-Linkage	26.229	24.844	24.808	2.000	-	-2.000	1.490	-36	-1.421	36	33.359	74,37%	(8.551)
	• Local Champion	25.361	22.121	22.100	-	-	0	-495	-21	-3.261	21	27.464	80,47%	(5.363)
	• Value Chain	867	2.723	2.708	2.000	-	(2.000)	1.985	-15	1.840	15	5.895	45,93%	(3.188)
2	MBG	34.002	30.679	30.335	110	700	590	-278	-344	-3.667	1.044	35.532	85,37%	(5.197)
	KUR	32.921	29.430	29.104	110	700	590	-254	-327	-3.818	1.027	34.322	84,80%	(5.218)
	Non KUR	1.081	1.249	1.231	-	-	0	-24	-17	151	17	1.210	101,74%	21
3	PWG	9.475	19.384	21.108	2.813	3.140	328	354	1.724	11.633	1.416	27.736	76,10%	(6.628)
	Cilem	5.148	12.299	13.266	720	1.272	552	-31	966	8.118	306	18.193	72,92%	(4.927)
	Gadai	4.327	7.084	7.842	2.093	1.868	-225	385	758	3.515	1.110	9.544	82,17%	(1.702)
4	CFG	262.577	291.842	292.591	4.944	4.162	-782	1.389	749	30.014	3.413	285.363	102,53%	7.227
	CF 1	159.367	169.715	168.439	2.399	338	-2.061	-296	-1.276	9.072	1.615	162.083	103,92%	6.355
	Total Griya	139.426	145.942	144.981	2.051	-	-2.051	0	-961	5.555	961	140.123	103,47%	4.858
	• Total Non Program	139.426	145.942	144.981	2.051	-	-2.051	1.520	-961	5.555	961	140.123	103,47%	4.858
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.773	23.458	348	338	-10	-296	-315	3.517	653	21.960	106,82%	1.498
	CF 2	103.210	122.126	124.152	2.545	3.824	1.279	1.685	2.026	20.942	1.798	123.280	100,71%	872
	Mitraguna & Others	99.172	116.810	118.891	2.195	3.824	1.629	1.323	2.081	19.719	1.743	117.385	101,28%	1.506
	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	397.470	9.867	8.003	-1.864	2.669	1.800	33.448	6.203	419.076	94,84%	(21.606)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	-	0,00%	0,06%	0,00%	(30)	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	30	-	0,00%	0,12%	0,00%	(30)	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.889	1.641	2.829	2,57%	5,35%	9,33%	1.188	1.957	940			
	KUR	703	1.737	1.487	2.675	2,14%	5,05%	9,19%	1.188	1.971	938			
	Non KUR	169	152	154	154	15,61%	12,34%	12,51%	-	(15)	2			
3	PWG	-	-	-	702	0,00%	0,00%	3,33%	702	702	702			
	Cilem	-	-	-	501	0,00%	0,00%	3,78%	501	501	501			
	Gadai	-	-	-	201	0,00%	0,00%	2,56%	201	201	201			
4	CFG	4.689	3.435	3.445	15.053	1,79%	5,14%	5,14%	11.608	10.364	11.619			
	CF 1	4.583	3.018	2.690	9.893	2,88%	1,58%	5,87%	7.203	5.309	6.874			
	Total Griya	3.651	1.927	1.566	6.860	2,62%	1,07%	4,73%	5.294	3.209	4.933			
	Oto	932	1.091	1.124	3.032	4,67%	4,73%	12,93%	1.908	2.101	1.941			
	CF 2	106	417	755	5.161	0,10%	0,62%	4,16%	4.406	5.055	4.744			
	Mitraguna & Others	106	417	755	5.161	0,11%	0,65%	4,34%	4.406	5.055	4.744			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.353	5.116	18.584	1,53%	1,29%	4,68%	13.468	13.023	13.231	0,00%	100,00%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	154	0,00%	0,23%	0,29%	30	154	30			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	154	0,00%	0,50%	0,62%	30	154	30			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.592	1,53%	5,50%	5,25%	(96)	1.071	17			
	KUR	341	1.120	1.235	1.142	1,04%	4,20%	3,92%	(94)	801	22			
	Non KUR	180	456	453	451	16,68%	36,29%	36,59%	(3)	270	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.822	6.941	6.996	1,07%	2,38%	2,39%	55	4.199	174			
	CF 1	2.607	5.540	5.622	5.677	1,64%	3,31%	3,37%	55	3.069	136			
	Total Griya	2.357	4.907	4.994	5.075	1,69%	3,42%	3,50%	81	2.718	168			
	Oto	250	633	628	602	1,25%	2,64%	2,57%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,06%	-	1.129	37			
	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,11%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	8.743	0,91%	2,21%	2,20%	(11)	5.424	220	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 (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	68	68	11	0	21	44,38%	(149)	-68,59%	4.691	1,46%	(4.622)
2	Tabungan	144.169	162.597	163.130	162.597	5.538	(533)	0	0,00%	18.428	12,78%	154.911	104,96%	7.686
3	Deposito	10.918	20.142	21.291	21.051	(2.548)	(240)	909	4,51%	10.133	92,81%	11.483	183,32%	9.568
	Total	155.304	182.786	184.490	183.716	3.001	(773)	930	0,51%	28.412	18,29%	171.085	107,38%	12.632
	CASA	144.386	162.644	163.198	162.665	5.549	(533)	21	0,01%	18.279	12,66%	159.602	101,92%	3.063
	(%) CASA	92,97%	88,98%	88,46%	88,54%									
	FDR	134,72%	124,25%	123,97%	124,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.465	1.470		5	235	19,01%	210	16,63%	-	0,00%	1.470
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%		0,00%	0
3	Tabungan ISE	1.260	1.235	1.465	1.470		5	235	19,01%	210	16,66%		0,00%	1.470
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.866	-	-	0	-15	-6	-392	6	2.258	82,64%	(392)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.866	-	-	0	-15	-6	-392	6	2.258	82,64%	(392)
	• Local Champion	2.258	1.872	1.866	-	-	0	-15	-6	-392	6	2.258	82,64%	(392)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.614	1.950	1.150	-800	955	-393	4.700	1.543	60.630	98,32%	(1.016)
	KUR	53.824	58.670	58.300	1.950	1.150	-800	988	-369	4.476	1.519	59.174	98,52%	(874)
	Non KUR	1.089	1.337	1.313	-	-	0	-33	-24	224	24	1.456	90,21%	(142)
3	PWG	2.063	7.765	8.045	701	380	-321	346	280	5.981	100	9.875	81,46%	(1.831)
	Cilem	2.063	7.765	8.045	701	380	-321	346	280	5.981	100	9.875	81,46%	(1.831)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	159.189	1.558	3.681	2.124	340	1.723	9.191	1.958	160.804	99,00%	(1.614)
	CF 1	15.162	17.472	17.974	338	811	474	-45	502	2.812	309	16.494	108,97%	1.480
	Total Griya	4.320	3.831	3.815	-	-	0	0	-16	-505	16	4.700	81,17%	(885)
	• Total Non Program	3.984	3.516	3.503	-	-	0	-39	-14	-482	14	4.321	81,06%	(818)
	• Program	336	315	312	-	-	0	-2	-2	-23	2	379	82,42%	(67)
	Oto	10.841	13.641	14.159	338	811	474	-45	518	3.317	294	11.794	120,05%	2.365
	CF 2	134.836	139.994	141.215	1.220	2.870	1.650	385	1.221	6.379	1.649	144.309	97,86%	(3.094)
	Mitraguna & Others	130.780	136.039	137.275	1.220	2.870	1.650	408	1.237	6.495	1.633	139.377	98,49%	(2.101)
	Pensiun	4.056	3.955	3.940	-	-	0	-23	-16	-116	16	4.933	79,87%	(993)
	Total Pembiayaan	209.233	227.110	228.714	4.209	5.211	1.002	1.627	1.604	19.481	3.607	233.567	97,92%	(4.853)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.111	0,00%	0,00%	59,55%	1.111	1.111	1.111			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.111	0,00%	0,00%	59,55%	1.111	1.111	1.111			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	57	53	2.151	0,00%	0,09%	3,61%	2.097	2.151	2.094			
	KUR	-	-	-	2.103	0,00%	0,00%	3,61%	2.103	2.103	2.103			
	Non KUR	-	57	53	48	0,00%	3,99%	3,64%	(6)	48	(9)			
3	PWG	-	-	-	34	0,00%	0,00%	0,43%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,43%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.464	2.605	4.739	0,72%	1,65%	2,98%	2.134	3.662	3.275			
	CF 1	278	521	426	1.247	1,83%	2,44%	6,94%	820	969	725			
	Total Griya	278	253	253	496	6,43%	6,61%	13,01%	243	218	243			
	Oto	-	268	173	750	0,00%	1,27%	5,30%	577	750	482			
	CF 2	799	942	2.179	3.492	0,59%	1,56%	2,47%	1.314	2.694	2.550			
	Mitraguna & Others	799	942	2.179	2.912	0,61%	1,60%	2,12%	733	2.113	1.969			
	Pensiun	-	-	-	581	0,00%	0,00%	14,74%	581	581	581			
	Total Pembiayaan	1.077	1.520	2.658	8.035	0,51%	1,17%	3,51%	5.377	6.958	6.515	0,45%	87,05%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,07%	40,20%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,07%	40,20%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	9	8	60	0,26%	0,01%	0,10%	52	(84)	51			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	9	8	60	3,71%	0,58%	4,58%	52	20	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.390	1.064	1.326	0,54%	0,68%	0,83%	262	516	(64)			
	CF 1	140	132	132	132	0,92%	0,75%	0,73%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,93%	-	-	-			
	CF 2	670	1.258	933	1.194	0,50%	0,67%	0,85%	262	524	(64)			
	Mitraguna & Others	670	1.190	865	1.126	0,51%	0,64%	0,82%	262	456	(64)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,72%	-	68	-			
	Total Pembiayaan	954	2.149	1.822	2.136	0,46%	0,80%	0,93%	314	1.183	(13)	0,14%	84,48%	-0,8%

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 (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.213	2.216	(61)	3	(16)	-0,71%	1.978	832,04%	4.605	48,11%	(2.390)
2	Tabungan	85.480	94.164	97.226	96.633	1.838	(593)	2.470	2,62%	11.153	13,05%	94.734	102,00%	1.899
3	Deposito	55.765	41.891	41.841	41.841	(347)	0	(50)	-0,12%	(13.924)	-24,97%	56.483	74,08%	(14.642)
	Total	141.483	138.286	141.280	140.690	1.430	(590)	2.404	1,74%	(792)	-0,56%	155.822	90,29%	(15.132)
	CASA	85.718	96.395	99.439	98.849	1.778	(590)	2.454	2,55%	13.131	15,32%	99.340	99,51%	(490)
	(%) CASA	60,59%	69,71%	70,38%	70,26%									
	FDR	57,51%	64,07%	63,18%	63,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.361	2.368	2.370		2	10	0,41%	2.033	603,31%	-	0,00%	2.370
2	Giro ISE	44	2.017	2.018	2.018		0	0	0,02%	1.973	4436,88%		0,00%	2.018
3	Tabungan ISE	293	343	351	353		2	9	2,74%	60	20,60%		0,00%	353
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.219	26.068	800	600	-200	310	-151	-2.522	751	29.132	89,48%	(3.063)
	KUR	28.019	25.667	25.523	800	600	-200	330	-145	-2.496	745	28.422	89,80%	(2.900)
	Non KUR	572	552	546	-	-	0	-20	-6	-26	6	710	76,91%	(164)
3	PWG	2.056	6.337	6.555	612	299	-313	268	218	4.498	81	7.548	86,84%	(993)
	Cilem	2.056	6.337	6.555	612	299	-313	268	218	4.498	81	7.548	86,84%	(993)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	56.639	941	1.140	199	-7	590	5.914	550	59.421	95,32%	(2.782)
	CF 1	3.683	6.435	6.366	185	-	-185	39	-68	2.683	68	4.720	134,88%	1.646
	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	6.010	185	-	-185	39	-67	3.022	67	3.758	159,91%	2.252
	CF 2	47.042	49.615	50.273	756	1.140	384	-47	658	3.231	482	54.701	91,90%	(4.428)
	Mitraguna & Others	38.019	39.728	40.450	756	1.140	384	25	722	2.431	418	44.970	89,95%	(4.520)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	Total Pembiayaan	81.372	88.606	89.262	2.353	2.039	-314	571	657	7.891	1.382	96.101	92,88%	(6.839)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	689	300	1.608	2,01%	1,15%	6,17%	1.308	1.034	920			
	KUR	574	632	300	1.608	2,05%	1,17%	6,30%	1.308	1.034	976			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
3	PWG	-	-	-	108	0,00%	0,00%	1,65%	108	108	108			
	Cilem	-	-	-	108	0,00%	0,00%	1,65%	108	108	108			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	2.457	933	6.915	0,46%	1,66%	12,21%	5.982	6.681	4.458			
	CF 1	134	106	320	2.040	3,65%	4,97%	32,04%	1.720	1.905	1.934			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	106	320	2.040	4,50%	5,27%	33,93%	1.720	1.905	1.934			
	CF 2	100	2.351	613	4.876	0,21%	1,24%	9,70%	4.263	4.776	2.524			
	Mitraguna & Others	-	1.360	201	3.543	0,00%	0,51%	8,76%	3.342	3.543	2.183			
	Pensiun	100	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341			
	Total Pembiayaan	808	3.146	1.233	8.632	0,99%	1,39%	9,67%	7.399	7.824	5.486	1,87%	80,64%	-7,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	431	544	576	1,10%	2,07%	2,21%	33	261	145			
	KUR	178	266	329	362	0,63%	1,28%	1,42%	34	185	96			
	Non KUR	138	165	215	214	24,08%	38,92%	39,15%	(1)	76	49			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,40%	0,39%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,49%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	629	742	774	0,39%	0,84%	0,87%	33	459	145	0,04%	95,49%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	48.748	48.856	7.495	109	3.703	8,20%	28.683	142,19%	25.794	189,41%	23.062
2	Tabungan	135.101	145.614	148.456	150.096	1.016	1.641	4.482	3,08%	14.995	11,10%	145.809	102,94%	4.287
3	Deposito	28.599	26.205	26.350	26.350	229	0	145	0,55%	(2.249)	-7,86%	29.125	90,47%	(2.775)
	Total	183.873	216.972	223.553	225.303	8.741	1.749	8.331	3,84%	41.429	22,53%	200.728	112,24%	24.574
	CASA	155.274	190.767	197.204	198.953	8.511	1.749	8.186	4,29%	43.679	28,13%	171.603	115,94%	27.350
	(%) CASA	84,45%	87,92%	88,21%	88,30%									
	FDR	85,47%	90,55%	89,17%	88,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	13.440	13.483		43	638	4,97%	4.814	55,54%	-	0,00%	13.483
2	Giro ISE	6.094	227	155	161		6	(66)	-28,96%	(5.932)	-97,35%		0,00%	161
3	Tabungan ISE	2.575	10.818	11.485	11.522		37	704	6,50%	8.947	347,44%		0,00%	11.522
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	36.410	680	1.250	570	-169	460	6.521	790	34.210	106,43%	2.200
	KUR	29.147	35.000	35.489	620	1.250	630	-304	489	6.341	761	33.229	106,80%	2.260
	Non KUR	742	950	921	60	-	-60	135	-29	179	29	981	93,89%	(60)
3	PWG	5.787	17.774	18.784	3.807	1.887	-1.920	1.145	1.010	12.996	877	20.542	91,44%	(1.759)
	Cilem	4.662	13.788	14.540	1.416	1.089	-327	132	752	9.878	337	15.567	93,40%	(1.027)
	Gadai	1.126	3.985	4.243	2.391	798	-1.592	1.013	258	3.118	540	4.976	85,29%	(732)
4	CFG	121.436	142.740	144.158	3.474	2.434	-1.040	3.425	1.418	22.722	1.016	131.655	109,50%	12.502
	CF 1	20.925	20.764	20.579	640	-	-640	454	-184	-346	184	22.143	92,94%	(1.564)
	Total Griya	15.996	15.276	15.250	-	-	0	0	-27	-746	27	16.308	93,51%	(1.059)
	• Total Non Program	15.996	15.276	15.250	-	-	0	-73	-27	-746	27	16.308	93,51%	(1.059)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.487	5.330	640	-	-640	454	-157	400	157	5.835	91,34%	(505)
	CF 2	100.511	121.976	123.578	2.834	2.434	-400	2.970	1.602	23.068	832	109.512	112,84%	14.066
	Mitraguna & Others	63.905	80.135	81.951	2.320	2.348	28	2.780	1.815	18.045	533	72.073	113,70%	9.877
	Pensiun	36.606	41.841	41.628	514	86	-428	190	-213	5.022	299	37.439	111,19%	4.189
	Total Pembiayaan	157.150	196.464	199.351	7.961	5.571	-2.390	4.400	2.887	42.201	2.684	186.445	106,92%	12.906

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	182	179	1.382	0,60%	0,50%	3,80%	1.203	1.204	1.200			
	KUR	179	128	124	1.279	0,61%	0,35%	3,60%	1.155	1.100	1.151			
	Non KUR	-	54	55	103	0,00%	5,79%	11,23%	48	103	49			
3	PWG	74	-	-	418	1,27%	0,00%	2,23%	418	345	418			
	Cilem	74	-	-	418	1,58%	0,00%	2,88%	418	345	418			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	1.652	2.206	2.790	0,92%	1,55%	1,94%	585	1.676	1.138			
	CF 1	120	248	73	366	0,57%	0,35%	1,78%	293	246	118			
	Total Griya	-	170	-	-	0,00%	0,00%	0,00%	-	-	(170)			
	Oto	120	78	73	366	2,43%	1,33%	6,86%	293	246	287			
	CF 2	995	1.404	2.132	2.425	0,99%	1,75%	1,96%	292	1.430	1.020			
	Mitraguna & Others	254	1.081	1.562	1.612	0,40%	1,95%	1,97%	50	1.358	531			
	Pensiun	740	324	570	812	2,02%	1,36%	1,95%	242	72	489			
	Total Pembiayaan	1.367	1.834	2.384	4.591	0,87%	1,21%	2,30%	2.207	3.224	2.757	0,15%	93,36%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	144	143	286	0,12%	0,40%	0,79%	143	251	142			
	KUR	-	144	143	231	0,00%	0,41%	0,65%	88	231	87			
	Non KUR	35	-	-	55	4,67%	0,00%	5,97%	55	20	55			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.102	1.333	1.554	0,00%	0,93%	1,08%	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%	1,12%	221	1.384	283			
	Mitraguna & Others	-	826	888	1.110	0,00%	1,11%	1,36%	222	1.110	284			
	Pensiun	-	275	275	274	0,00%	0,14%	0,66%	(1)	274	(1)			
	Total Pembiayaan	35	1.245	1.476	1.840	0,02%	0,75%	0,92%	364	1.805	595	0,06%	93,61%	-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 (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	188	197	(243)	10	68	52,41%	(263)	-57,18%	4.702	4,19%	(4.504)
2	Tabungan	104.069	105.674	103.612	104.007	97	395	(1.668)	-1,58%	(63)	-0,06%	113.215	91,87%	(9.209)
3	Deposito	24.703	24.658	24.862	24.842	(322)	(20)	185	0,75%	139	0,56%	25.371	97,92%	(529)
	Total	129.233	130.461	128.661	129.046	(467)	384	(1.416)	-1,09%	(187)	-0,14%	143.287	90,06%	(14.241)
	CASA	104.530	105.804	103.799	104.204	(145)	404	(1.600)	-1,51%	(326)	-0,31%	117.917	88,37%	(13.713)
	(%) CASA	80,88%	81,10%	80,68%	80,75%									
	FDR	125,49%	144,15%	147,40%	146,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.267	2.233	2.234		1	(33)	-1,44%	(1.799)	-44,61%	-	0,00%	2.234
2	Giro ISE	415	60	119	128		9	68	113,47%	(288)	-69,27%		0,00%	128
3	Tabungan ISE	3.618	2.207	2.115	2.107		(8)	(101)	-4,56%	(1.511)	-41,77%		0,00%	2.107
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.522	22.467	715	640	-75	145	-55	-428	695	24.787	90,64%	(2.320)
	KUR	22.067	21.522	21.413	520	560	40	-16	-109	-653	669	23.833	89,85%	(2.420)
	Non KUR	827	999	1.053	195	80	-115	161	54	226	26	954	110,39%	99
3	PWG	1.733	7.288	7.387	1.437	339	-1.098	930	99	5.654	240	10.247	72,09%	(2.860)
	Cilem	1.733	7.288	7.387	1.437	339	-1.098	930	99	5.654	240	10.247	72,09%	(2.860)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	159.793	2.741	5.324	2.582	470	1.548	22.242	3.775	158.700	100,69%	1.093
	CF 1	5.904	8.009	8.040	133	187	53	75	31	2.136	156	8.425	95,43%	(385)
	Total Griya	1.926	1.748	1.737	-	-	0	0	-12	-189	12	2.573	67,49%	(837)
1	• Total Non Program	1.926	1.748	1.737	-	-	0	-18	-12	-189	12	2.573	67,49%	(837)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.304	133	187	53	75	43	2.325	144	5.852	107,71%	451
	CF 2	131.647	150.235	151.753	2.608	5.137	2.529	395	1.517	20.106	3.620	150.275	100,98%	1.478
	Mitraguna & Others	65.693	81.700	84.432	1.480	4.982	3.502	31	2.731	18.738	2.251	82.597	102,22%	1.834
	Pensiun	65.954	68.535	67.321	1.128	155	-973	364	-1.214	1.367	1.369	67.677	99,47%	(356)
	Total Pembiayaan	162.178	188.054	189.646	4.893	6.303	1.410	1.545	1.592	27.468	4.711	193.734	97,89%	(4.088)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	560	514	2.455	2,80%	2,28%	10,93%	1.941	1.815	1.895			
	KUR	508	507	460	2.322	2,30%	2,14%	10,84%	1.862	1.814	1.815			
	Non KUR	132	53	54	133	15,90%	5,37%	12,63%	79	1	80			
3	PWG	-	-	-	142	0,00%	0,00%	1,92%	142	142	142			
	Cilem	-	-	-	142	0,00%	0,00%	1,92%	142	142	142			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	709	272	1.256	0,75%	0,17%	0,79%	984	222	547			
	CF 1	-	-	-	733	0,00%	0,00%	9,11%	733	733	733			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	733	0,00%	0,00%	11,62%	733	733	733			
	CF 2	1.035	709	272	524	0,79%	0,18%	0,35%	252	(511)	(185)			
	Mitraguna & Others	403	63	-	158	0,61%	0,00%	0,19%	158	(244)	95			
	Pensiun	632	646	272	365	0,96%	0,40%	0,54%	93	(266)	(281)			
	Total Pembiayaan	1.675	1.269	786	3.853	1,03%	0,42%	2,03%	3.067	2.179	2.584	1,19%	41,65%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	257	276	429	1,34%	1,23%	1,91%	153	123	172			
	KUR	52	153	180	333	0,23%	0,84%	1,56%	153	282	180			
	Non KUR	254	104	96	96	30,69%	9,60%	9,11%	(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%	0,02%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,04%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	295	314	467	0,19%	0,17%	0,25%	153	161	172	0,87%	-251,51%	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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	518.634	518.689	197	55	901	0,17%	357.208	221,21%	168.496	307,83%	350.193
2	Tabungan	199.929	216.938	216.779	216.572	(488)	(207)	(366)	-0,17%	16.642	8,32%	215.790	100,36%	782
3	Deposito	133.285	90.671	87.941	88.002	(964)	61	(2.669)	-2,94%	(45.283)	-33,97%	135.065	65,15%	(47.064)
	Total	494.695	825.396	823.354	823.262	(1.255)	(92)	(2.134)	-0,26%	328.567	66,42%	519.351	158,52%	303.911
	CASA	361.410	734.725	735.413	735.260	(291)	(153)	535	0,07%	373.850	103,44%	384.286	191,33%	350.975
	(%) CASA	73,06%	89,01%	89,32%	89,31%									
	FDR	29,29%	21,46%	21,62%	21,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.866	10.479	20.829	20.899	70	10.420	99,43%	19.033	1020,11%	-	0,00%	20.899
2	Giro ISE	28	25	18	18	0	(7)	-29,40%	(10)	-36,96%		0,00%	18
3	Tabungan ISE	1.837	8.854	19.211	19.281	70	10.427	117,76%	17.444	949,37%		0,00%	19.281
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Local Champion	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	59.636	800	1.900	1.100	-1.439	-346	1.827	2.246	63.575	93,80%	(3.939)
	KUR	55.256	56.602	56.330	800	1.900	1.100	-1.419	-272	1.074	2.172	60.661	92,86%	(4.331)
	Non KUR	2.553	3.380	3.306	-	-	0	-20	-74	753	74	2.914	113,45%	392
3	PWG	4.560	19.634	20.858	1.396	1.526	130	1.055	1.224	16.298	302	16.305	127,92%	4.553
	Cilem	4.560	19.634	20.858	1.396	1.526	130	1.055	1.224	16.298	302	16.305	127,92%	4.553
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	96.349	2.616	909	-1.707	290	40	15.487	869	92.602	104,05%	3.747
	CF 1	35.630	44.820	44.079	881	-	-881	558	-740	8.450	740	37.699	116,92%	6.380
	Total Griya	16.876	22.526	22.220	-	-	0	0	-306	5.344	306	17.973	123,63%	4.247
	• Total Non Program	11.817	17.790	17.509	-	-	0	1.032	-281	5.692	281	12.262	142,79%	5.247
	• Program	5.059	4.736	4.711	-	-	0	-38	-25	-348	25	5.710	82,50%	(999)
	Oto	18.754	22.294	21.860	881	-	-881	558	-435	3.105	435	19.727	110,81%	2.133
	CF 2	45.232	51.489	52.270	1.735	909	-826	-268	781	7.038	128	54.903	95,20%	(2.633)
	Mitraguna & Others	44.353	50.559	51.360	1.735	909	-826	-172	801	7.008	108	53.128	96,67%	(1.768)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	178.027	4.812	4.335	-478	-134	891	33.140	3.444	174.138	102,23%	3.888

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	998	68,36%	0,00%	84,34%	998	(134)	998			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	998	68,36%	0,00%	84,34%	998	(134)	998			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	1.016	876	3.953	0,03%	1,46%	6,63%	3.078	3.938	2.938			
	KUR	16	857	781	3.494	0,03%	1,38%	6,20%	2.712	3.478	2.637			
	Non KUR	-	159	94	460	0,00%	2,79%	13,90%	365	460	301			
3	PWG	36	-	-	203	0,78%	0,00%	0,97%	203	168	203			
	Cilem	36	-	-	203	0,78%	0,00%	0,97%	203	168	203			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.350	1.606	3.950	1,24%	1,67%	4,10%	2.345	2.949	2.601			
	CF 1	1.001	1.350	1.606	2.863	2,81%	3,58%	6,49%	1.257	1.861	1.513			
	Total Griya	582	659	882	1.027	3,45%	3,92%	4,62%	145	445	368			
	Oto	419	691	724	1.835	2,23%	3,25%	8,40%	1.112	1.417	1.145			
	CF 2	-	-	-	1.088	0,00%	0,00%	2,08%	1.088	1.088	1.088			
	Mitraguna & Others	-	-	-	1.088	0,00%	0,00%	2,12%	1.088	1.088	1.088			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.365	2.481	9.105	1,51%	1,40%	5,11%	6.624	6.921	6.740	0,56%	89,02%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	12	-	75	0,48%	0,00%	0,13%	75	(203)	63			
	KUR	271	12	-	75	0,49%	0,00%	0,13%	75	(195)	63			
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.754	1.745	2.018	1,72%	1,81%	2,09%	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%	2,84%	-	39	(1)			
	Oto	101	112	112	385	0,54%	0,50%	1,76%	273	284	273			
	CF 2	696	1.011	1.003	1.003	1,54%	1,95%	1,92%	(0)	307	(8)			
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,95%	(0)	307	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.766	1.745	2.093	1,15%	0,99%	1,18%	348	427	328	0,04%	96,58%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	777	447	68	(329)	176	65,04%	414	1263,21%	6.167	7,25%	(5.720)
2	Tabungan	95.230	98.857	93.801	92.855	5.380	(945)	(6.001)	-6,07%	(2.374)	-2,49%	104.027	89,26%	(11.172)
3	Deposito	25.200	24.733	23.683	23.683	561	0	(1.049)	-4,24%	(1.517)	-6,02%	25.946	91,28%	(2.262)
	Total	120.463	123.860	118.261	116.986	6.009	(1.275)	(6.874)	-5,55%	(3.477)	-2,89%	136.140	85,93%	(19.154)
	CASA	95.263	99.128	94.577	93.303	5.448	(1.275)	(5.825)	-5,88%	(1.960)	-2,06%	110.195	84,67%	(16.892)
	(%) CASA	79,08%	80,03%	79,97%	79,76%									
	FDR	167,21%	170,63%	176,89%	178,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.561	1.560		(1)	(25)	-1,56%	544	53,50%	-	0,00%	1.560
2	Giro ISE	1	12	56	56		0	44	355,76%	56	10887,93%		0,00%	56
3	Tabungan ISE	1.016	1.572	1.505	1.504		(1)	(68)	-4,35%	488	48,06%		0,00%	1.504
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.137	61.356	1.900	1.611	-289	53	219	2.937	1.392	59.037	103,93%	2.318
	KUR	53.406	57.301	57.581	1.900	1.611	-289	177	280	4.175	1.331	53.872	106,88%	3.709
	Non KUR	5.013	3.836	3.775	-	-	0	-124	-61	-1.238	61	5.166	73,08%	(1.391)
3	PWG	7.973	12.362	12.523	1.009	693	-316	572	161	4.550	532	15.411	81,26%	(2.888)
	Cilem	7.973	12.362	12.523	1.009	693	-316	572	161	4.550	532	15.411	81,26%	(2.888)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	135.319	1.872	625	-1.247	977	-2.527	279	3.152	161.244	83,92%	(25.925)
	CF 1	25.995	30.473	30.545	226	385	159	-139	72	4.550	314	29.119	104,90%	1.426
	Total Griya	13.277	16.154	16.125	125	-	-125	0	-29	2.847	29	14.079	114,53%	2.046
	• Total Non Program	13.277	16.154	16.125	125	-	-125	-18	-29	2.847	29	14.079	114,53%	2.046
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.420	101	385	284	-139	101	1.703	284	15.039	95,88%	(619)
	CF 2	109.045	107.372	104.774	1.646	240	-1.406	1.116	-2.598	-4.271	2.838	132.125	79,30%	(27.351)
	Mitraguna & Others	98.253	97.006	94.270	1.420	40	-1.380	964	-2.737	-3.983	2.777	119.197	79,09%	(24.927)
	Pensiun	10.792	10.366	10.504	226	200	-26	153	138	-288	62	12.928	81,25%	(2.424)
	Total Pembiayaan	201.431	211.344	209.197	4.781	2.929	-1.852	1.602	-2.147	7.766	5.076	235.692	88,76%	(26.495)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.895	1.618	5.279	2,02%	2,65%	8,60%	3.661	4.099	3.384			
	KUR	896	1.456	1.153	4.684	1,68%	2,01%	8,14%	3.531	3.789	3.228			
	Non KUR	284	439	465	595	5,67%	12,11%	15,76%	130	310	156			
3	PWG	42	-	-	42	0,00%	0,00%	0,34%	42	42	42			
	Cilem	-	-	-	42	0,00%	0,00%	0,34%	42	42	42			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.089	1.639	3.406	0,59%	1,19%	2,52%	1.767	2.611	1.317			
	CF 1	92	281	107	1.607	0,35%	0,35%	5,26%	1.500	1.515	1.326			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	281	107	1.607	0,72%	0,75%	11,14%	1.500	1.515	1.326			
	CF 2	704	1.808	1.532	1.799	0,65%	1,43%	1,72%	267	1.095	(9)			
	Mitraguna & Others	704	1.808	1.532	1.656	0,72%	1,58%	1,76%	124	953	(152)			
	Pensiun	-	-	-	143	0,00%	0,00%	1,36%	143	143	143			
	Total Pembiayaan	1.975	3.984	3.256	8.727	0,98%	1,54%	4,17%	5.471	6.752	4.743	0,88%	78,82%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	785	764	842	1,19%	1,25%	1,37%	78	147	57			
	KUR	639	624	605	683	1,20%	1,06%	1,19%	78	44	59			
	Non KUR	56	161	159	159	1,12%	4,13%	4,20%	(0)	103	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.129	1.241	1.241	0,82%	0,90%	0,92%	-	136	112			
	CF 1	-	136	227	227	0,00%	0,75%	0,74%	-	227	91			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	227	227	0,00%	1,59%	1,57%	-	227	91			
	CF 2	1.105	992	1.014	1.014	1,01%	0,94%	0,97%	-	(91)	21			
	Mitraguna & Others	899	992	1.014	1.014	0,92%	1,04%	1,08%	-	114	21			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.914	2.004	2.082	0,89%	0,95%	1,00%	78	283	169	0,14%	86,05%	-0,9%

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 (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	366	367	105	1	112	43,70%	(808)	-68,78%	4.251	8,63%	(3.884)
2	Tabungan	91.378	105.830	107.268	105.850	2.521	(1.419)	20	0,02%	14.472	15,84%	98.420	107,55%	7.430
3	Deposito	20.885	17.098	16.970	16.970	127	0	(128)	-0,75%	(3.915)	-18,75%	21.483	78,99%	(4.514)
	Total	113.438	123.183	124.604	123.186	2.753	(1.418)	4	0,00%	9.748	8,59%	124.155	99,22%	(969)
	CASA	92.553	106.085	107.634	106.217	2.626	(1.418)	132	0,12%	13.664	14,76%	102.671	103,45%	3.545
	(%) CASA	81,59%	86,12%	86,38%	86,22%									
	FDR	111,58%	120,59%	120,79%	122,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.447	1.459		12	106	7,84%	46	3,23%	-	0,00%	1.459
2	Giro ISE	4	52	96	101		5	48	92,56%	96	2215,50%		0,00%	101
3	Tabungan ISE	1.409	1.301	1.352	1.359		7	58	4,44%	(50)	-3,58%		0,00%	1.359
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	60.441	61.094	2.650	2.025	-625	948	654	2.906	1.371	66.098	92,43%	(5.004)
	KUR	54.166	55.978	56.709	2.650	2.025	-625	1.078	731	2.543	1.294	61.794	91,77%	(5.085)
	Non KUR	4.022	4.462	4.385	-	-	0	-131	-77	363	77	4.304	101,89%	81
3	PWG	2.382	9.408	10.233	1.680	982	-698	1.362	825	7.850	157	9.949	102,85%	283
	Cilem	2.382	9.408	10.233	1.680	982	-698	1.362	825	7.850	157	9.949	102,85%	283
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	79.181	2.160	1.105	-1.055	2.504	481	13.238	624	73.797	107,30%	5.384
	CF 1	8.522	7.920	8.038	100	185	85	36	118	-484	67	9.459	84,98%	(1.420)
	Total Griya	5.933	5.560	5.745	-	185	185	0	185	-189	0	6.174	93,05%	(429)
	• Total Non Program	5.933	5.560	5.745	-	185	185	-34	185	-189	0	6.174	93,05%	(429)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.294	100	-	-100	36	-66	-295	66	3.285	69,82%	(991)
	CF 2	57.421	70.780	71.143	2.060	920	-1.140	2.469	363	13.722	557	64.338	110,58%	6.805
	Mitraguna & Others	56.582	69.407	69.777	2.025	920	-1.105	2.440	370	13.195	550	62.860	111,00%	6.917
	Pensiun	838	1.373	1.366	35	-	-35	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	150.509	6.491	4.112	-2.378	4.814	1.960	23.940	2.152	149.899	100,41%	609

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	576	560	4.208	0,22%	0,22%	0,93%	3.648	4.078	3.632			
	KUR	123	204	305	3.311	0,23%	0,54%	5,84%	3.006	3.188	3.108			
	Non KUR	6	372	255	896	0,16%	5,72%	20,44%	641	890	524			
3	PWG	-	-	-	286	0,00%	0,00%	2,80%	286	286	286			
	Cilem	-	-	-	286	0,00%	0,00%	2,80%	286	286	286			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	597	635	1.731	0,68%	0,81%	2,19%	1.096	1.283	1.133			
	CF 1	217	497	533	68	2,55%	6,73%	0,85%	(465)	(149)	(428)			
	Total Griya	-	497	533	-	0,00%	9,59%	0,00%	(533)	-	(497)			
	Oto	217	-	-	68	8,39%	0,00%	2,98%	68	(149)	68			
	CF 2	230	100	101	1.662	0,40%	0,14%	2,34%	1.561	1.432	1.562			
	Mitraguna & Others	230	100	101	1.662	0,41%	0,15%	2,38%	1.561	1.432	1.562			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.173	1.195	6.225	0,46%	0,80%	4,14%	5.030	5.648	5.052	1,32%	68,08%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	1,77%	-	31	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	513	0,00%	0,11%	0,65%	426	513	426			
	CF 1	-	-	-	426	0,00%	0,00%	5,30%	426	426	426			
	Total Griya	-	-	-	426	0,00%	0,00%	7,42%	426	426	426			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	202	201	703	0,04%	0,14%	0,47%	502	656	500	0,47%	-0,20%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.342	3.462	206	120	185	5,66%	1.584	84,36%	4.014	86,24%	(552)
2	Tabungan	48.550	58.732	57.084	57.553	591	469	(1.179)	-2,01%	9.002	18,54%	55.473	103,75%	2.080
3	Deposito	7.602	13.550	13.365	13.365	2.432	0	(185)	-1,37%	5.763	75,81%	8.347	160,11%	5.018
	Total	58.030	75.559	73.791	74.380	3.229	589	(1.179)	-1,56%	16.350	28,17%	67.834	109,65%	6.545
	CASA	50.428	62.009	60.426	61.014	797	589	(994)	-1,60%	10.586	20,99%	59.487	102,57%	1.528
	(%) CASA	86,90%	82,07%	81,89%	82,03%									
	FDR	148,42%	129,65%	133,96%	132,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	483	476		(8)	(383)	-44,58%	17	3,79%	-	0,00%	476
2	Giro ISE	360	412	363	364		1	(48)	-11,59%	4	1,25%		0,00%	364
3	Tabungan ISE	99	446	120	111		(9)	(335)	-75,02%	13	13,05%		0,00%	111
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.029	49.191	500	1.430	930	214	162	4.154	1.268	52.201	94,23%	(3.010)
	KUR	43.986	47.512	47.608	400	1.330	930	47	96	3.622	1.234	50.816	93,69%	(3.208)
	Non KUR	1.052	1.518	1.584	100	100	0	167	66	532	34	1.385	114,33%	198
3	PWG	3.221	8.523	8.974	587	641	54	148	451	5.753	190	8.452	106,18%	522
	Cilem	3.221	8.523	8.974	587	641	54	148	451	5.753	190	8.452	106,18%	522
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.687	850	829	-21	411	280	2.816	549	44.221	92,01%	(3.534)
	CF 1	26.387	25.292	25.259	-	479	479	-326	-33	-1.128	512	27.144	93,05%	(1.885)
	Total Griya	5.331	5.308	5.291	-	-	0	0	-17	-39	17	5.525	95,77%	(234)
	• Total Non Program	5.331	4.976	4.960	-	-	0	-57	-16	-371	16	5.525	89,78%	(565)
	• Program	-	332	331	-	-	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	19.968	-	479	479	-326	-16	-1.089	495	21.619	92,36%	(1.652)
	CF 2	11.484	15.115	15.428	850	350	-500	737	313	3.944	37	17.077	90,34%	(1.649)
	Mitraguna & Others	8.469	10.554	10.539	850	-	-850	574	-15	2.070	15	13.545	77,81%	(3.005)
	Pensiun	3.015	4.560	4.889	-	350	350	164	328	1.874	22	3.532	138,39%	1.356
	Total Pembiayaan	86.130	97.959	98.852	1.937	2.899	962	774	893	12.722	2.006	104.874	94,26%	(6.022)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	352	293	1.282	0,91%	0,60%	2,61%	988	873	930			
	KUR	384	352	293	1.213	0,87%	0,62%	2,55%	920	829	861			
	Non KUR	25	-	-	69	2,33%	0,00%	4,34%	69	44	69			
3	PWG	6	-	-	206	0,18%	0,00%	2,30%	206	200	206			
	Cilem	6	-	-	206	0,18%	0,00%	2,30%	206	200	206			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	4.150	3,22%	5,28%	10,20%	2.017	2.930	2.285			
	CF 1	985	1.084	1.070	2.990	3,73%	4,23%	11,84%	1.920	2.006	1.907			
	Total Griya	-	64	63	-	0,00%	1,19%	0,00%	(63)	-	(64)			
	Oto	985	1.020	1.007	2.990	4,68%	5,04%	14,98%	1.983	2.006	1.971			
	CF 2	235	781	1.063	1.160	2,05%	7,03%	7,52%	97	924	379			
	Mitraguna & Others	235	781	799	799	2,78%	7,57%	7,58%	-	564	18			
	Pensiun	-	-	264	361	0,00%	5,78%	7,38%	97	361	361			
	Total Pembiayaan	1.635	2.217	2.426	5.638	1,90%	2,48%	5,70%	3.212	4.004	3.422	3,35%	41,30%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	275	291	293	0,72%	0,59%	0,60%	2	(31)	18			
	KUR	102	192	208	210	0,23%	0,44%	0,44%	2	108	18			
	Non KUR	222	83	83	83	21,14%	5,44%	5,21%	-	(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%	1,59%	-	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	940	0,77%	0,96%	0,95%	2	278	18	3,56%	-273,87%	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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	20.925	20.943	170	18	(568)	-2,64%	(7.243)	-25,70%	34.516	60,68%	(13.572)
2	Tabungan	231.223	240.889	240.558	240.947	14.289	389	58	0,02%	9.723	4,21%	244.274	98,64%	(3.327)
3	Deposito	34.752	39.554	33.360	33.360	241	0	(6.194)	-15,66%	(1.392)	-4,01%	34.797	95,87%	(1.437)
	Total	294.162	301.953	294.843	295.250	14.700	407	(6.703)	-2,22%	1.088	0,37%	313.587	94,15%	(18.336)
	CASA	259.410	262.400	261.483	261.890	14.459	407	(509)	-0,19%	2.480	0,96%	278.789	93,94%	(16.899)
	(%) CASA	88,19%	86,90%	88,69%	88,70%									
	FDR	81,90%	86,52%	88,26%	88,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	5.241	5.245		5	61	1,17%	758	16,89%	-	0,00%	5.245
2	Giro ISE	733	668	919	918		(1)	250	37,49%	185	25,17%		0,00%	918
3	Tabungan ISE	3.754	4.517	4.322	4.328		6	(190)	-4,20%	574	15,28%		0,00%	4.328
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.653	-	-	0	-54	-47	-1.589	47	3.242	50,99%	(1.589)
	Linkage	1.406	1.004	964	-	-	-	-40	-41	-442	41	1.406	68,54%	(442)
	Non-Linkage	1.836	696	689	-	-	0	-13	-7	-1.147	7	1.836	37,55%	(1.147)
	• Local Champion	1.836	696	689	-	-	0	-13	-7	-1.147	7	1.836	37,55%	(1.147)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.668	2.175	1.101	-1.074	907	-492	-805	1.593	73.798	97,11%	(2.129)
	KUR	67.505	67.768	67.350	2.175	1.101	-1.074	1.053	-418	-154	1.519	68.672	98,08%	(1.322)
	Non KUR	4.969	4.393	4.318	-	-	0	-146	-75	-650	75	5.125	84,25%	(807)
3	PWG	12.827	24.750	26.010	6.051	3.961	-2.090	2.521	1.261	13.184	2.700	28.848	90,16%	(2.838)
	Cilem	7.700	16.834	17.948	3.078	1.595	-1.483	2.212	1.114	10.249	481	19.756	90,85%	(1.807)
	Gadai	5.127	7.915	8.062	2.973	2.366	-607	310	147	2.935	2.220	9.092	88,67%	(1.030)
4	CFG	152.377	162.630	160.899	2.959	3.397	438	1.569	-1.731	8.521	5.127	174.288	92,32%	(13.389)
	CF 1	49.433	46.521	44.649	715	102	-613	329	-1.872	-4.784	1.974	55.198	80,89%	(10.550)
	Total Griya	45.444	40.929	39.056	210	-	-210	0	-1.873	-6.388	1.873	49.586	78,76%	(10.530)
	• Total Non Program	21.636	18.086	16.386	50	-	-50	-385	-1.699	-5.250	1.699	22.711	72,15%	(6.325)
	• Program	23.808	22.843	22.670	160	-	-160	3	-173	-1.138	173	26.875	84,35%	(4.205)
	Oto	3.989	5.592	5.593	505	102	-403	329	0	1.604	101	5.613	99,64%	(20)
	CF 2	102.945	116.109	116.250	2.244	3.295	1.051	1.240	141	13.305	3.154	119.090	97,62%	(2.840)
	Mitraguna & Others	90.697	101.889	102.114	1.882	3.295	1.413	1.240	225	11.417	3.070	105.348	96,93%	(3.234)
	Pensiun	12.248	14.220	14.137	362	-	-362	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	240.919	261.240	260.231	11.185	8.459	-2.726	4.944	-1.009	19.311	9.468	280.176	92,88%	(19.945)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	908	935	2.620	0,26%	1,30%	3,66%	1.685	2.430	1.712			
	KUR	190	310	589	2.038	0,28%	0,87%	3,03%	1.449	1.849	1.728			
	Non KUR	-	598	346	582	0,00%	7,88%	13,47%	235	582	(17)			
3	PWG	-	-	-	338	0,00%	0,00%	1,30%	338	338	338			
	Cilem	-	-	-	265	0,00%	0,00%	1,48%	265	265	265			
	Gadai	-	-	-	73	0,00%	0,00%	0,90%	73	73	73			
4	CFG	3.319	4.884	4.033	5.725	2,18%	2,48%	3,56%	1.692	2.406	842			
	CF 1	1.762	3.615	3.096	5.170	3,57%	6,66%	11,58%	2.074	3.408	1.556			
	Total Griya	1.762	3.343	2.831	4.627	3,88%	6,92%	11,85%	1.796	2.865	1.285			
	Oto	-	272	265	543	0,00%	4,74%	9,71%	278	543	271			
	CF 2	1.556	1.269	937	555	1,51%	0,81%	0,48%	(382)	(1.002)	(714)			
	Mitraguna & Others	1.556	1.269	937	555	1,72%	0,92%	0,54%	(382)	(1.002)	(714)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	5.849	4.968	8.683	1,46%	1,90%	3,34%	3.715	5.174	2.834	8,37%	-150,86%	5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	55	52	11,36%	3,23%	3,14%	(3)	(316)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	55	52	20,07%	7,90%	7,54%	(3)	(316)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	292	314	310	0,27%	0,44%	0,43%	(4)	116	18			
	KUR	3	193	222	222	0,00%	0,33%	0,33%	-	219	28			
	Non KUR	191	98	92	88	3,84%	2,10%	2,04%	(4)	(103)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.790	5.057	4.160	3,15%	3,11%	2,59%	(897)	(635)	(630)			
	CF 1	2.642	3.176	3.279	1.756	5,34%	7,05%	3,93%	(1.522)	(885)	(1.420)			
	Total Griya	2.642	3.176	3.279	1.756	5,81%	8,01%	4,50%	(1.522)	(885)	(1.420)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	2.403	2,09%	1,53%	2,07%	625	251	790			
	Mitraguna & Others	2.153	1.319	1.484	2.109	2,37%	1,46%	2,07%	625	(44)	790			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	4.521	2,22%	2,08%	1,74%	(905)	(836)	(560)	2,32%	-33,43%	0,6%

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 (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	8.328	8.405	(376)	77	(1.581)	-15,83%	(5.940)	-41,41%	21.691	38,75%	(13.286)
2	Tabungan	145.625	195.327	390.529	391.589	52.003	1.061	196.262	100,48%	245.964	168,90%	159.881	244,93%	231.709
3	Deposito	70.189	86.483	66.210	66.110	(2.627)	(100)	(20.373)	-23,56%	(4.079)	-5,81%	70.942	93,19%	(4.832)
	Total	230.159	291.796	465.067	466.105	49.000	1.038	174.308	59,74%	235.945	102,51%	252.514	184,59%	213.591
	CASA	159.970	205.313	398.857	399.995	51.627	1.138	194.681	94,82%	240.024	150,04%	181.572	220,30%	218.423
	(%) CASA	69,50%	70,36%	85,76%	85,82%									
	FDR	49,05%	42,16%	26,83%	26,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	13.853	13.860		7	(1.675)	-10,78%	1.216	9,62%	-	0,00%	13.860
2	Giro ISE	2.499	3.292	1.704	1.704		0	(1.588)	-48,24%	(794)	-31,79%		0,00%	1.704
3	Tabungan ISE	9.095	11.192	11.098	11.105		7	(87)	-0,78%	2.011	22,11%		0,00%	11.105
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	14.655	-	-	0	-539	-306	-4.594	306	21.048	69,63%	(6.393)
	KUR	17.796	13.578	13.277	-	-	0	-533	-300	-4.519	300	19.513	68,04%	(6.236)
	Non KUR	1.452	1.383	1.378	-	-	0	-6	-5	-74	5	1.535	89,77%	(157)
3	PWG	5.178	11.964	12.970	2.178	2.069	-109	325	1.006	7.791	1.063	20.379	63,64%	(7.409)
	Cilem	3.578	8.774	9.429	918	854	-65	436	655	5.851	199	13.704	68,81%	(4.275)
	Gadai	1.600	3.189	3.540	1.260	1.215	-45	-111	351	1.940	864	6.675	53,04%	(3.135)
4	CFG	88.436	96.089	97.153	920	1.480	561	-1.046	1.064	8.717	416	111.775	86,92%	(14.622)
	CF 1	19.579	25.210	25.524	640	547	-92	524	314	5.944	233	22.421	113,84%	3.102
	Total Griya	14.822	14.728	14.686	-	-	0	0	-42	-137	42	15.602	94,12%	(917)
	• Total Non Program	14.371	14.302	14.260	-	-	0	-133	-42	-111	42	15.093	94,48%	(832)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10.482	10.838	640	547	-92	524	356	6.081	191	6.819	158,94%	4.019
	CF 2	68.857	70.879	71.629	280	933	653	-1.570	750	2.772	183	89.354	80,16%	(17.724)
	Mitraguna & Others	68.359	70.001	70.524	280	700	420	-1.564	523	2.165	177	86.959	81,10%	(16.435)
	Pensiun	498	878	1.105	-	233	233	-6	227	607	6	2.394	46,14%	(1.290)
	Total Pembiayaan	112.901	123.013	124.777	3.098	3.549	451	-1.261	1.764	11.877	1.785	153.239	81,43%	(28.462)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	772	789	1.161	6,58%	5,27%	7,93%	373	(105)	390			
	KUR	1.267	772	789	1.161	7,12%	5,81%	8,75%	373	(105)	390			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	339	0,00%	0,00%	2,61%	339	339	339			
	Cilem	-	-	-	324	0,00%	0,00%	3,44%	324	324	324			
	Gadai	-	-	-	15	0,00%	0,00%	0,42%	15	15	15			
4	CFG	1.470	1.479	1.419	2.694	1,66%	1,48%	2,77%	1.275	1.224	1.215			
	CF 1	117	973	626	1.627	0,60%	2,48%	6,38%	1.002	1.510	654			
	Total Griya	-	469	232	732	0,00%	1,58%	4,99%	500	732	263			
	Oto	117	504	393	895	2,46%	3,75%	8,26%	502	778	392			
	CF 2	1.353	506	794	1.067	1,96%	1,12%	1,49%	273	(286)	561			
	Mitraguna & Others	1.353	506	794	1.067	1,98%	1,13%	1,51%	273	(286)	561			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.251	2.208	4.194	2,42%	1,80%	3,36%	1.986	1.457	1.944	2,44%	27,28%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	9.991	9.900	52,35%	66,78%	67,55%	(91)	(176)	(213)			
	KUR	8.740	8.795	8.674	8.583	49,11%	63,89%	64,65%	(91)	(157)	(212)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,59%	-	(19)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.216	1.391	1.592	1,12%	1,45%	1,64%	201	603	376			
	CF 1	244	233	232	434	1,24%	0,92%	1,70%	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%	2,93%	203	317	203			
	CF 2	745	984	1.159	1.159	1,08%	1,64%	1,62%	(1)	413	175			
	Mitraguna & Others	745	984	1.159	1.159	1,09%	1,66%	1,64%	(1)	413	175			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.329	11.382	11.492	9,80%	9,25%	9,21%	110	427	163	1,44%	84,37%	-7,8%

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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	8.785	9.118	714	334	2.659	41,16%	(6.434)	-41,37%	25.477	35,79%	(16.359)
2	Tabungan	146.646	145.002	141.423	142.219	(1.597)	796	(2.783)	-1,92%	(4.427)	-3,02%	158.899	89,50%	(16.680)
3	Deposito	29.176	27.609	27.883	27.767	495	(116)	157	0,57%	(1.409)	-4,83%	30.121	92,19%	(2.354)
	Total	191.374	179.071	178.091	179.105	(388)	1.014	34	0,02%	(12.270)	-6,41%	214.497	83,50%	(35.392)
	CASA	162.198	151.462	150.208	151.338	(883)	1.130	(124)	-0,08%	(10.861)	-6,70%	184.376	82,08%	(33.038)
	(%) CASA	84,75%	84,58%	84,34%	84,50%									
	FDR	87,12%	107,77%	110,33%	109,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.994	11.307	11.500		193	2.506	27,86%	(2.604)	-18,46%	-	0,00%	11.500
2	Giro ISE	4.458	4.210	6.041	6.224		183	2.015	47,86%	1.766	39,62%		0,00%	6.224
3	Tabungan ISE	9.645	4.784	5.266	5.275		9	491	10,26%	(4.370)	-45,31%		0,00%	5.275
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	18.771	19.405	850	900	50	1.590	634	3.255	266	21.415	90,62%	(2.010)
	KUR	14.812	17.642	18.304	850	900	50	1.629	662	3.492	238	19.912	91,92%	(1.608)
	Non KUR	1.337	1.128	1.101	-	-	0	-39	-27	-236	27	1.502	73,29%	(401)
3	PWG	15.238	29.524	31.585	15.773	3.900	-11.874	3.614	2.061	16.347	1.839	30.096	104,95%	1.489
	Cilem	3.814	12.037	13.201	2.031	1.540	-491	1.174	1.164	9.387	375	15.630	84,46%	(2.429)
	Gadai	11.423	17.487	18.384	13.743	2.360	-11.383	2.440	896	6.961	1.463	14.466	127,08%	3.918
4	CFG	135.343	144.690	145.499	1.662	1.756	94	-1.102	808	10.156	948	159.190	91,40%	(13.691)
	CF 1	16.023	18.100	18.382	557	573	16	-25	282	2.359	292	18.866	97,44%	(483)
	Total Griya	9.034	10.590	10.528	300	-	-300	0	-62	1.494	62	9.764	107,83%	764
	• Total Non Program	9.034	10.590	10.528	300	-	-300	396	-62	1.494	62	9.764	107,83%	764
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.510	7.854	257	573	316	-25	344	865	230	9.102	86,29%	(1.248)
	CF 2	119.320	126.590	127.116	1.105	1.183	78	-1.077	527	7.796	656	140.324	90,59%	(13.208)
	Mitraguna & Others	104.787	113.008	113.657	1.035	983	-52	-919	649	8.870	334	123.847	91,77%	(10.190)
	Pensiun	14.533	13.582	13.459	70	200	130	-158	-123	-1.074	323	16.477	81,69%	(3.018)
	Total Pembiayaan	166.730	192.985	196.489	18.286	6.556	-11.730	4.102	3.504	29.758	3.052	210.701	93,25%	(14.212)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	543	460	1.628	0,29%	2,45%	8,39%	1.168	1.582	1.085			
	KUR	-	459	460	1.575	0,00%	2,61%	8,61%	1.115	1.575	1.116			
	Non KUR	46	83	-	53	3,44%	0,00%	4,81%	53	7	(31)			
3	PWG	-	146	-	1.055	0,00%	0,00%	3,34%	1.055	1.055	910			
	Cilem	-	-	-	564	0,00%	0,00%	4,28%	564	564	564			
	Gadai	-	146	-	491	0,00%	0,00%	2,67%	491	491	345			
4	CFG	993	410	406	1.076	0,73%	0,74%	0,74%	670	83	666			
	CF 1	153	410	406	587	0,95%	2,24%	3,19%	180	434	177			
	Total Griya	15	341	339	377	0,16%	3,20%	3,58%	38	362	36			
	Oto	138	69	67	210	1,98%	0,90%	2,67%	142	71	141			
	CF 2	840	-	-	489	0,70%	0,00%	0,38%	489	(351)	489			
	Mitraguna & Others	840	-	-	93	0,80%	0,00%	0,08%	93	(747)	93			
	Pensiun	-	-	-	396	0,00%	0,00%	2,95%	396	396	396			
	Total Pembiayaan	1.039	1.099	866	3.760	0,62%	0,45%	1,91%	2.894	2.721	2.661	2,88%	-50,28%	1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	402	481	481	1,61%	2,56%	2,48%	-	220	79			
	KUR	204	183	182	182	1,38%	1,03%	1,00%	-	(22)	(0)			
	Non KUR	57	219	298	298	4,24%	26,44%	27,10%	-	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	2.482	1,59%	1,72%	1,71%	(1)	326	(788)			
	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	2.481	1,79%	1,96%	1,95%	(1)	347	(779)			
	Mitraguna & Others	1.368	3.260	2.482	2.481	1,31%	2,20%	2,18%	(1)	1.113	(779)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.673	2.964	2.963	1,45%	1,54%	1,51%	(1)	546	(709)	1,46%	3,15%	0,0%

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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	9.312	9.599	253	288	956	11,06%	912	10,50%	19.049	50,39%	(9.449)
2	Tabungan	252.421	261.827	252.483	251.553	3.583	(930)	(10.274)	-3,92%	(868)	-0,34%	268.613	93,65%	(17.060)
3	Deposito	76.726	72.505	62.820	62.620	(1.073)	(200)	(9.884)	-13,63%	(14.105)	-18,38%	77.795	80,49%	(15.175)
	Total	337.834	342.975	324.615	323.773	2.763	(842)	(19.202)	-5,60%	(14.061)	-4,16%	365.457	88,59%	(41.685)
	CASA	261.108	270.470	261.795	261.152	3.836	(643)	(9.318)	-3,44%	44	0,02%	287.662	90,78%	(26.510)
	(%) CASA	77,29%	78,86%	80,65%	80,66%									
	FDR	106,55%	109,87%	115,96%	116,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.867	12.807		(60)	897	7,54%	4.359	51,60%	-	0,00%	12.807
2	Giro ISE	1.077	1.065	1.091	1.094		3	29	2,74%	17	1,57%		0,00%	1.094
3	Tabungan ISE	7.371	10.845	11.775	11.713		(62)	868	8,01%	4.342	58,91%		0,00%	11.713
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	26.268	500	450	-50	-82	-64	-7.140	514	39.559	66,40%	(13.292)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	26.268	500	450	-50	-82	-64	-7.136	514	36.812	71,36%	(10.545)
	• Local Champion	29.104	25.433	25.370	500	450	-50	-82	-64	-3.735	514	30.183	84,05%	(4.813)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.439	550	650	100	1.120	14	2.595	636	27.707	95,42%	(1.268)
	KUR	21.881	24.372	24.490	550	650	100	1.186	118	2.609	532	25.636	95,53%	(1.146)
	Non KUR	1.963	2.053	1.949	-	-	0	-65	-104	-14	104	2.070	94,14%	(121)
3	PWG	18.313	34.800	36.099	7.556	5.936	-1.620	1.901	1.299	17.786	4.637	32.103	112,45%	3.996
	Cilem	9.363	18.475	19.026	1.851	1.353	-498	454	551	9.663	802	19.896	95,63%	(870)
	Gadai	8.950	16.326	17.073	5.705	4.582	-1.123	1.447	747	8.123	3.835	12.207	139,86%	4.866
4	CFG	284.398	289.261	287.611	4.378	3.111	-1.267	3.514	-1.650	3.212	4.762	293.503	97,99%	(5.892)
	CF 1	38.670	35.743	35.333	334	752	418	215	-409	-3.337	1.162	39.755	88,88%	(4.422)
	Total Griya	32.928	30.140	29.567	-	442	442	0	-573	-3.361	1.015	33.207	89,04%	(3.640)
	• Total Non Program	32.928	30.140	29.567	-	442	442	-623	-573	-3.361	1.015	33.207	89,04%	(3.640)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.766	334	310	-24	215	164	24	146	6.549	88,05%	(782)
	CF 2	245.728	253.518	252.277	4.044	2.359	-1.685	3.299	-1.241	6.549	3.600	253.748	99,42%	(1.470)
	Mitraguna & Others	226.104	235.833	234.376	4.044	1.992	-2.052	3.374	-1.458	8.271	3.450	233.381	100,43%	994
	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	376.416	12.984	10.147	-2.837	6.454	-401	16.453	10.548	392.871	95,81%	(16.456)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	145	0,00%	0,34%	0,55%	55	145	50			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	145	0,00%	0,34%	0,55%	55	145	50			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	1.206	1,32%	0,63%	4,56%	1.039	892	968			
	KUR	205	191	122	1.032	0,94%	0,50%	4,21%	910	827	841			
	Non KUR	109	47	45	174	5,56%	2,19%	8,93%	129	65	127			
3	PWG	-	-	-	391	0,00%	0,00%	1,08%	391	391	391			
	Cilem	-	-	-	219	0,00%	0,00%	1,15%	219	219	219			
	Gadai	-	-	-	172	0,00%	0,00%	1,01%	172	172	172			
4	CFG	4.834	7.506	8.636	10.282	1,70%	2,99%	3,57%	1.646	5.448	2.775			
	CF 1	1.936	3.401	3.537	1.958	5,01%	9,89%	5,54%	(1.578)	22	(1.442)			
	Total Griya	1.859	3.002	3.167	1.565	5,65%	10,51%	5,29%	(1.601)	(294)	(1.437)			
	Oto	77	399	370	393	1,35%	6,61%	6,82%	23	316	(6)			
	CF 2	2.897	4.105	5.099	8.323	1,18%	2,01%	3,30%	3.224	5.426	4.218			
	Mitraguna & Others	2.897	4.105	5.099	8.323	1,28%	2,16%	3,55%	3.224	5.426	4.218			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	7.840	8.892	12.024	1,43%	2,36%	3,19%	3.131	6.876	4.184	0,89%	72,09%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	582	635	657	0,47%	2,40%	2,49%	23	545	75			
	KUR	77	342	397	458	0,35%	1,63%	1,87%	60	380	115			
	Non KUR	34	240	237	199	1,74%	11,56%	10,23%	(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%	4,24%	(16)	9.413	72			
	CF 1	991	1.508	1.503	1.497	2,56%	4,20%	4,24%	(5)	507	(11)			
	Total Griya	627	1.304	1.298	1.293	1,90%	4,31%	4,37%	(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%	4,56%	(11)	9.215	83			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.691	12.832	12.838	0,80%	3,41%	3,41%	6	9.958	147	3,06%	10,24%	-0,3%

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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	6.780	7.469	(487)	689	1.440	23,88%	(135)	-1,77%	17.630	42,36%	(10.161)
2	Tabungan	169.083	168.290	167.182	166.885	2.671	(297)	(1.406)	-0,84%	(2.199)	-1,30%	182.857	91,26%	(15.973)
3	Deposito	159.534	168.281	164.764	164.764	2.495	(0)	(3.518)	-2,09%	5.230	3,28%	160.953	102,37%	3.811
	Total	336.221	342.600	338.726	339.117	4.679	391	(3.483)	-1,02%	2.896	0,86%	361.440	93,82%	(22.323)
	CASA	176.687	174.319	173.962	174.353	2.184	391	34	0,02%	(2.334)	-1,32%	200.487	86,96%	(26.134)
	(%) CASA	52,55%	50,88%	51,36%	51,41%									
	FDR	59,93%	62,03%	63,41%	63,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	7.839	7.844	7.892		48	53	0,68%	(3.281)	-29,37%	-	0,00%	7.892
2	Giro ISE	2.226	2.414	2.602	2.603		1	189	7,82%	377	16,92%		0,00%	2.603
3	Tabungan ISE	8.944	5.421	5.238	5.286		48	(135)	-2,50%	(3.658)	-40,90%		0,00%	5.286
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.198	41.711	670	1.600	930	-539	513	1.008	1.087	47.062	88,63%	(5.351)
	KUR	38.741	39.533	40.082	670	1.600	930	-486	549	1.341	1.051	44.874	89,32%	(4.792)
	Non KUR	1.963	1.665	1.629	-	-	0	-54	-35	-333	35	2.189	74,44%	(559)
3	PWG	8.703	16.596	17.479	2.962	1.763	-1.199	645	883	8.776	880	26.230	66,64%	(8.751)
	Cilem	6.698	12.513	12.984	1.019	957	-62	333	472	6.286	485	17.952	72,33%	(4.968)
	Gadai	2.005	4.083	4.495	1.943	806	-1.137	312	412	2.489	394	8.277	54,30%	(3.783)
4	CFG	152.101	154.707	155.584	2.754	2.635	-119	141	877	3.483	1.758	177.569	87,62%	(21.986)
	CF 1	24.823	21.116	20.562	-	-	0	-326	-553	-4.260	553	27.859	73,81%	(7.296)
	Total Griya	16.607	12.664	12.608	-	-	0	0	-55	-3.998	55	17.386	72,52%	(4.778)
	• Total Non Program	16.607	12.664	12.608	-	-	0	-124	-55	-3.998	55	17.386	72,52%	(4.778)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	7.954	-	-	0	-326	-498	-262	498	10.472	75,95%	(2.519)
	CF 2	127.278	133.591	135.021	2.754	2.635	-119	467	1.430	7.743	1.205	149.711	90,19%	(14.689)
	Mitraguna & Others	115.000	120.148	121.248	2.754	1.973	-781	283	1.100	6.248	873	135.356	89,58%	(14.109)
	Pensiun	12.278	13.443	13.774	-	662	662	184	330	1.495	332	14.354	95,96%	(581)
	Total Pembiayaan	201.507	212.500	214.774	6.386	5.998	-388	246	2.274	13.267	3.725	250.861	85,61%	(36.087)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	817	866	2.953	0,93%	2,10%	7,08%	2.086	2.576	2.136			
	KUR	327	781	833	2.708	0,84%	2,11%	6,76%	1.875	2.381	1.927			
	Non KUR	50	36	34	245	2,53%	2,02%	15,01%	211	195	209			
3	PWG	-	-	-	247	0,00%	0,00%	1,41%	247	247	247			
	Cilem	-	-	-	225	0,00%	0,00%	1,73%	225	225	225			
	Gadai	-	-	-	22	0,00%	0,00%	0,49%	22	22	22			
4	CFG	2.744	3.370	3.268	5.943	1,80%	2,11%	3,82%	2.675	3.199	2.573			
	CF 1	932	1.034	577	1.278	3,75%	2,73%	6,22%	702	347	244			
	Total Griya	594	-	-	301	3,58%	0,00%	2,39%	301	(293)	301			
	Oto	337	1.034	577	977	4,11%	6,82%	12,29%	401	640	(57)			
	CF 2	1.812	2.336	2.691	4.665	1,42%	2,01%	3,45%	1.973	2.852	2.328			
	Mitraguna & Others	1.812	2.336	2.691	4.445	1,58%	2,24%	3,67%	1.754	2.633	2.109			
	Pensiun	-	-	-	219	0,00%	0,00%	1,59%	219	219	219			
	Total Pembiayaan	3.121	4.187	4.134	9.143	1,55%	1,95%	4,26%	5.009	6.022	4.956	2,66%	37,59%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	294	395	503	1,23%	0,96%	1,21%	108	4	209			
	KUR	125	164	265	373	0,32%	0,67%	0,93%	108	248	209			
	Non KUR	374	130	130	130	19,05%	7,81%	7,98%	-	(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	3.342	1,02%	2,17%	2,15%	(8)	1.797	393			
	CF 1	114	623	909	720	0,46%	4,30%	3,50%	(189)	606	96			
	Total Griya	114	623	620	619	0,69%	4,89%	4,91%	(1)	505	(4)			
	Oto	-	-	289	101	0,00%	3,42%	1,27%	(188)	101	101			
	CF 2	1.431	2.326	2.441	2.622	1,12%	1,83%	1,94%	181	1.191	297			
	Mitraguna & Others	1.388	2.326	2.441	2.622	1,21%	2,03%	2,16%	181	1.234	297			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.243	3.745	3.845	1,01%	1,76%	1,79%	100	1.800	602	1,42%	20,89%	-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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.066	2.167	299	102	(123)	-5,39%	(11.018)	-83,56%	18.701	11,59%	(16.533)
2	Tabungan	147.923	138.652	143.435	145.114	(21.267)	1.680	6.462	4,66%	(2.808)	-1,90%	158.452	91,58%	(13.338)
3	Deposito	54.920	82.610	80.924	80.954	23.934	30	(1.656)	-2,00%	26.034	47,40%	55.870	144,90%	25.084
	Total	216.028	223.553	226.424	228.236	2.966	1.811	4.683	2,09%	12.208	5,65%	233.023	97,95%	(4.787)
	CASA	161.108	140.943	145.500	147.282	(20.968)	1.781	6.339	4,50%	(13.826)	-8,58%	177.153	83,14%	(29.871)
	(%) CASA	74,58%	63,05%	64,26%	64,53%									
	FDR	99,10%	101,37%	99,82%	99,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.650	2.500		(150)	108	4,50%	(89)	-3,45%	-	0,00%	2.500
2	Giro ISE	59	60	211	31		(180)	(29)	-48,51%	(28)	-47,12%		0,00%	31
3	Tabungan ISE	2.531	2.332	2.439	2.469		30	137	5,87%	(62)	-2,44%		0,00%	2.469
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.169	49.721	2.770	1.950	-820	1.099	551	3.986	1.399	50.486	98,48%	(765)
	KUR	43.301	47.233	47.839	2.670	1.950	-720	1.146	606	4.538	1.344	47.872	99,93%	(34)
	Non KUR	2.433	1.937	1.882	100	-	-100	-47	-55	-552	55	2.613	72,01%	(732)
3	PWG	2.160	6.868	6.895	803	198	-605	532	26	4.735	172	8.667	79,55%	(1.772)
	Cilem	2.160	6.868	6.895	803	198	-605	532	26	4.735	172	8.667	79,55%	(1.772)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	169.392	1.155	1.865	710	566	-1.197	3.200	3.062	173.274	97,76%	(3.882)
	CF 1	15.140	17.519	16.980	139	127	-12	18	-539	1.840	666	15.984	106,23%	995
	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	15.986	139	127	-12	18	-529	1.965	656	14.649	109,13%	1.337
	CF 2	151.051	153.070	152.412	1.016	1.738	722	548	-658	1.361	2.396	157.289	96,90%	(4.877)
	Mitraguna & Others	120.364	121.985	120.963	620	725	105	624	-1.023	598	1.748	126.025	95,98%	(5.062)
	Pensiun	30.687	31.084	31.449	396	1.013	617	-75	365	762	648	31.265	100,59%	185
	Total Pembiayaan	214.086	226.626	226.007	4.728	4.013	-715	2.197	-619	11.921	4.633	232.426	97,24%	(6.419)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	820	635	2.152	0,72%	1,29%	4,33%	1.517	1.823	1.333			
	KUR	190	795	611	2.013	0,44%	1,29%	4,21%	1.402	1.823	1.219			
	Non KUR	139	25	24	139	5,72%	1,25%	7,39%	115	(0)	114			
3	PWG	3	-	-	89	0,14%	0,00%	1,29%	89	86	89			
	Cilem	3	-	-	89	0,14%	0,00%	1,29%	89	86	89			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.645	1.421	5.539	0,84%	0,83%	3,27%	4.118	4.150	3.894			
	CF 1	197	1.365	679	2.530	1,30%	3,88%	14,90%	1.851	2.333	1.165			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.365	679	2.530	1,41%	4,11%	15,83%	1.851	2.333	1.165			
	CF 2	1.192	280	742	3.009	0,79%	0,48%	1,97%	2.267	1.817	2.729			
	Mitraguna & Others	1.192	280	354	2.617	0,99%	0,29%	2,16%	2.263	1.425	2.336			
	Pensiun	-	-	388	393	0,00%	1,25%	1,25%	4	393	393			
	Total Pembiayaan	1.722	2.465	2.057	7.781	0,80%	0,91%	3,44%	5.724	6.059	5.316	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	224	185	192	1,11%	0,38%	0,39%	8	(316)	(32)			
	KUR	409	99	147	154	0,94%	0,31%	0,32%	8	(255)	55			
	Non KUR	100	125	38	38	4,09%	1,96%	2,02%	-	(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	2.030	0,82%	1,27%	1,20%	(136)	670	(0)			
	CF 1	113	113	249	113	0,75%	1,42%	0,67%	(136)	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	249	113	0,81%	1,51%	0,71%	(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%	1,58%	-	792	(0)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.254	2.351	2.222	0,87%	1,04%	0,98%	(129)	354	(32)	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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	36	36	(4)	0	(1)	-2,77%	(30)	-45,43%	2.150	1,68%	(2.114)
2	Tabungan	73.366	68.177	69.053	67.976	(6.024)	(1.077)	(202)	-0,30%	(5.391)	-7,35%	79.265	85,76%	(11.289)
3	Deposito	13.172	13.658	14.197	14.197	95	0	538	3,94%	1.024	7,78%	14.143	100,38%	54
	Total	86.605	81.873	83.285	82.208	(5.933)	(1.077)	336	0,41%	(4.396)	-5,08%	95.557	86,03%	(13.349)
	CASA	73.432	68.215	69.088	68.012	(6.028)	(1.077)	(203)	-0,30%	(5.421)	-7,38%	81.415	83,54%	(13.403)
	(%) CASA	84,79%	83,32%	82,95%	82,73%									
	FDR	98,27%	111,67%	109,92%	111,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	325	328		3	7	2,08%	(22)	-6,19%	-	0,00%	328
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	321	325	328		3	7	2,08%	(22)	-6,19%		0,00%	328
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	6.937	812	582	-230	540	529	5.226	53	4.640	149,51%	2.297
	Cilem	1.711	6.408	6.937	812	582	-230	540	529	5.226	53	4.640	149,51%	2.297
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	84.593	1.377	1.520	143	649	-405	1.226	1.925	91.314	92,64%	(6.722)
	CF 1	269	452	450	-	-	0	-3	-3	181	3	1.216	36,97%	(767)
	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	197	-	-	0	-3	-3	197	3	704	27,98%	(507)
	CF 2	83.098	84.545	84.143	1.377	1.520	143	652	-403	1.045	1.923	90.098	93,39%	(5.955)
	Mitraguna & Others	38.271	38.877	38.124	400	790	390	-155	-753	-147	1.543	44.624	85,44%	(6.499)
	Pensiun	44.827	45.668	46.019	977	730	-247	807	350	1.192	380	45.475	101,20%	544
	Total Pembiayaan	85.106	91.424	91.548	2.189	2.102	-87	1.189	123	6.441	1.979	95.983	95,38%	(4.435)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	65	0,00%	0,00%	0,94%	65	65	65			
	Cilem	-	-	-	65	0,00%	0,00%	0,94%	65	65	65			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	388	0,00%	0,46%	0,46%	(1)	388	20			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	368	389	388	0,00%	0,46%	0,46%	(1)	388	20			
	Mitraguna & Others	-	368	389	388	0,00%	1,00%	1,02%	(1)	388	20			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	368	389	453	0,00%	0,43%	0,49%	64	453	85	0,81%	-64,23%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	Mitraguna & Others	-	220	229	224	0,00%	0,59%	0,59%	(5)	224	5			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	238	247	242	0,02%	0,27%	0,26%	(5)	224	5	0,60%	-128,15%	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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.870	22.771	(633)	(99)	173	0,76%	11.755	106,72%	15.889	143,31%	6.881
2	Tabungan	115.074	107.804	107.771	108.715	419	944	910	0,84%	(6.359)	-5,53%	123.561	87,98%	(14.847)
3	Deposito	23.779	24.716	24.595	24.795	1.009	200	79	0,32%	1.016	4,27%	24.502	101,20%	294
	Total	149.869	155.118	155.236	156.281	794	1.044	1.162	0,75%	6.412	4,28%	163.952	95,32%	(7.672)
	CASA	126.089	130.402	130.641	131.485	(214)	844	1.083	0,83%	5.396	4,28%	139.451	94,29%	(7.965)
	(%) CASA	84,13%	84,07%	84,16%	84,13%									
	FDR	105,52%	116,25%	116,07%	115,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.478	6.488	10	116	1,82%	(884)	-11,99%	-	0,00%	6.488	
2	Giro ISE	1.170	339	441	448	7	109	32,28%	(722)	-61,69%		0,00%	448	
3	Tabungan ISE	2.302	1.933	1.937	1.940	3	6	0,33%	(362)	-15,73%		0,00%	1.940	
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.464	-	100	100	-45	56	733	44	731	200,22%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.464	-	100	100	-45	56	733	44	731	200,22%	733
	• Local Champion	731	484	560	-	100	100	-25	76	-171	24	731	76,60%	(171)
	• Value Chain	-	923	904	-	-	-	-19	-19	904	19	0	0,00%	904
2	MBG	14.454	20.637	20.581	1.105	330	-775	770	-56	6.127	386	18.537	111,03%	2.045
	KUR	11.979	18.507	18.491	1.105	330	-775	918	-16	6.511	346	15.960	115,86%	2.531
	Non KUR	2.475	2.130	2.091	-	-	0	-148	-39	-384	39	2.577	81,13%	(486)
3	PWG	2.088	8.454	8.617	1.426	342	-1.084	1.315	163	6.529	179	9.019	95,53%	(403)
	Cilem	1.902	8.217	8.410	1.293	334	-959	1.265	193	6.508	141	8.833	95,20%	(424)
	Gadai	186	237	207	133	8	-125	50	-30	21	38	186	111,18%	21
4	CFG	140.874	149.821	149.520	2.639	2.853	214	1.766	-301	8.646	3.154	153.271	97,55%	(3.751)
	CF 1	3.720	5.476	5.367	-	-	0	-68	-109	1.646	109	5.198	103,25%	169
	Total Griya	422	1.169	1.164	-	-	0	0	-4	742	4	802	145,22%	363
	• Total Non Program	422	1.169	1.164	-	-	0	-8	-4	742	4	802	145,22%	363
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.202	-	-	0	-68	-105	905	105	4.396	95,59%	(194)
	CF 2	137.153	144.345	144.153	2.639	2.853	214	1.834	-192	6.999	3.045	148.073	97,35%	(3.920)
	Mitraguna & Others	95.850	101.262	100.568	2.379	1.660	-719	1.604	-694	4.718	2.354	105.758	95,09%	(5.191)
	Pensiun	41.304	43.083	43.585	260	1.193	933	231	502	2.281	691	42.314	103,00%	1.271
	Total Pembiayaan	158.147	180.319	180.181	5.170	3.625	-1.545	3.807	-137	22.035	3.762	181.558	99,24%	(1.376)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	49	48	48	0,00%	3,41%	3,27%	-	48	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	49	48	48	0,00%	3,41%	3,27%	-	48	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	688	0,16%	0,00%	3,34%	688	665	688			
	KUR	24	-	-	419	0,20%	0,00%	2,27%	419	396	419			
	Non KUR	-	-	-	269	0,00%	0,00%	12,86%	269	269	269			
3	PWG	-	-	-	103	0,00%	0,00%	1,20%	103	103	103			
	Cilem	-	-	-	103	0,00%	0,00%	1,23%	103	103	103			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.014	1.462	2.225	0,45%	0,98%	1,49%	763	1.589	1.211			
	CF 1	195	355	110	464	5,25%	2,02%	8,65%	354	269	109			
	Total Griya	-	2	-	-	0,00%	0,00%	0,00%	-	-	(2)			
	Oto	195	353	110	464	5,92%	2,56%	11,04%	354	269	111			
	CF 2	441	658	1.352	1.761	0,32%	0,94%	1,22%	409	1.320	1.103			
	Mitraguna & Others	441	486	1.183	1.594	0,46%	1,17%	1,58%	411	1.153	1.108			
	Pensiun	-	172	169	167	0,00%	0,39%	0,38%	(2)	167	(5)			
	Total Pembiayaan	660	1.063	1.510	3.064	0,42%	0,84%	1,70%	1.554	2.405	2.001	1,37%	19,17%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	221	220	219	1,55%	1,07%	1,06%	(1)	(5)	(2)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	221	220	219	9,04%	10,33%	10,48%	(1)	(5)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	274	38	38	0,22%	0,03%	0,03%	-	(275)	(236)			
	CF 1	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	CF 2	313	101	38	38	0,23%	0,03%	0,03%	-	(275)	(63)			
	Mitraguna & Others	313	101	38	38	0,33%	0,04%	0,04%	-	(275)	(63)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	495	258	257	0,34%	0,14%	0,14%	(1)	(280)	(238)	1,13%	-690,03%	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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	4.952	6.796	851	1.844	(1.616)	-19,21%	6	0,09%	12.850	52,89%	(6.053)
2	Tabungan	175.767	193.661	196.689	197.555	9.382	866	3.894	2,01%	21.788	12,40%	189.520	104,24%	8.035
3	Deposito	41.842	51.659	50.886	50.886	(1.726)	0	(773)	-1,50%	9.044	21,62%	42.338	120,19%	8.549
	Total	224.399	253.733	252.528	255.238	8.507	2.710	1.505	0,59%	30.838	13,74%	244.707	104,30%	10.530
	CASA	182.557	202.074	201.641	204.351	10.233	2.710	2.277	1,13%	21.794	11,94%	202.369	100,98%	1.982
	(%) CASA	81,35%	79,64%	79,85%	80,06%									
	FDR	108,91%	102,73%	103,73%	102,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.083	6.247	6.368	6.381	13	134	2,15%	2.299	56,30%	-	0,00%	6.381
2	Giro ISE	1.486	3.408	3.261	3.265	4	(143)	-4,21%	1.779	119,69%		0,00%	3.265
3	Tabungan ISE	2.597	2.839	3.107	3.116	9	278	9,79%	520	20,02%		0,00%	3.116
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.436	400	-	-400	326	-93	841	93	1.595	152,73%	841
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.436	400	-	-400	326	-93	841	93	1.595	152,73%	841
	• Local Champion	1.595	2.529	2.436	400	-	-400	326	-93	841	93	1.595	152,73%	841
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	96.559	2.380	1.150	-1.230	1.094	-1.283	-1.174	2.433	102.758	93,97%	(6.198)
	KUR	92.544	91.691	90.487	2.280	1.150	-1.130	612	-1.204	-2.057	2.354	97.133	93,16%	(6.645)
	Non KUR	5.189	6.151	6.072	100	-	-100	482	-79	883	79	5.625	107,95%	447
3	PWG	10.721	20.877	22.102	3.495	3.221	-274	1.393	1.225	11.381	1.996	29.922	73,86%	(7.820)
	Cilem	6.388	12.738	13.616	1.176	1.206	30	328	877	7.228	329	19.779	68,84%	(6.163)
	Gadai	4.333	8.138	8.486	2.319	2.015	-304	1.065	348	4.153	1.667	10.144	83,66%	(1.658)
4	CFG	134.342	139.416	140.838	3.646	4.906	1.260	1.661	1.421	6.495	3.485	155.663	90,48%	(14.825)
	CF 1	27.563	25.516	25.192	329	-	-329	-74	-324	-2.371	324	31.828	79,15%	(6.637)
	Total Griya	18.820	16.634	16.505	-	-	0	0	-130	-2.316	130	21.370	77,23%	(4.865)
	• Total Non Program	5.808	4.957	4.908	-	-	0	-58	-49	-900	49	6.682	73,46%	(1.774)
	• Program	13.012	11.677	11.596	-	-	0	-170	-81	-1.416	81	14.688	78,95%	(3.092)
	Oto	8.743	8.882	8.687	329	-	-329	-74	-195	-56	195	10.458	83,06%	(1.771)
	CF 2	106.779	113.900	115.646	3.318	4.906	1.589	1.735	1.746	8.867	3.160	123.835	93,39%	(8.189)
	Mitraguna & Others	66.464	72.581	74.397	2.953	4.238	1.286	1.546	1.816	7.933	2.422	81.941	90,79%	(7.544)
	Pensiun	40.315	41.320	41.249	365	668	303	189	-71	934	739	41.894	98,46%	(645)
	Total Pembiayaan	244.391	260.664	261.934	9.921	9.277	-644	4.474	1.270	17.543	8.007	289.938	90,34%	(28.003)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	683	5,19%	0,00%	28,05%	683	600	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	683	5,19%	0,00%	28,05%	683	600	683			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	6.775	0,95%	0,97%	7,02%	5.829	5.844	5.667			
	KUR	830	948	846	5.652	0,90%	0,92%	6,25%	4.806	4.822	4.704			
	Non KUR	101	160	100	1.123	1,95%	1,62%	18,50%	1.023	1.022	963			
3	PWG	7	-	-	636	0,06%	0,00%	2,88%	636	629	636			
	Cilem	-	-	-	395	0,00%	0,00%	2,90%	395	395	395			
	Gadai	7	-	-	241	0,15%	0,00%	2,84%	241	235	241			
4	CFG	949	1.528	1.067	4.750	0,71%	0,77%	3,37%	3.683	3.801	3.222			
	CF 1	949	1.114	1.067	3.373	3,44%	4,18%	13,39%	2.306	2.424	2.259			
	Total Griya	745	905	834	1.838	3,96%	5,02%	11,14%	1.004	1.094	933			
	Oto	204	209	232	1.534	2,34%	2,62%	17,66%	1.302	1.330	1.325			
	CF 2	-	414	-	1.377	0,00%	0,00%	1,19%	1.377	1.377	964			
	Mitraguna & Others	-	414	-	1.204	0,00%	0,00%	1,62%	1.204	1.204	790			
	Pensiun	-	-	-	173	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.969	2.636	2.012	12.844	0,81%	0,77%	4,90%	10.832	10.875	10.208	0,17%	96,55%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	1.100	1,10%	1,03%	1,14%	94	22	(29)			
	KUR	744	807	631	640	0,80%	0,69%	0,71%	9	(104)	(167)			
	Non KUR	334	322	375	461	6,43%	6,10%	7,59%	85	127	139			
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	2.095	0,59%	1,35%	1,49%	220	1.303	139			
	CF 1	666	782	701	921	2,42%	2,75%	3,66%	220	255	139			
	Total Griya	558	634	559	791	2,96%	3,36%	4,79%	232	233	157			
	Oto	108	148	142	130	1,24%	1,60%	1,50%	(12)	22	(18)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,03%	1,02%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,62%	1,58%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.092	2.888	3.202	0,79%	1,11%	1,22%	314	1.261	111	3,71%	-203,61%	2,5%

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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.646	2.748	546	102	176	6,85%	(889)	-24,45%	8.432	32,59%	(5.685)
2	Tabungan	133.319	152.840	152.108	152.071	2.858	(37)	(770)	-0,50%	18.752	14,07%	143.354	106,08%	8.717
3	Deposito	34.970	32.772	32.809	32.809	(564)	0	37	0,11%	(2.161)	-6,18%	35.987	91,17%	(3.178)
	Total	171.926	188.184	187.563	187.627	2.840	65	(557)	-0,30%	15.701	9,13%	187.773	99,92%	(146)
	CASA	136.957	155.412	154.754	154.819	3.404	65	(593)	-0,38%	17.862	13,04%	151.786	102,00%	3.033
	(%) CASA	79,66%	82,59%	82,51%	82,51%									
	FDR	77,08%	70,23%	68,76%	68,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.481	2.484		4	(295)	-10,61%	450	22,12%	-	0,00%	2.484
2	Giro ISE	95	736	515	515		0	(221)	-30,00%	420	443,31%		0,00%	515
3	Tabungan ISE	1.439	1.543	1.466	1.469		4	(74)	-4,79%	30	2,06%		0,00%	1.469
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.854	18.924	300	-	-300	15	-930	-21	930	21.313	88,79%	(2.388)
	KUR	17.446	18.508	17.766	300	-	-300	32	-742	320	742	19.713	90,12%	(1.948)
	Non KUR	1.500	1.346	1.158	-	-	0	-17	-188	-341	188	1.599	72,43%	(441)
3	PWG	1.695	7.053	7.505	988	556	-433	544	452	5.811	103	5.843	128,46%	1.663
	Cilem	1.695	7.053	7.505	988	556	-433	544	452	5.811	103	5.843	128,46%	1.663
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	102.538	485	386	-99	128	-2.719	-9.336	3.105	115.242	88,98%	(12.704)
	CF 1	3.054	2.857	2.814	96	-	-96	-85	-43	-240	43	3.455	81,43%	(642)
	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	1.932	96	-	-96	-85	-43	-180	43	2.411	80,14%	(479)
	CF 2	108.821	102.400	99.724	389	386	-3	214	-2.676	-9.096	3.062	111.787	89,21%	(12.062)
	Mitraguna & Others	34.866	41.533	41.461	335	300	-35	984	-73	6.595	373	37.557	110,39%	3.903
	Pensiun	73.955	60.867	58.264	54	86	32	-770	-2.603	-15.691	2.689	74.229	78,49%	(15.965)
	Total Pembiayaan	132.514	132.164	128.968	1.773	942	-832	688	-3.197	-3.547	4.138	142.397	90,57%	(13.430)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	527	530	1.193	1,59%	2,67%	6,30%	663	891	666			
	KUR	199	527	530	1.134	1,14%	2,87%	6,38%	603	934	606			
	Non KUR	102	-	-	59	6,82%	0,00%	5,13%	59	(43)	59			
3	PWG	-	-	-	275	0,00%	0,00%	3,67%	275	275	275			
	Cilem	-	-	-	275	0,00%	0,00%	3,67%	275	275	275			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.199	1.868	1.478	0,05%	1,78%	1,44%	(390)	1.420	279			
	CF 1	54	34	31	324	1,76%	1,08%	11,50%	293	270	290			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	34	31	324	2,55%	1,56%	16,75%	293	270	290			
	CF 2	5	1.165	1.838	1.154	0,00%	1,79%	1,16%	(683)	1.150	(11)			
	Mitraguna & Others	5	1.165	1.758	571	0,01%	4,23%	1,38%	(1.186)	567	(594)			
	Pensiun	-	-	80	583	0,00%	0,13%	1,00%	503	583	583			
	Total Pembiayaan	360	1.726	2.399	2.947	0,27%	1,81%	2,28%	548	2.587	1.221	3,78%	-65,39%	1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	375	328	465	0,37%	1,65%	2,46%	137	396	90			
	KUR	60	279	232	369	0,34%	1,25%	2,08%	137	309	90			
	Non KUR	9	96	96	96	0,62%	7,16%	8,32%	-	87	0			
3	PWG	-	-	-	11	0,00%	0,00%	0,15%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,15%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.621	2.619	1.738	8,75%	2,49%	1,70%	(881)	(8.050)	(883)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.621	2.619	1.738	8,99%	2,56%	1,74%	(881)	(8.047)	(883)			
	Mitraguna & Others	915	323	322	1.428	2,62%	0,78%	3,44%	1.105	513	1.105			
	Pensiun	8.871	2.298	2.296	311	6,69%	1,74%	0,53%	(1.986)	(8.561)	(1.988)			
	Total Pembiayaan	9.858	2.997	2.947	2.215	7,44%	2,23%	1,72%	(732)	(7.643)	(782)	2,09%	-21,58%	0,4%

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 (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	1.440	2.161	455	721	(357)	-14,19%	(678)	-23,87%	6.559	32,95%	(4.398)
2	Tabungan	118.896	124.754	123.896	124.833	7.185	937	79	0,06%	5.937	4,99%	130.899	95,37%	(6.066)
3	Deposito	12.522	15.691	15.594	15.544	(1.098)	(50)	(147)	-0,93%	3.022	24,14%	13.179	117,95%	2.366
	Total	134.257	142.963	140.931	142.539	6.542	1.608	(425)	-0,30%	8.282	6,17%	150.636	94,62%	(8.098)
	CASA	121.735	127.272	125.337	126.994	7.640	1.658	(278)	-0,22%	5.259	4,32%	137.458	92,39%	(10.463)
	(%) CASA	90,67%	89,02%	88,93%	89,09%									
	FDR	193,63%	190,58%	193,60%	191,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	3.238	3.239		1	(35)	-1,08%	(686)	-17,47%	-	0,00%	3.239
2	Giro ISE	2.210	1.598	1.047	1.050		3	(548)	-34,31%	(1.160)	-52,50%		0,00%	1.050
3	Tabungan ISE	1.714	1.676	2.191	2.189		(2)	513	30,61%	474	27,68%		0,00%	2.189
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	70.498	2.146	1.960	-186	-324	-165	-5.763	2.125	76.793	91,80%	(6.294)
	KUR	69.790	65.006	64.954	2.146	1.960	-186	-368	-52	-4.836	2.012	70.193	92,54%	(5.239)
	Non KUR	6.471	5.657	5.544	-	-	0	44	-113	-927	113	6.599	84,01%	(1.055)
3	PWG	2.698	8.440	8.879	991	532	-459	773	439	6.181	93	10.039	88,44%	(1.160)
	Cilem	2.698	8.440	8.879	991	532	-459	773	439	6.181	93	10.039	88,44%	(1.160)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	193.401	5.092	2.859	-2.233	3.896	116	12.555	2.743	198.675	97,35%	(5.274)
	CF 1	24.361	31.788	31.637	210	523	312	222	-151	7.276	674	26.529	119,26%	5.108
	Total Griya	4.158	5.341	5.320	-	-	0	0	-21	1.163	21	4.750	112,02%	571
	• Total Non Program	3.841	5.047	5.026	-	-	0	-460	-21	1.185	21	4.392	114,43%	634
	• Program	317	294	294	-	-	0	-2	0	-22	-	357	82,35%	(63)
	Oto	20.203	26.447	26.316	210	523	312	222	-130	6.113	653	21.779	120,83%	4.538
	CF 2	156.485	161.498	161.765	4.882	2.336	-2.546	3.674	267	5.280	2.070	172.147	93,97%	(10.382)
	Mitraguna & Others	140.742	147.326	147.758	4.882	2.336	-2.546	3.827	432	7.016	1.905	154.954	95,36%	(7.196)
	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	272.840	8.229	5.351	-2.878	4.337	381	12.879	4.970	285.662	95,51%	(12.822)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	523	439	3.327	0,00%	0,62%	4,72%	2.888	3.327	2.804			
	KUR	-	523	398	3.053	0,00%	0,61%	4,70%	2.655	3.053	2.530			
	Non KUR	-	-	41	275	0,00%	0,73%	4,95%	233	275	275			
3	PWG	-	-	-	344	0,00%	0,00%	3,88%	344	344	344			
	Cilem	-	-	-	344	0,00%	0,00%	3,88%	344	344	344			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	10.603	2,52%	1,11%	5,48%	8.465	6.041	9.290			
	CF 1	1.171	1.115	1.100	2.590	4,81%	3,46%	8,19%	1.490	1.419	1.475			
	Total Griya	405	-	-	21	9,74%	0,00%	0,40%	21	(384)	21			
	Oto	766	1.115	1.100	2.569	3,79%	4,16%	9,76%	1.469	1.802	1.454			
	CF 2	3.391	198	1.038	8.013	2,17%	0,64%	4,95%	6.975	4.622	7.815			
	Mitraguna & Others	3.391	198	1.038	8.013	2,41%	0,70%	5,42%	6.975	4.622	7.815			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.836	2.577	14.275	1,76%	0,95%	5,23%	11.697	9.712	12.439	0,32%	93,94%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	522	519	519	0,06%	0,73%	0,74%	-	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%	2,24%	-	346	(134)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	843	709	709	1,79%	2,68%	2,69%	-	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%	-10,11%	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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	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 (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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 (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	836	860	(1.185)	24	491	132,90%	(648)	-42,97%	3.501	24,55%	(2.641)
2	Tabungan	77.097	93.391	95.527	94.999	4.507	(528)	1.608	1,72%	17.902	23,22%	81.858	116,05%	13.141
3	Deposito	8.333	13.479	13.481	13.481	826	0	2	0,01%	5.148	61,78%	8.893	151,58%	4.588
	Total	86.937	107.239	109.844	109.340	4.148	(504)	2.100	1,96%	22.402	25,77%	94.253	116,01%	15.087
	CASA	78.604	93.760	96.363	95.859	3.322	(504)	2.099	2,24%	17.254	21,95%	85.359	112,30%	10.499
	(%) CASA	90,42%	87,43%	87,73%	87,67%									
	FDR	27,35%	45,52%	45,78%	45,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.874	27.902		28	305	1,10%	3.470	14,20%	-	0,00%	27.902
2	Giro ISE	1.505	366	821	833		12	467	127,57%	(672)	-44,66%		0,00%	833
3	Tabungan ISE	19.127	23.431	23.253	23.269		16	(162)	-0,69%	4.142	21,65%		0,00%	23.269
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	17.315	17.693	850	650	-200	881	378	9.783	272	16.589	106,65%	1.104
	KUR	7.722	16.284	16.670	850	650	-200	797	386	8.948	264	16.106	103,50%	564
	Non KUR	188	1.031	1.023	-	-	0	84	-8	835	8	483	211,84%	540
3	PWG	1.199	6.189	6.513	695	396	-299	522	324	5.314	72	6.922	94,09%	(409)
	Cilem	1.199	6.189	6.513	695	396	-299	522	324	5.314	72	6.922	94,09%	(409)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	26.076	945	1.095	151	469	765	11.403	331	24.159	107,93%	1.917
	CF 1	4.501	7.972	8.493	192	695	504	3	521	3.991	175	5.632	150,79%	2.861
	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	8.414	192	695	504	3	521	4.020	175	5.234	160,76%	3.180
	CF 2	10.171	17.339	17.583	753	400	-353	466	244	7.412	156	18.527	94,91%	(944)
	Mitraguna & Others	10.171	15.341	15.592	40	400	360	-246	251	5.420	149	17.754	87,82%	(2.162)
	Pensiun	-	1.998	1.991	713	-	-713	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	50.281	2.490	2.141	-348	1.872	1.466	26.501	675	47.670	105,48%	2.611

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	584	0,00%	0,00%	3,30%	584	584	584			
	KUR	-	-	-	386	0,00%	0,00%	2,32%	386	386	386			
	Non KUR	-	-	-	198	0,00%	0,00%	19,36%	198	198	198			
3	PWG	-	-	-	56	0,00%	0,00%	0,86%	56	56	56			
	Cilem	-	-	-	56	0,00%	0,00%	0,86%	56	56	56			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	785	156	1.081	0,00%	0,62%	4,14%	925	1.081	296			
	CF 1	-	370	156	621	0,00%	1,95%	7,31%	465	621	250			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	370	156	621	0,00%	1,97%	7,38%	465	621	250			
	CF 2	-	414	-	460	0,00%	0,00%	2,62%	460	460	46			
	Mitraguna & Others	-	414	-	460	0,00%	0,00%	2,95%	460	460	46			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	785	156	1.721	0,00%	0,32%	3,42%	1.565	1.721	936	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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 (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	4.231	5.232	2.054	1.001	(408)	-7,23%	(74.807)	-93,46%	90.770	5,76%	(85.538)
2	Tabungan	33.280	43.627	44.435	44.165	3.551	(271)	537	1,23%	10.884	32,71%	37.508	117,75%	6.657
3	Deposito	18.866	76.625	77.656	77.656	304	0	1.031	1,35%	58.790	311,61%	19.646	395,28%	58.010
	Total	132.186	125.892	126.323	127.053	5.908	730	1.161	0,92%	(5.133)	-3,88%	147.924	85,89%	(20.871)
	CASA	113.319	49.267	48.667	49.397	5.605	730	129	0,26%	(63.923)	-56,41%	128.278	38,51%	(78.881)
	(%) CASA	85,73%	39,13%	38,53%	38,88%									
	FDR	12,66%	24,03%	24,75%	24,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	802	820		18	16	2,00%	235	40,28%	-	0,00%	820
2	Giro ISE	18	33	23	23		0	(10)	-31,71%	5	28,51%		0,00%	23
3	Tabungan ISE	567	771	779	797		18	27	3,44%	230	40,65%		0,00%	797
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.951	3.087	271	259	-13	139	136	2.359	123	3.418	90,31%	(331)
	Cilem	728	2.951	3.087	271	259	-13	139	136	2.359	123	3.418	90,31%	(331)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	28.174	1.918	1.076	-842	2.588	872	12.166	204	27.252	103,38%	922
	CF 1	6.128	8.796	8.900	318	181	-137	-59	104	2.772	77	7.469	119,17%	1.432
	Total Griya	4.538	7.153	7.129	318	-	-318	0	-24	2.591	24	4.882	146,03%	2.247
	• Total Non Program	4.538	6.150	6.128	-	-	0	-35	-22	1.590	22	4.882	125,53%	1.246
	• Program	-	1.003	1.001	318	-	-318	350	-2	1.001	2	0	0,00%	1.001
	Oto	1.591	1.643	1.772	-	181	181	-59	129	181	53	2.587	68,49%	(815)
	CF 2	9.879	18.505	19.273	1.600	895	-705	2.647	768	9.394	127	19.783	97,42%	(510)
	Mitraguna & Others	9.209	17.588	18.361	1.600	895	-705	2.652	773	9.152	122	18.196	100,91%	165
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	31.260	2.189	1.335	-854	2.727	1.008	14.525	327	30.669	101,93%	591

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	10	0,00%	0,00%	0,32%	10	10	10			
	Cilem	-	-	-	10	0,00%	0,00%	0,32%	10	10	10			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	260	258	467	0,00%	0,95%	1,66%	209	467	207			
	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	467	0,00%	1,40%	2,42%	209	467	207			
	Mitraguna & Others	-	260	258	467	0,00%	1,47%	2,54%	209	467	207			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	260	258	477	0,00%	0,85%	1,53%	219	477	217	0,30%	80,14%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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 (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	363	363	(1.862)	0	(2.721)	-88,22%	(1.384)	-79,20%	7.308	4,97%	(6.945)
2	Tabungan	52.637	64.541	64.180	64.148	549	(32)	(394)	-0,61%	11.511	21,87%	58.431	109,78%	5.716
3	Deposito	30.502	32.868	32.760	32.760	504	0	(108)	-0,33%	2.258	7,40%	31.306	104,65%	1.454
	Total	84.886	100.494	97.303	97.271	(809)	(32)	(3.223)	-3,21%	12.385	14,59%	97.046	100,23%	225
	CASA	54.385	67.626	64.543	64.511	(1.313)	(32)	(3.115)	-4,61%	10.127	18,62%	65.740	98,13%	(1.229)
	(%) CASA	64,07%	67,29%	66,33%	66,32%									
	FDR	15,32%	27,91%	29,82%	29,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.591	1.202	1.194		(8)	(396)	-24,90%	(785)	-39,65%	-	0,00%	1.194
2	Giro ISE	1.572	777	312	312		0	(465)	-59,86%	(1.260)	-80,17%		0,00%	312
3	Tabungan ISE	407	814	891	883		(8)	69	8,46%	475	116,78%		0,00%	883
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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	7.758	476	412	-65	38	312	4.830	100	5.333	145,49%	2.426
	Cilem	2.928	7.447	7.758	476	412	-65	38	312	4.830	100	5.333	145,49%	2.426
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	21.260	265	1.052	788	69	655	11.182	397	18.511	114,85%	2.749
	CF 1	3.825	6.414	6.562	-	247	247	-100	148	2.737	100	4.830	135,85%	1.732
	Total Griya	789	1.478	1.473	-	-	0	0	-4	685	4	1.047	140,76%	427
	• Total Non Program	789	1.478	1.473	-	-	0	708	-4	685	4	1.047	140,76%	427
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.088	-	247	247	-100	152	2.052	96	3.783	134,50%	1.305
	CF 2	6.254	14.190	14.698	265	805	540	169	508	8.445	297	13.681	107,44%	1.017
	Mitraguna & Others	5.039	12.776	13.158	220	510	290	131	381	8.119	129	11.779	111,70%	1.379
	Pensiun	1.215	1.414	1.541	45	295	250	38	126	326	169	1.902	81,00%	(361)
	Total Pembiayaan	13.007	28.051	29.018	741	1.464	723	107	967	16.012	497	23.843	121,70%	5.175

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	83	31	31	503	0,82%	0,15%	2,36%	472	420	471			
	CF 1	83	-	-	337	2,17%	0,00%	5,13%	337	254	337			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	-	337	2,73%	0,00%	6,62%	337	254	337			
	CF 2	-	31	31	166	0,00%	0,22%	1,13%	135	166	135			
	Mitraguna & Others	-	31	31	166	0,00%	0,24%	1,26%	135	166	135			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	31	503	0,64%	0,11%	1,73%	472	420	471	8,45%	-388,19%	6,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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